"It's Not Just About Money": Women Entrepreneurs, Empowerment Expansion, and Moral Economy in Ethiopia and Uganda

by
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Abstract

For decades, the global development community has tied the promotion of women's entrepreneurship to the goals of economic growth and women's empowerment. These investments are often predicated on the assumption that women's entrepreneurship will drive increased economic growth for countries in the Global South, addressing issues of poverty alongside persistent gender inequality. However, women's businesses do not perform as many might hope they would, as they tend to have lower profitability and generate fewer jobs than men's businesses. Why is this? Women entrepreneurs face a multiplicity of gendered constraints, but they also tend to manage their businesses differently than men. This dissertation seeks to understand why women entrepreneurs sometimes act in ways that limit the growth and profitability of their firms. I focus my attention on business management practices and how women make decisions about those practices, centering their own perspectives about what their business goals are and how they act strategically to achieve them. This study draws on a longitudinal qualitative study of 18 women entrepreneurs in Ethiopia as well as interviews with 32 women entrepreneurs in Uganda, two countries central to the women's entrepreneurship development agenda. I find that women use their businesses as tools to empower themselves and expand that empowerment to people. There are three domains that I found they particularly rely on a logic of empowerment expansion: extending opportunities via employment and training, managing for employee well-being, and seeking collaboration with other businesspeople. Rather than pursue traditional markers of business success, these entrepreneurs use their businesses to empower themselves and bring others along with them, calling into question some of the assumptions that classical economics and mainstream development practice rely upon and asking us to think differently about how we define and measure success for women's entrepreneurship.

Table of Contents

List of Tables

List of Figures

Acknowledgements

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Chapter 1: Introduction

Introduction

Women's entrepreneurship has been a major focus of development interventions since about the turn of the millennium. Over the last 25 years, a proliferation of initiatives has emerged to support women entrepreneurs and help them to grow their businesses, especially in the Global South. There are initiatives from nearly every sector of the international development ecosystem, including from large multilateral organizations, bilateral development agencies, large aid organizations, corporate philanthropic arms, and countless grassroots non-governmental organizations.

What explains the intensifying attention on women entrepreneurs? While women entrepreneurs have long been operating their own businesses, their emergence as a figure deserving of special support from society is a relatively new phenomenon. Women's entrepreneurship emergence as a central concern of development institutions is the consequence of two powerful movements converging. These movements are made up of two different groups of people who hold different assumptions and are ultimately concerned with different goals.

The first movement is that of neoliberal development. It is comprised mostly of economists and businesspeople who focus on helping women entrepreneurs so that they can boost economies. This movement, and the assumptions upon which it is based, has antecedents in modernization theory of the 1950s, Structural Adjustment Programs of the 1980s, and culminating in the market-focused approach to development from the 2000s. The main goal for this group is poverty

reduction, and ultimately, economic growth. For those within this movement, bringing more women into the business world inevitably leads to more businesses which generate economic benefits, including profits and employment.

The second movement is the global feminist movement. It is comprised mostly of women entrepreneurs themselves, as well as feminist organizations that are centrally concerned with women's equality and women's empowerment. The feminist approach has its roots in the global feminist movement of the 1970s and 1980s, from which the concept of "empowerment" emerged and became a focus of feminist development interventions. As feminist researchers and practitioners worked to operationalize the concept of empowerment, the strategy of supporting women's entrepreneurship drew support for its ability to put resources and decision-making power in the hands of women business owners. For feminists, the goal of women's entrepreneurship is enhancing women's access to resources and agency such that women have more power over the strategic decisions of their lives.

The result of these two groups' efforts is that women's entrepreneurship has emerged as a silver bullet: a way to grow economies and promote women's empowerment simultaneously. Particularly in Africa, a continent with long and deep histories of women in markets and in trade, international organizations have emphasized the potential of women's entrepreneurship to address trenchant poverty and disrupt gender norms. Even though these two approaches have ultimately different goals, their programming often looks very similar. Programs originating from both camps target women entrepreneurs with financing initiatives, business education and training programs, and opportunities for networking.

Even though the two movements have different goals, both rely on similar assumptions about the payoffs of women's entrepreneurship. The hope is that women entrepreneurs will build

profitable firms that create wealth. The metrics for success align with traditional markers of business success: profits, employees, capital, and growth. Neoliberals want to create business profits for economic growth; feminists believe profits will give the entrepreneur more power both in her business and at home. Profitable firms also allow women entrepreneurs to extend benefits to their families through the provision of education and healthcare, seemingly benefitting everybody.

However, research on women-owned firms finds that their businesses are reliably less profitable than men's firms. Moreover, women entrepreneurs often make business decisions that do not lead to profit maximization, curtailing women entrepreneurs' ability to achieve the payoffs expected for both poverty alleviation and women's empowerment. In this dissertation, I consider this puzzle. Why do women entrepreneurs often act in ways that limit the growth and profitability of their firms, thereby limiting their ability to gain and distribute wealth?

Most of the existing research to date addressing this puzzle centers the gendered constrains that women face when operating their firms vis-a-vis their male counterparts. Notably, the 2019 World Bank report, Profiting from Parity, outlines numerous ways that women's businesses in Africa underperform compared to men, including having 34% lower profits and rarely growing large enough to hire medium and large numbers of employees (World Bank, 2019). The report identifies four strategic decisions that women entrepreneurs tend to approach differently than men, and nine underlying gendered constrains that they face. These constraints include a lack of access to finance, time constraints due to household responsibilities, and lower educational attainment, all of which stem from patriarchal systems of power.

Simultaneously, research connecting women's entrepreneurship to women's empowerment demonstrates mixed results. This body of literature shows that women entrepreneurs are gaining some power through their experiences as entrepreneurs, even if they are still not achieving the full

degree of emancipation that feminists might hope for, again typically because of constraints that women face due to strongly held norms about gender as well as institutionalized gender bias.

While I do not discount these findings — indeed, I concur that gendered constraints are significant factors affecting women entrepreneurs — in my dissertation, I approach this puzzle in a different way. Rather than looking at deficits and constraints in women's entrepreneurial work, I seek to understand the goals that women entrepreneurs set for themselves and how they pursue these goals through the operation of their businesses. I take as a starting point that women entrepreneurs are gaining power through their businesses and wonder: what are they doing with that power? Additionally, the focus on the outcomes of women's entrepreneurship precludes what women entrepreneurs themselves say about how they are motivated to act as business leaders and how they make meaning out of their work in business. By seeking to understand women entrepreneurs' own sense-making about why and how to run a business, we find explanations about their behavior that leads us to understand their accomplishments outside of the goals of economic development or individual empowerment.

To do this, I conducted a qualitative study focusing on decision-making processes and motivations of women entrepreneurs in two countries in Africa: Ethiopia and Uganda. In order to examine the somewhat understudied population of women who run small- to medium-sized firms, I focused on entrepreneurs whose businesses had employed at least one person. The Ethiopian portion of the study was carried out as a part of an Africa Gender Innovation Lab project at the World Bank. This was an 18-month longitudinal study which focused on the experiences of women entrepreneurs running businesses in two cities in Ethiopia: the capital, Addis Ababa, and Hawassa, a regional capital in the southern part of the country. The Uganda portion of my study was my own independent research project which I carried out in Kampala and the surrounding area as a US

Student Fulbright Scholar over a 10-month period. Both segments of the study rely primarily on semi-structured interviews which centered how entrepreneurs make decisions about their business operations. I detail the methods that I undertook and the study's sample in more detail in *Chapter 3: Research Design and Methodology*.

Through three data chapters that explore specific elements of women entrepreneurs' day-to-day business management, I demonstrate that women entrepreneurs often have an expanded sense of purpose for their businesses that goes beyond the accumulation of profit or the acquisition of their own personal power. They ways they make decisions and manage their business activities often corresponds, I argue, with the maintenance and cultivation of a moral economy based on a worldview that privileges interconnectedness and mutuality. Through what I call a process of ***empowerment expansion,*** women entrepreneurs expand opportunities to other people in their communities, prioritize wellbeing of their employees, and pursue collaboration, even with direct competitors. They oftentimes make these choices even when it goes against the best business interest of their firms. Rather than focus the (sometimes very significant) benefits that they amass as entrepreneurs on their own profit and power, women entrepreneurs often choose instead to direct them towards others in their community. This preference for empowerment expansion allows us to further explain some of the gap in business "achievements" for women entrepreneurs. The title of this dissertation, "It's not just about money," is a quote from a Ugandan entrepreneur, Nakimuli, who runs a travel agency based in Kampala and was describing what guided her decision-making process. This was a sentiment that was repeated to me repeatedly in interviews and reflects the ways that businesswomen considered logics beyond profit maximization into account as they made decisions.

Problem Statement and Research Questions

Why do women entrepreneurs make decisions that limit their businesses' profitability? While most studies have examined the constraints - often gendered - that affect women's decision-making processes, I turn my attention to the goals that women entrepreneurs have for their businesses and their understanding of what success means to them. By questioning how women entrepreneurs justify their business decisions, as well as what they actually do when it is time to put decisions into practice, we can understand what they value and how their practices align - or don't - with those values. To address the main question that animates this project, I further ask:

1) Why do women entrepreneurs make the choices they do about managing their businesses?

2) What are the consequences of their business decisions?

I focus my attention specifically on businesswomen's decision-making as they run their firms, turning to the experiences of women in Ethiopia and Uganda. I focus on women entrepreneurs specifically since they are the target of so much development programming, much of which is laser focused on encouraging them to increase their profitability. Rooting my inquiry in Afro-feminist principles which embrace the critical nature of context in understanding women's marginalization and reject the binaries and assumptions that run through the Western feminist movement (Tamale, 2020), this study seeks to understand the experience of running a business through the lens of Ethiopian and Ugandan businesswomen's own perspectives. In using an Afro-feminist lens, I seek to de-naturalize the market logics that dominate discussions of entrepreneurship and the individualism that dominates discussions of empowerment.

It is important to understand women entrepreneurs' motivations and decision-making for several reasons. First, because there is a risk that women get blamed for not achieving parity with

men because of ideas about their innate aptitude for running a business. Despite the ample research that shows the structural factors which constrain women entrepreneurs' growth, ideologies still circulate that assume that women are not fit to lead (Ro, 2021). In looking to understand businesswomen's motivations, we can understand that their performance may be related to something other than ability. Second, understanding the enduring goals of women businesses may help those hoping to assist women entrepreneurs deliver better, more useful, programming.

Implications

There are both theoretical and practical implications to this work. Although this study looks at women entrepreneurs in just two contexts, it has implications outside of the study sites for research on gender and economic development. First, while Africa is a continent rich in diversity, the common cultural value of Ubuntu connects many of its disparate cultures and geographies. Ubuntu is "an African traditional ideology of justice and fairness based on the philosophies of humanness, communitarianism, solidarity, and interdependence" (Tamale, 2020, p. xv). So, while there are certainly specificities to the moral economies of Ethiopia and Uganda, I would expect to see some similar patterns playing out in other parts of Africa.

Beyond African cultural contexts, the study highlights the usefulness of bringing moral economy frameworks into conversations about women's entrepreneurship specifically, and women's participation in economic development more generally. Rather than assume profit- or power-maximization is the goal, as many studies about women entrepreneurs do, understanding how the moral economy of a place shapes transactions may open up space to think about how other values and goals may pattern decision-making.

Practically, the study can inform policymakers and program managers who are thinking

about the contributions of women's entrepreneurship to development processes. Rather than focus solely on the economic value of women's entrepreneurship — or even its individualized empowerment value — this study suggests that programming to support African women entrepreneurs should help them fulfill *their* goals for their businesses, which often have knock-on effects for development, such as job creation or human capital development. By meeting entrepreneurs where they are rather than where we *think* they should be, we are furthering women's empowerment goals and also allowing for a business management style that can help communities thrive.

Contribution

Literature on women's entrepreneurship in general — and women's entrepreneurship in Africa in particular — tends to focus on the constraints that businesswomen face. In Africa, much of the work on women's entrepreneurship has focused on entrepreneurs who tend to have little education and run very small firms. Ojong, Simba, and Dana (2021) highlight two major gaps in the existing literature. First, there is little work that tries to understand the strategy that goes into how women use their resources. Second, there is limited focus on firms that are more growth-oriented and operated by women who have received an education. Their systematic review of scholarly work on women's entrepreneurship in Africa identifies three main areas of attention to date: the context where entrepreneurs work and how it affects them, the resources and strategies that they marshal while running their firms, and the outcomes of women's entrepreneurship.

This study contributes to the knowledge about the strategies women entrepreneurs employ as they run their firms. It also focuses its attention away from micro-level firms and towards businesses that are slightly larger in size. Previous work has focused on the strategies women entrepreneurs use to select their business sector (Hovorka & Dietrich, 2011; Otoo et al., 2011;

Spring, 2009), to build networks to access new information and markets (Langevang & Gough, 2012; Loscocco et al., 2009; Monteith & Camfield, 2019) and to work in a way that does not overly challenge prevailing gender norms (Friedson-Ridenour & Pierotti, 2019; Langevang et al., 2018). Many of the strategies that the literature has explored can help us understand the puzzle of why women do not pursue profit or their own power as their main goal in running a business.

My study adds to the conversation about the strategies that African women entrepreneurs use to run their businesses. It relies on the concept of moral economy to understand how and why women operate their firms in particular ways that, on their face, may be puzzling according to standard models of business management and profit-seeking. This approach centers women's power as a business leader in their particular context. It helps shed light on the reasons that women might not be *seeking* profits and power as their only or even main goal, thereby affecting the strategies that they use to manage their businesses. By putting the literature of women's entrepreneurship in conversation with work on moral economy, I hope to add to ways of understanding women's entrepreneurship which privileges people's perspectives and values over ahistoric and decontextualized economic models.

As an additional point of contribution, I develop the concept of *empowerment expansion*, which I define as the way a person chooses to expand the benefits of their empowerment to other people in their community. Rather than focusing increasing levels of wellbeing and power for their own benefit, those who pursue empowerment expansion understand that their wellbeing is connected to others' wellbeing, and they use the position of their business to advance that wellbeing. In my study, the women entrepreneurs regularly pursued empowerment expansion by bringing more job and training opportunities to people in their communities, prioritizing employee wellbeing, and collaborating with competitors and others in an attempt to benefit a larger group of people than just

themselves or even their families. When empowerment expansion drives decision-making, women entrepreneurs try to balance the needs of their business with the wellbeing of those the business impacts, sometimes at the expense of profit, innovation, or other typical indicators of business success. By understanding that empowerment expansion is a goal of women entrepreneurs, we can see that many of their businesses are in fact quite successful rather than seeing them as ineffectual.

Dissertation roadmap

To further situate these questions and the study they animate, in the next chapter, *2. Understanding Women's Entrepreneurship through a Moral Economy Lens: A Conceptual Framework*, I review the literature on women's entrepreneurship and its relationship to economic development and women's empowerment. Finding that these literatures both conclude that women's entrepreneurship has unpredictable effects on both outcomes, I explain the need to enter the 'black box' of women-run firms to understand more deeply how women entrepreneurs formulate goals and make decisions for their businesses. Finally, I explain how taking such an approach leads, in this case, to an adoption of a moral economy framework, which helps make sense of business management behaviors that may seem at odds with the expected goals of profit maximization or empowerment.

In the next two chapters, *3: Research Design and Methodology* and *4. Context*, I introduce the 50 women entrepreneurs who comprise the basis of this study, and compare Ethiopia and Uganda, the places in which they live and work. The businesses highlighted in this dissertation are, for the most part, stable and growing. To an overwhelming degree, they employ people, pay taxes, and provide a diverse range of goods and services to people in their communities. For the most part, these are not micro-entrepreneurs working in stereotypical market settings. Rather, most of the participants in the study have created sophisticated enterprises that are outwardly successful looking. Take, for example, the leafy suburban offices of an interior design firm in Kampala, with hip catchphrases

illuminated in neon lettering on the walls and professionally dressed women peering into their computers in separate rooms. Or, elsewhere in Kampala, a two-story supermarket filled with food, alcohol, school supplies, children's clothing and toys, and kitchen items, filling up a nearly 40,000 square foot space in a newly built mall. In Addis Ababa, a busy neighborhood pharmacy with a line out the door waiting to get advice from the resident pharmacist, a woman in her 50s.

In Chapter 3 I detail the research design and methodological process that I used to meet these businesswomen and to carry out this study. I review the overall logic of the research project, then discuss the details of the longitudinal study process in Ethiopia, including the eight waves of interviews, sample selections process, and finally the characteristics of the 18 Ethiopian women included in the sample. Then, I turn to the Ugandan study design and sample selection and share key characteristics about the 32 Ugandan women entrepreneurs included in the sample. Finally, I compare and contrast the two groups of entrepreneurs.

In *Chapter 4: Background to Ethiopia and Uganda*, I examine the historic roots of women's economic participation in both Ethiopia and Uganda and then follow those histories to the present day. In both countries, women have historically done important economic work but have been barred from public roles in most circumstances. In the previous century, however, women have stepped into public life, including taking on more prominence in the economic spheres of both countries. I provide a brief overview of women's current status with regard to economic participation in Ethiopia and Uganda, highlighting the contributions that women are making despite challenges to equity that they face in education, property rights, political representation, and social norms regarding household responsibilities. Finally, I review the data about women's entrepreneurship in both countries, noting the higher levels of entrepreneurship in Uganda than Ethiopia.

Next, I turn to the data that I collected for this study and the ways that women entrepreneurs enacted empowerment expansion. In chapters 4, 5, and 6, I build an argument for how multiple aspects of their decision-making are rooted in the moral economy of Ethiopia and Uganda. Wiegratz calls those interested in morality in economic life to attend to "(i) practices, (ii) the particular justification for these practices, and (iii) how others' welfare is articulated in these justifications," among other things (Wiegratz, 2016, p. 6). The data chapters set out to detail these elements from the perspective of the 50 women in my sample as follows.

In *Chapter 5: "Growing people is my business": Expanding opportunities through job creation and training,* I describe how the women in my sample regularly prioritized the expansion of opportunities to people, oftentimes as a first-order goal of their businesses. In this chapter, I detail the strong motivation that women entrepreneurs described to create new jobs. Oftentimes, these businesswomen were especially interested in creating jobs that could assist vulnerable groups, including women, students, and people with disabilities. The entrepreneurs in my sample also discussed their decisions to provide opportunities to family members. Finally, these women entrepreneurs also talked about their businesses as sites of training as a key function of their firms.

Chapter 6: "You have to love them": Prioritizing employee wellbeing focuses its attention on the employee management decisions that the women in my sample make. In this chapter, I trace their desire to provide good working conditions to their employees back to the moral economy which is built upon ideas of interconnectedness and mutuality. The entrepreneurs in the sample discussed their desires to pay workers well, provide them with a schedule which met their needs, and provide a workspace that was safe, healthy, and emotionally supportive. When circumstances dictated that they might need to let someone go — for cause or because they couldn't handle the financial burden of keeping them any longer — these entrepreneurs approached these decisions with a wellbeing lens as

well.

In *Chapter 7: "Everyone is destined to win": Constructing healthy competition and pursuing collaboration*, I examine the choices that entrepreneurs make to embrace collaboration and regulate competition so that it is "fair." I find that the entrepreneurs expressed a strong belief in the benefits of competition while expressing a desire to sanction those who acted unfairly. These entrepreneurs also pursued collaboration, even with direct competitors. Their approach to competition and collaboration is rooted in a belief in abundant opportunities and the necessity of sharing. Rather than hoard opportunities for themselves, the women in my sample were focused on making sure there was room for others to participate as well.

In my concluding chapter, I sum up my findings and relate them to the entrepreneurship/empowerment nexus. I also suggest directions for future research. Ultimately, I argue that understanding the contours of the moral economy of women's entrepreneurship challenges prevailing approaches to the links between entrepreneurship and empowerment.

Chapter 2: Understanding Women's Entrepreneurship through a Moral Economy Lens: A Conceptual Framework

In this chapter, I present a conceptual framework to anchor my study of women's entrepreneurship in Ethiopia and Uganda. To do that, I review the literature that has focused on women's entrepreneurship, that which will help us understand why women entrepreneurs make decisions that limit their businesses' profitability. First, I examine how women's entrepreneurship has been used as a tool for development initiatives, particularly economic development and women's empowerment. Next, I discuss the gaps between women's entrepreneurship and men's entrepreneurship which have been problematized as constraining overall development goals. I then address the literature that addresses the many constraints that women entrepreneurs face and then turn to research on the strategies that women use to manage their businesses. These strategies are often used to explain why women's businesses perform differently than men's. Next, I develop a framework rooted in the moral economy literature which explains women's business decision-making as a product of a moral economy which orients women entrepreneurs towards what I call empowerment expansion. Finally, I look at literature about moral economy, including its instantiations in Africa and for entrepreneurs in Africa. This literature review sets up the following chapters of my dissertation, which describe my research context, methods, and the findings of the study.

The term entrepreneurship brings along with it a range of meanings, including the pursuit of innovation, the act of founding a company, and the creation of a new product or service. Particularly given the overlaps of literatures that focus on concepts like self-employment and the informal

sector, which may or may not overlap with "entrepreneurship" depending on the scholar, I find it important to clarify my term. For the purpose of this study, I use Hanson and Blake's definition (2009), which says that an entrepreneur is someone who "owns a business, assumes the risks associated with ownership, deals with the uncertainties of coordinating resources, and is in charge of day-to-day management of the business." Per this definition, entrepreneurs do not need to be particularly innovative, formally registered, nor working at a particular scale.

Women's entrepreneurship as a tool for development

Economic development

Women's entrepreneurship as a method of promoting economic growth, particularly for those in the Global South, has been a part of mainstream economic development thought since about the turn of the millennium. Its antecedents come from the Women in Development (WID) movement, which started with Ester Boserup's 1970 book Woman's Role in Economic Development. Boserup's work drew attention to women's participation in a number of areas of interest to development economists, including agriculture, the labor force, and education systems. Her study asserted the centrality of women to development efforts, and helped galvanize the Women In Development (WID) approach that became an important intervention in mainstream development settings during the 1970s and 1980s (Kabeer, 1994).

As it developed, the WID movement identified women as powerful and resilient agents of community change and highlighted their entrepreneurial skills, leading to a shift in understanding the potential for women as contributors to economic growth and poverty reduction (Prügl, 1999). This shift brought women into the discourse as important holders of human capital, but did not focus on power relations between men and women. However, feminist scholars began to articulate a series of

critiques about the WID approach, arguing that it paid insufficient attention to larger structural issues like the invisibility of women's unpaid labor, the oppressive and gendered effects of capitalism, and the importance of women's agency in programming. The Gender and Development (GAD) movement developed as a corrective to WID and emphasized the importance of power relations and their variance across time and space (Jaquette & Summerfield, 2006; Vavrus & Richey, 2003). Both movements highlighted the potential that women's entrepreneurship had to contribute to economic development efforts, but it was the International Finance Corporation (IFC)'s *Doing Business* report and related work, developed in the early 2000s, which put it firmly on the global agenda. *Doing Business* made the case that entrepreneurs are critical to achieving economic growth in developing economies, and it initiated a series of regulatory reforms aimed at making businesses easier to start up and operate. It claimed these reforms would particularly help women entrepreneurs start and grow businesses, which would ultimately contribute to economic development at the national level. *Doing Business* linked women's equality to free market reforms and solidified a link between women's business and anti-poverty efforts for those in the economic development sector (Bedford, 2009).

By 2010, this agenda was embraced by many in the international development field. Headlines proclaiming that women are "the Drivers of Global Growth" in the *Financial Times* and similar outlets were so common as to be unremarkable (Hanson, 2009), and global institutions were rolling out programs to help women become entrepreneurs. Most programs conceptualized women as an "untapped resource for development" and offered them different types of training, networking, and financing (Vossberg, 2013) to help increase their participation in business.

The hope is that by bringing in more women entrepreneurs to developing economies, economic benefits will follow, including poverty reduction. More entrepreneurs building businesses

leads to higher household incomes which can enable families to consume more food, access necessary medical care, and educate their children (Ergo et al., 2024). Business growth can also generate jobs, helping to address the high rates of unemployment that plague countries in the global south (Ghani et al., 2011). Higher rates of entrepreneurship are also associated with lower levels of economic inequality (Kimhi, 2010). The logic of supporting women entrepreneurs in particular is that if more women are brought into the entrepreneurial force, these benefits will simply increase and benefit families, communities, and entire nations.

Scholars have criticized the promotion of women's entrepreneurship for economic development, saying that it ignores the main drivers of poverty and inequality, which are larger structural issues. Feminists have emphasized that pursuing women's entrepreneurship for economic growth reaffirms the neoliberal agenda of market dependence and does so along gendered and classed lines (Roberts & Zulfiqar, 2019). Calás et al (2009) argue that the "traditional perspectives on entrepreneurship aim to reproduce a specific economic system -- market capitalism -- and assume it will benefit all." These authors suggest that thinking about women's entrepreneurship as primarily about economic change is the wrong approach, and that it is better to understand it as a process of social change that has a side effect of economic change. With that in mind, I turn to the focus on women's entrepreneurship as a catalyst of women's empowerment.

Women's empowerment

The second motivation for pursuing women's entrepreneurship as a development strategy is to promote women's empowerment. The concept of women's empowerment encompasses a range of theoretical approaches and has been taken up in pursuit of numerous, and at times incongruous, goals. Like the focus on women's role in economic development, the concept of women's empowerment originated from the WID movement and matured under GAD. Gita Sen and Caren

Grown (1987) first coined the term "empowerment" while arguing for a sweeping set of social transformations in order to fight gender oppression. While their conceptualization of the term was somewhat specific, the idea quickly caught on and other feminist scholars began to theorize what might constitute empowerment and what enabling environments could lead people there (see for example (Barroso & Jacobson, 2000; Batliwala, 1994; Malhotra & Mather, 1997). Feminist theorists also started to grapple with the difficult question of how to measure empowerment (Malhotra & Schuler, 2005; Narayan, 2005; Priya et al., 2021).

As the GAD movement flourished within the international development community, so too did the idea of women's empowerment. Naila Kabeer's work in the 1990s significantly advanced the theory of women's empowerment and gave scholars a somewhat agreed-upon touchpoint for the concept moving forward. Kabeer's approach is closely related to the capabilities framework advanced by both Amartya Sen (1999) and Martha Nussbaum (2001), in that it puts individual freedom at the center of a model for development. Kabeer defines empowerment as the "expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them" (Kabeer, 1999, p. 437). This expansion is made possible by the process of a person using their agency to transform resources into a desired achievement. Kabeer's theory foregrounds empowerment as a process rather than an outcome.

Although mainstream development organizations, especially the large multilateral and bilateral institutions, initially ignored grassroots' enthusiasm for the concept of women's empowerment, they increasingly integrated the idea into their discourse (Parpart et al., 2002). Programs to increase women's empowerment began to flourish and addressed a wide range of issues related to women's inequality, including girls' education, women's political representation, access to healthcare, and women's economic participation. These programs focused especially on increasing

women's access to resources and increasing their agency and decision-making power.

Due to empowerment's emphasis on resources and agency, many development projects began to turn to women's entrepreneurship as a method of enhancing both. Women entrepreneurs are positioned as income generators who can become self-reliant from their earnings (Boeri, 2018). The ability for women entrepreneurs to earn and control capital represents their manipulation over *resources*, one of the key elements of Kabeer's theory of empowerment. The control of capital happens in two settings: in the business itself, as well as in the home. Women entrepreneurs typically have control over the capital they use to run their businesses[1] (Wolf & Frese, 2018) and running a business tends to increase women's control over household capital as well. One study in the Tigray region of Ethiopia showed that only 29% of the women respondents began with a high level of decision-making about household resources, but after running their own businesses, this number jumped to 82.1% (Mezgebo et al., 2017). Additionally, women's entrepreneurship encourages women to take on new identities as business leaders, which often contravene traditional ideas about both women's roles and the nature of entrepreneurship itself (Ahl, 2006; Bruni et al., 2004).

The turn towards women's entrepreneurship as a method for women's empowerment has been somewhat controversial for feminists, who worry about the instrumentalization of empowerment (Cornwall & Rivas, 2015) and its potential for cooptation by neoliberal actors (Eschle & Maiguashca, 2018; Fraser, 2009; Prügl, 2015). Feminist scholars caution that the focus on the "enterprising self" is a critical part of the neoliberal project and puts individualism at its center, potentially shifting risk onto individuals and ultimately harming rather than helping women (Malhotra & Schuler, 2005; Marlow, 2014).

1. There are exceptions to this. Some research shows that some women entrepreneurs' husbands do try and exert some control over their wives' business assets (Wolf & Frese, 2018).

Women's entrepreneurship: Falling short of expectations?

Women's entrepreneurship has been positioned as a potential to two stubborn problems of development: poverty and women's empowerment. But, as I will demonstrate in this section, the full potential of women's entrepreneurship has yet to be realized. In the field of economic development, where most of the literature is focused, this gap in potential is calculated in relationship to men's achievements in entrepreneurship, which are positioned as the standard. Women's empowerment theorists conclude that entrepreneurship can be empowering for women, but that its effects are context dependent and can be constrained by many factors. In this section, I will briefly lay out the gaps between expectations and reality for both economic development and women's empowerment.

The gender differences between women and men start simply with the rates of entrepreneurship. About 10.9% of women worldwide had started up a business in 2023, compared with 13.8% of men (Global Entrepreneurship Monitor, 2023). The 2023-2024 Global Entrepreneurship Monitor (GEM) report notes that men are more likely to run businesses at all points of the business lifecycle compared to women, and that women's businesses transition from early-stage to established at a lower rate than men's. "When this happens," the report concludes, "women and their economies are missing out on the employment and stability these women would have brought with their established businesses" (Global Entrepreneurship Monitor, 2023, p. 66). This framing is representative of much of the literature on women's entrepreneurship and economic development. The World Bank's influential Profiting from Parity report states in its introduction that "stakeholders from across Africa are recognizing that female entrepreneurs are a force for growth — but could be even more so" (World Bank, 2019, p. 26).

How could women entrepreneurs contribute even more to economic growth? The answer, according to much of this literature, is for them to perform like men. However, the reality is that

women entrepreneurs generally underperform across any number of indicators of business success. Women have access to lower amounts of capital (Copley et al., 2021; Ellis et al., 2006; Jennings & Brush, 2013), oversee smaller businesses and fewer employees (Amine & Staub, 2009; World Bank, 2019), and earn lower profits than men (Hardy & Kagy, 2018; Jennings & Brush, 2013; Walker et al., 2021). They are also more likely to be informal (Guloba et al., 2017; Spring, 2009; Xheneti et al., 2019) and more likely to ultimately fail and exit the market (Gudeta & van Engen, 2018). These patterns all hold true in the context of African entrepreneurs as well, even though it is the only region in the world where any given entrepreneur is more likely to be a woman than a man (World Bank, 2019).

The effects of women's entrepreneurship on women's empowerment are complex and vary quite a bit by context and the characteristics of the entrepreneur. Broadly speaking, women's entrepreneurship is understood to enhance empowerment (Al-Dajani & Marlow, 2013; Crittenden et al., 2019; Hanson, 2009), and increase self-esteem and agency (Ojong et al., 2021). However, women's socio-spatial locations continue to act as a major constraint to full empowerment (Boeri, 2018). Due to the constraints facing women entrepreneurs, it is still best to conceptualize them as having "restricted agency" (Anderson & Ojediran, 2022) as they balance their gendered social expectations alongside the stress of running a business.

Constraints to women's entrepreneurship

What explains these gaps between expectations and reality for the outcomes of women's entrepreneurship? One set of explanations that has dominated the literature is the gendered constraints that women entrepreneurs face (Ojong et al., 2021). In this section I provide an overview to this body of research, focusing particularly on the regulatory, normative, and cognitive barriers (Amine & Staub, 2009) in the African context. Though the obstacles that women entrepreneurs face

are many, I argue that they cannot fully explain the gap between the expectations for women's entrepreneurship and the results that we observe.

Regulatory barriers

There are a number of institutional regulatory barriers that constrain women entrepreneurs' businesses. Regulatory barriers can be found even in countries that have established policies that seek to help women entrepreneurs (Ojong et al., 2021). Some of the key barriers include inequitable land and property rights, high regulatory costs, and corruption. These institutional challenges can create extraordinarily challenging conditions for a well-resourced and trained entrepreneur, much less one who comes to business creation out of necessity.

Women entrepreneurs are often disadvantaged by property and inheritance laws. For example, in Botswana, married women face restrictions in acquiring rights to land and immovable property (Hovorka & Dietrich, 2011) and in Cameroon, Chad, the Democratic Republic of Congo, and the Republic of Congo, husbands have sole control over marital property (World Bank, 2019). A recent study of property ownership in 41 developing countries found that within couples, men are 2.7 times more likely to own their own property than their wives, and 1.4 times more likely to own property either on their own or jointly. This gap is worse for those in more marginalized social positions, particularly those who live in rural areas and the poorest segment of the population (Gaddis et al., 2022). Property ownership is very important for women entrepreneurs, as land and other types of property are often used as collateral when securing financing. Women who own assets, particularly land, are more likely to start up a business and earn profits from it than those who do not own property (Brixiová et al., 2020; Efobi et al., 2019). When women entrepreneurs cannot provide the collateral needed for larger loans, they often turn to microfinance institutions, which provide smaller loans without the need for collateral. However, businesswomen often report

dissatisfaction with the terms of microcredit loans. They do not like the collective responsibility that is often a part of microcredit schemes and find the interests rates continue to be prohibitively high (Belwal et al., 2012; Kitakule & Snyder, 2011).

High regulatory costs associated with starting a business disproportionately affect women as well. Women typically begin their businesses with a smaller amount of startup capital than men (World Bank, 2019) which they must use to secure a business license and pay taxes, in addition to covering their other business expenses. Women describe the regulatory processes as generally burdensome, expensive, and time-consuming (Amine & Staub, 2009; Langevang et al., 2018), drawing on their scarce stores of time and money. Taxation schemes vary, but are often problematic, sometimes levying amounts that are not proportional to business size or profits (Ngoasong & Kimbu, 2019). Women are often ill-equipped to challenge unfair tax bills (Ellis et al., 2006).

Corruption is an issue that affects both men and women entrepreneurs, but there are gendered patterns here as well. In Uganda, women entrepreneurs were asked for bribes significantly more than men (Guma, 2015) and in Rwanda, women were asked to trade sex for business opportunities (Nsengimana et al., 2017). Corruption in some contexts, such as Ethiopia, is enacted along ethnic lines, further compounding marginalization for some women (Zegeye, 2022).

Normative barriers

Women entrepreneurs in Africa face numerous barriers related to cultural norms. Women face gendered expectations about whether it is acceptable for them to run a business at all. They may have to fight lowered expectations about their abilities in the face of assumptions about male superiority (Hovorka & Dietrich, 2011). Spouses' attitudes about their wives' businesses have a major impact on the amount and quality of support women entrepreneurs receive from them.

Spousal support or discouragement was found to have more influence over an African woman entrepreneur's business than would be expected in a western context (Wolf & Frese, 2018). Different gender regimes demonstrated varying levels of spousal support for women entrepreneurs, with some studies finding moderately strong levels of spousal support for women entrepreneurs throughout sub-Saharan Africa (Wolf, 2019) and others finding strong disapproval due to beliefs about gender roles (Ojong et al., 2021).

Specific cultural practices may also constrain women entrepreneurs. Women may face prohibitions on inheriting property, including land, which constrains their access to capital and ability to obtain financing (Ojong, 2017). In some places, norms around women's mobility may dictate where and when they can travel, placing significant limitations on how they are able to do business (Ojong et al., 2021). Women entrepreneurs may face harassment, including sexual harassment, from men that they interact with while carrying out their business activities (Amine & Staub, 2009; Guma, 2015; Langevang et al., 2018; Osirim, 2003).

Finally, norms around reproductive roles severely constrain women entrepreneurs. Women usually have significant domestic responsibilities that they are expected to complete regardless of their employment status. While men entrepreneurs typically are able to build their businesses without having to set aside time and energy to deal with household tasks, women entrepreneurs typically are required to do both at the same time. Care responsibilities take up twice as much time for women than for men in Uganda, Togo, and Malawi, allowing men to spend more time working in their businesses (World Bank, 2019). Women are primarily responsible for childcare (Amine & Staub, 2009; Belwal et al., 2012) and are also expected to care for sick children, which can affect their income (Langevang et al., 2018). For many, the heavy burden of domestic labor is the reason they pursued entrepreneurship in the first place, so that they would have more control over their

time (Gudeta & van Engen, 2018). For most women, the act of balancing these multiple roles - even with the support of domestic workers - constrains business growth (Gudeta et al., 2022). In addition to expectations about their labor, women are also subject to social obligations, such as attending mourning ceremonies, caring for sick family and friends, assisting new mothers, and keeping up with voluntary organizations (Gudeta & van Engen, 2018; Ojong et al., 2021), putting further pressure on their time.

Cognitive barriers

The final set of constraints are cognitive in nature, themselves the result of institutional failures and patriarchal norms. *Profiting from Parity* (2019) outlines several layers of gendered educational and skills gaps. Women have lower levels of formal educational attainment, fewer opportunities for training on business management skills specifically, and a different set of socio-emotional skills than men (World Bank, 2019). Studies specifically looking at gaps in women entrepreneurs' levels of education compared to men's show that the general trend holds and women entrepreneurs have on fewer years of formal education (Amine & Staub, 2009; Spring, 2009), though there are exceptions to this in some cases, such as Ghana and Nigeria (Ojong et al., 2021). A basic education is critical for the acquisition of literacy and numeracy skills, which are particularly important for successful business ventures (Otoo et al., 2011). Knowledge about other skills, such as how to use various types of technology, is increasingly important for business success (Crittenden et al., 2019), though technological innovations can reproduce inequitable power relations (Masika, 2017). In addition to barriers related to formal training, women entrepreneurs tend to have less confidence in their abilities (World Bank, 2019). A lack of confidence may inhibit women from taking risks (ibid.) or discourage them from taking on corrupt government officials (Amine & Staub, 2009). Cognitive barriers are not innate to women but are rather produced through patriarchal

systems that shape their knowledge base and sense of self in ways that can considerably constrain business and personal development.

Gendered business management strategies

In the previous section, I laid out patterns of constraints that African women face in their businesses. These constraints have been the focus of the majority of academic research about women's entrepreneurship. What has been less studied is the strategies that women use to manage their businesses. The literature has kept its focus mostly on three themes: how they select their business sector, how they build and engage networks, and how women engage in entrepreneurship without overly challenging prevailing gender norms (Ojong et al., 2021). The constraints I reviewed in the previous section help explain the unmet expectations of women's business performance, and these strategies provide further explanation, adding another piece towards understanding the puzzle of why women do not always choose to maximize profit or power as they run their businesses.

Sector selection

There is a high degree of gendered industrial segregation for entrepreneurs across the world. These "pink collar industries" vary country to country (Ehlers & Main, 1998), but across contexts, women's businesses tend to be in lower-profitability and lower-growth sectors. This pattern is well established in Africa, where women tend to own businesses in the service and retail sectors (World Bank, 2019), specifically in food service, hairdressing, cooking, sewing, textile sales, and crafts (Ojong et al., 2021). These sectors all tend to have low profit margins and limited growth potential (Walker et al., 2021). They are also relatively easy industries within which to start a business, requiring lower levels of capital and technical skills (Otoo et al., 2011; Spring, 2009; World Bank, 2019). They are also sectors that tend not to threaten gender norms and thus are seen as socially

acceptable businesses for women to run (Langevang et al., 2018). When women "cross over" into male-dominated sectors, their businesses tend to be more profitable than businesses run in female-dominated sectors. One study shows as much as double the profitability of crossover firms compared to women in female-dominated sectors (Alibhai et al., 2017). However, for those women who choose to work in a pink-collar industry, their choice of business is often a major constraint to profitability. Alongside choosing to locate themselves in a particular sector, some women choose to keep their business informal, which also constrains their growth potential (Masika, 2017; Monteith & Camfield, 2019; Xheneti et al., 2019).

Building Networks

Networks are another important element to business functioning. Networks can create identities, forge legitimacies, and facilitate the exchange of material goods as well as knowledge. However, networks are gendered and have different sets of values, norms, and epistemologies embedded in their practice and discourse (Hanson & Blake, 2009). Women entrepreneurs actively pursue network building as a strategy to build a customer base and to exchange ideas (Ojong et al., 2021). Men and women tend to operate in gender segregated networks (World Bank, 2019). Men's networks tend to be wide and diffuse, but owing to women's historic social location, women's networks tend to be smaller and closer to the entrepreneur, though with very strong ties. However, weak ties tend to confer the most advantage to entrepreneurs. These features disadvantage women entrepreneurs compared to men (Hanson & Blake, 2009). In Ghana, Langevang and Gough (2012) found that trade associations were particularly important sites of exchange and advocacy for women.

Upholding gendered expectations

A final body of research about gendered entrepreneurial strategies examines the ways that

women manage running a business such that they do not violate expectations about their gendered obligations. For some women, entrepreneurship provides an opportunity to resist the gendered norms and expectations placed upon them, and they may use their position to renegotiate the roles where they find themselves (Bianco et al., 2017). However, many others seek strategies to negotiate gendered expectations through their status of entrepreneur (Grünenfelder, 2013). They often perform gender in certain ways in order to legitimize their identities as entrepreneurs (Masika, 2017). Women are often savvy and strategic in their negotiation of these sometimes-conflicting identities, with some choosing to embracing masculine-coded norms in order to be considered successful, and others choosing to use their feminine-coded skills to produce business success (Strier, 2010).

Women commonly turn to entrepreneurship as an way to earn an income because they anticipate that they will have more flexibility and control over their time than as an employee, yet those expectations are often not met as the business demands more attention than anticipated (Calás et al., 2009). Many women entrepreneurs consider either integrating their business and home lives or, conversely, keeping a strict separation between them as a strategy to manage both sets of expectations. In one study focusing on entrepreneurs in Ethiopia, most women chose to integrate their home and work responsibilities, bleeding the lines both temporally and spatially (Gudeta et al., 2022)}, but in India, women entrepreneurs' integration of work and home responsibilities intensified the expectations on their reproductive roles (Boeri, 2018). In order to cope with the demands on their time, women entrepreneurs may hire people - either for their business or in their home - to help them manage. However, Gudeta et al. (Gudeta et al., 2020) found that Ethiopian entrepreneurs struggle to find skilled and trustworthy employees in both domains, and that the intense need for supervision requires women to increasingly integrate their home and work responsibilities.

Expectations about gendered roles can have other effects on women's business strategies as

well. For example, in Ghana, women tended to self-limit their business's profit generation in an attempt to reinforce the responsibility that their husband act as the breadwinner. In the context of frequent marital disintegration, they chose to secure their long-term security by investing in children or personal savings rather than reinvesting in their business (Friedson-Ridenour & Pierotti, 2019).

Entrepreneurs who use their businesses to earn an income while attempting to uphold gendered expectations about their societal roles make choices that may have the ultimate outcome of limiting their profit and their experience of power.

Conceptual Framework

This study seeks to better understand why women entrepreneurs make choices that do not always maximize profit. Thus far, I have reviewed the expectations for women's entrepreneurship and the nature of the gap between those expectations and reality. Then I addressed some of the explanations that scholars have offered for the gap, including the many gendered constraints that women entrepreneurs must contend with and some of the gendered strategies that they use as they run their businesses. By examining strategies that women entrepreneurs use, we can infer some of the goals that they set out to achieve. However, the literature on strategies is incomplete, covering just a few themes, and there has been very little attention paid to the motivations and ultimate goals that drive women entrepreneurs from their perspective. I argue that an additional missing piece to the puzzle of why women entrepreneurs do not seek to maximize profit lies within these literature gaps: their ultimate goals and the strategies they use to pursue these goals.

This dissertation seeks to enter the black box of women entrepreneurs' business decision-making, so to speak. Through long-term qualitative data collection alongside women entrepreneurs, this study traces the way women entrepreneurs make decisions and illuminates how these decisions

are animated by the desire to expand the scope of their empowerment to include others, using their business as a tool to do so. While these decisions may not have self-interest at heart, they are not necessarily "bad" business decisions, either. However, they represent a different model for running a business that is at odds with the profit-oriented model that guides most rational economic thought and thus much of the programming for entrepreneurship training programs.

These findings force a shift in conceptual focus, from one in which women's entrepreneurship is understood primarily as a vehicle for outcomes such as economic development to a site in which social values are enacted. Within this site of action, women entrepreneurs inhabit positions of significant social power, as they direct the activities of their businesses in ways that benefit the lives of their employees and their broader communities.

How the women entrepreneurs in this study wield this social power and make business decisions, I argue, is best explained by turning to the conceptual tools associated with a moral economy framework — a framework that focuses on examining the norms and values that guide the structure of economic exchange in a particular context. In the next section I provide a brief review of moral economy literature in order to scaffold my concluding argument that women entrepreneurs seek moral personhood in the moral economies of Ethiopia and Uganda by pursuing empowerment expansion. Rather than focus the benefits of their businesses solely on themselves, they uphold the principles of Ubuntu and bring opportunities, wellbeing, and collaboration to those around them. In doing so, they justify their legitimacy as entrepreneurs in the context of economic precocity.

Moral economy

The concept of a moral economy has its roots in economic sociology, a field that seeks to explain the social forces that shape economic activity. Economic sociologists leverage two primary

critiques against classical economic theory: first, that economies can be understood on their own terms in isolation of the influence of cultural and political factors. Second, that individuals are fundamentally rational actors that strive to maximize utility (Block, 1990). While the field of sociology has always been interested in the intersection of social institutions and economies, a "new economic sociology" that emerged towards the end of the twentieth century brought a new focus on the fundamental assumptions of classical economics, bringing ideas about power and time to the conversation in new ways (Swedberg, 1987).

Moral economy originates from Polanyi's landmark book, The Great Transformation (1941). In it, he describes a pre-industrial economy, which he describes as "embedded" in social relations. These social relations were the primary organizing principle of the economy rather than price, which he argued was the primary organizing principle of modern economies. Decades later, historian E.P. Thompson took up the idea of moral economy in his work, criticizing historians that focused on economic growth alone, "obliterating the complexities of motive, behavior, and function." (Thompson, 1971, p. 78). In his studies of bread riots in England in 1795, Thompson argued that the riots reflected the populace's expectation that social values ought to dictate economic systems. These riots were not just an animalistic response to hunger, as they had previously been understood, but an articulation of the sense of social responsibility and mutual obligation that members of the society had to one another. Thompson describes this phenomenon as a moral economy, leading the way for other scholars to use the term to describe the normative ideas which dictate how markets function (Farr, 2024), and to make similar arguments about other contexts, such as James Scott's description of subsistence farming practices in Southeast Asia (Scott, 1977).

Though Thompson later indicated that he understood his theory of moral economy to be historically specific (Thompson, 1993) and sociologists have mostly looked past his work, Farr

argues that Thompson's articulation of moral economy is the most theoretically useful of those that have been developed. Thompson's work emphasizes the importance of shared normative ideas that dictate how markets should function, allows for the existence of changing norms, and helps explain movements related to economic justice (Farr, 2024). Additionally, Thompson observes that it was often *women* who led bread riots and were most militant in these actions, though this has been often left out of the historical narrative about the riots. Thompson links women's role in the bread riots to their social position vis-a-vis bread sales and consumption, "most sensitive to price significancies, most experienced in detecting short-weight or inferior quality" (Thompson, 1971, p. 116). Thus, Thompson also foreshadows the usefulness of a gendered analysis of moral economy.

Continued work on moral economy has developed the concept in new directions. The consensus in this scholarship is that moral economies are not a thing of the past, but instead a real feature of economic behavior in all economies, including contemporary ones (Arnold, 2001). Moral economy is a particularly useful concept to describe people's decision-making when it seems to go against the principles of profit maximization. Moral economy allows us to understand how people may make choices about how they produce, exchange, or consume goods in the market based on an entirely different set of rules than profit maximization. Ferguson (2015) also counters the idea that the logic of self-interest and the logic of a moral economy are inherently at odds with one another. In his study of southern Africa, he argues, "social relations rely on both honoring ties of dependence and obligation *and* pursuing the acquisition of cash" (p. 121). Sometimes a moral logic and a self-interested logic co-occur.

In his study of fraud in contemporary Uganda, Wiegratz argues that the *moral* part of moral economy is understudied within the context of capitalist behaviors (Wiegratz, 2016). Wiegratz writes that morals "justify or endorse specific ways to relate to, interact with and treat other human beings

and consequently affect their level of welfare and well-being as well as harm and suffering" (p. 6). Morals govern acceptable behavior and are context-dependent, changing in different times and locations. Wiegratz argues that the moral codes which structure economic actors' decision-making run a spectrum and that morals can be used to justify a range of behaviors, some pro-social and others exploitative.

For the purpose of this dissertation, I use Arnold's definition of moral economy to mean the noneconomic norms and obligations that mediate the economic relations of a group (Arnold, 2001). However, I also take inspiration from Thompson's observation, which demonstrates how women's social position affects their part in a moral economy. Since women, both historically and contemporarily, occupy different positions within the economy, they are positioned to both interpret normative judgments differently than men and also experience breakdowns in norms differently than men. Thus, it is possible to analyze moral economies through the lens of gender.

By understanding more about the norms and obligations of the moral economy in Africa, and how they inform the decisions of women entrepreneurs there, I aim to further explain why women entrepreneurs pursue business strategies that in some cases do not seem to maximize their profits nor their empowerment. Additionally, I hope to add to the rich conversation about the texture of moral economies, adding a gendered lens in this analysis. Before turning to my own empirical data, I will examine some of the prior work on moral economies in Africa, with special attention paid to the functioning of a moral economy for women in business in Africa.

African moral economies

Mine is not the first study to try to understand how economic practices in Africa are affected by the normative and cultural contexts in which they are based. In fact, a rich new literature is

emerging that brings renewed energy and specificity to the intersection of moral economy studies and African studies. My research hopes to join in that effort by drawing connections between women's entrepreneurship and moral economy as a theoretical frame. In this section I will briefly review the literature on moral economy in Africa, as well as literature related to the alternate logics that entrepreneurs - particularly women entrepreneurs - rely on when running their businesses.

Africa — with its 54 countries and hundreds of linguistic and cultural groups — is quite obviously not a monolith, despite the many reminders that are apparently needed to the wider world that it is "Not A Country." And while the specific contours of differing moral economies undoubtably varies across the continent, the existing studies of moral economy in Africa point to some astonishingly consistent sets of values. So, while I refer to "African" moral economies in this section, I do so in full appreciation of the great diversity of settings and constellations of social relationships that influence the structure of such economies.

There are three sets of philosophical concepts that are important for understanding African moral economies: Ubuntu, reciprocal obligation, and moral personhood. These concepts have relevance across African societies, though these values may be enacted and interpreted slightly differently in different local contexts. These moral principles set the terms for right conduct in society, including economic relationships.

Ubuntu is a central concept to African moral philosophies. The word comes from the South African language isiNguni and describes a "set of institutionalized ideals which guide and direct the patterns of life of Africans" (Sogolo, 1993, p. 119). Afro-feminist scholar Sylvia Tamale characterizes Ubuntu as a worldview which emphasizes the essential nature of human interconnectedness and sees good human relations as critical to fostering a meaningful life. Reciprocity is core to understanding Ubuntu, and the term suggests the falsity of the binary between individualism and

communitarianism (Molefe, 2018). While all societies have developed communal social formations, the African notion of Ubuntu has been developed "as a resilient adjustment to harsh economic conditions" (Tamale, 2020, p. 12). Thus, Tamale links the development and maintenance of Ubuntu directly to economic conditions.

A notion related to Ubuntu is the idea of *reciprocal obligation*, which emphasizes the interconnectedness between people and the duties that they owe to one another. Hanson (Hanson, 2003) describes how bonds of reciprocal obligation have historically shaped social relations in the Buganda culture in Uganda. She describes how "bonds of affection" were understood to be critical to individual and group wellbeing, and that those bonds were made material and "visible in gifts of land, goods, and service" (p. 4). The way that social relationships are made through material gifts and exchange thus presents a paradox in the context of contemporary foreign aid interventions that seek to decrease dependence, frustrating local conceptions of care and empowerment (Scherz, 2014). An economy that operates according to the rules of reciprocal obligation creates alternative concepts of wealth, including the idea of "wealth in people." "Wealth in people" characterizes the process by which individuals who have greater wealth or status accumulate dependents, and in so doing increase their own prestige and bolster their reputations. Historically, the dependents were "valued, sought, and paid for at considerable expense in material terms…in some places, they were the pinnacle […] of ultimate value" (Guyer & Eno Belinga, 1995, p. 92). The creation of wealth in people takes time and is constituent of becoming a full adult, and thus is an activity that even young adults begin to work towards as university students (Bocast, 2024). Thus, the desire to accumulate wealth in people structures social and economic relationships.

Third and finally, *moral personhood* is achieved through correct moral behavior. The attainment of moral personhood is enacted in gendered ways (Bocast, 2024). For example, in Uganda, the

domestic virtue model defines the contours of good womanhood. Women must be married within cultural convention, have children within wedlock, and enact *ekitiibwa* (Luganda: respect), forms of gendered respectability (Bantebya-Kyomuhendo & McIntosh, 2006). Bocast argues that the domestic virtue model is both durable and unstable and that the women in her study seek to maintain the values set out in the domestic virtue model while they "recalibrate their embodiments of ekitiibwa to align with contemporary political-economic conditions" (Bocast, 2024, p. 33). Thus, participation in the economy as a full moral person is gendered, though there is agency in how actors calibrate their actions and decisions.

These three concepts provide the background to much of the literature about moral economy in Africa. Studies of moral economy in Africa are dominated by two main topics: the subsistence economy and corruption (see for example (Pierce, 2016; Tsuruta, 2007; Wiegratz, 2016)). Scholarly attention has also been afforded to moral economy as it relates to resistance to colonialism, illegal trade, and waged work (Wiegratz et al., 2024). This growing literature demonstrates that the moral economy in Africa is shaped by long-held notions of patronage and obligation, a sense of shared humanity, and an emphasis on sharing. While these social values are fundamental to understanding moral economies in Africa, other values like fairness, deservingness, and an appreciation for aspirational striving further direct ideas about proper participation in the economy (Fouksman, 2020).

Though moral economies have deep roots in historic cultural norms and values, they are also influenced by contemporary entanglements with global capitalism (Wiegratz et al., 2018) and political movements (Bloom, 2024). Per Thompson's formulation of moral economy, economic venues can be the site of moral conflicts and contestations. Recent work by Monteith and Camfield (2021) shows, for example, how market vendors in Kampala responded to the expansion of profit

logics into market disciplinary procedures by invoking an obligation to feed others rather than claiming an individual rights approach. Similarly, an ethnography of Kisekka market in Kampala describes a culture clash between the longstanding traders who want to keep the market a realm kept safe from the intrusion of politics and business interests and the brokers who are unbound to the norms of the market and have "nothing to lose" (Baral, 2023, p. 5).

Moral economies in Africa are thus based on philosophies that emphasize mutuality, interdependence, and making judgements about moral personhood according to right ways of acting. Though a strong set of values and expectations about relationships drive the moral economy in Africa, these are not set in stone and can be further shaped by global forces such as neoliberalism and feminism. As moral economies in general are gendered, so too are African moral economies, with women's social and economic position affecting how they act and are acted upon within the moral economy.

African moral economies, gender, and entrepreneurial strategies

As entrepreneurs operate within African moral economies, they must make decisions about how to run their businesses, taking into consideration issues of profitability alongside the moral expectations placed upon them as economic actors. In this section, I review research that foregrounds moral economy as an explanatory factor in entrepreneurs' decision-making, particularly as it relates to gender.

Recent work by Monteith and Camfield (2019) find that a profit-logic was not the main driver for many women entrepreneurs in their sample of Ugandan women; rather, they sought a type of "productive dependence" model, where women entrepreneurs accumulate and share resources with their kin such that it generates support for their families. Similarly, a study focused on women

entrepreneurs' use of digital financial tools found that they did not use them to benefit their businesses, but instead used these tools to "produce themselves as connected and trustworthy members of financial groups and collectivities" (Kusimba, 2018, p. 247). Tripp (1997) found that women entrepreneurs in Tanzania embedded their entrepreneurial work alongside their other activities, including caretaking obligations and other community labor. They typically operated their businesses using a rationale of mutuality and a recognition that they needed to rely on each other to survive. Tripp notes that, despite the modernizing economy and shift towards a more fully market-based economic system, the logic of moral economies was durable for women entrepreneurs. These studies, and others like them, show that entrepreneurial activity is embedded in social meaning, and that moral economies have a gendered structure, affecting men and women differently.

Businesswomen in African further understand that entrepreneurial activities produce different kinds of value. Though a Eurocentric approach to entrepreneurship studies has privileged an individualistic understanding of the outcomes of firms, African history shows how entrepreneurs have developed various types of value through their businesses, sometimes acting in ways that could even be defined by the current designation of *social entrepreneur* - or someone whose primary goal is to create social value while maintaining an organization that can sustain itself (Ochonu, 2018). The assumption that entrepreneurs pursue "free-floating, isolated endeavors" independent of other people limits our ability to make sense of how entrepreneurship really works in people's lives (Langevang and Gough, 2012, p. 250). Women are often more deeply entangled in family and community obligations than men. Their work as entrepreneurs, therefore, must do two things at once: conduct business and keep up their obligations as gendered moral persons.

Recent research has begun to look for gender differences between men and women entrepreneurs in terms of business goals and has found some overarching gender differences. For

example, a recent Global Entrepreneurship Monitor report found that there are gender differences in how entrepreneurs approach their work and what motivates them to run their businesses. At the global level, women (and younger people) were more likely to agree that they were motivated to run their business in order "to make a difference in the world" while men were more likely to say they were motivated by "building great wealth or high income" (Global Entrepreneurship Monitor, 2022).

An intersectional analysis shows that other factors combine with gender to affect entrepreneurial motivations and strategies. Manzanera-Ruiz et al (Manzanera-Ruiz et al., 2022) find that educational attainment shapes business goals for women entrepreneurs in Uganda. For women with no education, business success is defined as the ability to fulfill their gender roles alongside earning an income. For those with higher levels of education, success is linked to business growth. At the highest level of education, success is also linked to having a positive social impact on the community.

Thus, it is important to understand entrepreneurship from the perspective of African moral economies and to interrogate the "standard model" of entrepreneurship and its attendant normative claims and biases (Ochonu, 2018). For example, Kikooma (2012) notes that women's entrepreneurship is often studied from the perspective of the dominant male experience, and that scholars are often looking to account for the differences between men and women as entrepreneurs. Kikooma encourages scholars to rethink studies of entrepreneurship, envisioning it outside of its economic focus and instead as social practice. Also, Mary Njeri Kinyanjui's work on the "Utu-Ubuntu business model" which seeks to describe the rules that govern the functioning of many less-formal businesses in urban Africa (Kinyanjui, 2019) argues that more acknowledgement and understanding of these business models will help the firms themselves and ultimately will promote

more holistic and sustainable development in those settings.

By challenging the dominant narratives of entrepreneurs that are unmoored from local cultures and specificities, authors such as Kinyanjui, Kikooma, and others provide a lens through which to examine the moral economy in the African context and point towards alternative ways in which to envision the goals of international development interventions aimed at supporting such entrepreneurial endeavors.

Chapter 3: Research Design and Methodology

Research design

The purpose of this study, at the highest level, is to understand why women entrepreneurs may make decisions that prioritize neither profits nor their own empowerment. To understand that process, I focused on what motivates women entrepreneurs as they make business decisions, I rely on qualitative methods from two different contexts: Ethiopia and Uganda. An ethnographically-informed qualitative approach is best suited to understand the subjective experiences of women entrepreneurs and to trace the rationalities governing their choices. This research is further informed by a feminist research ethic (Ackerly & True, 2018) (Naples, 2003), a reflexive practice that recognizes that there is power involved in setting a research agenda, and which seeks to link research practice to marginalized groups and their political concerns.

This study uses a multi-sited case study approach (Marcus, 1995) in order to understand the experiences of African women entrepreneurs who are situated in different national settings. By focusing on women in two countries, I am able examine the theory that women's entrepreneurship enables women's empowerment across contexts. Having two sites for this study removes national barriers (Fitzgerald, 2006) which are likewise often absent in development programming geared towards bolstering women's entrepreneurship in Africa. Case study methods allow for in-depth, multifaceted observation of a social phenomenon (Orum et al., 1991). By looking for common patterns in these two different cases, I hope to uncover something more universal about the connection between women's entrepreneurship and women's empowerment (Burawoy, 1998). I adopt a process-oriented approach to this case study (Bartlett & Vavrus, 2017), which emphasizes an

"emergent design" (p. 38) in order to iteratively trace a social process.

Ethiopia and Uganda serve as the two sites of the study. They serve as a basis for comparison because they both have a high level of international and domestic interest in promoting and investing in women's entrepreneurship, my core phenomenon of interest. The two countries also vary on several key contextual factors: their colonial history and related gender regimes, and the rates of entrepreneurship. In general, both of these countries are "a case like other cases" (Walton, 1992) representing African countries who have high levels of gender inequality and a strong emphasis on women's entrepreneurship as a tool of development. As I will discuss in my data chapters, I came to find that despite the variance between the two, the findings were remarkably similar. This leads me to believe that the moral economies may be less bounded by national lines than I had originally thought. Selecting these two countries allowed me to make use of a rich data set based on my participation in a World Bank project in Ethiopia as well as my longstanding experience and language skills in Uganda.

Since the focus of this study is to understand women's own perspectives when they make business decisions, the central figure of inquiry is women entrepreneurs themselves. For that reason, I primarily rely on semi-structured interviews with women entrepreneurs who run small to medium-sized firms. The firms, and the women that run them, are not reflective of an "average" firm in either Ethiopia or Uganda. The firms are on average larger, in terms of number of employees and their profits and working capital, than the average firms in both countries. The women entrepreneurs are also more highly educated – sometimes significantly so – than other women entrepreneurs, which impacts both their capacity to run their firms and is also reflective of a higher class status than the average woman entrepreneur in both countries. Though these entrepreneurs are not "average," they are still an important subset to understand, particularly as the target beneficiaries

of much programmatic and financial support via the global development industry.

While I will describe the interview process more thoroughly in the next sections, my approach to interviews for both was an open-ended and responsive interview technique (Rubin & Rubin, 2005). However, in order to better understand the broader context in which these entrepreneurs operate, I also conducted interviews with experts in the field of women's entrepreneurship, and, in the case of Ethiopia, with people who knew the central entrepreneur well. Finally, when possible, to understand the setting and work of the entrepreneurs, the research team in Ethiopia and I carried out observations at the entrepreneurs' businesses.

The study benefits from the multiple visits over the 18 months of the longitudinal study period used for the Ethiopian data set. Longitudinal methods allow researchers to observe different types of change over time, including narrative change for the research participant, change in how the participant interprets their narrative, change in how the researcher interprets the narrative, and also allows for the observation of continuities. It can also spot change in different domains, including the individual's life, services that they receive, policy that guides them, or other structural changes (Lewis, 2007). Given my interest in entrepreneur decision-making, a longitudinal approach allowed me to observe businesswomen's process of coming to decisions and in some cases also allowed me to see the outcome of those decisions.

Data collection: Ethiopia

Study description

The Ethiopian data set comes from a longitudinal study of women entrepreneurs conducted by the World Bank's Africa Gender Innovation Lab as a part of a project called Innovations in

Financing Women Entrepreneurs (IFWE). I worked on the team behind this study as a Research Associate and developed the research design alongside World Bank colleagues Dr. Rachael Pierotti and Dr. Sophia Friedson-Ridenour. The study is funded by Global Affairs Canada in order to gain a more-in depth understanding of women entrepreneurs' decision-making in Ethiopia. The study uses longitudinal qualitative methods to understand the decision-making of 18 Ethiopian women entrepreneurs over time. Each of the 18 participants were interviewed about eight times over the course of the 18-month study period. The research team referred to each cycle of interviews as a *wave* and I will use that terminology as well.

Three Research Assistants (RAs) were critical members of this team, as were two administrators from Hawassa University's Institute of Policy and Development Research, Dr. Melisew Dejene Lemma and Semeredin Yimer. The RAs, Mahteme Faleke, Alemgena Gebreyohannes, and Habiba Mohammed Yimam, are all Ethiopian women and were recruited by Hawassa University and based in either Hawassa or Addis Ababa. Each RA was assigned six entrepreneurs to track throughout the duration of the study, a choice designed to increase the depth of understanding about each individual and to create a strong foundation of trust between the RA and the participant. To an almost universal degree, the RAs developed a strong rapport with the entrepreneurs that they were assigned to cover. RAs reported that the entrepreneurs' openness with them grew throughout the course of the study because of this design principle. The RAs conducted all of the interviews in Amharic and then translated and transcribed their interviews into English. In addition to being responsible for conducting and processing interviews with participants, RAs also provided significant input in the development of interview guides. Their work included giving specific guidance on the wording of questions, highlighting assumptions that were baked into some lines of questioning, and suggesting additional questions to ask. They also shared feedback on the overall design of the study, with an emphasis on contextual and logistical factors which the study

team of Dr. Pierotti, Dr. Friedson-Ridenour, and I may have overlooked.

During each wave of data collection, the RA assigned to the entrepreneur conducted a set of semi-structured interviews with her: first, a set of longitudinal questions related to general updates about the business, tracking change over time; and second, questions that corresponded to a particular topic that we wanted to understand in depth. The waves occurred at approximately the following times: April 2022, June 2022, August 2022, September 2022, January 2023, March 2023, May 2023, August 2023. Even though we had obtained consent at the first meeting for the entire research study, the RAs obtained consent again at the start of each wave's interview. Interviews were semi-structured and conversational in nature and were all audio recorded.

The longitudinal portion of the interview asked the same questions at each visit, including questions about general changes in the business since the last meeting (changes to employees, opening, closing, or moving locations, major changes in products or services offered, etc.), changes in the operating environment, borrowing and saving behavior, new opportunities that emerged, technology use, networking activity, and service utilization. The topics that were covered in the second part of the interview are presented in Table 1.

Table 1: Interview topics by wave

Wave	**Focus of interview questions**	**General timeframe**
1	Business history	April 2022
2	Aspirations and growth	June 2022
3	Digital capabilities	August 2022
4	Finance: Saving, borrowing, and investing	September 2022
5	Managing risk and uncertainty	January 2023
6	Business and household labor	March 2023
7	Intrahousehold dynamics	May 2023

8	Wrap-up, including terms of employment, market information, and operating environment	August 2023

Source: IFWE Project

Sometimes, due to scheduling challenges related to major life events (for example, the birth of a baby), a participant may have been unable to do an interview for a particular wave. When this happened, we combined the questions for two waves and conducted the interview during the next wave.

In addition to the eight waves of interviews with research participants, we also identified one person in each participant's network that we thought would shed additional light into the entrepreneur's life and business. Each person was selected specifically in relation to the parts of their lives we found most salient for further exploration. For many, but not all, of the entrepreneurs, we selected their spouse. These interviews provided us with additional insights and sometimes verification or new information regarding the operation of their business.

The sites of the interviews varied across participants and from wave to wave. In all cases, the participants were invited to select a location that would be most comfortable for them. Some chose to have the RA come to their business and they answered questions while running operations, dealing with customers and managing staff. Others chose to meet at their homes, and similarly were sometimes interrupted by their children, spouse, parents, or domestic workers. Still others preferred to meet at a local cafe or restaurant. Depending on the entrepreneurs' schedule, some waves they might have preferred to meet at their business and other waves at home. The only times when we requested adjustments to their selected location would be when the topic of conversation was likely to be sensitive if overheard by someone present. For example, when the topic was intrahousehold dynamics, we asked that we not meet with the entrepreneur at her home while her spouse was there.

Similarly, we tried to avoid workplaces when discussing topics related to employees. After each interview, participants were given a mobile airtime card worth 300 Ethiopian birr, worth about USD $5.88 at the time. This was given as a token of appreciation for the time the entrepreneur gave to the study team but was supposed to be small enough that it could not be considered an inducement to participate. Our decision to provide payment, in the form of a small non-cash gift, was designed to be an ethical and context-appropriate response to the dilemma of compensation in research (Saleh et al., 2020).

When the interviews were conducted at the participants' workplaces, the RAs were able to make observations about the business and the entrepreneur's activities. RAs could see what transactions took place and how the entrepreneur participated in them, how they talked with employees and about what topics, what their family's involvement in the business might look like, and the general state of the business. Observations allowed for RAs to triangulate information and learn more about the context within which the business operates. In one case, early in the study, observation allowed us to discover that a participant was not honest with us about her business, after which point she was disqualified from future participation in the study. During waves where RAs were able to observe the business, they wrote up detailed field notes that were included with the interview transcript. Meetings were sometimes held in domestic settings as well, and then the RAs were able to observe family dynamics and talk with family members and friends who might be present. RAs also wrote up field notes with those observations.

Throughout the longitudinal study period, I met weekly with each Research Assistant for a conversation about the interviews they had conducted that week. These debriefs constituted an important analytical step as well as a chance to touch base about logistical issues. Using an approach advocated by McMahon and Winch (McMahon & Winch, 2018), these debriefs gave me and the

RAs a space to discuss themes, determine gaps in the data, and learn about additional details from an interview that may have not been captured in another setting. In addition to the weekly debriefs, I led the entire research team in a debrief session after each wave had been completed. We also met for two weeklong debrief sessions, one in September 2022 in Hawassa, and another in September 2023 in Addis Ababa. These in-person sessions allowed the team to do some deep reflection about a number of topics and to draw connections across the sample.

While I was in Ethiopia for the debriefings, I was able to visit four of the 18 businesses during these trips - one in Hawassa and three in Addis Ababa. During these visits, I was able to meet the entrepreneur, ask them questions, get a tour of their business, and see a little bit of what a typical day was like there. I also visited some of the neighborhoods where other entrepreneurs' businesses are located (such as the center of much of the stationery industry, Kazanchis), and the main markets in both Hawassa and Addis.

The data collected in Ethiopia, 156 interviews total, were uploaded to the data analysis tool Dedoose. I used a flexible coding approach (Deterding & Waters, 2018) to capture topics and themes of interest and then, I inductively created and coded for more specific themes in an area of inquiry.

Sample selection

The sample was selected from a list of all clients of the Women Entrepreneurship Development Program (WEDP), a program started in partnership between the Ethiopian Government and the World Bank. Over 20,000 women entrepreneurs in Ethiopia were registered with the program at the time of selection. WEDP entrepreneurs tend to be small-medium level business owners, since WEDP is targeting the "missing middle" of business financing and

programmatic development. WEDP provides loans, training, and other support measures for Ethiopian women entrepreneurs. Upon registering to be a part of the WEDP program, entrepreneurs were asked for data that described their business at the time of their registration. We used this data to select our sample.

We randomly selected a purposeful sample of women entrepreneurs to ensure the inclusion of businesswomen across four sectors: agriculture, manufacturing, service, and trade. We wanted to ensure that the sample was diverse and reflected the wide range of businesses women entrepreneurs run. We then generated randomly ordered lists of people across each of the four major sectors. Finally, we located our study in two cities: Addis Ababa, and Hawassa.

Addis Ababa was selected because it is the largest city in Ethiopia, with nearly over 5.7 million residents in 2024. Addis is also the cultural, economic, and political capital of Ethiopia, home to government offices, bank headquarters, and the centers of trade for most industries in the country. Hawassa was selected as a case of a smaller city in Ethiopia, representing another region and life outside of the capital. Hawassa (sometimes written as *Awasa*) is home to about 437,000 people (Hawassa City, 2025). The map of Ethiopia, shown in Figure 1, shows the locations of both Addis Ababa and Hawassa (Awasa) as well as the other major geographic features of the country. During the period under study, it was capital of both the Southern Nations, Nationalities, and Peoples' Region (SNNPR) as well as Sidama State, which was established in 2020.[2] Hawassa is also home to Hawassa University and has long been a regional hub for agricultural products. It has recently drawn many migrants to work in the Hawassa Industrial Development Park.

We selected the sample from each of the two cities, Addis Ababa and Hawassa, stratified by the four sectors. There are a total of eight strata: four in each of the two cities. We contacted

2. SNNPR received its own capital in 2023, so Hawassa is no longer the capital of both.

entrepreneurs in the order that they were listed. After introducing the study, we sought consent to participate. If an entrepreneur was unreachable after three attempts or declined to participate, we contacted the next entrepreneur on the ordered list. The target sample is reflected in Table 2 below. The motivation for this type of stratified sampling was to increase the diversity in the sample in terms of business sector.

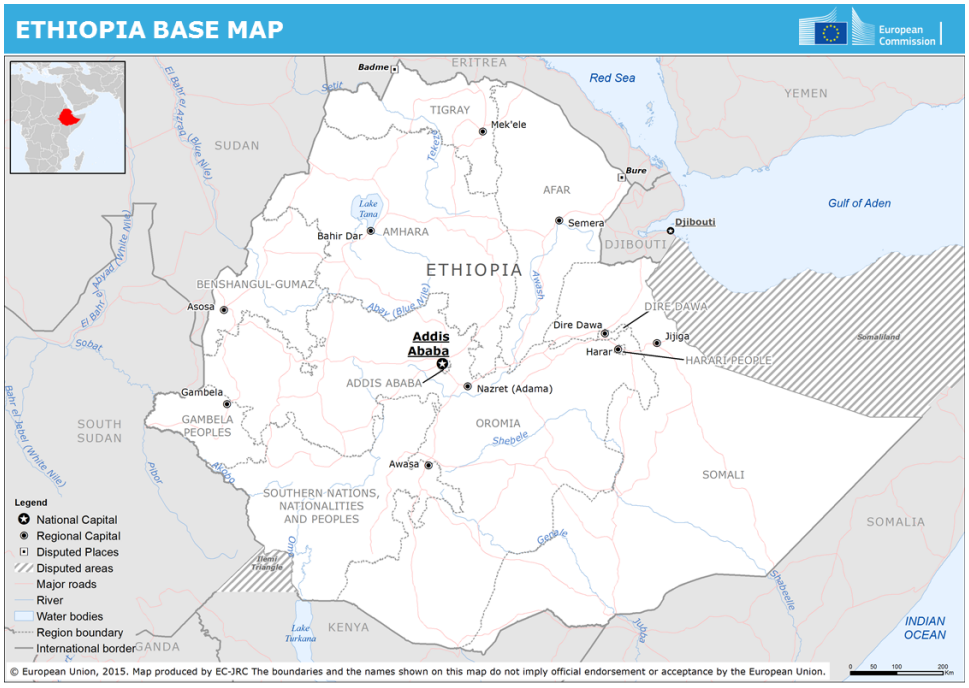

Figure 1: Map of Ethiopia

Source: European Commission Emergency Response Coordination Centre. Creative Commons license. https://erccportal.jrc.ec.europa.eu/ECHO-Products/Maps#/maps/229

Table 2: Target Sample of participants by strata - Ethiopia

Entrepreneur category/strata	**Target sample number**
Addis	16
Agriculture	4
Manufacturing	4
Service	4
Trade	4
Hawassa	8
Agriculture	2
Manufacturing	2

Service	2
Trade	2
Total	**24**

Source: IFWE project

Our sample, when finalized, did not perfectly reflect the target segmentation. Additionally, some of the entrepreneurs were running completely different businesses than they had originally reported — in some cases, they had registered for WEDP as many as ten years prior! Additionally, multiple people in our sample were found to be concurrently running multiple businesses, sometimes across several different sectors, giving us further diversity with which to work. Finally, in the end, our sample became 18 people rather than the 24 people we originally planned for, once the study activities began and we determined that they each had time to manage study activities for about six participants each, rather than eight as originally planned.

Sample

The final Ethiopian sample includes 18 women entrepreneurs who run 22 different businesses in the agriculture, manufacturing, service, and trade sectors. The distribution of their businesses is as follows in Table 3. Note that the total number of businesses represented in the table is more than the number of entrepreneurs; this is because some entrepreneurs run businesses in multiple sectors. The further breakdown of businesses by industry is as follows in Table 4.

Table 3: Sample businesses by sector - Ethiopia

Sector	**Number of businesses**
Agriculture	2
Manufacturing	6
Services	8
Trade	7
Total	**22**

Source: IFWE project. Note: Sectors are defined using the United Nations' International Standard Industrial Classification of All Economic Activities (ISIC), Revision 5 (United Nations Statistics Division, 2024).

Table 4: Sample businesses by industry - Ethiopia

Industry	**Number of businesses**
Agriculture, Forestry, and Fishing	2
Manufacturing	6
Wholesale & Retail Trade	7
Professional, Scientific, Technical	1
Admin & Support Services	2
Human Health & Social Work	3
Other Service	1
TOTAL	**22**

Source: IFWE Project. Note: Industries are defined using the United Nations' International Standard Industrial Classification of All Economic Activities (ISIC), Revision 5 (United Nations Statistics Division, 2024).

The 18 women in the Ethiopian sample represent a diverse set of businesses and backgrounds. More information about them is presented in Table 5. Names have been changed in order to keep participants anonymous. The mean age of the Ethiopian sample is 39.4 years, and the mean number of children is 2.8. Most women, 88.9% of them, are married, with the others being single, never married. While some women in the sample had attended, but not completed, secondary school, one had started working towards her master's degree. In general, the sample is composed of middle-aged women who are relatively well-educated, which likely reflects the overall makeup of women business owners of small and medium firms, if not the general population of women in Ethiopia.

Table 5: Ethiopian participants' basic demographic information

Participant	City	Business type(s)	Age at first interview	Marital status	Number of children	Highest level of education
Enat	Addis Ababa	Document services	40	Married	2	Secondary
Lalitu	Addis Ababa	Textile sales	39	Married	3	Secondary
Tsehay	Addis Ababa	Daycare	35	Married	2	Bachelor's
Worke	Addis Ababa	Furniture sales, stationery auction	39	Married	2	Some Master's
Dagi	Addis Ababa	Photography studio	32	Married	2	Secondary
Tibebuwa	Addis Ababa	Handicrafts & tailoring	35	Single	0	Some secondary
Sena	Hawassa	Construction material sales	34	Married	4	Some secondary
Tihut	Hawassa	Stationery auction	42	Married	4	Bachelor's
Jalene	Hawassa	Coffee processing	30	Married	3	Diploma[3]
Tigist	Hawassa	Furniture production, poultry	48	Married	7	Secondary
Adey	Hawassa	Spare parts sales	50	Married	2	Secondary
Tsige	Hawassa	Hair salon	40	Single	1	Some secondary
Fikir	Addis Ababa	Garment manufacturing	43	Married	3	Diploma
Yanet	Addis Ababa	Secondhand clothes sales	39	Married	4	Some secondary
Selam	Addis Ababa	Daycare, shoe production	38	Married	3	Bachelor's
Zoma	Addis Ababa	Travel agency	46	Married	3	Some Bachelor's
Fenan	Addis Ababa	Stationery auction, oilseed export, garment manufacturing	30	Married	4	Some Bachelor's
Mihret	Addis Ababa	Pharmacy	50	Married	3	Bachelor's

Source: IFWE project

[3] A diploma is a degree that students earn after receiving technical or vocational education.

Data collection: Uganda

Study description

Data collection efforts in Uganda were different than those in Ethiopia since I was undertaking it alone, without major institutional support. My data collection was enabled by a U.S. Student Fulbright grant, which allowed me to carry out research activities in Uganda from May 2022 through March 2023. Though it was designed to mirror the methodology of the longitudinal study in Ethiopia in many ways, the data collection efforts in Uganda were completely separate.

I carried out all of the interviews and observations myself for this portion of the study. The data collection process relied significantly on my long-term engagement with Uganda, which began in 2006. From that time on, I have cultivated friendships and professional relationships with Ugandans and Ugandan residents that deeply inform my understanding of the place and its people. Prior to carrying out this research, I spent significant time in Uganda during the summers of 2006, 2016, and 2017, and lived in Kampala from 2008 to 2009. I also wrote my Bachelor's and master's thesis on topics related to women's empowerment in Uganda, which were deposited in 2007 and 2010, respectively.

An additional layer of preparation that I undertook prior to starting my data collection was language study of the Luganda language. Luganda is spoken by over 5 million Ugandans and is the most commonly spoken local language in the country. While Luganda is the language of the Baganda, since Kampala is located within the Buganda kingdom and is the center of politics and commerce as its largest city, many non-Baganda speak Luganda as well. My significant investment of time learning Luganda, first through my participation in the Less Commonly Taught Language course at UW-Madison, and two summers attending one on one lessons at the City Language Centre

in Kampala, eventually became ongoing independent study. Much of this study was supported by academic year and summer FLAS funding. I have been meeting my language mentor, Simon Mpanga, weekly more or less since September 2015. Through this study, I am now an advanced speaker of Luganda. Learning Luganda was also a major strategy for me to attain a depth of cultural understanding, possible only through this type of immersion.

Despite my deep familiarity with the country, its history, one of its languages, and its people, I am of course an outsider. I am also someone with quite a bit of privilege: a white, able-bodied, straight, Cis woman who holds a United States passport. These factors deeply influence much about my experience doing data collection, from the kinds of questions I am interested in asking, to how I ask them, to the access I am given to people and situations, to the expectations people have of me when we meet and afterwards. Rather than try and ignore these issues, or paper over them, I acknowledge them and, as much as I am able, try to be reflective about their impact. Feminist standpoint theory (Collins, 2000; Smith, 2005) teaches us that all research is situated somewhere, and all researchers bring their own experiences, biases, and blind spots to their research. My deep cultural learning about Uganda's context certainly informs my research but it can in no way make up for my positionally. Additionally, no matter what I do to minimize my own cultural biases, nothing I can do will change how I appear to others and the assumptions about access to power (which are not unfounded!) that comes with that. My approach, in the face of these challenges, is to remain open, to be a listener, and to embrace my own position and its limitations. I do not envision myself as someone who can speak for any group of people, especially not for Ugandan women, but as a learner who wants to better understand a social process. My hope is that that humility and openness do justice to the perspectives of the people that I spoke to for this study.

The majority of my data collection comes from 32 semi-structured interviews that I

conducted with women entrepreneurs in and around Kampala. The interview protocol that I designed drew heavily from the interview guides developed for the longitudinal study in Ethiopia. Over time, I refined the interview protocol, dropping questions that weren't yielding particularly insightful answers and adding new questions that addressed areas of interest that were emerging from prior interviews. Several of the questions were particularly inspired by Jiménez and Orozco (Jiménez & Orozco, 2021) and their suggestions for how to get at the salience of events, the structure of what is normal, and the perception of cause and effect. Prior to the beginning of each interview, I obtained informed consent with the participant. Interviews usually started with a life-history of the current business, and extended to other topics including aspirations, definitions of success, financing, managing labor, and intrahousehold dynamics. My overarching goal was to understand what principles most drove each entrepreneur and how those principles were enacted in business decisions, so I would typically go wherever the conversation took us, in addition to hitting on each of these topics. Interviews were all audio recorded (save one, which I realized half-way through that I had not correctly hit the record button, and after which I reconstructed to the best of my ability in notes.)

Like with the Ethiopian participants, I offered to meet the Ugandan participants wherever they felt most comfortable. I also offered to buy them a coffee or tea, snack, or a meal, again as a token of appreciation for their time. Many participants took me up on this offer, so some interviews took place in cafes and restaurants around town. Others were happy to have me come to their place of business, and we conducted the interview there. In both settings, I was conscientious of others' overhearing our conversation and would try to secure us more privacy as needed. For interviews conducted outside of a business, I often arranged a separate meeting so I could see the business in action or depending on the sector might drop by during a normal workday to say hello. For some businesses, this was not feasible.

After interviews and observations, I took detailed field notes about the experience. I included descriptive information, but also information about data collection choices I was making as well as my reactions to the event This method of taking field notes helped me track my thinking about my methods over time and gave me a space for reflexive reflection (Rubin, 2021). The field note taking process was an important part of my process of making sense of the data as it was coming in. In my field notes, I highlighted patterns I noticed and drew connections across participants and also to cases in the Ethiopia data set. The themes that I started to parse in my field notes gradually led the way to the direction of my research and helped me refine it over time.

Interviews were transcribed using Sonix.ai software and cross-checked for edits and accuracy. I then uploaded all data (transcripts and field notes) to MaxQDA. I coded the data in the same manner as I did with the Ethiopia data set, first index coding general topics and then doing a more detailed coding on specific areas of interest.

Sample selection

The sample selection for the Ugandan entrepreneurs was relatively simpler than the Ethiopian selection. Because I was interested in learning about personnel management as a part of their business practice, and because I was interested in targeting entrepreneurs of small to medium sized businesses, I decided to use the number of employees as my main criterion for sample inclusion. Employee number became a proxy for business size because there are no universally agreed-upon definitions to categorize firm size globally nor specific to the Ugandan context. My sample in Uganda then is made up of those who 1) are over 18 years old; 2) self-identify as a woman; and 3) run a business that has at some point in its history employed at least one person.

For the Ugandan data set, I used snowball sampling to find participants. I chose this method

because I believed it was most likely to yield me the highest number of people willing to talk to me, and because I felt I had a relatively diverse network of Ugandan friends and colleagues with which to start. Given that my interest was in interviewing entrepreneurs of small and medium firms, not micro-businesses or very large businesses, I also felt my social network was a good match for finding this type of person. While snowball sampling can be accused of "bias" or having a lack of representativeness, Small (2009) argues that random cold-call sampling also has bias due to a low response rate. Rather than analyze these data as representative of all women entrepreneurs, even of a certain size, I acknowledge that these cases reflect a more specific type of entrepreneur in Uganda.

In order to begin my snowball, I first reached out to contacts in business that I had generated over the course of my 16 years of engagement with people in Uganda. I asked if they would be willing to introduce me to women entrepreneurs that they knew who employed at least one person. The entrepreneurs could be in any sector and in any location within a day trip of Kampala. Once introduced, I reached out to the entrepreneur and explained the study and asked for a time to meet at a place of their choosing. I informed potential participants that I would not be able to offer any compensation, but that I would be happy to buy a meal or a snack if we met in a restaurant or cafe. At the conclusion of our meeting, I asked if they would mind thinking of other women entrepreneurs who might be willing to meet with me and followed up to get contact information later. Many of the participants were more than happy to suggest someone they knew. Some also forwarded my introductory text to WhatsApp groups of which they were a part that were filled with other women entrepreneurs, which led to new chains of people.

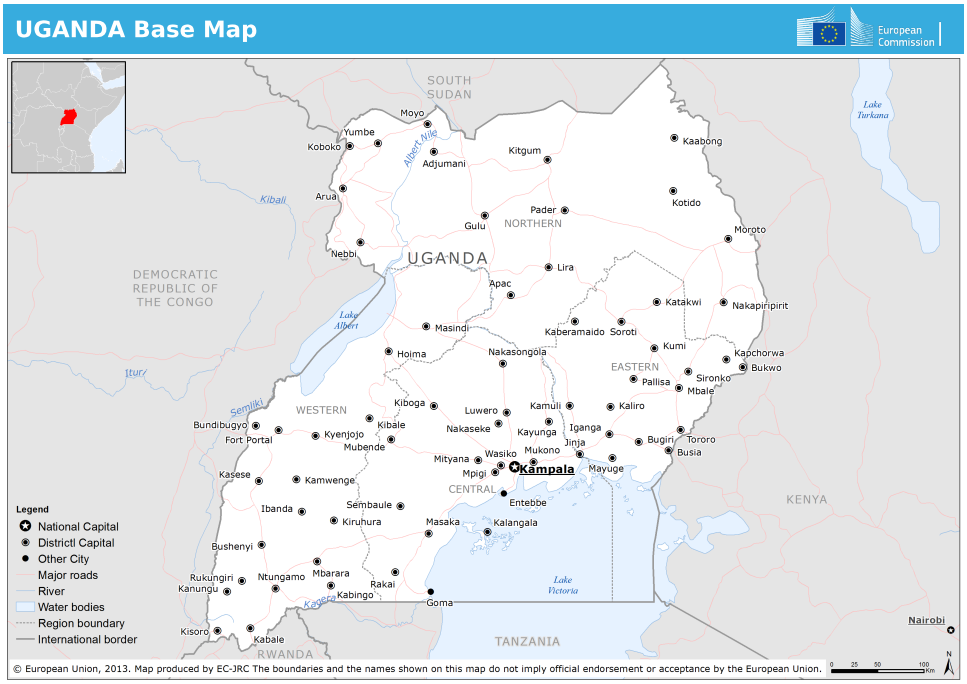

Figure 2: Map of Uganda

Source: European Commission Emergency Response Coordination Centre. Creative Commons license. https://erccportal.jrc.ec.europa.eu/ECHO-Products/Maps#/maps/245

Sample

The final sample of participants from Uganda includes 32 women entrepreneurs who run a wide a range of businesses throughout the country. Like in Ethiopia, several women run multiple businesses, and so there are 46 businesses represented in this sample. Of these women, 27 live and operate their businesses in Kampala, four operate their businesses in the areas surrounding Kampala (in Mpigi, Seeta, Kagoma, and Wakiso Town), and one lives in Kampala while operating her main business just outside one of the national parks in the southwest part of the country. All names have been changed to protect anonymity.

Table 6 Ugandan participants' basic demographic information

Participant	**City**	**Business type(s)**	**Age**	**Marital status**	**Number of children**	**Highest level of education**
Irene	Mpigi	General store	44	Married	3	Master's
Fatimah	Kampala	Craft export	67	Widowed	10	Some secondary
Rashida	Kampala	Bakery	33	Married	4	Bachelor's
Sarah	Kampala	Childcare	51	Married	2	Some Master's
Linda	Kampala	Childcare	33	Married	2	Diploma
Nanyonjo	Kampala	Grocery	48	Married	3	Postgraduate diploma
Annette	Kampala	Interior design, tailoring, farming	51	Married	0	Missing data
Ssanyu	Kampala	Gift shop	34	Married	2	Master's
Doreen	Kampala	Tourist lodge, tour company	42	Married	2	Master's
Millie	Kampala	Children's clothing shop	47	Married	2	Master's
Peace	Kampala	Greeting card production	46	Married	1	Master's
Nakimuli	Kampala	Tour company	34	Single	0	Bachelor's
Sylvia	Kampala	Restaurant	52	Married	2	Diploma
Amira	Kampala	Vocational school	35	Divorced	1	Bachelor's
Justine	Kampala	Hair salon	34	Single	2	Some secondary
Helen	Kampala	Coffee processing	37	Married	5	Bachelor's
Nansubuga	Kampala	Cleaning	35	Married	2	Bachelor's

Susan	Kampala	Pharmacy, medical center	50	Married	3	Bachelor's
Prisca	Kampala	Cleaning, interior design	40	Married	3	Some Master's
Jennifer	Kampala	Garment production	28	Single	0	Bachelor's
Stella	Wakiso	Furniture production	40	Divorced	2	Master's
Vanessa	Kampala	Financial services, spare parts sales	34	Divorced	4	Bachelor's
Lillian	Kampala	Architecture & interior design	38	Married	3	Bachelor's
Dorothy	Seeta	Salon, event decor	38	Married	6	Diploma
Halima	Kampala	Secondhand clothing, spa	37	Divorced	1	Bachelor's
Gladys	Kagoma	Shoe production, packaged snacks, farming	42	Divorced	5	Bachelor's
Achola	Kampala	Tailoring	36	Married	2	Bachelor's
Rebecca	Kampala	Customs processing, market management, gas station	40	Married	4	Bachelor's
Christine	Kampala	Interior design, Airbnb management & consultation	33	Divorced	3	Bachelor's
Edith	Kampala	Tailoring	48	Married	3	Bachelor's
Mary	Kampala	Children's toys	40	Single	1	Master's
Babirye	Kampala	Beverage service, mineral mining	38	Divorced	2	Bachelor's

Source: Author's fieldwork

The 32 women in the Ugandan sample, presented in Table 6, represent a diverse set of

businesses and backgrounds. The mean age of the Ugandan sample is 40.8 years, and the median number of children is 2. Most women, 62.5% of them, are married, 12.5 % single, 21.9% divorced, and 1 person widowed. The sample is highly educated, with just two people who had not completed secondary school. 9.7% of participants had received a diploma, 51.7% a bachelor's degree, and 32.3% some amount of postgraduate education.

The sample includes 46 total businesses across sectors, as shown in Table 7. The further breakdown of businesses by industry, as defined by the United Nations' International Standard Industrial Classification of All Economic Activities (ISIC), Revision 5(United Nations Statistics Division, 2024), is as follows in Table 8.

Table 7: Sample businesses by sector - Uganda

Sector	**Number of businesses**
Agriculture	2
Manufacturing	11
Services	24
Trade	8
Mining	1
Total	**46**

Source: Author's fieldwork. Note: Sectors are defined using the United Nations' International Standard Industrial Classification of All Economic Activities (ISIC), Revision 5 (United Nations Statistics Division, 2024).

Table 8: Sample businesses by sector - Uganda

Industry	**Number of businesses**
Agriculture, Forestry, and Fishing	2
Mining and Quarrying	1
Manufacturing	11
Wholesale & Retail Trade	8
Transport & Storage	1
Accommodation & Food Service	3
Financial & Insurance	1
Real estate activities	2
Professional, Scientific, Technical	4
Admin & Support Services	4

Education	1
Human Health & Social Work	4
Arts, Entertainment, Recreation	1
Other Service	3
TOTAL	**46**

Source: Author's fieldwork. Note: Industries are defined using the United Nations' International Standard Industrial Classification of All Economic Activities (ISIC), Revision 5 (United Nations Statistics Division, 2024).

Putting the data sets together

Taken together, these two data sets give me 50 women entrepreneurs from whom to learn about decision-making practices and links towards women's empowerment. Though the methods to recruit participants were different, there are some striking similarities in the group. There are also some big differences. Table 9 compares some summary statistics for the two cohorts and shows the characteristics for the entire group taken together.

The mean age and number of children end up as almost exactly the same between the two cohorts. However, within marital status we see some differences. In general, the Ethiopian entrepreneurs are more likely to be married; the Ugandan cohort has a higher number of divorcees as well as widow. Additionally, the Ugandan cohort has generally attained a much higher level of education than the Ethiopian sample, with the majority of them having earned a bachelor's degree, and a significant number earning a master's beyond that. This likely is a reflection of the diverging sampling strategies and my reliance on snowball sampling. This difference in education levels does not preclude us from comparing the two groups, but in doing so, we need to bear in mind the different properties of the two.

Table 9: Summary statistics with Ethiopian, Ugandan, and combined samples

Characteristic	Ethiopia	Uganda	Combined
Mean Age	39.4	40.8	40.1
Marital status	Married: 88.9% Single: 11.1%	Married: 62.5% Single: 12.5% Divorced: 21.9% Widowed: 3.1%	Married: 72% Single: 12% Divorced: 14% Widowed: 2%
Mean number of children	2.8	2.7	2.7
Highest level of education	Some secondary: 22.2% Completed secondary: 27.8% Diploma: 11.1% Some BA: 11.1% BA: 22.2% Postgraduate diploma: 0 Some MA: 5.6% MA: 0	Some secondary: 6.5% Completed secondary: 0 Diploma: 9.7% Some BA: 0 BA: 51.6% Postgraduate diploma: 3.2% Some MA: 6.5% MA: 22.6%	Some secondary: 12.2% Completed secondary: 10.2% Diploma: 10.2% Some BA: 4.1% BA: 40.8% Postgraduate diploma: 2% Some MA: 6.1% MA: 14.3%

Source: IFWE project and author's fieldwork

These entrepreneurs run 68 different businesses in the following industries, presented in Table 10.

Table 10: Sample businesses by sector: Ethiopia, Uganda, and combined

Industry	Ethiopia	Uganda	Combined
Agriculture, Forestry & Fishing	2	2	4
Mining and Quarrying	0	1	1
Manufacturing	6	11	17

Wholesale & Retail Trade	7	8	15
Transport & Storage	0	1	1
Accommodation & Food Service	0	3	3
Financial & Insurance	0	1	1
Real estate activities	0	2	2
Professional, Scientific, & Technical	1	4	5
Admin & Support Services	2	4	6
Education	0	1	1
Human Health & Social Work	3	4	7
Arts, Entertainment & Recreation	0	1	1
Other Service	1	3	4
TOTAL	**22**	**46**	**68**

Source: IFWE project and author's fieldwork

In total, 192 interviews inform this study. Since the Ethiopian data collection was longitudinal and involved interviewing the same people repeatedly and the Ugandan data collection was just one visit, there are many more interviews from the Ethiopian entrepreneurs. The total number of interviews conducted for both data sets is laid out in Table 11.

Table 11: Number of interviews

	Interviews with entrepreneurs	**Interviews with others**	**Total**
Ethiopia	139	17	156
Uganda	32	4	36
Total	**171**	**21**	**192**

Source: IFWE project and author's fieldwork

Limitations

This study, like all studies, has limitations. As a qualitative study, it is limited to addressing certain types of questions. While it explains *why* some women entrepreneurs make the decisions they do, it cannot describe the prevalence of this decision-making across a population. Thus, it cannot

make sweeping generalizability claims about how widespread the phenomenon is.

Additionally, differences in the character of data collection conducted in Ethiopia and Uganda limit the study's ability to make direct comparisons between the two cases. Though I was a primary author of the research design for the World Bank supported project in Ethiopia, and I was able to use the study design to inform the study design in Uganda, there were inevitable differences between the two. Most importantly, the Ethiopia study's longitudinal nature allowed for the study team to have multiple meetings with each participant and allowed us to observe business decisions made in real time. The repeated visits to participants created strong relationships built on trust, which allowed for increasing levels of candor over time. The nature of the Uganda interviews did not allow for repeated contact at that level, and thus I was unable to track decision-making in real time and had less time with each participant to learn about how they run their business. Still, I was able to take lessons from the Ethiopian data collection and apply it to the work I was simultaneously doing in Uganda to try and strengthen that work. For example, I learned how to word certain questions in ways that made more sense to respondents and elicited more insightful answers. Despite these limits, the ability to include extensive data from two country contexts is still a strength of this study and bolsters its findings. The fact that the themes I found were consistent in both sites adds to its significance.

A final limitation of the study relates to my positionality. I am keenly aware of how my background shapes the kinds of questions I ask and the analytical frame I bring to this project. As a non-African studying processes and meaning making in Africa, I may misinterpret or simply not notice the significance of certain things. This limitation weighs most heavily on me for the Uganda portion of my work, since I did that work independently, whereas in Ethiopia I worked side by side with a wonderful team of Ethiopian Research Assistants. While I have invested heavily in learning

about Uganda from Ugandans over almost a twenty-year span, I will always be essentially a visitor there. Achieving advanced Luganda language skills has been a major asset for me, allowing me to use participants' first language in some interview settings, giving me cultural insights, and emphasizing to interlocutors my long-term commitment to Uganda. On the flip side, however, Luganda is just one of the 41 languages spoken in Uganda and is the language of the Baganda people. By choosing Luganda rather than another language introduces the potential for bias, though I tried to minimize bias by surrounding myself with a diverse group of Ugandans from a variety of ethnic backgrounds. My sample's ethnic diversity also helps minimize the bias of the study. Being based in Kampala, this was an understandable choice for most people.

Additionally, my status as a White American, and one associated with elite institutions such as the University of Wisconsin and the Fulbright, among others, likely impacted the type of engagement that I received from people. I tried to be on the lookout for instances of people telling me what they thought I would want to hear, or portraying events in a certain light for the benefit of receiving some assistance that I was unable to actually give. Insofar as it was possible, I looked for opportunities to triangulate or corroborate information to help verify some claims. Recruiting a sample of fifty people total was also a strategy that helped ensure that my findings were valid. While some people may have been more interested in meeting with me because of my perceived access to power and money, my outsider status could have been received negatively by others, particularly those who have had prior negative experiences with international researchers or representatives from non-governmental organizations. However, all of my interactions with participants and potential participants were very positive. I found the people I reached out to for an interview to be very open to our conversation, but my sample was certainly influenced by factors like these.

Despite these limitations, the study sets out to understand motivations and decision-making

from the perspective of women entrepreneurs themselves, and it does that.

Chapter 4: Background to Ethiopia and Uganda

Ethiopia and Uganda provide two different contexts through which to understand women entrepreneurs as decision-makers. Both are vastly diverse East African countries with numerous development interventions that seek to address their high levels of poverty and persistent gender inequality. A focus on women's entrepreneurship — from both domestic and international policymakers — has been a proposed solution to these issues. The two places are differently positioned in terms of their rate of women's entrepreneurship, with Uganda consistently standing out as a hotspot for women in business. Uganda ranked first globally in 2019's Mastercard Index of Women Entrepreneurs, where women accounted for 38.2% of the business owners in the country. In contrast, Ethiopia was listed in 49th place, with just 15% of businesses owned by women there (Mastercard, 2019) p. 25. The significant difference between the two begs the question why, and though the Mastercard Index report acknowledges this surprising regional variation, it does not account for the disparity. Despite the different rates of women's entrepreneurship, women in both countries face many of the same challenges. They must navigate gendered bureaucratic and financing hurdles, manage expectations about women's proper behavior and role in society, and keep up with their responsibilities towards their families.

Women in Africa are often seen to outsiders as largely powerless and in need of aid. The assumption of African women's powerlessness has a long history in the West and is borne out of outsiders' narratives about the African continent both historically and to the present day. The construction of this image can be traced to European descriptions of their forays into the continent, starting even prior to colonialism. Beoku-Betts (Beoku-Betts, 2005) describes how nineteenth-

century British visitors' understandings of African societies were shaped by middle class Victorian models of gender relations. British visitors to the continent, almost exclusively men, brought along with them assumptions of female domesticity and inferiority that were normatively applied to women in Europe. They did not interact frequently with African women because most were there for commercial purposes and dealt almost exclusively with men. When they did see women, they were often hard at work in fields, and Europeans interpreted this physical labor as both unfeminine and a sign of women's oppression in African societies. During the colonial period, colonists completely changed the political economy of gender relations, altering economic and political systems, and introducing and forcing the uptake of new religions, new laws, new education systems, and new social mores (Tamale, 2020). Additionally, colonial administrators produced studies aimed at understanding women's "inferior" status - with no reflection on how they themselves had helped to create that status (Pala, 2005). Scholarship in the 1960s and 1970s continued to reproduce some of these ideas, with historians and anthropologists identifying women's status in societies throughout much of Africa as either extremely subordinate to men or complementary but still lesser (Sudarkasa, 2005). Mohanty traces the ways that the category of powerless "Third World Women" has been established and maintained through scholarship, highlighting especially the reductionism that takes place when creating the category of "African Women" (Mohanty, 2004). Mohanty draws our attention to how the construction of the concepts of Third World Women in general, and African Women specifically, flatten differences within the group of "women" and create an inaccurate depiction of women as oppressed and powerless. These images have been a mobilizing force for humanitarian work through the present day, and frequently animate women's movements for human rights and empowerment (Scully, 2011).

However, the stereotypes of African women as universally lacking in power are far from the truth, both historically and in the present day. Ester Boserup's early description of the tremendous

diversity of women's economic contributions in Africa sparked increased attention to the gendered division of labor throughout the continent. Scholarship since that time has further examined these patterns and has demonstrated how women's labor and power are influenced by other identity markers and social positions, including rural/urban status, class, marital status, ethnic group membership, and age. Feminist theory, especially African feminist theory, stresses the importance of considering how the category of "woman" is constructed in conjunction with these other roles and identities (Ampofo et al., 2008).

In this section, I provide an overview of relevant gender issues in the two sites of my study, Ethiopia and Uganda. For each national context, I first look to the historical roots of gender relations and women's position within the economy. I then describe the contemporary situation for women, including the status of women entrepreneurs. Then I describe the policy context for women's entrepreneurship. Finally, I lay out several key indicators of the two contexts.

Ethiopia

Ethiopia, the second-most populous country in Africa with almost 130 million inhabitants (United Nations Population Fund, 2025a), is a place of great diversity and a history that diverges with the vast majority of its neighbors in Africa in that it was never colonized. It is home to 75 different ethnic groups spread across a large and diverse geographic area (Uhlig et al., 2017). Landlocked, Ethiopia is located in a subregion of Africa that has been the site of protracted conflict. Its economy is primarily based on agriculture, and the population is heavily rural with only 20% of its population living in urban areas (Kebede, 2022). Ethiopia has consistently ranked low on the Human Development Index; most recently coming in 176th out of 193 countries (United Nations Development Programme, 2024). Gender inequality is a salient issue in Ethiopia and it ranks 79th of the 146 countries included in the Global Gender Gap (GGG) index (World Economic Forum,

2024). That overall score is calculated through several subindexes which quantify gender inequality in particular domains; of those, the economic participation and opportunity subindex is the one most pertinent to my analysis, and Ethiopia ranks 118th.

Ethiopia pursued socialism under a military government through the late 20th century and is the only country in Africa to be governed using an ethno-federal system, which divides the country into political units that are associated with major ethnic groups. Despite this, political power remains highly centralized (Young, 2012). This structure has led to periods of regional instability, including very recently (Yusuf, 2019). Recent flare-ups include fighting in Oromo starting in 2016, the Tigray war, which lasted from 2020 until 2022, and recent tensions in Amhara region starting in 2023. These conflicts contribute to Ethiopia's very low rating on the Global Peace Index, coming in 144th of 163 countries (Institute for Economics & Peace, 2024). Freedom House also gives Ethiopia a very low score for its poor handling of political rights and civil liberties, rating it just 18 out of 100. All the while, Addis Ababa, Ethiopia's capital, is a modern and dynamic city, and serves as the headquarters for both the African Union and the United Nations Economic Commission for Africa.

Historic roots of gendered economic participation patterns

There is limited scholarship tracing the historical social forces that have affected women in Ethiopia. The accounts that exist demonstrate that women have always made significant contributions to economic, social, and cultural life, yet they have also historically had very limited access to resources. European travelers to Ethiopia during the 1700s and 1800s described their travels, providing a glimpse of women's presence and roles in a variety of spaces in the country. These diaries show that some elite women were involved in government as the wives and daughters of kings (Semela et al., 2019), contributed to important church ceremonies such as coronation, circumcision, and scarification ceremonies, and were sometimes allowed to hold land. Women's

labor was critical to maintaining daily life for peasants and elites alike. Women were solely responsible for household management, including cooking, cleaning, and childcare. They were also in charge of management of grain stores, which was regarded as a matter of critical importance. Women participated in farming activities, though a gendered division of labor assigned to them the arduous duties of weeding, reaping, and winnowing. Women were evident in markets involved in some trade as well, though they again were subject to a gendered division of labor and concentrated in selling eggs, poultry, and grain as well as valuable commodities in small quantities, like kohl, frankincense, and myrrh. Finally, women were also involved in clothing production, but again in a highly gender-segregated manner, entirely as cotton cleaners and spinners (Pankhurst et al., 1990). Thus, while women contributed greatly to matters of great social importance, as well as numerous economic activities, their participation was greatly circumscribed by their gender.

The Ethiopian Orthodox Church's teachings on proper roles for women and men have been a major factor in the development of gender norms and the gendered inequality that has resulted. Religious education and teaching was designated for men only. Sometimes high-status women were allowed some religious education, though they were never permitted to occupy positions of religious authority, such as deacons or priests. Further, the practice of gender segregation in religious spaces and rituals has emphasized the essential nature of women and men, with women relegated to menial work within the church and priests banned from touching adult women, even for baptism (Berhane-Selassie, 2015).

The patriarchal norms of historic Ethiopia carried into more modern times. Unlike the majority of other African countries, it was not colonized and thus was not subject to the restructuring of gender norms that occurred elsewhere due to colonial intrusion. At the elite level, women continued to enjoy influence in political and ceremonial settings. For example, Empress

Tayitu Betul, who was the wife of the 19th century Emperor Menilik II, was a military leader who enabled Ethiopian forces to defeat the would-be colonizing force of Italy in 1898. She also ruled on behalf of her husband toward the end of his life (Zewde, 2001). More recently, Zewditu, was Empress of Ethiopia and acknowledged as the first female modern head of state in Africa. However, most women were relegated to private spaces, as the public sphere was understood to be for men only.

Education has been one vehicle for Ethiopian women to pursue liberation, though women's equity in education has been a long-term endeavor. Prior to 1900, some few women were able to obtain an education via the church - the only education available at the time - and so women were almost completely illiterate (Pankhurst et al., 1990). When western education was introduced in 1908, the Menilik II School was only open to boys; it was not until 1931 that girls also had access to an education via the Empress Menen School, and even then, enrollment was limited to elite girls. The curriculum at Empress Menen School was primarily focused on socializing girls into their roles as wives and mothers, whereas boys were educated in order to gain skills so that they could administer the affairs of the state. Gradually, opportunities for girls expanded.

The rhetorical link joining girls' and women's education to gender equality emerged from the University College of Addis Ababa in the 1950s, which eventually led to the "battle of the sexes" as college women demanded equality from Ethiopian society. A more significant movement for women's liberation came from within the student movement of the 1960s- mid-1970s, which was centered mostly on communist ideals (Zewde, 2014). Women took leadership roles in this movement, and some became disillusioned with the inadequacy of the communist movement's attempts to address gender inequality. These women turned toward the global feminist movement and started their own organization, the World Wide Ethiopian Women Students Group. Despite the

momentum of the time, feminist progress in education stalled as the communist military dictatorship, known as the Derg, took power via coup d'etat in 1974.

As a part of its revolutionary approach to social change, the Derg established several organizations that were designed to address patriarchy in Ethiopian society. However, the extent to which these organizations benefitted women is contested (Semela et al., 2019). The Revolutionary Ethiopian Women's Association (REWA) was a state-sponsored organization that was supposed to give women access to new levers of power, but in actuality served to more fully incorporate them into the party without materially changing much for women. Women's participation in rebel and separatist movements was similar, in that large numbers of women participated and were celebrated as equal members, but their experiences suggested otherwise. For example, women accounted for as much as one-third of the total fighting force of the Tigray People's Liberation Front (TPLF) (Burgess, 2013) but women reported that they experienced numerous inequities within the force.

The Derg regime promoted a program of villagization, which they pursued in earnest starting in 1985. Villagization was focused on relocating villages and nomadic groups into planned communities that held communal land and was modeled after other socialist efforts like the Ujamaa policy in Tanzania (Zewde, 2001). Setting aside the numerous problems that villagization introduced, one thing it allowed for was the creation of female-headed households, which radically altered norms around women's ownership rights and household decision-making (Rahmato, 1991).

In 1991, the Ethiopian People's Revolutionary Democratic Front (EPRDF) assumed power and established a more democratic system of governance. It established a new constitution in 1995, which recognizes an array of human rights and specifies women's rights in particular (Ayele & Teferia, 2015). Additionally, the new government created space for input from feminist civil society organizations and for women to take up leadership positions within the state. The women's

movement in Ethiopia is relatively small in size, but has been influential, nonetheless. Advocacy from the women's movement led to a number of policy frameworks and initiatives that aim to address gender inequality, including the development of Women's Affairs offices and a National Policy on Women (Burgess, 2013). Other policy initiatives have focused on a wide range of issues, including health, education, domestic violence, property rights, and divorce rights (Semela et al., 2019). Though Ethiopia is often regarded as a "dictatorship in democratic clothing," tireless efforts by feminist organizations like the Ethiopian Women Lawyers Association (EWLA) have shown that there is some space for the feminist movement to impact policy change (Cochrane & Birhanu, 2019, p.348).

Gender and economic development in contemporary Ethiopia

Today, Ethiopian women continue to be marginalized despite the vital contributions they make to Ethiopian society. This marginalization is rooted in household inequalities where women's roles continue to be deeply entrenched as homemakers and child minders. The cultural belief that women's role is "to be led but not to lead" (Kassa, 2015, p. 4) is persistent. Ethiopian women experience high levels of domestic violence and can struggle to access the justice system (Ayele & Teferia, 2015; Istratii, 2021). They often have little decision-making power within their households (Esayas & Tolossa, 2015). These challenges extend to the economic sphere, where their marginalization affects their ability to work outside of the household and the types of work that they take up. As in other parts of the world, women in Ethiopia are more economically disadvantaged than men. They experience higher levels of poverty, have higher rates of unemployment and often lack access to the types of resources that they can use to generate income (Ergo et al., 2024). But things are changing for Ethiopian women, mostly in a positive direction. Ethiopia was among the five most improved nations in the 2019 Global Gender Gap rankings (UN Women, 2024).

In education, girls and women have made great strides since being barred from educational opportunities little more than a century ago. Most notably, in Addis Ababa, girls are now enrolled in primary school at a higher rate than boys. While this is extraordinary, it is far from the norm across the rest of the country, where boys are enrolled at higher rates than girls, particularly in areas that are dominated by pastoralist communities (UN Women, 2024). However, beyond primary school, educational attainment drops off substantially for both boys and girls, and the gender gap in secondary persists, with 40.3% of girls enrolled in secondary school and 43. 8% of boys (UN Women, 2024).

Land is the "collective property of the state and the people of Ethiopia" (Megesha et al., 2021, p. 3). Ethiopia operates a titling procedure to give heritable access to any Ethiopian that would like land for agricultural purposes. While women have been historically excluded from land ownership, recent administrations have focused on titling land to women either alone or jointly as a strategy to address previous land ownership discrimination. This approach has drastically increased women's ownership of land, resulting in 80% of the registered parcels that are owned by women, either jointly or on their own (Belay & Abza, 2020).

Women are increasingly involved in electoral politics. In 1995, women made up just 2% of the members of Parliament (Kassa, 2015). Today, they account for 41% of parliamentarians (Africa Barometer, 2024), making Ethiopia one of the top countries in Africa in terms of women's parliamentary participation. Sahle-Work Zewde served as Ethiopia's first female president from 2018-2024, and after Prime Minister Abiy Ahmed reorganized the cabinet in 2018, ten of the twenty ministers were women. He also installed a women's rights activist as the first female Supreme Court judge in that same year (Africa Barometer, 2024). Ethiopia uses a system of legislated candidate quotas to ensure that a certain number of women candidates have the chance at winning a seat in

elections, though this of course does not guarantee them success at reaching parliament. Muhammed (2024) argues that the quota system in Ethiopia interacts with other structural factors including the electoral system, party system, and other affirmative actions to determine the level of women's political participation. Although quotas and affirmative actions are designed to boost women's political participation, other structural factors, like the first past the post electoral system and the dominance of a single political party, are thought to be major barriers to women's political participation. However, at the local level, the existence of multiple seats per administrative unit gives women more chances to participate in elected office. Additionally, the dominant political party, the EPRDF, is perceived to be the only party with an established women's agenda, and thus for many women, invites their allegiance. Thus, in Ethiopia, at the structural level, conditions are favorable for women's political participation. There is also some evidence to show that their participation is in fact leading to more pro-women policies being enacted (Muhammed & and Ayenalem, 2023).

Within their households, women in Ethiopia hold some decision-making power, but do not have total control over all aspects of daily life. Recent data shows that 70.6% of women in Ethiopia participated in making a recent major household decision, such as decisions about visiting family or friends, making a major household purchase, or action related to their own healthcare (World Bank, 2025a). Women's ability to participate in household decision-making is strongly influenced by their education level and material resources but is further influenced by very context-specific factors including things like the nature of their marriage (whether a partner was self-selected or arranged by parents) and whether or not they had brothers. These influences can sometimes work in a surprising way. For example in one study, women who chose their own husbands had worse health outcomes, perhaps because in asserting their own choice of spouse, they created estrangement from their natal families decreased the social supports needed to keep them in good health (Dito, 2015). Men still have generally more control over household resource decisions, particularly in terms of agricultural

investments and sales (Abate, 2019).

Finally, women are major players in Ethiopia's economy, though their formal participation rates still lag behind men's. Overall, 57.4% of Ethiopian women are active in the economy. Surprisingly, this is actually a lower rate of participation than it was in 1990, when 74.8% of women participated (World Bank, 2025a). Once employed, there are numerous gender disparities. First of all, women work less hours than men. Secondly, they are often employed in informal, unskilled, and low-pay jobs. Women are not often found in upper management level positions. They are also involved in the informal economy at a higher rate than men. Overall, these factors make women more vulnerable, with less job security and a low degree of access to social protections that higher status, formal jobs provide (Berga & Abdisa, 2022). Women also continue to do the majority of the agricultural labor in the country (Abate, 2019). In addition to working in formal waged labor, in agriculture, and in the informal sector, women also own and operate their own businesses. I now turn to the field of entrepreneurship for women in Ethiopia.

Women's entrepreneurship in Ethiopia

There are no firm statistics regarding the number of women entrepreneurs in Ethiopia (Akram & Sanyal, 2022), though it is clear that entrepreneurship remains a male-dominated activity. The Mastercard Index of Women Entrepreneurs estimated in its 2022 report that just 12.4% of women participated in the economy as an entrepreneur in 2021 compared to 14% of men (Mastercard, 2022). Given the constraints to women's participation in the workforce in general, this gender divide in entrepreneurship makes sense. The majority of women in Ethiopia enter entrepreneurship because they have few other opportunities to earn an income rather than because they have an idea they believe will be profitable. This "forced choice" (Belwal et al., 2012, p. S95) means that many women entrepreneurs face a suboptimal situation as they enter the business world,

with limited training in management and perhaps a constrained vision for their business. But even women who have a solid foundation struggle against multiple gendered challenges.

The barriers to women's ability to run a business successfully are numerous. They face discrimination when trying to apply for business licenses and loans, have access to significantly less capital than men, and often try to balance their business with household labor (Beriso, 2021). They also have more limited social networks and less training (Alibhai et al., 2017). Women entrepreneurs are particularly disadvantaged when trying to secure finance for their firms. There are several reasons for this. First, women's lack of property rights limits their ability to provide a collateral in their name to secure a loan. Second, the amount of money available to them through loans is often either too high or too low. Finally, the complexity of the bureaucratic system to access a loan often causes women to avoid going through the process at all (Esayas & Tolossa, 2015). Microfinance institutions have filled in some of these gaps, offering entrepreneurs loans of smaller amounts and with lower interest rates, though for many entrepreneurs these loans still do not meet their needs (Belwal et al., 2012). Rather than turn to formal financial institutions, many women choose to finance themselves through loans or gifts from friends and family (ILO, 2003). Many women also use the *ekub* system, in which they regularly contribute to a group savings and take turns receiving the payout (Belwal et al., 2012).

Women entrepreneurs in Ethiopia are frequently constrained by the heavy burden of household responsibilities, the expectations about which have not moderated despite women's increased presence in the public sphere. In addition to constraining their time, domestic responsibilities often dictate the type and location of business that women choose to operate, with women opting for businesses that are easier to balance with their household chores (Mezgebo et al., 2017). When women do not have the ability to shape their businesses such that they can effectively

balance those responsibilities with their household tasks, their wellbeing suffers as does their business's growth (Gudeta & van Engen, 2018; Gudeta et al., 2022). In addition to the heavy burden of household labor, many women report that they are also obligated to keep up with participation in community events - particularly spending time attending mourning ceremonies, visiting sick people, and attending *iddir*[4] meetings (Gudeta et al., 2022). Thus, women entrepreneurs face the same challenges managing the triple burden of labor that other women worker face around the world.

Ethiopian Policy Context

In an effort to address the high level of poverty in the country, the Government of Ethiopia has implemented several Growth and Transformation Plans, with the ultimate goal of becoming a low-middle income country by 2025. The Growth and Transformation Plan II (GTP II), in effect from 2015-2020, placed emphasis on growing the private sector, a divergence with Ethiopia's historic development strategies, which have been influenced by socialism and focused on state-led development (Zegeye, 2022). The Ethiopian government also articulated a focus on building a more inclusive economy for women and youth in the GTP II (2015), though it is unclear the extent to which this emphasis has led to any real expansion of opportunities for Ethiopian women.

Women's entrepreneurship has become a matter of national significance, and programs advancing women's entrepreneurship proliferate across the country. Numerous organizations exist to support women entrepreneurs via financing, training, or networking, including groups like the Women's Enterprise Promotion Centre and the Women's Development Fund, but also gender-neutral groups like the Federal Micro and Small Business Development Agency, which have special initiatives focused on women entrepreneurs (Akram & Sanyal, 2022). The Ethiopian government

4. *Iddirs* are informal associations in which people come together to save money that will cover funeral costs as needed. They are an important social institution in Ethiopia.

has also enacted policies geared towards supporting entrepreneurs, like liberalizing certain sectors to foreign investors as a way of courting investment from the sizable Ethiopian diaspora population (Getachew, 2020).

Alongside these initiatives, the World Bank started the Women Entrepreneurship Development in Ethiopia Program (WEDP) in partnership with the Government of Ethiopia in 2012. WEDP has touched more than 55,000 women entrepreneurs throughout the country. WEDP provides financing and training for women entrepreneurs, targeting the "missing middle" of entrepreneurs: growth-oriented entrepreneurs who cannot easily finance themselves via traditional commercial bank loans nor through Microfinance institutions (MFIs). WEDP funds the Development Bank of Ethiopia which then acts as a lender to other banks and MFIs. Entrepreneurs are able to apply for loans from affiliated banks and MFIs, with terms that are designed to be particularly beneficial for women entrepreneurs. As of February 2024, WEDP has paid out over $250 million USD via more than 25,000 loans, meaning the average loan is about $10,000. These terms may include lower interest rates and lower collateral requirements, though each loan's terms vary. In addition to lending, WEDP also offers business training on a wide range of topics, with the ultimate goal of decreasing human capital constraints to growth. 30,000 women have attended a training as of February 2024 (Buehren et al., 2024). The WEDP program has been highly visible throughout the country, and my sample is drawn from its database.

Uganda

Next, I turn towards the other site of this research project, Uganda. Like Ethiopia, Uganda is a landlocked country in East Africa. However, it is much smaller, with just under 50 million people (United Nations Population Fund, 2025b), and a history of British colonialism. Like Ethiopia, the Ugandan economy is primarily agricultural, though it has been urbanizing at a rapid rate. Uganda

also ranks low in terms of the multidimensional measure of human development, most recently coming in 159th, slightly higher than Ethiopia (United Nations Development Programme, 2024). Uganda does not rank highly for gender equality, coming in at 83rd place globally and 99th for economic participation and opportunity. (World Economic Forum, 2024)[5].

Uganda is currently in its 40th year of rule by Yoweri Museveni, who, despite initially drawing the support of western donors as an advocate for democracy, has only grown more authoritarian in over time (Tripp, 2010). Freedom House rated Uganda "Not Free" in its 2024 report, scoring just 34 out of 100 in its index that tracks political rights and civil liberties (Freedom House, 2024b). Museveni took power after a tumultuous post-independence period marked by deepening poverty, despotic leadership, and conflict. While the Museveni era has seen rapid economic growth and increasing patterns of gender equality, there have also been periods of political instability and violence. Most notably, from 1986 to 2006, there was ongoing violence carried out by the Lord's Resistance Army in northern Uganda, and oppressive counter-tactics by the Government of Uganda towards the population of the north. Over time, Museveni has continued to entrench his hold on national politics, neutralizing or enrolling many former political rivals into his party, the National Resistance Movement (NRM). At the same time, opponents continue to look for ways to cultivate democratic opposition. For example, most recently a burgeoning political movement associated with a young rival, Bobi Wine, has staged protests to Museveni's continued leadership which have been violently repressed by Ugandan security forces. Thus, while Uganda continues to grow, its future is uncertain as authoritarianism becomes more entrenched.

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5. Uganda ranks slightly below Ethiopia in terms of gender equality on the overall scale. However, Uganda ranks ahead of Ethiopia on three of the four subindexes. Though the Global Gender Gap report describes its methods for getting to the overall rank, it's not obvious to me how that methodology would lead to this confusing outcome. Rather than worry too much about the discrepancy, the fact remains that Uganda and Ethiopia have roughly proximate levels of gender inequality as measured by this particular index.

Historic roots of gendered economic participation patterns

Uganda presents a dizzying array of life experiences in one relatively small country: with over fifty ethnic groups living within its borders, a strong divide between rural and urban lifestyles, and a variety of gender regimes operating simultaneously. These factors create a rich diversity of women's experiences and also structure their participation in the economy. Here, I describe the historic patterns of gendered divisions of labor in Uganda before shifting to contemporary gender issues that impact their participation in the economy. Finally, I turn to the entrepreneurial landscape for women in Uganda.

Despite its high level of ethnic diversity, most groups in pre-colonial Uganda were structured in similar ways. Family units were structured along patrilineal lines, some of which were monogamous and others polygynous. These kinship networks, still in operation today, were in turn are organized by larger systems such as ethnicity and clan. The vast majority of people practiced subsistence agriculture. Within households, responsibilities and tasks were divided by gender. For example, in the largest kingdom, Buganda, men were responsible for providing shelter, clothing, meat, and alcohol to their household, and women were responsible for providing food. Across ethnic groups, men did the heavy labor on their land, including clearing fields and tending to livestock. Women grew and processed food and were responsible for cooking it. Women also made crafts for household use and sometimes hunted and fished. Uganda was not a site of much trading activity and markets were infrequent (Bantebya-Kyomuhendo & McIntosh, 2006, p. 46). Land was owned by traditional rulers, such as the Kabaka in Buganda, and men were able to gain access to the land through the provision of labor and payment of taxes. Therefore, traditionally, women's only ability to access land came through their husbands or fathers.

While this gendered division of labor held for nearly all Ugandans, for elites, gender roles

were slightly more flexible. This is most visible in terms of women's political participation. In Ankole, for example, women could be chiefs of their clans. In Buganda, the role of queen mother and queen sister were influential informal political positions (Tripp, 2000). Additionally, women often acted as religious figures in many ethnic groups in Uganda, a position which wielded considerable cultural power (Berger, 2005; Tripp, 2000).

The onset of colonialism changed the nature of gender and labor in Uganda. The British colonialists declared Uganda a protectorate in 1894 and worked with ethnic leaders to implement their policy of indirect rule. In so doing, they recruited Ugandan men into their system of authority and redefined some of the rules which governed kingdoms, including discounting the positions of power that women had held. The British introduced the cash cropping of cotton, coffee, and tea, and women provided the majority of the on-farm labor to grow these crops, thus increasing their workload. Some tea and coffee plantations existed, but most of the labor on plantations came from migrants from other parts of the Commonwealth. Though women did the work in the fields, men controlled the sales of the cash crops and the income that resulted. Increasingly, men needed to do waged labor in order to pay for the influx of desirable imports and the taxes that the British imposed on men in the protectorate. The shift in men's labor off of their farms resulted in an intensification of work for women, who became responsible for both food crops and cash crops. When men migrated to cities, it exacerbated this pressure, leaving women completely in charge of provisioning their homesteads. During this time, it was rare for women to work in waged labor, though some few found work making salt or illegally brewing beer (Bantebya-Kyomuhendo & McIntosh, 2006; Obbo, 1980).

Bantebya-Kyomuhendo and McIntosh (2006) argue that an ideological model emerged during this time period that helps to explain the consistency of the gendered division of labor for

Ugandan households across geographic space and time. They call this ideology the "domestic virtue model." Domestic virtue defines good womanhood for Ugandan and includes the expectation that women marry and provide services to their husbands, are responsible for their children's wellbeing, and do practical work around the house. It also stipulates that women may use household resources but do not have the right to control them. The domestic virtue model provides us with a helpful framework for understanding the gendered division of labor in Uganda.

Gradually, through the colonial period and into the post-colonial period beginning in 1962, some Ugandan women entered the labor force and joined men in migrating to cities. Women that were able to take advantage of the expanding education system, run by Christian missionaries, had access to professional careers, such as nursing and teaching (Bantebya-Kyomuhendo & McIntosh, 2006). Others took up waged labor in cities and trading centers (Obbo, 1980). Women started taking control of some cash crop sales and slowly began undertaking petty trade activities in the early years of independence, though the instability of Idi Amin's regime made public life more dangerous for most women (Decker, 2014). Amin plunged the country into deep economic turmoil by removing the Asian merchant class, driving the industrial sector into the ground, and causing a crash of the cash crop market. After Amin was removed from power in a coup, an economic crisis emerged and led to a surge in women's entrepreneurship as a survival tactic for families (Snyder, 2000).

Starting in the 1980s and through the present day, women started to dominate the informal sector, setting up stalls to sell produce and provide numerous services (Snyder, 2000) (Musisi, 2005). These micro-enterprises attracted a large number of women, who were drawn to this type of labor because few other options were available to them. In the 1990s, more women started taking up wage employment in other settings outside of the household as well (Lucas, 2007). Even as women's

opportunities in the labor force were diversifying, the majority of Ugandan women continued to do agricultural labor. Moreover, the domestic virtue model maintained its ideological power, and so women in all social positions continued to carry the weight of both productive and reproductive labor even as society was making increasingly rapid shifts. These patterns continue into the present day.

Gender and economic development in contemporary Uganda

The legacy of these historical processes is apparent in contemporary Uganda. The domestic virtue model continues to define good womanhood, and so women still bear heavy responsibility for household labor even as they are increasingly prominent economic actors. Regardless of their contributions to the household income, women are expected to perform domestic labor for the household. These tasks may include fetching water and firewood, particularly in rural areas (Mwaka, 1993), cooking, and providing care for their children. With Uganda's total fertility rate at 4.2 as of 2022 (World Bank, 2025b), this also requires a serious investment of time and energy. Meanwhile, men still rarely shoulder the burden of either household management or childcare, regardless of employment status (Bantebya-Kyomuhendo et al., 2022; Wyrod & Bravo, 2024).

Despite the tenacity of the domestic virtue model, there are many changes afoot for Ugandan women. According to most accounts, Ugandan women are making gains across a number of social indicators, coming closer to achieving parity with Ugandan men in such spheres as education and politics. However, serious gaps persist.

Since Uganda introduced Universal Primary Education (UPE) in 1997 and Universal Secondary Education (USE) in 2007, enrollment rates have increased dramatically for both boys and girls. Universal education greatly reduced gendered gaps in enrollment. In fact, at the primary level,

Uganda has reached full gender parity for primary school enrollment (Uwezo Uganda, 2023), and girls are starting to outperform boys in terms of learning outcomes in literacy and numeracy. At the higher levels of education, gaps remain though they are narrowing. Recent data shows that about 39% of Ugandan women have attained secondary or post-secondary schooling, compared to 49% of Ugandan men (Torsu, 2024).

Major inequalities in property ownership endure for Ugandan women as well. There are several legal frameworks in place to guarantee women's property rights, but they are not commonly understood and cultural norms around land ownership persist (CARE, 2016). Thus, women account for just 18% of legal land title holders as of 2020 (Nandutu, 2024).

Uganda has been a leader in electoral gender equality in Africa since the 1990s, when women had the some of the highest parliamentary representation in Africa due to the gender quotas of the Museveni regime (Tripp, 2000). Whether or not women parliamentarians are able to advance women's interests is a separate question. Some research shows that women parliamentarians, once in power, are likely to tow the party line rather than pursue a women's agenda; other studies argue that women parliamentarians do pursue women's issues at a higher rate than their male counterparts (Clayton et al., 2017; Wang, 2013). In the case of Uganda, women parliamentarians have worked across party lines to address a wide range of women's issues (Tripp, In press), though the NRM has been broadly open to women's rights legislation and has not been the main impediment to the women's rights agenda (Tripp, 2000). Women currently occupy 34% of the seats in parliament. Uganda, like Ethiopia, is one of the top ten countries in Africa in terms of women's political representation (Africa Barometer, 2024). Meanwhile, the national women's movement continues to be a powerful force in challenging gender inequality, working to improve women's social position and help women gain access to resources and political power (Tripp, 2015).

The structure of households in Uganda is changing as well. Women in Uganda are increasingly unmarried, either because they made the choice to not marry, or because of the dissolution of a marriage. Research on female-headed households gives us sometimes contradictory findings. While female-headed households are often found to be the poorest and most vulnerable to shocks, they also are spaces where women have considerable decision-making power (Chant, 2006). Within households that contain a married or committed couple, family members negotiate decision-making power over a range of issues, including how to spend precious family resources. Though it is important to note that households do not only act as sites of conflict and power struggle (Jackson, 2008), the evidence shows that, in most parts of Uganda, a non-cooperative model of intra-household resource allocation is dominant (Verschoor, 2008). In these households, individuals have different preferences and an unequal distribution of power, and the resource allocation reflects the power differential. In general, the income that women earn outside of the home is defined as theirs to do with as they please, but they have limited control over the proceeds of the labor from the labor they complete on the household's land (Golan & Lay, 2008).

The gendered division of labor has its roots in precolonial subsistence farming patterns but continues to have resonance as an ideal type in the present day. While norms of acceptability have changed over time, beliefs about what constitutes a "good woman" have had remarkable staying power and continue to drive labor patterns. Women participate in economy at a rate of 76.5% compared to 85.4% of men (World Bank, 2025c). While numerous factors account for this difference, studies show that men's higher level of educational attainment gives them more opportunities for waged labor, including the small subset of higher-paying professional jobs that are available (Lucas, 2007). There is also evidence to show that men are given preferential treatment for these jobs, regardless of their educational attainment (Horrell & Mosley, 2008). Women now make up the majority of the informal sector and are responsible for the huge growth in small and medium

enterprises throughout the country (Kitakule & Snyder, 2011). Yet women also continue to bear responsibility for agricultural labor throughout the country, accounting for about 70-80% of the agricultural labor force in Uganda (Lucas, 2007). Their agricultural labor goes towards the production of food crops as well as crops destined for local trade and non-traditional export crops.

Various other social positions interact to affect women's experiences in the workforce and beyond. Class (Bantebya-Kyomuhendo & McIntosh, 2006), residence in a rural or urban area (Obbo, 1989), religion, and ethnicity (Verschoor, 2008) all affect women's access to economic opportunities, including in waged labor, the informal sector, in agriculture, and of course as they run their own businesses.

Women's entrepreneurship in Uganda

Uganda is known for its highly entrepreneurial spirit. Ranked as one of the most entrepreneurial countries in the world (Lionesses of Africa, 2015), both men and women operate their own businesses in high numbers. According to the Mastercard Index of Women Entrepreneurs, 39.9% of women participated in entrepreneurship in 2021, surpassing men's rate at 36.1% (Mastercard, 2022). Like Ethiopia, these high numbers paper over the real reason that many women in Uganda start a business, which is that they need an income and have few other income generation options (Guloba et al., 2017). Uganda's history with conflict further set the stage for women to turn to entrepreneurship, as its instability forced many people to start businesses as survival strategy when times were exceptionally tough (Kikooma, 2012; Snyder, 2000).

There is significant gendered industrial segregation in Uganda, with women more likely to run businesses in trade, food service, hairdressing, textile manufacture, and accommodation and men in industries like carpentry, leather manufacturing, metal work, and electric and gas supply. Just

6% of women entrepreneurs work in a male-dominated sector (Copley et al., 2021). This is changing, as women are increasingly entering a range of manufacturing sectors (Walker et al., 2021). Women's businesses are also much more likely to be informal; according to one recent study, about 80% of woman-owned firms are not registered (Guloba et al., 2017).

Businesswomen in Uganda face the same sets of challenges as Ethiopian women entrepreneurs. Access to credit continues to be a major problem for women entrepreneurs. One study from 2006 shows that even though women accounted for 40% of the entrepreneurs in Uganda, they received just 9% of the credit issued to businesspeople (Ellis et al., 2006). Without access to finance, Ugandan women entrepreneurs regularly turn to family and friends for financing. They particularly rely on resources from their spouses and extended families (Monteith & Camfield, 2019) for start-up funding and ongoing capital needs. Some also use the ROSCA[6] system, which is a rotating savings group, similar to the Ethiopian *ekubs* (Vieitez-Cerdeño et al., 2023).

One outcome of these challenges is that businesswomen in Uganda earn 30% lower profits than businessmen and have 50% less capital available to them (Copley et al., 2021). Ugandan women entrepreneurs also employ fewer people on average than men do; just 20% of women report employing between one and five people, apart from themselves (Guloba et al., 2017).

While these general trends exist, there is a high level of variation between businesswomen, and some literature sheds light on these intersections. The importance of class is particularly salient for entrepreneurs. Kitakule and Snyder (2011) identify the many advantages for women entrepreneurs who come from a middle- or upper-class background, including expanded access to credit, technological proficiency, and linkages to a wider set of markets, sometimes including

6. ROSCA is an acronym for Rotating Savings and Credit Association.

international markets. They demonstrate that women from higher-class backgrounds are more likely to take on risk and better able to manage it. Manzanera-Ruiz, Namasembe and Molina (2022) look at how different levels of education affect Ugandan women entrepreneurs' definitions of success. They find that women with lower educational attainment view success in terms of their ability to fulfill gendered social expectations or material wellbeing. Women with high levels of education define success in terms of cosmopolitan values and say earning an income is not their sole motivator. This foreshadows some of the results of my study, especially given the high level of education within my sample.

Ugandan policy context

Uganda's current development policy is outlined in its National Development Plan III (NDP III) which was launched in 2020. One of its aims is to increase household incomes by more than 50% from their 2017 levels. The NDP III identifies private sector growth as a critical part of its strategy, noting Uganda it has over 1.1 million small and medium enterprises operating in the country (Republic of Uganda, 2020). In service of reducing women's vulnerability and increasing women's empowerment, the NDP III calls for further investment in entrepreneurship programming and business enters, though it does not outline specific plans. The previous five-year plan, the National Development Plan II, established the Uganda Women Entrepreneurship Programme (UWEP) in 2015, a vehicle for skills development and funding. Another program of the Government of Uganda, GROW, is designed to increase access to entrepreneurial services for women. Despite the attention at the national level, the actual levels of investment from the Government of Uganda have been relatively small, and the gains for women similarly insubstantial (Vieitez-Cerdeño et al., 2023).

Beyond government programming, women's entrepreneurship has been embraced by local

and international development institutions as an antidote to chronic poverty and gender inequality. While global forces have promoted women's entrepreneurship via transnational non-governmental organizations, funding from multilateral institutions to the state, and through rhetoric, entrepreneurialism in Uganda is homegrown as well. Numerous locally based initiatives, many connected to Uganda's historically strong women's movement, promote and support women's entrepreneurship (Mugabi, 2014). These include associations like the Uganda Women Entrepreneurial Association Limited (UWEAL), which was established in 1987 and acts as a major hub for businesswomen in the country.

Comparison

Ethiopia and Uganda share many common attributes, but they diverge in some important ways. Both countries share a historic and contemporary patriarchal culture that has marginalized women, and in both countries those trends have begun to reverse themselves in recent decades as women have accessed education and political power. Both countries still struggle with issues of poverty and inequality. Both have a recent history of conflict, and both are currently led by authoritarian regimes.

The differences between the countries are worth noting. Though both countries have persistent gender inequalities, the shape of these inequalities varies. In Ethiopia, religious beliefs about gender have a long history of shaping relations between men and women and dictating proper roles for each, and continue to determine gender roles, to some degree. In Uganda, colonialism rewrote the terms of gender relations, ultimately increasing women's level of marginalization. For women in both countries, space for public participation has increased over time and helped increase women's equality. Uganda has been the home to a strong women's movement, whereas the Ethiopian women's movement has not been able to gain as much power. In Uganda, women have

had more access to education and have made greater strides towards equality within the economy. Between the historic entrenchment of gender norms for Ethiopian women and the strength of the contemporary women's movement in Uganda, more space has been open to women to participate in economic matters.

Additionally, while the current economic situation in both Ethiopia and Uganda is a difficult one, the path to the current economy has looked very different between the two. Ethiopian economic development has been state-led and continues to be so, though the Abiy administration is increasingly interested in bringing in neoliberal reforms. Uganda passed through a period of extreme economic hardship, fueled by conflict and political instability, but embraced the neoliberal turn in economic development and has long been considered a Western darling, partially for that reason. Thus, it makes these that both countries have embraced women's entrepreneurship as another private-sector initiative for development. Given that history, it also makes sense that Uganda would have more women entrepreneurs given its longer-standing orientation to private sector development.

Table 12 lays out some key indicators of interest for women in Ethiopia and Uganda. Though there are differences between the two, overall, the countries perform similarly across indices, reflecting the challenges both countries face with regard to human development and gender inequality. The most striking differences pertain to Uganda's higher levels of women's economic participation and rates of women's entrepreneurship.

Table 12: Comparison indicators for Ethiopia and Uganda

Indicator	**Ethiopia**	**Uganda**
HDI Ranking 2024	176	159
GGG Overall Ranking 2024	79	83
GGG Economic empowerment ranking	118	99
GGG Education ranking	136	128
GGG Politics ranking	31	58
Freedom House score (out of 100)	18	34
Women's economic participation rate	57.4%	76.5%
% of businesses owned by women	15%	38.2%

Note: These indicators are discussed earlier in the chapter and are derived from a number of sources, including The Human Development Index's 2024 ranking (United Nations Development Programme, 2024), the Global Gender Gap Index's 2024 ranking (World Economic Forum, 2024), Freedom House Scores (Freedom House, 2024a, 2024b), the World Bank Gender Data portals for Ethiopia and Uganda (World Bank, 2025a, 2025c), and the Mastercard Index of Women Entrepreneurs (Mastercard, 2019).

Covid-19 Pandemic

One additional contextual factor relates to the timing of this study, which began in the wake of the Covid-19 pandemic. The first interviews were conducted in April of 2022 in Ethiopia, marking just over two years since the beginning of the pandemic, but still in a period where its effects were lingering. Covid-19 delivered a shock to the economies of both Ethiopia and Uganda as communities dealt with lockdown restrictions and businesses struggled to adjust to ever-changing consumer demand and supply chain disruptions. Ethiopia instituted a five-month state of emergency, but it did not shut down economic activities altogether. The government of Ethiopia closed public gathering spaces and banned events but did not limit mobility, allowing people to travel where they wanted, albeit in a socially distanced manner (Aragie et al., 2021; OSSREA, n.d.). Uganda implemented a strict lockdown, closing down nearly all public spaces and enacting a public

transport ban as well as a curfew (Musoke et al., 2024). Schools were closed for nearly two years – the longest closure of any country in the world (Exemplars in Global Health, n.d.). Nonessential businesses were initially required to close, and the government gradually allowed certain sectors to reopen as 2020 continued. However, the ban on public transportation severely limited the mobility of business owners, employees, and consumers, and thus economic activity was limited even once businesses were allowed to reopen.

In both Ethiopia and Uganda, lockdown restrictions and pandemic-related economic forces put severe pressure on businesses, and many could not sustain themselves and were forced to close. However, firm closures were not evenly distributed. At a global scale, larger businesses, those that were owned by the state or by foreign entities, and those with experienced leadership were all more likely to survive. Firms in wealthier countries also fared better than those in poorer countries. Smaller firms were typically less able to respond to changing business conditions and had fewer resources to draw on to sustain themselves through the crisis, which led to their pausing business operations or closing altogether more often than larger businesses (Fang et al., 2022; Mishi et al., 2023). Women's businesses were also more impacted by Covid disruptions than men's businesses, particularly women's micro-businesses and women's businesses in the hospitality sector (Torres et al., 2022). These patterns were present in the African context as well, and businesses there struggled with countervailing economic pressures including high rates of inflation and exchange rate volatility, furthering constraining local businesses (Anyanwu & Salami, 2021). These challenges exacerbated the preexisting gender gaps in business outcomes in Africa as well (Abebe et al., 2020; Torres et al., 2022; Wieser et al., 2021).

Even as some women were forced to pause or shut down their businesses due to the effects of Covid-19, others found that the pandemic opened up new opportunities for them, and they used the

particular context of the pandemic to start new businesses. While this phenomenon seems under-studied in the literature, several of the participants in this study reported that their businesses started because of the circumstances that Covid presented to them. In some cases, Covid caused them to lose their previous job, which gave them the opportunity to focus time on starting up a new business. In other cases, Covid disruptions opened up new opportunities, such as cheaper rent for business space or new training opportunities, which entrepreneurs elected to take advantage of to launch a new business. Evidence from other contexts suggests that this phenomenon occurred in other places as well. For example, one study shows that in the United States, while new firm formation declined precipitously at the beginning of the pandemic, in the later part of 2020 and into 2021 new businesses were established at the highest rate on record (Haltiwanger, 2022). Thus, businesses in this sample, may have some characteristics that make them different from businesses in general. Some could be generally more resilient than other businesses like them to have survived the stresses of Covid, and while others are newly created *because* of Covid. It is important to take these considerations into account when thinking about these businesses as rooted in both space and time.

Chapter 5: "Growing people is my business": Expanding opportunities through job creation and training

Introduction

This chapter examines the ways that many women entrepreneurs expand opportunities to other people in their communities through two strategies: 1) creating jobs; and 2) offering training opportunities. Using a moral economy framework, I argue that businesswomen pursue opportunity generation as a moral good both for the recipient of the opportunity and for the community, and nation, writ large. Continually throughout the data, women entrepreneurs can be seen tinkering with the structure of their businesses to enable them to pursue opportunity creation alongside profit, hire people based on a range of social factors rather than their qualifications, and invest in training opportunities with the goal of improving the long-term prospects of their employees and even of outsiders. Even though in some cases the decisions to prioritize such opportunity expansion are at odds with other decisions that might be more profitable, women entrepreneurs persist in using their businesses as a vehicle for empowerment expansion.

These findings strengthen the empirical basis for theoretical work that emphasizes the role of a moral economy in shaping business decision-making. For example, Mary Njeri Kinyanjui described the "utu-ubuntu business model" which drives many African businesses. She describes "solidarity entrepreneurialism" as a type of business development which engages labor and resources from one's household and age-mate communities as a method of working in solidarity with one's community (Kinyanjui, 2019).

These findings also bring visibility to the often-underappreciated role women entrepreneurs play as job creators. Even in highly informal settings, these jobs can be a meaningful source of income for those they employ. For example, in one study that looked at women who make flour from cassava in Ghana, researchers found that though many of these business owners were rarely recognized as entrepreneurs and were often categorized by those in their community as homemakers, the fifteen firms under study were responsible for the creation of 52 jobs (White, 1985). Further, a study in Ethiopia focused on the economic benefits generated by micro- and small-scale entrepreneurs, both women and men, found that each entrepreneur created on average .55 new jobs (Gebre-Egziabher & Ayenew, 2010), leading to more income-generating opportunities in the community. As job creators, women entrepreneurs are not only expanding their business's capacity but are also bringing income and other benefits to their employees.

Job creation

The most robust evidence of entrepreneurs prioritizing opportunity creation comes in the domain of job creation and hiring practices. While hiring additional labor might seem like an obvious way to increase business productivity, there is an opportunity cost to business owners who decide to hire. For example, while hiring an employee obviously helps expand the labor pool for business activities, it also ties up capital that could otherwise be used for many other things, e.g., stocking products, upgrading infrastructure, covering basic expenses, or making investments in longer-term business advancement. Thus, while hiring employees might seem like a simple, taken-for-granted choice, for many of the entrepreneurs in this study, each job opportunity they create exists in relationship to its opportunity cost. As such, employing someone is a carefully considered decision, especially for entrepreneurs running small businesses on slim margins.

Recent quantitative work has identified the same phenomenon. A 2019 study compared hiring rates

of African entrepreneurs and non-native entrepreneurs in ten African countries and found that the African entrepreneurs hired employees more frequently (Alby et al., 2020). The authors connect the preference to hire to the cultural practice of wealth redistribution alongside the social conditions of economic vulnerability, arguing that the cultural norms account for the difference in hiring practices. But what actually goes into this decision-making? By talking to women entrepreneurs, I found that they indeed were using hiring as a form to redistribute wealth. However, contrary to some of the assumptions made in the Alby et. al study, the entrepreneurs in my study frequently hired beyond their kin network. While hiring kin was a common strategy of these entrepreneurs, they also sought to expand opportunities to other people in their communities. In doing so, these entrepreneurs were not only expanding empowerment to a wider group of people, but they were also strengthening the networks of reciprocity and obligation that ultimately enhance their own safety nets as well.

Evidence in economics demonstrates that hiring as a method of resource distribution happens regularly in resource-poor contexts, a phenomenon referred to as "social hiring" (Solow, 1990). Emerging economics research demonstrates, through experimental methods, that employment is used as a preferred tool of redistribution of resources instead of cash (Macchi & Stalder, 2023). In an experiment, both employers and workers showed a preference for giving a potential worker employment (or, in the workers' case, receiving a job) rather than giving (or receiving) a cash transfer to help them out. Moreover, according to the authors, their analysis shows that "work redistribution does not serve the production needs of the firms, nor managers' nor workers' personal benefits" (pg. 4). Rather, the participants of this study relayed that a sense of fairness motivated their decision-making to provide jobs rather than cash. The logical extension of this experimental study was the question: does this phenomenon happen in the real world? The evidence from my study suggests it does, with employers regularly deciding to employ people as a bid for empowerment expansion; a way of creating new job opportunities for people in their

communities while simultaneously strengthening their own social position.

In this section, therefore, I first explore how women entrepreneurs defined job creation as a measure of *success*. I then examine *who* is often hired for the jobs that are created. I find that women entrepreneurs regularly choose to hire groups of people that they see as disadvantaged or somehow vulnerable. These decisions reflect the entrepreneurs' own experiences as women in Ethiopian and Ugandan societies and align with their roles as caretakers in their families and communities.

Pursuing job creation as a measure of success

The value that these entrepreneurs place on opportunity creation often surfaced through the particular ways in which they defined 'success'. In interviews, each entrepreneur was asked what business success looked like to them. Across both the Ethiopian and Ugandan contexts, three common themes emerged in their responses. First, many entrepreneurs talked about their desire to be self-sufficient and "stand on my own two feet." Second, many discussed their commitment to quality and a desire to provide customers with excellent products or services. And finally, many equated success with the creation of jobs. An entrepreneur's ability to provide employment to other people typically generated a huge amount of pride and a sense of accomplishment for the businesswomen in my sample, and they talked about this at length in their interviews. Job creation elevated women's status in their communities, as they built webs of obligation that positioned them as benefactors and leaders. Thus, job creation led to benefits for both entrepreneur and employees, underscoring its importance as a measure of success.

Tigist, who helps run a family-owned furniture production business in Hawassa, Ethiopia, defined success simply, saying, "Being a successful businessperson means when you are able to help yourself, your family, your kinship, and anyone in the neighborhood, especially those who are

unemployed." Other entrepreneurs offered similar definitions of success as Tigist. Tihut, who has a small stationery auction company in Hawassa, said that she will consider herself successful "when my business grows so that it employs a large number of people." Jalene, who has a growing coffee processing business in Hawassa, defined success for her company as

> Not only benefiting me but also other people who will have job opportunities from it. I want to help many people to improve their lives. I do not want to work on something that has benefit for today but will cease tomorrow.

Sarah, who runs a small childcare center in Kampala, said that a key benefit of being an entrepreneur is "creating jobs for people. Even in my unprofitable business, people have a job… they know they're going to be paid at the end of the month." Enat, whose document services agency in Addis Ababa, Ethiopia employed her sister for several years, told the research assistant that to her, success is the ability to help out other people, and that her ability to create a job is evidence that she is successful. Dorothy, who runs multiple businesses in the Kampala suburb of Seeta, pointed to her businesses' ability to sustain employment for three people in permanent positions and six others in temporary positions as evidence of her personal success and faithfulness to God.

Being an employer was not just understood to be a good thing in a vague sense. Rather, the entrepreneurs were specific about its importance, drawing connections to the benefits their jobs gave to those in their employ. Ssanyu, who runs a gift shop in Kampala, said that she appreciates seeing "the direct impact of my work on someone's life. Someone is actually getting money to pay their rent. For me, that's something." Susan, who co-owns a pharmacy, also in Kampala, said that a benefit of being an entrepreneur is the ability to employ people "in this country, where unemployment is way up there. It's an honor. It's someone who will pay fees for their children, they would have accommodation, they would have clothing. It's an honor." In Addis Ababa, Fikir, who

runs a textile production firm, reflected,

> I may not be able to pay a salary that enables workers to buy raw meat and teff injera,[7] but it will enable them to buy maize and charcoal from local markets and keep their home warm at the end of the day. And when I think of that, I feel happy.

Sometimes, entrepreneurs emphasized the importance of providing not just any jobs, but *high quality* jobs to their employees. "High quality" jobs were understood to pay a decent wage, but entrepreneurs also talked about the other characteristics that made a job high quality: timely payment, safe working conditions, time flexibility, a supportive and collaborative environment, the opportunity for training and personal growth, and the broad goal of "empowerment" for their workers.[8]

In addition to the benefits to other people, employing others is also a status marker for these businesswomen. Linda, who runs children's play groups in Kampala, described her success in these terms, saying, "Success to me… means growth. I was under someone. I was an employee. Now I'm an employer." Linda embraced the identity of employer, of being the person that calls the shots. Dagi, who owns a photography studio in Addis, described the significance of being an employer as a woman:

> As you see, I am a woman in this business, and when people see me working and hiring six and seven people under me, people get amazed. The people that work for me are mostly people that are older than me. In order to give orders to these people, you have to earn their

7. Raw meat (*kitfo*) is a delicacy in Ethiopian cuisine. Teff is an ancient grain that is native to Ethiopia and is milled into a flour that is used to bake the traditional Ethiopian bread, *injera*. These items are more costly, and also more prestigious, than other food items Neela, S., & Fanta, S. W. (2020). Injera (An Ethnic, Traditional Staple Food of Ethiopia): A review on Traditional Practice to Scientific Developments. *Journal of Ethnic Foods*, *7*(32), 1-15. .

8. I explore the provision of high-quality jobs further in Chapter 6.

respect.

Here Dagi underscores the interpersonal power dynamics at stake for women entrepreneurs as they become employers. For women entrepreneurs, taking on the role of employer challenges social norms and represents a real shift of power and status for them. Thus, expanding opportunities in the form of jobs is not purely selfless, but also allows women to accumulate more status and power for themselves. This also strengthens their own personal safety net, as they build relationships with people that may return the favor and help them someday, if needed. In the context of the economic precarity in which they live, acting to expand opportunities in the form of jobs is also a bid for insurance and the development of systems of resilience.

In some cases, entrepreneurs brought on employees even though they did not require the extra labor to sustain the business or to spur growth. Rather, they appeared to be hiring for hiring's sake. In doing so, they obligate themselves to spend more money on a monthly basis, not just increasing their expenditures but also creating a relationship of reliance with an employee. This is often a stressful experience for the employer, yet some continue to do this despite the stress. In some instances, entrepreneurs decided to open a new branch of their business or start a new business altogether because of their desire to create jobs. Millie, who owns a small chain of children's clothing shops in Kampala, Uganda and the surrounding area, spoke of recently registering a new wholesale company that will supply imported clothing to other retailers in Uganda. One of the main reasons she wanted to open the new business was that she wanted to continue to create jobs. "The more outlets you open, the more businesses you open, the more people again you will have to employ," she explained. Similarly, Peace, who runs a greeting card production company in Kampala, also described a new business idea that she wanted to pursue because she saw its potential to create lots of jobs. Peace realized that there is no locally produced wrapping paper in

Uganda. She had just started working on a business plan for a wrapping paper factory and was looking into what kinds of support and investment she might be able to get in order to start it up. She told me,

> We just felt like, "You know what? There is nobody doing this." And of all the business ideas we had, we felt like that would create the most employment. Remember that we are first a social enterprise, before we are a business. So, when we think: youth, Uganda, jobs. Factory. Because if we became an Amazon, people who *import*… the money's primarily going somewhere else.

Some entrepreneurs even went as far as to start a business with the explicit goal of generating jobs as its core function. For example, Fatimah's handicraft export business was started nearly 40 years ago, in the wake of decades of political instability, as President Yoweri Museveni came to power. She began the business as a way of expanding livelihood opportunities during a period of particularly high poverty and social vulnerability. She chose to open a handicrafts business because she knew that it was an industry that would be highly accessible to lots of people, particularly those with low levels of education. The business was initially founded as a non-profit organization, and Fatimah worked closely with people she had befriended that had experience in the foreign aid sector. After about fifteen years, Fatimah converted the non-profit to a for-profit business. She shifted to a for-profit model because she wanted to "stand and do things by ourselves," without relying on donor funding. However, she said that she wanted to continue the "spirit we used to work with" and retain the commitment to giving artisans work. Providing an income to its artisan employees continues to be the mission of this business, more than twenty years later.

Prioritizing jobs for those in need

Who receives the jobs that these businesses create? While there is a sense that "job creation" in general is a good thing, the entrepreneurs in this study frequently hired specific types of people, singling them out as the targets of their employment efforts. These groups were often characterized by their perceived vulnerability in the labor market. They include women, young people, and people with disabilities. In addition to these special groups, entrepreneurs often put forth special effort to extend job opportunities to members of their close and extended families.

The intentionality about who gets hired was particularly apparent on a research visit to a daycare in a far-flung neighborhood of Addis Ababa that I made in September 2023. Upon arrival I was delighted to encounter roving groups of young children laughing, playing, crying, and complaining. Much of what I saw at the daycare was exactly what one would expect to see in such a place: lots of little toys and little chairs and little faces; posters with letters and cartoons in bright colors. But I quickly noticed something incongruous, displayed right at the front entrance to the compound. It was a large, perhaps 6 foot tall, professionally printed banner, standing upright and facing the entryway. Though written in Amharic, one of the Research Assistants that joined me for the visit translated it for me. It read:

> Mission of the daycare:
>
> 1) To help women join the workforce by providing them with high quality childcare
>
> 2) To provide high-quality jobs to childcare workers
>
> 3) To provide excellent care to children and help raise them to be responsible citizens

I was surprised to see that the daycare's goal of caring for children was *third* on its list of priorities, outranked by two other goals focused on women in the workforce. This mission statement certainly aligned with the ways that Tsehay, the daycare's owner, described her goals during interviews. Yet,

to see employment for women so explicitly stated - and presented to the public - really emphasized how central this goal is for her business and how she runs it. This banner also demonstrated how Tsehay was primarily focused on job creation for women, but other entrepreneurs highlighted other special groups that mattered to them.

I find that there are some differences in terms of defining vulnerability between the Ethiopian and Ugandan entrepreneurs and who they think merits the support that comes from getting a job. Ethiopian entrepreneurs emphasize hiring women more often than Ugandan entrepreneurs do. Ugandans pay special attention to people with disabilities as well as young people. In both contexts, businesswomen's gendered experiences likely account for their specific support of these groups. As women, they are especially inclined to support other women. But they are also sympathetic to the challenges faced by young people as well as people with disabilities, in both cases, owing to their roles as mothers and caretakers for family more broadly.

Additionally, decisions about who gets hired (along with discussions about why they are hired) further demonstrates that hiring decisions are not guided solely by profit motivation but reflect a desire to use one's business as an instrument of opportunity expansion. While a person's qualifications - both hard and soft skills - may matter to some degree, their social position does too. These hiring decisions highlight the ways businesswomen use hiring as a tool of redistribution and opportunity generation for local communities.

Women

Many of the entrepreneurs in this study understood women to be a disadvantaged group in terms of having access to employment opportunities. In both the Ethiopian and Ugandan contexts, women are employed at a lower rate than men (Nakasujja, 2024) and face numerous challenges towards equitable employment in terms of both pay and benefits (Alarakhia et al., 2023). These gaps

appear to be well understood by the general public. Between women's own lived experiences and the large and well-organized movements for gender equality (Hussen & Sete, 2022; Pike, 2020; Tripp, 2000), the gendered challenges of the labor market are common knowledge for women running businesses. Because of this, many of the entrepreneurs in this study mentioned having a special interest in providing jobs to women. They emphasized expanding opportunities to other women and cited gendered systems and overt sex discrimination as a barrier to women's employment and women's wellbeing more generally.

Of the 50 entrepreneurs in the sample, 20 businesswomen discussed the desire to extend opportunities to women specifically. This echoes findings from other studies that also find that women tend to expand opportunities to other women. One study shows that 75% of employees in women's firms are other women, compared to just 20% of women employed by men's firms (World Bank, 2019). Another, focused on Cameroon, found the same trend, with women hiring between two and 15 women for their businesses, whereas businessmen only hired between one and seven (Okah-Efogo & Timba, 2015).

Women are, of course, not just vulnerable targets of assistance, but are also capable workers. Do entrepreneurs just prefer to hire women because of their perceptions of women's skills or other attributes? Indeed, many of the study participants did make note of women's qualities (both those which they perceived to be innate as well as those they understood to be learned) as a justification for hiring them. Women were commonly described as trustworthy, attentive to detail, and hard working. For example, Enat, who runs a document services business in Addis Ababa, said that she likes hiring women because they are better at handling customers than men. Dagi, who runs a photography studio in Addis Ababa, said that men are more inclined towards addiction, which is a major problem in her line of work. For that reason, she would prefer to work with women, though

there are few in her industry. Zoma, who runs a travel agency in Addis Ababa, believes that women are likely to stick with a job for a long time. On the flip side, a minority of entrepreneurs preferred working with men, viewing women as moody and frequently distracted by their domestic responsibilities.

Gendered occupational segregation also impacts the entrepreneurs' decisions to have a preference for hiring either women or men. For some positions, like those caring for children, women workers were deemed to be the only appropriate option. For example, Tsehey, of the daycare in Addis, said that she only hires women to work at the daycare because women are "naturally" better at caring for children and customers do not want to see men in the role. Many other jobs are seen as better for men, particularly those that require any physical activity or mobility.

All of these reasons interact as businesswomen make decisions about who to hire. A decision to hire someone is usually not purely charitable, but one that also takes into account the (oftentimes stereotyped) skills that women bring as well as a sense of appropriateness of women working in certain jobs. I do not claim that these other issues are unimportant to women entrepreneurs. But as entrepreneurs think of the ways that their businesses might be used as a vehicle for extending opportunities to other people, they often do zoom in on women who could benefit from the jobs. Rather than maximize their profits by *only* hiring someone because of their skills, these entrepreneurs purposefully bring more women into the workforce. As we will see in the examples below, this is sometimes done in a categorical way and other times is done in response to direct appeals for help.

Extending opportunities to women

Some of the study participants discussed prioritizing hiring women *as a category*. These

entrepreneurs typically were proactive about looking for women workers. For example, Fatimah, who runs the craft export business in Kampala, has had the goal of helping vulnerable groups earn an income at the heart of her entire business operation since its inception. She said that women have been one of the groups included as a target for work since the business's founding almost forty years ago. Over time, the emphasis on employing women has increased compared to some of the other vulnerable groups that the business works with. Fatimah explained that handicraft work is particularly good for those who don't have an education and are unlikely to get one in the future. Women, she said, "are already mature, they may not have a chance to go to school… I feel they're more vulnerable." Thus, their vulnerability - and its entrenchment over time - has made them prime beneficiaries of Fatimah's employment opportunities.

Similarly, in Addis Ababa, furniture business owner Worke also focused on the way that offering women employment could give them critical assistance. In Worke's first business, a coffee stall (commonly known there as a *jebena bunna)*, she started to bring in women from her home village to come work alongside her as soon as she was able. Worke saw her business's growth as an opportunity to help these women get livelihood opportunities, and once they were in Addis, she took full responsibility for their wellbeing. Worke lived in a small apartment with those she hired and covered their expenses in addition to giving them a salary. She says that at points, when the *jebena bunna* was not doing well financially, she would feed her employees full meals and only eat small snacks herself. When we asked Worke what motivated her to bring these young women to work with her, she replied,

> The first thing that I am thinking about when I am bringing the girls to Addis Ababa is helping them. Whoever this girl is, as long as I am in a position to help her, and as long as she is capable of learning the business and working, it's okay for me… My first intention when helping a girl is to enable her to help back her family.

Like Fatimah, Worke's central motivation was a desire to help these women, who were particularly vulnerable as they were not only women but *rural* women. Worke understood that by giving these young women jobs, they were likely not just help themselves but also send money back to their (perhaps even more vulnerable) family back home in the rural area.

While some of the entrepreneurs approached opportunity expansion for women through the lens of vulnerability, others saw women as uniquely challenged due to the weight of the social expectations that are placed on them. Enat, who runs a document services business in Addis Ababa, was one such entrepreneur. She stated that she wants to support other women via the jobs that she offers. She recognized that women were primarily responsible for the wellbeing of their family members and wanted to offer them jobs that would enable them to support their families financially. She told the research assistant that "women, most of the time, have the responsibility of taking care of their families; and from that sense, I want to hire women. The income they get from this work will allow them to take care of their families."

Social vulnerability, social responsibilities, and physical limitations came together for Fikir, who has a garment manufacturing business in Addis Ababa. Fikir detailed her interest in giving women more opportunities through her business throughout the course of the longitudinal study. She had a robust vision for the way her business might run in the future in addition to the steps she took to give women opportunities during the study period. Fikir explained that her ultimate aspiration is to have a large garment production factory and training center where she only hires women. She said she believes that, between training women and hiring them, she could prevent one woman per day from needing to turn to outmigration to work as a domestic laborer in the Arab world.[9] In her aspirational future garment workshop, she shared that she "won't hire men." When

9. Ethiopian women account for a substantial proportion of those that travel to the Middle East to take on

the research assistant asked her to explain why she didn't want to hire men, she said "because a man can lift a heavy luggage, doesn't give birth, doesn't bleed, and doesn't breastfeed. Hence, he can go far away and get a job." Women's role as mothers, and the physical demands of that role, provide Fikir's justification for having a hiring preference for women. By giving women opportunities to work in Ethiopia, rather than abroad, she believes her business can help families survive and stay together.

Tsehay, the owner of the Addis daycare that I visited in 2023, discussed her preference for hiring women workers at length in our interviews with her. She thought beyond the broad category of women, however, bringing an intersectional lens to how she conceptualized the opportunity of employment. Tsehay talked about her workers as falling into two different categories: those who give direct care to children and those that do other supportive jobs such as cleaning and janitorial work. Tsehay said that she hires women with slightly higher educational attainment for the childcare roles but explicitly reserves the other jobs for women with less education because she knows they have fewer employment opportunities available to them. She laid out her reasoning as such:

> I prefer the janitors to be uneducated women. I prefer the uneducated ones because I don't want them to be feeling bad about the position that they are working in… I also think it is a good thing to create a job opportunity for the uneducated people as well. Instead of sitting at home all day, these people can go out and get a job like this.

While entrepreneurs like Fatimah, Worke, Enat, Fikir, and Tsehay described their commitment to providing job opportunities to women categorically, other entrepreneurs discussed hiring decisions that they made that were more reactive in nature, but still ultimately relied on a logic of opportunity

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work as domestic laborers there (Dank, M., & Zhang, S. (2024). *Between Hope and Hardship: Migration and work experiences of Ethiopian domestic workers in Jordan, Kuwait and Lebanon*.

expansion for women. These entrepreneurs seem to have a more individualized and less systematic approach to conceptualizing women as a vulnerable group in need of employment, though they rhetorically make the connection as cases come to them. For example, Annette, who has a small interior design and soft furnishing production business in Kampala, mentioned a worker that she hired who was "one of those mothers that was really struggling." Annette knew this woman from her church and offered her a job after seeing her situation. To Annette, the fact that she was a mother was particularly salient, and the job she offered her was an explicit attempt to help the woman earn a living. Working at a much larger scale, Nanyonjo, who operates a large supermarket in a Kampala suburb, said that people come to her all the time looking for work:

> I have some special interest with women. Most of the girls who come here, I either give them a job to pack the bread, to clean, to do these casual, casual jobs. But at least I employ a lot of workers, of women. Because most of them, I give them sympathy jobs… Someone brings the child crying; I want her to be working here as a casual, and she goes to school.

While Nanyonjo does not necessarily seek out women to take up jobs at her grocery store (which employed 78 people at the time of my interview), she is nonetheless responsive to their requests for work. Nanyonjo also considers their social position when giving them work, giving them a job that she believes will allow them to attend school, thus giving them even more opportunities in the future. Nanyonjo cited her own experiences as the reason she has a special interest in extending job opportunities to women, saying, "I give them [jobs] because I know. I was once there."

Avoiding hiring men?

An alternate explanation for why women entrepreneurs prefer to hire other women is that they may do this because they don't want to hire men. Given the strong social norms dictating gender relations, it is easy to imagine women entrepreneurs choosing to employ women rather than

navigate the uncertainty of supervising a man who may not have had that experience before. However, I do not find strong evidence for this in my data. At times, the gendered occupational segregation is so firmly embedded that it is practically unthinkable that they might hire a woman for a particular position. In other cases, while they may experience managing men as an annoyance, the entrepreneurs never discussed abandoning men altogether as a coping mechanism. Rather, they talked about the different tactics they have tried to make managing men easier.

Selam, based in Addis Ababa, recently started a leather workshop that produces shoes. Leatherwork is a traditionally male-dominated industry, and Selam is almost always the only woman that she encounters who is involved in the process of leather shoe production. She said that the leatherworkers' "attitude towards male and female employers is not the same. When it is a woman [boss], there are issues like coming in late for work, absenteeism, and increasing their wage." The reason that these workers are worse behaved for women employers, she believed, is that women have less time to dedicate to managing their workers. Their time is split between their business and their household responsibilities. Men, she said, can dedicate all of their energy to managing their business, and thus won't let employees get away with bad behavior like absenteeism or constant rate increases. In a subsequent interview, Selam reflected that "If I were a man, I think they would respect and fear me more and would come to work on time and do their work properly. Because I am a woman, they don't fear me at all." Bad behavior for women bosses, then, is partially structural and partly due to gendered norms about who is due respect and deference. Despite this gendered frustration, Selam continues to employ men.

Another entrepreneur, Fikir, of the Addis garment factory, noticed that her male workers were more polite, more focused on their work, and kept time better when her husband was present in the workshop. To try to influence their behavior, she said that she tries to have her husband stop

by the workshop regularly or at strategic points in time. Partway through the longitudinal study period, she chose to hire a male manager to oversee daily production on the theory that they would take direction better from him. However, these gendered challenges did not seem to weigh heavily on Fikir's mind as she hires and manages her business. Selam and Fikir would likely agree with Edith, who has a tailoring shop in Kampala, and said that she did not mind managing the difficult men in her employ because, "I am not a submissive woman."

While businesswomen like Fikir and Selam may be frustrated with the behavior of their male workers, whatever its origin, this dissatisfaction did not seem to lead them to avoid hiring men. Only one businesswoman in the sample said that she preferred to hire women because she did not want to hire men. Adey, who owns a Bajaj[10] spare parts shop in Hawassa, said that she believed that a male employee "may not respect me though I am the employer, for the very simple reason that I am a woman."

Students and young people

Another group that the entrepreneurs often identified as vulnerable and in need of employment opportunities is young people, particularly students. This group was often identified as in need of support because of their need to pay school fees or university tuition. Orphans were sometimes mentioned as well, seemingly understood to be among society's absolute most vulnerable members. Like with women, the desire to give jobs to students and young people reflected a convergence of altruism and a recognition of the unique strengths that young people bring to their employers. Of the 50 entrepreneurs in the sample, 13 discussed their interest in expanding youth people's opportunities through employment.

10. Bajaj are auto rickshaws that are used for transportation across short distances in parts of Ethiopia. They are a dominant part of the cityscape in Hawassa.

The category of "youth" is a multilayered and meaningful one in the context of both Ethiopia and Uganda. Throughout Africa, the concept of youth has historically been less about age than life experience (Durham, 2000). While the United Nations defines youth as people between the ages of 15 and 24, the African Youth Charter defines youth as those between 15 and 35 (United Nations, 2013), reflecting the social construction of the term across contexts. In recent years, "youth" has been rendered as a group of people particularly in need of support in both Ethiopia and Uganda. In both contexts, youth have become the recipients of interventions provided by local and international actors. They are seen to be in need of special assistance with everything from healthcare to education, and there has been a special emphasis on youth employment (Turolla, 2019). It is in this context that the entrepreneurs running businesses in Ethiopia and Uganda act.

Like women, young people bring a special set of strengths to the table as employees. Some of the preference for hiring young people can be attributed to essentialist ideas that the businesswomen have about how young people behave or about their time and material obligations. For example, Fikir, of the garment factory in Addis Ababa, liked to hire young people because she believed them to be more active employees. She observed that they are more persistent in making sales compared to older workers. Additionally, she liked that younger workers do not have family responsibilities - and the financial obligations associated with them - making them both more flexible with their time and cheaper to hire. Other entrepreneurs echoed some of these observations as well, appreciating young people's energy and time flexibility.

While hiring young people might make business sense to entrepreneurs, it is clear from the interviews with them that their primary motivation for hiring students and young people was mostly driven by a sense of wanting to help them. The entrepreneurs invariably regarded young people as both structurally vulnerable as well as full of potential. They saw their role as business leaders as

providing opportunities through jobs. Their businesses, then, provide opportunities for young people to earn an income and critically also to get work experience that the entrepreneurs believe will help them for a lifetime.

Extending opportunities to students and young people

Raising money for school fees was identified by many of the entrepreneurs as a major problem for young people. By opening up employment opportunities to young people, the entrepreneurs believed that they would help solve this problem. Fatimah, of the craft business in Kampala, said that orphans were a particularly vulnerable group, like women, and that their labor in her business would enable them to pay for their school fees. Likewise, Tigist, who runs a family furniture production company in Hawassa, Ethiopia, sought out boys to work in the workshop each summer. These boys "use the summer vacation to work and earn money in order to cover their schooling expenses in September."

Millie, of the children's clothing shops in Uganda, has employed students and young people since she began her business. "I have had this passion for students. They can work and you know, go to school and raise their own salaries," she explained. Later, reflecting on what major changes she might make to the business in the future, Millie told me that she is inspired by the success she has had through giving jobs to students:

> Whenever I am seated and I'm not at the shop, I think about what else I could do to bring satisfaction to other people. Because when I look at [my business] and I see what satisfaction it is bringing to its staff, I have seen students come and make money and pay their school fees up to finish of degree.

School fees are symbolic of the challenges that young people face in Ethiopia and Uganda and thus

providing jobs in order to help students afford their fees represents a major form of assistance to entrepreneurs. Of course, an income is useful to young people for necessities other than school fees. With an expansive definition of "youth" at play, many people that would be considered youth may be several years out of schooling - even past the university level. So, while entrepreneurs were most focused on helping young people pay their school fees, they were attentive to their other needs as well.

Peace, the greeting card business owner, had a realization about the role her business could play for young people when her company was in its early stages of growth. She recalled hearing a young man, Oliver, enthusiastically tell her that he earned two months' rent from his work in one day of commission sales.

> We were gobsmacked. We had no idea that you could pay rent for 20,000 shillings. And then we started to think: What's Oliver going to do in January? Because we will be closed, you know? He was a total orphan. And I think we couldn't close our eyes to that opportunity… We realized we had an opportunity, a unique opportunity, to impact livelihoods. But we also kind of parent, re-parent, kids. As moms who stayed home, who value parenting, we could see the need and we thought, "You know what? What if we set up a company that could provide this exact space. And if we taught the youth to do everything from design, production, sales, management, whatnot, then we could go back to being stay at home moms."

This realization led Peace to reorient her business completely, focusing it on hiring and training young people, with profits a secondary consideration to the opportunities it was creating.

Fikir, Tigist, Fatimah, Millie, and Peace all described their work providing job opportunities to the students and young people in their communities. Beyond just giving young people a job, some

entrepreneurs discussed making the jobs that they offered truly accessible so that young people could manage to work them. The most common way that they did this was through offering flexibility with schedules. For example, the young employees that Jalene hired at her Hawassa, Ethiopia-based coffee processing company work from early morning into the late afternoon and then go to class after their workday has ended. Jalene purposefully scheduled them this way so that they could work while they continued their schooling. Millie's approach to scheduling was to create flexible shifts so that the college students she employs could dip in and out throughout the day while they balanced work with their classes.

Even when entrepreneurs were not currently employing young people, they often saw themselves, and their businesses, as a potential solution to the youth unemployment crisis. Tihut, who runs a stationery auction business in Hawassa, discussed her perspective that women entrepreneurs are particularly well suited to solve the crisis. She identified opportunity in the manufacturing sector and stated that the government ought to step in to support women in opening up more manufacturing businesses as a way of finding jobs for young people. She said,

> We are not using the ample labor resources that we have, as a nation. If you go out and walk along the sidewalks of the TTC [Teachers Training College], you will see so many youths walking along the sidewalks. The road is full of young people. What I am thinking is that the businesswomen should be supported to get subsidized shed rents in the industrial parks and become manufacturers, as I believe it is the manufacturing sector that will help to grow fast. [Currently] being in the mechanized business is not life changing. I believe women will change and grow fast, if they have the opportunity of entering in the manufacturing sector.

People with disabilities

A final group that several entrepreneurs in this sample singled out as vulnerable and thus

deserving of extra opportunities for employment is people with disabilities. Two entrepreneurs, both Ugandan women, spoke at length about their emphasis on extending employment opportunities to people with disabilities. Both of these people have themselves been profoundly affected by disability. One of the two, Fatimah, is herself disabled, having had polio as a child. The other, Edith, has a child with severe spina bifida and has dealt with numerous serious health issues his entire life. Their personal experience with disability is an obvious motivator for their desire to provide more opportunities to others in the community. But I argue that the powerful disability rights movement in Uganda has helped to construct the concept of "people with disabilities," as well as to define the group as particularly vulnerable (Zoanni, 2022). In doing so, the disability rights movement has defined a problem (Bacchi, 1999) which these entrepreneurs are responding to through their hiring preferences. The lack of emphasis on employing people with disabilities from the Ethiopian entrepreneurs in this sample may reflect the less robust social movement there (Iyassu & McKinnon, 2020).

Extending opportunities to people with disabilities

Fatimah, whose craft export business in Kampala was started with the goal of creating jobs for marginalized people, has included people with disabilities in her target employee demographic from the company's founding. Her reasoning was that people with disabilities are the "most vulnerable group which is left behind." In the early part of her business history, people with disabilities comprised a major proportion of the workers, though that has declined over the years. In addition to running her business, Fatimah has also become involved with disability rights organizations, including one focused on girls with disabilities. Through this role, she has observed that young people with disabilities are often "either neglected or totally overprotected by the parents." Both approaches, Fatimah believes, are damaging and hamper young people with

disabilities' ability to grow and develop such that they can become thriving, autonomous members of the community. From Fatimah's perspective, her business exists to help solve this problem, by bringing people with disabilities into contact with the wider community and giving them jobs through which they can earn an income.

Similarly, Edith, who runs a posh tailoring business out of a glossy downtown Kampala retail space, came to prioritize hiring people with disabilities through her own encounter with disability via her son. Edith recognized the discrimination that people with disabilities face, particularly in the labor market, and decided she wanted to hire people with disabilities in order to expand the job opportunities available to them. After hiring an experienced deaf tailor early on, Edith began to seek out other deaf people to hire, seeing them as capable and undervalued in Ugandan society. At the time of our interview, she had four deaf employees. She defined her success as a businessperson as connected to how well her deaf employees were doing:

> I think to me that success would be to employ the disabled. Why I actually employ the deaf, because of my son. I really want to make life comfortable for them. And I will be successful if it is well known for empowering those people. I want them to be successful and to earn real big in what they are doing. To say, "She's deaf, but she owns a Mercedes Benz because she works for [Edith's business] and she's one of the tailors they've got."

Due to the profound nature of her son's disability, Edith is particularly aware of just how capable her workers are, and described being frustrated when others did not appreciate this as well. She said that keeping these workers employed, even when their colleagues became frustrated with them, was a goal of the business.

> So, when I look at my son who can't even walk, but these ones [her employees] can walk, can even use their hands. Then I'm like, no, no way. We have to work together, to reach

> success together. And I used to get a challenge of these other workers who can talk, they're like, "I told this deaf [person], I told her to do this and she's doing *this*!" Like, excuse me! Do you think the mess of that work is because she's deaf? No. Your instructions were insufficient to be giving instructions to a deaf [person]. So, you had better look for means of making her understand. But before she understands, don't force her to do the work. They are like, "Ah! Edith will never get rid of these ones [the deaf employees]!" So that is my success as well.

Much like how entrepreneurs change their management strategies to make jobs accessible for young people, Fatimah and Edith have made accommodations to enable people with disabilities to work with them Most significantly, Edith learned sign language from one of the tailors, after initially using a notebook to write messages back and forth with him. Over time, she picked up more and more sign language until she could communicate fully.

Family

While many entrepreneurs go out of their way to expand opportunities to community members that they perceive as vulnerable, even more use their businesses to broaden opportunities for their family members. Of the businesswomen in this study, 34 of the 50 reported employing a family member at some point during the lifespan of their business. In the Ethiopian cohort, every one of the 18 participants reported having hired a family member. The Ugandan entrepreneurs were much less likely to employ their family members, with just half of them (16 of the 32) reporting that they had done so. While working with a family member might seem like a fairly commonsense and straightforward decision, interviews with the entrepreneurs show that it is anything but. Employing family members is actually quite complex for these businesspeople. There are a wide range of reasons that family members begin to work for an entrepreneurs' business, and once there,

entrepreneurs report numerous benefits and downsides associated with engaging them. Family members often require distinct management strategies that are not needed for other types of employees. When their performance or trustworthiness does not meet expectations, the decision about what to do next is typically fraught for the entrepreneur. Yet, despite the many challenges inherent in employing a family member, study participants repeatedly rely on this as a strategy for their business. I argue that the logic of opportunity expansion compels entrepreneurs to create job opportunities for their family members and their kin network.

Research on business ecosystems in emerging economies reveals that entrepreneurs tend to be heavily reliant on informal institutions since formal institutions are typically weak or unreliable (Ahlstrom & Bruton, 2006). A business's informality and reliance on social relationships for its functioning is typically understood in the business management and economics disciplines to impact businesses negatively. Informality is thought to contribute to firm inefficiency and gaps in management capabilities, ultimately leading to low profits and, sometimes, firm closure (Hack-Polay et al., 2020). Reliance on family labor, then, is often seen in the literature as a sign of business weakness and an overly informal business ecosystem. Because the existing research on family labor is viewed through a normative lens of business success or failure, there are not many studies about the mechanisms that lead to this hiring practice. Instead, there are numerous studies that delineate how hiring family harms the growth opportunities of firms. Understanding why businesspeople make this decision has been a lesser priority.

Despite this, in many contexts in the Global South, particularly in Africa, entrepreneurs running small and medium firms demonstrate a preference for hiring family (Otoo et al., 2011). The literature gives a couple of central reasons for the preference. First, entrepreneurs describe the need to trust their employees fully, and because they feel they can never fully trust strangers, they rely

instead on family labor (Belwal et al., 2012). Second, family labor is also thought to cost businesses less and thus is preferred for many micro- and small-scale entrepreneurs who have very limited working capital (Otoo et al., 2011).

Women entrepreneurs are thought to rely on labor from family and friends to an even higher degree than similarly positioned men. Some posit that this is because of their need to fulfill social and cultural obligations, which often keeps their business and domestic lives closely intertwined (Uzuegbunam et al., 2022). Others theorize that they do this because gender bias prevents them from accessing the labor market and reaching potential employees from well outside of their family networks. Additionally, family labor is often preferred for women's businesses in cultural contexts where women are expected to mostly remain within the private sphere, such as in conservative Muslim societies (Otoo et al., 2011). If there is a preference for men or women in general for a particular role or in a particular sector, entrepreneurs may find it easier, or more socially acceptable, to work with a male relative than an unrelated man. Education may moderate the inclination that women entrepreneurs have to hire kin. A study based on Nigerian women entrepreneurs shows that women who have attained higher levels of education tend to hire using more formal hiring practices rather than on relying on informal network ties. They do this to an even higher degree than do similarly positioned men entrepreneurs (Uzuegbunam et al., 2022).

My research finds that a sense of trust, while important, is not the only factor in women entrepreneurs' decisions to engage the labor of family members. Instead, a combination of access to the excess labor of their family members, coupled with the social expectations of providing opportunities to kin, seemed to be the driving force for the decision to hire family. And, my research finds that, particularly for extended family members, this labor tends to be either unskilled or not as trustworthy as the entrepreneur may hope for. This can put the businesswoman in a difficult

position as she weighs the costs of keeping a family member employed with the benefits of using their labor. Uzuegbunam (2022) suggests that this expectation may be stronger for African women than for men, because of their historic role as caretaker for kin.

A key reason that many entrepreneurs hire family members is to extend opportunities and resources throughout their extended kin networks (Belwal et al., 2012). Extended kin networks are an important part of the social and moral fabric that structures social institutions throughout Africa, including in Ethiopia and Uganda. Kinship in Africa, as Ferguson notes, "is not something that you *have* - it is something that you *do"* through acts of resource distribution and the physical act of showing up for family members in times of need, for example, to attend a funeral (Ferguson, 2015, p. 134). In Uganda, clan relationships define very large networks of people as being members of ones' family, and the expectation to assist extends in all directions and across generations. It is a moral imperative for those that have access to resources, whether in the form of food, income, or jobs, to share those resources with others (Hanson, 2003). These webs of relationships ensure that resources are distributed throughout kin networks, creating a social safety net for all members. While ensuring that those with the least have access to what they need, this system also elevates the status of those who provide resources to others. The act of sharing resources is also an investment in the long-term security for wealthier members, as they generate goodwill and an obligation for others to reciprocate with loyalty and other forms of support. There is quite a bit of social pressure to participate in this system and to share as much as possible with kin. An expert I interviewed, a professor of entrepreneurship at a Ugandan university, told me that his students describe the financial obligations towards family members as one of the major challenges they face as they try to grow their businesses. He described the demands on their capital as "too much" and said that as businesses grow, it becomes harder for the entrepreneur to keep up with the increasing requests from family for money. For some entrepreneurs, then, giving kin jobs rather than cash becomes one

way to try and meet obligations to their family and help the business grow at the same time. However the social expectation that they assist remains high. The intense pressure to operate in this way can wear on entrepreneurs. Soft furnishings producer Annette told me, "In Uganda, I think we have a problem. We think we are obliged to hire relatives." Despite the problematic aspects of expanding opportunities to family members, the vast majority of women entrepreneurs continue to do it, Annette included.

Defining family employment

Family is a broad and culturally mediated concept. In both the Ethiopian and Ugandan contexts, some types of family members easily map on to a western concept of "family," such as spouses, siblings, and parents. However, in both countries, "family" is understood in a much more expansive way, and often includes extended family members such as first or second cousins, nieces and nephews, and the children of these people. In Uganda, particularly in Buganda, members of one's clan can often be considered family. In Ethiopia, members of a husband's family are considered the wife's family and are given the same status for her as her own natal family. From the perspective of an entrepreneur, the distinction between a childhood friend and a family member, or a first cousin and a second cousin once removed, may be ultimately unimportant to them. In my research, I found that, in general entrepreneurs do make a distinction between close and extended family members. Though all fall under the umbrella of "family," businesswomen treat these two categories differently in both their sets of expectations for them and their obligations to them.

Close family members typically include spouses, siblings, parents, and children of the entrepreneur. These people are typically very emotionally close to entrepreneur and in some cases may live in the same household with them. Extended family members may include nieces, nephews, and cousins, among other more distant relatives. In many cases, extended family members are not

well known by the entrepreneur prior to working with them and often do not share a household with them.

Family involvement is very common in small- and medium-sized businesses around the globe. Historically, scholars regarded business and family as separate institutions, but more recent research has focused on the numerous ways that they are intertwined. The family embeddedness perspective seeks to bring considerations about family into the analysis of business venture creation and development (Aldrich & Cliff, 2003). Research in this vein has shown that family members contribute resources, networks, advice, and emotional support to entrepreneurs' businesses, though there is evidence that an over reliance on family may constrain businesses as well (Arregle et al., 2015).

In discussing the opportunities that entrepreneurs extend to family members, there are many labor arrangements that I exclude from my analysis. First, I am not considering those who run their business in an equal partnership model with a family member, as do four of the fifty entrepreneurs in the sample. Co-ownership introduces a wide range of dynamics into the management of the business and merits its own study. Second, I do not consider cases of family members providing specialized assistance or advice to the entrepreneurs in the study. For example, Millie, a Ugandan entrepreneur who runs a children's clothing store, relies on her husband's skills as an accountant and former corporate executive to inform her business structure and governance. Millie goes to him not just for advice but also for the hard skill of accounting. While family members may support the entrepreneur's business, at her directive, they are not doing so with the expectation of a wage or any of the other benefits of a typical employer-employee setup. They are simply providing free professional support. Third, especially in some of the less formalized firms, family members often pitch in to support the business in an informal manner. This might mean tending to a shop on an ad

hoc basis, assisting with loading products to be transported to market, or doing other odd jobs to help out the entrepreneur. These instances are also excluded from my definition of family employment, as the family members are typically acting in support of the entrepreneur and are not receiving a regular wage for their services. That is not to say that they are never paid for their help — they may receive some type of tip or other payment. However, they are not waged employees who are expected to perform the duties of the job on a regular basis. Finally, the kind of family labor that I discuss in this section is family labor used *for the business*, not the household. The practice of bringing in extended family members for domestic tasks in households is exceedingly common in both Ethiopia and Uganda.

The types of labor arrangements that are the focus of this section are employment relationships that look similar to any other employment relationship. Family employees work for pay (which might be a salary, a share of profits, or in-kind renumeration of housing and food) on an ongoing basis, carrying out tasks on the direction of the entrepreneur.

Extending opportunities to family

Entrepreneurs in the sample used their businesses to extend job opportunities to both close and extended family members. Close family members and extended family members were usually brought in for different reasons and the types of roles they were given often reflected the closeness of the relationship. Entrepreneurs hired family members as employees when they were struggling to find gainful employment, when they wanted to migrate to a larger city, or to help them gain experience so they could move forward in their desired career. While entrepreneurs were undoubtably looking to give opportunities to their kin out of a sense of care for them, strong social pressures likely contributed to decisions to hire family members as well.

Table 13 describes the hiring patterns of the women entrepreneurs in Ethiopia and Uganda. Ethiopian entrepreneurs were much more likely to employ a family member in their business, with 100% of them having done so at some point during their career. Only half of Ugandan entrepreneurs reported hiring family members at some point. Both Ethiopian and Ugandan entrepreneurs tended to hire close family members at a much higher rate than extended family members.

Table 13: Family member employment

Number of entrepreneurs who…	**Ethiopia**	**Uganda**	**Total**
Have ever employed a family member	18/18 *(100%)*	16/32 *(50%)*	34/50 *(68%)*
Have ever employed a close family member	16/18 *(83.3%)*	10/32 *(31.25%)*	26/50 *(52%)*
Have ever employed an extended family member	5/18 *(33.33%)*	6/32 *(18.75%)*	11/50 *(22%)*

Close family

In both Ethiopia and Uganda, unemployment remains stubbornly high, and people hustle to find any source of income available to them. When a relative of an entrepreneur struggles to find work, the businesswoman can use their business as a solution to that person's unemployment. The entrepreneur might use a family member to fill an open position, or they might create a whole new role in order to give the family member a job. The entrepreneurs often cited the need for having a person that they trust in the position, which further justified their choice. However, these respondents typically discussed opportunity expansion as the main reason that they sought to employ a close family member.

Table 14 shows which close family members were most commonly hired by the entrepreneurs in this sample. Brothers and sisters were the most commonly hired relatives. The strong preference for hiring siblings highlights the "caring responsibilities to siblings" that are often understudied by scholars of African kinship (McQuaid et al., 2019).

Table 14: Employment by type of family member

Number of entrepreneurs who employed…	**Ethiopia**	**Uganda**	**Total**
A brother	6/18	4/32	10/50
A sister	2/17	4/32	6/50
A spouse	4/17	1/32	5/50
A child	5/17	3/32	8/50
A brother-in-law	0/17	1/32	1/50
A sister-in-law	1/17	1/32	2/50

For Enat, who operates a document services business in Addis Ababa, her sister's unemployment compelled her to expand her business and open a second branch. The expansion was a way that she could give her sister a job. She said that when she had the idea to start a second branch of her business, "my sister was also sitting at home, jobless. So, I wanted to help her too." Enat expanded the business, and her sister was tasked with running the second branch. Enat said that she trusted her sister fully, though this branch of the business was not nearly as successful as Enat's first location.

Similarly, Justine brought her sister to work at her hair salon in Kampala after her sister closed her own small retail kiosk and needed an income. Justine's sister did not have experience styling hair and would regularly skip coming in to work, irritating Justine, who believed she was taking her, and the job, for granted:

Being [her] sister, you take all their luggage on you. I have her kids at home; I take care of

> them. So, I told her, "If you don't want to work, pack your things!"… So now I think she has to work. She has no choice!

Justine's story reminds us that family members are not always as trustworthy as the entrepreneur hopes they will be. It also demonstrates the obligation that many entrepreneurs feel to ensure their family members have an opportunity to earn an income. This obligation persists even at the expense of a well-running business.

While sometimes the entrepreneurs proactively create a role for their family member, in other cases the relative asks for help in the form of a job. Rashida, a baker in Kampala, took on her brother begrudgingly when he asked to work with her. "I didn't want to work with him, because, you know your brothers, you know your siblings. You know their strengths and weaknesses," she told me. Indeed, her experience was tough. "It was the hardest time. I was tested; I was tried. I used to call my mom: 'Tell your son not to return!' … I'm like, "I didn't invite you here. You invited yourself. Why are you stressing me?" Nanyonjo, who operates a large supermarket in Kampala, is frequently approached by relatives asking for a job. "Whoever wants to work, I bring them on board. As long as they have the qualification," she told me. Included among the 78 people she employs are her children, her brother's children and her sister's children.

These women's businesses were often used as an additional income opportunity for their spouses when their jobs were unpredictable or precarious. When a spouse loses a job, entrepreneurs' businesses give them the chance to put their excess labor to use and contribute to the family's income. For example, Ethiopian daycare owner Tsehey's husband's work in construction can be inconsistent, sometimes going months without a project. Her business provides a place for him to work and contribute when he is between jobs. In Seeta, Uganda, serial entrepreneur Dorothy's husband is precariously employed and is often without work. He will sometimes come work for one

of the businesses when he is between jobs. Dorothy described how he will sometimes do shoe repair work from her business, enabling him to "make the repair and get some money, rather than just sitting there waiting for a job that is not coming."

While many family members, particularly close family members, do an adequate job working for the entrepreneurs' businesses, family labor is often a source of stress for entrepreneurs. Vanessa, who has a financial services company in Kampala, told me, about working with family, "It's easier working with strangers." There were two very common complaints that were typically lodged at close family members. First, that the quality of labor from family members was generally low or unprofessional, as was the case with Justine and her sister. Annette, an entrepreneur who designs and manufactures soft furnishings like pillows, curtains, and mosquito nets in Kampala, experienced the same issue when she hired a sister-in-law who had been trained as a tailor to work in her business. Even though she had the training and qualification to do the job, Annette found that her sister-in-law couldn't meet her quality standards. Even though Annette would have liked to continue to employ her sister-in-law, she eventually felt she had to let her go and she did. This affected their relationship for some time.

A second issue is that family members did not have the specific skill sets needed for their role in the business. This was a problem for Rebecca, who owns a customs clearance business in Kampala. Though she said the number one qualification that she had for an employee was "experience in the clearing business," she gave her completely inexperienced sister the job of managing field operations "because my sister had no job. She was seated at home." Rebecca was dissatisfied with aspects of her sister's job performance, and she reported that she was, "trying to cope and be patient." She had no plans to remove her sister from the role.

Extended family

Like close family members, entrepreneurs offer jobs to extended family members as a way to give them opportunities to earn an income. Extended family members often come from "the village" in search of more opportunities and use the job offered by the entrepreneur as a steppingstone to life in their new city. Typically, extended family members are given jobs that require even less skill or less trust than what the entrepreneur might give to a closer family member. In some cases, these extended family members are barely known to them prior to the start of their working relationship.

Some entrepreneurs have a systematic approach to bringing extended family members into their business. For example, Millie, of the children's clothing business in Kampala, hosted extended family members in her home when they came to live in Kampala as students. These relatives ignited her passion for helping young people get job opportunities, and as she received a steady stream of relatives, she offered them jobs at her shops. These young relatives take up shift work as cashiers and shop attendants.

Worke, who now runs a furniture and stationery business in Addis Ababa, began her business career by operating very small coffee stalls (known locally as *jebena bunna*) in the city. Worke quickly found success with this business and started recruiting members of her extended family - all young women - from her home area of Tigray to come to Addis to live and work alongside her as the business grew. She told us,

> I chose to bring girls from the rural area to the city as a form of 'forward payment'. I want to pay forward for what I have been given in life. And if you can change the life of a person, why not do it? The girls have their own strength and capacity, if I show them the way, they can be successful in business.

Like Justine and other entrepreneurs that gave family members jobs, Worke had problems with a lack of professionalism with these extended family members. She said that they would blow their noses even as they were preparing coffee for customers. Some believed that any man they interacted with was making a pass at them and then acted coldly so as to deter his "advances." With no prior work experience, and coming from a very rural part of Ethiopia, these family members struggled to exhibit professionalism and handle customers without Worke's careful guidance.

A third issue that entrepreneurs complained about, which was particularly relevant for those who hired extended family members, was a lack of trustworthiness. Despite the businesswomen believing that family members ought to be more honest and trustworthy than a stranger, sometimes family members cheated and stole too. For example, Sena, who now has a construction materials business in Hawassa, used to run a grocery store prior to starting her current business. Sena hired several extended family members to help her run the grocery. The first, an extended relative of her husband's, often gave items to customers on credit, a practice that Sena did not condone. Despite correcting him numerous times, the employee continued, and Sena lost income from unpaid credit, causing the business to barely maintain profitability. Sena also suspected that this relative was actively stealing money from her, and so eventually she fired him. Due to his mismanagement of the grocery, she said that he "destroyed the business completely." After firing him, this relative opened a store directly opposite hers in order to compete with her and steal her customers. (Thankfully for Sena, his poor management skills caused him to close down his shop after just five months.) After this bad experience, Sena then hired one of her nieces, believing her to be more trustworthy. The niece worked at the grocery for two years, during which time the grocery brought in very little profit. Sena believed that the niece had been slowly siphoning money from the store and giving it to her boyfriend. In the end, she was not trustworthy either.

Training

Creating jobs for community members and family is not the only way that entrepreneurs used their businesses to extend opportunities. Providing training is another way that they help people expand the options available to them, and in many cases these entrepreneurs trained people that were not their employees.

Providing training to employees is, of course, generally important to business operations. The businesswomen described training as a necessity for almost all employees when they started their jobs. Many employees required intensive, and sustained, training just to do their jobs at the quality their employer expected. Entrepreneurs reported that employees usually needed to be trained on skills relevant to their role as well as the soft skills that amount to simple professionalism. Doreen, who owns a tourist lodge near one of Uganda's national parks, said,

> People are not trained. Even those that have the training, they lack a lot… So, you find, you know, you want to give a good service. But people are not trained. We find some people who don't know customer service, who don't know how to handle certain things. So, you're constantly training and teaching.

Doreen characterized the need to spend so much time on training as a challenge to her and her business, taking up much of her valuable time. Likewise, for other entrepreneurs, the need to train employees so that they could do the basics of the job was often very taxing. Dorothy, who runs a salon in Seeta, on the outskirts of Kampala, said that she put a lot of time into training the hairstylists that work for her. She was regularly frustrated when they moved on to other jobs after receiving their training. "You train them, hoping that they're going to become better and stay. When they feel they are better, they move out," she complained. When employees moved on to other jobs, Dorothy was back to investing time in training their replacements. Training employees was

understood across the sample as important to the business's functioning but also a major investment of time.

However, it is not only for the business's benefit that the entrepreneurs focus so much on training. Through interviews, entrepreneurs conveyed that training is often viewed as something that the businesswomen give to their employees in order to equip them with skills that will expand the opportunities available to them in the long term. Training workers (and non-workers) is a way that entrepreneurs feel that they can equip people and use their business to benefit their communities. It follows the logic of opportunity creation and empowerment expansion.

Hard and soft skills training

There are two main types of training that the entrepreneurs take on with their employees. First, there is training in hard skills. These businesswomen often offer introductory training on a skill or help their employees to upgrade their skills. From hairstyling to accounting, employee training in these hard skills is thought to open doors for employees' careers in the long run. Then, there is training in soft skills, such as customer management and the basics of professionalism. Training on soft skills is also understood as an investment in a person's employability over time, not simply as a way to boost business profits in the short run.

Edith, of the tailoring shop in Kampala, said that one of her major aspirations is to buy land and build a bigger building for production, from which she would also be able to devote more resources to training. She told me that she believes that most tailors are not trained very well and that their basic skills in tailoring hamper their ability to both meet customer needs as well as to maximize the money they are able to earn as tailors over the course of their careers:

I believe…all the students who go through [my business] are different. They're doing well,

> by the way. Doing well because I impact them. Because my vision is broader for them. For them, they think life ends at the machine. But me, I believe in making a brand.

Of course, hard skills and soft skills training are often offered together as well. Jennifer, who trains people in textile making in Kampala as a part of her garment production business, said that her approach to training is to teach people "certain things that probably wouldn't be taught anywhere." She emphasized the importance of training on the "basic things" beyond weaving skills that she believes are critical to success in the working world. Jennifer discussed having a focus on including communication skills, business etiquette, and professional dress.

Peace, of the greeting card company in Kampala, spoke at length about the importance of training and the many ways that working at her company provides skill-building opportunities for her staff. Peace's experiences living and traveling abroad and her deep Christian faith have shaped how she thinks about her business and its goals, particularly her interest in nurturing young people's personal development. Peace's business is structured around the training it gives the young people that it employs. She said that when the young people start working for her business, they all start in production roles, and from there Peace and other managers determine what kinds of training would best suit them. Using that knowledge, they move the young people into roles within different departments, including card design, gift basket design, and sales. In addition to the specific skills that Peace and her team aim to impart to their young workers, Peace told me that "work-readiness" is a central goal of her training. She identified a gap in the education system, saying that even when people can point to the fancy institutions from which they've graduated, they still "are really not work ready. So, we invest so much to get them work ready. It takes years before somebody is actually just able to show up at work and take charge of their responsibilities." Peace saw it as her job to help these young people achieve that. Beyond the hard skills and soft skills training, Peace

also discussed her commitment to teaching young people emotional regulation skills. She wanted to teach her staff "to stay calm and to stay positive, and to trust that you're going to find solutions." She explained her turn towards mental wellbeing:

> Because at some point I'm like: I think to empower the youth, we need jobs. And then you start the jobs, and you realize, no, you need to give them a system to manage their lives. Then you create the system. The thing is like, you know what? When people have trauma and all that, everything is out the window. You need [to give] mental help, you know. So, I am still looking for: how do I empower people?

While Peace focused her attention on young people, other entrepreneurs have turned to other groups, particularly girls and women. Many entrepreneurs discussed training opportunities as a way to give women skills that would last a lifetime. Justine, who has a tiny salon in the ground level of a large downtown Kampala arcade, has a dream of buying a large building and creating a training center for hairstylists. When asked her why she was interested in pursuing that aspiration, Justine told me,

> I believe once you have something, you can't depend on others… So, girls are there, they are not doing anything. If they have some skills, they can go anywhere and make something for their lives [rather than] depending on men. [Audibly scoffs.] Which are not even reliable.

Though she didn't say so directly, Justine seems to be referring to her own experiences with men, who have left her with significant obligations as a single mother. Drawing on this life experience, Justine believes that giving other women the skills to work in hair salons, or maybe one day run their own, is a path to self-reliance.

Entrepreneurship training

While some of the entrepreneurs focus on training on skills related to being an employee, other businesswomen were interested in giving their employees skills to one day run their own businesses. Business skill training was sometimes offered as set instruction and was also discussed as a mentorship model. Entrepreneurship skills, while not well-defined by the businesswomen, were discussed as distinct from other types of hard and soft skills training that they did.

Peace, of the greeting card company, said that her business's training program is also useful for teaching entrepreneurial skills. She proudly described several businesses that her former employees had started, including a handful of greeting card companies, a tour company, a soap-making business, and an architecture firm. She told me that "when they are still with us at [my company], we encourage them to save and start a small business. So for some of them, that then takes on a life of its own, and then they leave to do that." She paused, and then said, excitedly, "It's like, it's working, it's working!"

Amira, a charismatic and quick to laugh 35-year-old Ugandan woman, has also centered her businesses on training girls and women. Her current business, a private vocational school, emphasizes giving women skills in traditionally masculine fields like auto repair. But she has been using business as a vehicle for training people since her very first company, which she started as a college student. This first business was a laundry service company that she initially started to solve her own problem finding time to do her laundry. She realized that there was a gap in the market and her business grew quickly once it launched. Amira hired local women to do the laundry. One day, one of her workers quit because she was bored with the job and had accrued enough capital to start her own business. This gave Amira an idea. She reflected, "She gives me that aha moment. I was like, oh my God, this is so cool. It means I can hire more ladies and help them start more of their

small businesses. So that's what I did." Amira began to send her employees to business training workshops hosted by non-governmental organizations. Workers were hired for a set period of time and, after it elapsed, Amira would send them off to start their businesses. She would then take in another group of employees and start the process over. Amira's entrepreneurship trainings explicitly targeted women. However, she became dissatisfied with the gendered constraints that her employees faced once they started operating their own businesses. This led Amira to eventually shut down the laundry business and start a vocational school that attempts to address some of these larger gendered issues.

Mentorship models represent the other major tactic that entrepreneurs use to train employees in how to run a business. Worke, of the furniture and stationery business in Addis Ababa, is one of the entrepreneurs who has done things in this way. She said that she hopes that her employees will one day be inspired to open their own businesses, and she tries to give them training on skills that are useful for managing a company. Worke's personal history is a classic rags to riches story, and one she wishes her employees connected with and appreciated more. Worke was born in a poor village in Tigray and sent to live with her uncle as a child. She worked in her uncle's household, doing domestic tasks while going to school, and as she grew was eventually brought in to work for the hotels that he owned. While this experience does not seem to be one filled with love and warmth, Worke said that she learned a lot about business from working alongside her uncle in this way. After graduating from a premier university in Addis Ababa and getting a stable and respectable government job, Worke became dissatisfied, wishing for something more dynamic and creative. She quit her job to open up a small *jebena bunna* coffee stall - something considered low-status - to begin her entrepreneurial journey. She quickly found success and in a short period of time, operated four locations. After finding success with *jebena bunna*, she decided she wanted to run something bigger and began her stationery business.

Because of this experience, Worke takes business mentorship seriously and sees herself as well positioned to train others in entrepreneurial skills. However, she was disappointed that her employees do not seem all that interested in taking her up on her mentorship, saying,

> But for these employees, they are simply wasting their time working for me and living off of the salary that I give them. It makes me sad that they are not using the opportunity to gain experience about the business world. They could have learnt a lot from me.

Worke described her employees as, in general, faithfully executing their jobs and doing well with the tasks she asks of them. Her desire to mentor them so that they can grow into capable business owners one day reflects her interest in helping them in the long run more than it does her interest in helping her business.

Susan's desire to mentor and cultivate other businesspeople is like Worke's, though her mentees are much more engaged. Susan is a serial entrepreneur in Kampala. At the time of our interview, she was running a pharmacy and medical center in a partnership model with three other women. This origin of the business came from Susan's desire to mentor. As she tells the story, everything began when she wanted to read the book Think and Grow Rich and decided to start a discussion group about it. She recounted,

> I had met a few ladies that were struggling with businesses. And I had already started thinking about: how do I mentor people? And then I said, oh, this would be a nice place to start. So, I invited them to come and read the book with me. So, I invited them and we started. They were so excited. We started doing the book. But I'd already talked to my husband about starting a pharmacy. I had wanted to open up a pharmacy, but I didn't have the funds. So, I think we were on chapter four. When we said, "We can't read this as theory, let's do the practical and actually practice what we are reading." And they got to know I

> wanted to do a pharmacy. So, they asked, "Can we do it together, please?" That's how we started. We've never completed the book!

The ethos of mentorship and business skills training continues to inform Susan as she runs her business. She told me being an entrepreneur is "an honor," because she feels so passionately about help her employees grow their skills and develop: "Growing people is my business."

Finally, mentorship models are the prime approach that entrepreneurs use when they are interested in training a family member to take up business skills. For example, Lalitu, who sells textiles in the large and bustling Merkato market in Addis Ababa, envisions her brother's employment in her business as extended entrepreneurship training. This is something she did for her sisters, several years ago, too. Lalitu let them manage a second branch of her business, mentoring them and giving them lessons about how to run a textile business. While at first Lalitu made decisions about the second branch, and claimed all of its income, she eventually let her sisters take full ownership over it. They have been successful in running it since then, and Lalitu feels that that is at least partially due to what she taught them about business. About her brother, Lalitu said,

> I don't want for my brother to work with me forever. At some point, I want him to have his own business. He can work here with me, get money and start up his own business. I want him to have his own business like my sisters have done.

Lalitu believes that exposing her brother to how she does long-term business planning and financial management will help him when he decides that it is time for him to start his own company.

Training non-employees

A subset of the entrepreneurs in the sample also provide training for non-employees as a

part of their business operations. In some cases, their businesses are open to hosting interns, apprentices, or other trainees. At other times, the businesswomen offer more structured training programs to community members. While these training programs are not necessarily done free of charge, they are often motivated by a desire from the entrepreneur to improve the skills of their fellow community members and enable them to have more opportunities available to them.

Several of the businesses accept trainees and help them get experience so that they can receive a degree or a credential. This is particularly true in industries that rely on a lot of credentialing. Tsehey's day care in Addis Ababa, for example, regularly accepts students who are looking for experience in childcare as a part of their educational program. These students volunteer at her daycare, typically for about one month, after which point they are given a certificate and a letter that describes the experience that they gained during their time with her. Tsehey said that she does not pay these students, since they are receiving course credit for their work. Though they may represent "free" labor, working with them requires quite a bit of Tsehey's valuable time and attention. Mihret, who owns a set of pharmacies in Addis Ababa, also likes to take in pharmacy students to help cultivate the next generation of pharmacists. For both Tsehey and Mihret, being open to take on these trainees helps their businesses but is also more work for them. They both choose to take on this additional labor because they care about helping trainees get experience.

Several entrepreneurs have developed more structured training programs as well. The largest is a program run by Stella, a 40-year-old woman based in Wakiso district, Uganda. In 2019, Stella's carpentry business launched a training initiative focused on bringing women into the carpentry industry. Stella's business had grown steadily and found success in its niche building high-quality wood furniture, selling to boutique hotels and upper-class buyers throughout Uganda. Stella had faced numerous challenges as a woman in a male-dominated industry and thus was sensitive to

issues of sexism in the sector. She reflected on a crucial turning point in the business, saying she began to ask herself,

> How do I impact other people? So, from that point on... I decided when I was doing this business, I would involve more women. Because while I joined my friends into the business, the department of the finishing was always with the women, and those women were dedicated to their work. They were dedicated to their work. They would come in early. They would understand their jobs. They will know if you have mood swings and you have issues as a woman, they will understand, which is completely different. The days where everything is not right, but they will understand. And you can rely on them. So, I said, you know, I think we just need to bring more women into this space.

Stella's recognition that women in the carpentry industry were mostly relegated to doing finishing work, Uganda's version of the "nimble fingers" phenomenon of gendered skill segregation (Elson & Pearson, 1981), as well as their excellence in their work, caused her to think about bringing them into other roles in the industry. She started the training program which teaches the women every aspect of a carpentry operation, "starting from management, to knowing the finishing, to knowing the real joinery, to knowing the… everything." Stella described the training program as both something that will help women thrive in the carpentry industry and will also help fill critical skills gaps within the sector. Stella contrasted her vision for her training program with government programs, which she said train people in the same skills repeatedly, even though "everybody cannot be doing bags and clothes!" Stella's program's recent cohort of 60 women trainees are meant to take jobs throughout the carpentry industry once they complete it.

Jennifer runs another training program, and while it is quite a bit smaller than Stella's, it has some similar attributes. Jennifer's garment manufacturing business in Kampala is a small workshop

in a room on the second floor of a simple building, with a handful of weaving machines and colorful stacks of sweaters, scarves, school uniforms, and any number of other woven products. In addition to making these items, her business also has a small training arm. Jennifer said that the trainees mostly find her on social media and receive training as well as access to her equipment. While a "majority" of people pay some money to receive Jennifer's training, it seems the income is not the main draw for Jennifer. Instead, she told me that the satisfaction she gets from training other people in the industry is how she defines success for herself. "The moment I'm able to see myself in someone else, that is success for me. At the end of the day, after training I'm like, 'I've done my best. I've done my part. I've taught what I know,'" she said. Like Stella, Jennifer's training program is an offshoot of the main business and includes technical and soft skills. Unlike Stella's large program, Jennifer's typically has just four or five trainees at a time. The two programs are also united in their mission to bring skills to community members in order to improve their livelihood opportunities.

Conclusion

This chapter demonstrates how the moral economy that drives norms about economic exchange in both Ethiopia and Uganda emphasizes mutual interdependence and sharing resources. For the women entrepreneurs in these countries, one manifestation of this is that they use their businesses as tools to bring new opportunities to others in their communities. Repeatedly, women entrepreneurs incorporated the logic of opportunity expansion into their business decision-making, going out of their way to hire, even when it is not efficient to do so. Moreover, in some cases the women entrepreneurs chose to hire people based on their vulnerability or kin status rather than their training or skills. In addition to providing jobs, these entrepreneurs also understood their businesses to be sites of training for human capital development, a long-term investment which did not always pay the entrepreneur herself a dividend. Rather, the training was intended to help the individual gain

skills that would help them over the course of their lifespan. Thus, the moral economy in operation in Ethiopia and Uganda shaped these entrepreneurs' choices about when and who to employ.

The desire to expand opportunities to others in their communities – vulnerable people as well as kin – is connected to a genuine desire to empower others as well as the social expectation to share with others. This expectation may be particularly pressing for women, who already shoulder heavy expectations about caring for their families and communities(Uzuegbunam et al., 2022). By offering jobs and training opportunities, women entrepreneurs weave together webs of mutual reciprocity that create a social safety net in a context marked by poverty and vulnerability. Indeed, the creation of these opportunities is often a stated goal of the business and an indicator to the entrepreneur of business success. These goals sit alongside goals and definitions of success related to growth and profitability. They are critical to understanding how women entrepreneurs think about the tradeoffs and strategies that they undertake as they run their businesses.

These findings are consistent with other work on moral economies in Africa, which show how entrepreneurs use their businesses to generate "wealth in people" (Guyer & Eno Belinga, 1995) and webs of interdependence. My study finds that the women entrepreneurs are not only focused on benefitting their kin, as other studies tend to highlight. Rather, as Tripp (1997) found in her study of urban Tanzania, the women entrepreneurs "extend[ed] the responsibilities of kinship relations… to new contacts" (p. 123). The emphasis women entrepreneurs placed on groups that they feel are vulnerable, as well as those that they identify with based on their own life experience, reflects their gendered social experience as women and caretakers.

While expanding opportunities to others undoubtably helps bring more resources, knowledge, and skills into communities and networks of kin, it also benefits the entrepreneurs themselves. First, there are business benefits related to expanding labor capacity, although it is often

a tricky balance between covering the cost of additional labor and realizing the benefits from it. Second, being an employer elevates an entrepreneurs' status within her family and community. It situates her as a holder of resources, provider of assistance, and someone who has power to wield. Thus, the ability to share opportunities with other people further empowers the entrepreneur. In empowering others, she paradoxically also empowers herself.

Entrepreneurs' own social position further affects the way that they pursue empowerment expansion through job creation and training. First, their initial class status likely affects their sense of obligation to provide jobs to members of the community as well as kin. If they are well-educated and relatively well-off to begin with, they have likely already been acting to support members of their close and extended families through financial contributions, providing loans, or paying directly for school fees or medical expenses. The jobs that they can offer via their business further cement their ability to redistribute resources. For those entrepreneurs who do not already have to manage these obligations, offering jobs and training opportunities to others allows them to acquire a new level of status.

Marital status is also highly influential in this process. For women whose marriages provide some degree of financial stability, they may more willingly take risks with their businesses, such as hiring more people than is strictly necessary, because they feel they can rely on their spouse's money if necessary. Additionally, if a woman is married, she widens her kin network and the number of people to whom she has an obligation to help. In Ethiopia in particular, there seemed to be a high level of expectation that the woman entrepreneur assists her husband's extended family. Finally, marital status seemed to shape, to some extent, women entrepreneurs' preferences for hiring women. Divorced women's own experience of separation often made them more conscientious of the vulnerabilities that single women face, especially single mothers. Some of the entrepreneurs, such

as Justine of the hair salon in Kampala, explicitly made that connection as they described their desire to expand opportunities to women. Interestingly, of the entrepreneurs who had never been married in this sample, none of them singled out women as the target of their opportunity expansion efforts. Perhaps their lack of personal experience with gendered social responsibilities and other gendered pressures made them less sensitive to gender issues. There are many interesting avenues for future inquiry related to the role of marital status and the moral economy that governs opportunity expansion logics for women's businesses.

Understanding that women entrepreneurs are pursuing empowerment expansion via generating job opportunities and training for others in their community presents has both theoretical and practical implications for the development field. First, it challenges classical economic models which emphasize profit-maximization would likely predict that small and medium-sized entrepreneurs would try to minimize the number of employees that they hire in order to be more efficient with their scarce resources. Standard models might also make assumptions about the type of people that entrepreneurs would seek to hire when it was time to do so, choosing those people that were best qualified for the job and who required the least amount of training. However, entrepreneurs – in this study and beyond – do not exist in a theoretical environment. They are embedded in real places with cultural values and sets of norms about social relationships that influence their decisions about how to manage their businesses, including how and who they hire.

Second, it pushes the development field to think differently about how we measure and support women entrepreneurs – in East Africa and elsewhere. If we only value profits and capital as the markers of business success, we miss the ways that entrepreneurs choose to show up as employers and trainers, especially to more vulnerable groups, and we may regard women's businesses as doing less than they are. Appreciating the preference that women entrepreneurs have

to use their businesses as sites of employment and training allows us to think differently about the kinds of educational programming that should be offered to them.

Chapter 6: "You have to love them": Prioritizing employee wellbeing

This chapter explores the ways that women entrepreneurs prioritize wellbeing through the choices they make about working conditions for their employees. I first examine various meanings of the concept of wellbeing and how logics of wellbeing are consistent with African moral economies. I then turn to six domains of decision-making where wellbeing logics are evident: Payment, scheduling, workspaces, giving second chances, administering layoffs, and business culture. Finally, I consider the pursuit of employee wellbeing as a tool of empowerment expansion and a way for women entrepreneurs to enact moral personhood through their businesses.

Wellbeing is a broad idea, and while it is not a term that any of the entrepreneurs themselves used as they discussed their decisions, it is a critical framework through which to understand their behavior. Merriam-Webster defines wellbeing as "the state of being healthy, happy, or prosperous." The concept of *employee wellbeing* brings that broad notion into the workplace. It is "wellbeing that [employees] perceive to be determined primarily by work and can be influenced by workplace interventions" (Juniper, 2011). Wellbeing is understood to be context-dependent, though local understandings of wellbeing in Ethiopia and Uganda seem to closely mirror these global definitions. In a recent study in Uganda, teachers described wellbeing as a "state where somebody is economically, socially, physically, and mentally healthy" (D'Sa et al., 2023). Ethiopian healthcare workers similarly described wellbeing within the context of employment as positive relationships with community members, health, and economic self-sufficiency as well as the absence of stress and insecurity (Selamu et al., 2017). Another study about Ugandan definitions of wellbeing underscored

the interconnectedness of the various components (Bragin et al., 2015). These local definitions and the emphasis on interconnectedness echo the central tenets of the philosophy of Ubuntu.

The entrepreneurs in this sample spontaneously discussed their work to ensure their employees were healthy, happy, and prosperous. These decisions often came at the expense of other types of business success. In this chapter I focus on how the businesswomen in my sample sought pursue wellbeing through material and psychological investments in their employees, often going above and beyond what might be expected of an employer-employee relationship. These choices show how empowerment expansion can be particularly directed towards staff members. While I am somewhat limited in my ability to substantiate the claims of the women entrepreneurs and their commitment to employee wellbeing, I tried to validate their reports when possible. The Uganda portion of the study was particularly reliant on self-reported data from entrepreneurs, though I tried to use observations and informal conversations with others associated with the business, when possible, to corroborate what I had been told. Additionally, I was aware of the chance that an entrepreneur could be putting a spin on their choices (or even outright lying) to appear to be a "good" employer. To help mitigate this, the questions that I asked were designed to be more about the process of decision-making rather than questions that might have a clear "correct" or socially acceptable answer. The Ethiopian portion of the study's longitudinal nature helped add some more opportunities for triangulation and allowed us to observe decision-making across time, allowing me further visibility into what choices the entrepreneur was actually making. Without explicitly talking to the employees themselves, however, I cannot fully verify what the entrepreneurs told us about their employee management practices from the perspective of employees. While that would be a worthwhile study, this study is primarily interested in the perspective of the entrepreneurs, and thus my attention will remain there, despite the limitations.

From the perspective of these entrepreneurs in this study, the end goal of prioritizing employee wellbeing is that their employees achieve health, happiness, and prosperity. In the field of business management, there are numerous studies about employee wellbeing and how to achieve it (Kossek et al., 2012). However, almost universally, this literature instrumentalizes employee wellbeing, tying it to business outcomes such as productivity or profitability (see for example (Jain et al., 2009; Krekel et al., 2019)). I contrast this focus on employee wellbeing in service of business success with these businesswomen's tendency to pursue business success in service of employee wellbeing.

As the stories in this chapter show, there is typically no single explanation for why an entrepreneur makes the decisions that they do. Choices about working conditions are made by weighing the need to earn a profit and the moral obligations employers feel towards their employees, as well as other influences. However, a wellbeing logic permeates the business strategies of many of the businesses included in this sample. In fact, of the 50 entrepreneurs included in the study, 41 of them discussed using a logic of wellbeing to guide their decision-making about employee management. A handful of the remaining nine also engaged wellbeing logic, though it was often directed elsewhere, towards customer or environmental wellbeing. While the pursuit of customer and environmental wellbeing are topics outside of the scope of this chapter, they provide further evidence that a logic of wellbeing is a driving force for businesswomen's decision-making in Ethiopia and Uganda.

Other studies related to employee management are consistent with my findings that employee wellbeing is constituent of the empowerment expansion that structures moral economies in Ethiopia and Uganda. For example, in one study, managers at an international NGO in Uganda frequently leaned on communitarian values as they managed, investing in knowing and supporting

the personal lives of their staff and sometimes struggling to implement policies that they believed would alienate them from their workers. The author of this study links management behavior to the underlying Ubuntu principles that closely linked managers with their staff (Nakutanda, 2016). These actions prioritized wellbeing in contradiction to the organization's goals of efficiency and control.

In this chapter, I describe some of the themes I found regarding the working conditions of these women's businesses. Overall, the women entrepreneurs in this sample put a lot of thought into how they manage their employees, with their choices reflecting a desire to prioritize the wellbeing of their staff over other business goals. "I have a passion of helping those that work for me," Jalene, of the Hawassa coffee processing company, stated. "I want to work hard, change my life, and do something for my country and for those that work for me." These statements reflect the interest that women entrepreneurs have in empowering themselves while simultaneously expanding empowerment to their employees. While they seek to grow and benefit from their businesses, they conceptualize that growth happening alongside their employees' growth. To understand the commitment to employee wellbeing, this chapter focuses on management decisions related to payment, schedules, time off, the workspace, second chances, layoffs, and business culture.

Payment

Payment to employees can be understood in a multiplicity of ways: as a business expense, as tool for management and employee retention, as an indicator of business success, as a contribution to their country's greater good. For entrepreneurs in this study, the issue of payment was discussed in all those terms and more. In standard analyses of business practice, worker pay is considered a business expense and a management tool. Higher pay is thought to buy higher skills and higher commitment to the job. Worker pay is thus often understood through the lens of profit-maximization. However, the way wages are determined and negotiated are not purely an economic

matter, but are embedded in overlapping sets of social norms, expectations, and understandings about money and relationships. The businesswomen that make up this sample tend to be working under significant financial constraints. As such, their ability to pay their staff is in constant tension with other demands on their capital. Therefore, they are often limited in their ability to pay their employees at the rate they would like.

This section provides an overview to the women entrepreneurs' thoughtful decision-making about employee pay. It shows how a desire to promote wellbeing - in terms of financial health - is a driving factor in the amount and manner that staff are paid. However, pay is not just about an amount, but other factors as well. I look at four elements of pay: amount, structure, timeliness, and risk mitigation.

Pay Rate

How do entrepreneurs decide how much to pay each employee? The businesswomen in the sample reported taking into account numerous datapoints when they made decisions about employee payment. The considerations included: the worker's qualifications, their relationship to the entrepreneur or her family, the degree to which the entrepreneur wished to retain them in the long term, the worker's family and living situation, and the financial obligations it was assumed they have. Entrepreneurs also thought about these things when they considered other ways of remunerating them, often through additional in-kind payment such as food, housing, transportation, and childcare.

Pay is understood by many of the entrepreneurs to be the most motivating factor for an employee to come to their job and do it well. As such, pay is used as a management tool, incentivizing hard work, high quality customer service, a good attitude, or any of the other qualities a business owner might want to coax out of their employees. Entrepreneurs frequently discussed

wanting to increase their employees' pay for this reason. They also sought to use pay as a tool to prevent employee turnover, a major issue for many entrepreneurs. In the case of pay rate, management ideas dominated entrepreneurs' decision-making.

However, alongside these management logics, an emphasis on employee wellbeing for its own sake emerged as well. In particular, the concept of *fairness* was important to the entrepreneurs. Worke, who has a furniture and stationery business in Addis Ababa, said that she sets the salary for permanent employees according to what is "fair," which she defined as account for their prior experience and role in her business, contrasting that with setting pay according to a standard, depersonalized rate. Dagi, the photographer in Addis Ababa, said that she increases the pay of her employees alongside the price increases that she charges customers. She said that she believes it is only fair that her employees to benefit from higher prices that customers pay the business, just as she benefits.

For some entrepreneurs, choosing to formalize their employment arrangement with employees is another step towards paying them in a way they feel is fair. Formalizing the relationship with employees is typically not in the self-interest of the business owner, as formally registered employees are often subject to additional taxation, paid by the employer, as well as money paid into a pension or social security fund. As Tihut, of a small stationery auction company in Hawassa, was planning to hire her first employee, she was already accounting for the additional expenses that formalization would require of her. She considered the pension a benefit that she would be paying her employee in the distant future and considered formalizing her employee from the very beginning to be a critical step towards providing fair compensation to her.

Prisca, who runs a cleaning company in Kampala, discussed the tensions involved in paying into Uganda's National Social Security Fund (NSSF) for her workers. She told me that she wants to,

and is legally required to, pay into employees' NSSF accounts, yet the expense involved in doing so forces her to increase her prices. Most of Prisca's clients are owners of large apartment buildings or commercial spaces, and nearly all of them refuse to pay for the portion of their bill that goes to NSSF and Value Added Tax (VAT) payments. This puts Prisca in a bind, and she is ultimately unable to make the NSSF payments. Prisca's inability to pass along money from her clients into her employees' NSSF accounts frustrates her, but she feels that her hands are tied. In order to solve this problem, Prisca is seeking business from customers who she believes will honor these payments. She told me, "If we get a job like maybe Serena,[11] where they pay NSSF, I will pay [NSSF contributions], because I really want to. But those are the challenges." Thus, decisions about formalization are driven by wellbeing logics connected to pay.

Finally, the practice of considering an employee's social position to set pay, rather than relying on a predetermined rate attached to a particular role, demonstrates wellbeing logic at work. An entrepreneur may take into account a person's family situation or their qualifications, even if those qualifications are not relevant to the job or not required for the role. Adey, a serial entrepreneur who is currently running a spare parts business for Bajaj vehicles in Hawassa, described a circumstance where she did just this while running a previous tailoring business. She found a woman that she really liked and wanted to hire, but who was overqualified as a holder of a university degree. Adey tried to dissuade the woman from taking the job at her business, because she could not pay her the amount that she believed the woman deserved. The woman insisted that she wanted the job, saying she would leave when she found something that paid better. Adey eventually relented and hired her but felt bad about the low salary she offered. She said that she then started to give the woman additional money, like paying for her transportation, in an attempt to pay her what she

11. The Serena Hotel is a storied, posh hotel in central Kampala.

deserved. Eventually, the employee quit, after Adey persuaded her to leave for a better paying job or to start her own business.

These examples show that, while pay rate is mostly determined by classical management principles, the desire to provide employees financial wellbeing is another consideration for women entrepreneurs. By seeking formalization and attaching a rate to a social position rather than a role, entrepreneurs prioritize employee wellbeing.

Payment structure

Decisions about payment structure are not as constrained as decisions about pay rate and are socially embedded in similar ways. There are various approaches that entrepreneurs can use to structure their pay to employees. Permanent employees tend to earn a salary, though some are paid per piece or on commission. Casual workers are typically paid by the day and the rates for causal laborers are often fairly well established in the marketplace, with little room for entrepreneurs to adjust pay. Within these norms, different entrepreneurs chose to compensate their workers in different ways, often reflecting specific ideas about wellbeing.

Tsige's method of structuring employee pay is emblematic of entrepreneurs prioritizing employee wellbeing rather than maximizing profits. Tsige, whose hair salon in Hawassa, Ethiopia is among the smallest and least formal of all of the businesses in the sample operates out of a small building in her parents' compound close to the center of town. Despite its small size and relatively small customer base, Tsige has decided to structure her pay in such a way that her employees, all hairstylists, are guaranteed a daily wage. She pays them a daily base salary, plus they receive 50% of the money each customer pays for a particular service, and she passes along tips to them. In this way, Tsige has decided to prioritize the workers each getting a guaranteed wage for their work, even

if there are no customers on a particular day, which is a regular occurrence. While this is great for her employees, it puts a lot of additional strain on Tsige and her perpetually struggling business.

Another form of payment comes to employees through tips. Unlike in the United States, these tips are not always understood to be the full property of the employees. Instead, tips are sometimes turned over to the business owner, who can decide how to distribute the money, including keeping it for themself if they like. In this context, many of the entrepreneurs in the study reported that part of the compensation for their employees included the passing along of tips, in full, to their employees. Reflecting on the choice to pass along tips to her employees, Tsehey, who runs a daycare in Addis Ababa, said,

> Being able to make these types of decisions gives you satisfaction and also make you happy. You always have to ask yourself 'what have I done?' And when you look at all the good things you have done like the improvements you did on the business and the satisfaction you give to your employees, you become happy! You feel like you haven't been all selfish with the money that you have earned.

Other payment is more ad hoc. Jalene roasts and serves coffee out of a small two-room shop close to the center of town in Hawassa. Her business is relatively new but has been growing quickly and demand is high and ever-increasing. Her employees work hard in tough conditions, constantly dealing with a finicky roasting machine and a lot of smoke generated by the roaster. Jalene likes to give her employees some additional money when she is feeling especially appreciative of them. Counterintuitively, however, she does not want them to know that she is feeling too appreciative. She told our research assistant that she likes to give her employees small gifts, such as money to pay for fresh fish and drinks at the popular hangout spot at Lake Hawassa. She said that when she has done this in the past, she did it "because they [the employees] worked hard to help me earn better.

But I did not tell them the reason." When asked why she would not want them to connect the gift to this sense of appreciation from her, she replied,

> I do not want them to feel that they are more important than they actually are. When I appreciate their hard work, they sometimes start changing their behavior because they consider themselves as very important in running the business. I have tried appreciating and praising my employees in the past, but I have found it has had a bad impact on their behavior. After that I wanted to give them a bonus but in the form of a gift form me only because I am a good employer, not because they are good employees. I believe it is good to appreciate employees when they do well…. I stopped appreciating them, but I want to make them happy and I want to be a good employer for them. For that reason, I give them money without telling them that it is a bonus, as if it is a gift that I give them only because I am good.

This quote shows that Jalene is interested in promoting her employees' financial wellbeing, as she wants them to have leisure time and money for things that improve their overall wellbeing. It also shows Jalene using this pay as a (somewhat convoluted) management strategy, designed to increase their gratitude to her as a boss but not to endorse their behavior. This example shows the ways that wellbeing logic and management logics can easily commingle.

Timeliness

Several of the entrepreneurs in the study were particularly concerned with the timeliness of their payments to employees. They understood the sometimes intense cashflow demands that their employees faced at home and wanted to ensure they were paid on time to meet their family's needs. Tihut, who runs a small stationery auction company out of Hawassa, hired her first employee midway through the longitudinal study period. Though her operation is small, Tihut had clearly

thought carefully about the working conditions that she established for her one employee. She emphasized that timely payment is a critical element of helping her employee "feel happy and comfortable" working in the role, and that she would pay her on time no matter what. Similarly, Sarah, who runs a very small daycare in Kampala, told me,

> It's very important for me to pay them well. And to pay on time. I mean, even without money, that's one of the things I try to do. Like, these guys have worked hard. End of the month, they must get their money. It doesn't matter where it comes from.

Stella, who owns a high-end furniture production business in Uganda, also emphasized the importance of timely pay for her workers. She described the responsibility she feels to her workers and highlighted why she believes it is so important to pay them on time - and how painful it is when she is not able to meet that commitment.

> For me, one of the most emotional rollercoasters that I really go through a lot, it's thinking about the employees. The moment I know this month, we are not going to be able to pay salaries in time, that depresses me. Because you brought these people into your journey. Most times, it is not their journey. They're there to actually just do their job. So, but you're literally pushing your dream onto these people. So, when I think about that, most of the time I really get depressed. And then I think about all that. And mainly for me now, the fact that my work has more women. We all have children to think about. I think about those kids. So, it's a heavy lift.

Stella recognizes that her employees are there in service of her plans and dreams for her business, which obligates her to treat them well. She also highlights the fact that she works with a lot of women who have children, which further raises the stakes of paying on time.

> For other employers, giving their employees the choice of how often to get paid is one way

they try to give agency to their workers. For example, Tigist, who manages a family furniture manufacturing business in Hawassa, let the carpenters in her family's workshop decide whether they would prefer to be paid every week or every two weeks. She gives this choice in recognition of the differing needs of the workers. Carpenters that live with their parents typically prefer that their pay accumulate over time and ask to be paid every two weeks. Those that live on their own, or have their own families, usually prefer to be paid every week, so they can manage their daily cash flow. Tigist's recognition of this variation, and desire to accommodate it, reflects the logic of wellbeing that structures how she manages her labor force. It also shows how she uses her own power to expand the agency of her workers, a form of empowerment expansion.

Risk mitigation

A final way to think about how entrepreneurs might structure their pay is to think about who takes on risk, particularly in informal labor relationships. Counter to studies that show that employers tend to push risk down to workers when possible (Jaquette & Summerfield, 2006), these entrepreneurs ensure that their employees do not carry the risk when it comes to nonpayment from customers. Oftentimes this means that the employees are given their payment even when the business hasn't received money from a customer. In doing so, the entrepreneur carries the risk of nonpayment from a customer themselves, rather than passing it on to their employees. In the context of more formal employment structures, this would not be surprising, since employment law would tend to stipulate that employees ought to be paid their salary as long as they are employed. But in the case of these employment structures, where there is usually no contract and very little enforcement of employment law, entrepreneurs' assumption of risk is somewhat unexpected. For example, Nansubuga, who runs a small cleaning company in Kampala, pays her workers after each job they complete, even though she frequently is asked by clients if they can pay her later. She

described the problem in this exchange, where she was discussing the major challenges in running her business.

Nansubuga: I've not gotten anybody to pay before I do the gig.

LPM: They have to do it after?

Nansubuga: I have to do it. Meaning every time I need to buy anything, I have to use my own money. Whether I am sure [if] the client will pay me or not pay me. And then, remember…I have not employed anyone [full-time]. Just part timers. Part time, immediately after the gig, you've got to pay them their wage. And then just imagine, you're done with doing everything. And then the client is like, "You know what Nansubuga? I don't have any cash on me now. I'll probably pay you tomorrow or in a week's time." Then I have to give my own money and pay these guys off. Because they're done with the work.

LPM: Yeah, they've done their job.

Nansubuga: Yeah. You basically can't give them any excuse.

LPM: Does it happen often that people won't pay you the day of the job?

Nansubuga: Yeah. It has happened to me so many times.

Prisca, who also runs a cleaning company in Kampala identified an identical problem. In describing her decision to pay her workers first, however, she highlighted their role as mothers and the feeling of responsibility that she has for their wellbeing:

Prisca: Remember now, you have 13 employees. They are all looking at you with their families. When this is school fees time, they want money.

LPM: Sure, of course.

Prisca: And they are majority women. Like 90% of my staff are women. So…

LPM: So you feel like you have a duty to...?

Prisca: Yeah, like you feel like if their kids don't go to school, it's my responsibility. And I

> never want to be in such a position. So sometimes you get money to have a backup plan. So, before the clients pay, you have paid your staff. You understand? Pay them on time so that when the client pays later it hasn't affected them.

Prisca's decision to ensure that her workers are paid so that they can provide for their children adequately has a direct cost to her: she said that she does not earn any take-home pay from running this cleaning firm. Prisca can manage this because she runs the business on the side; she has a full-time job working for the government and is married to a man with a white-collar job. Despite the fact that she may not *need* to turn a profit, it still runs counter to business logic that she would stick with operating a business from which she receives literally no salary.

Another way that entrepreneurs accept risk is by setting up structures that advantage an employee's desire to have a flexible commitment with their firm. For example, Fikir maintains part-time arrangements with many of the weavers who work in her garment factory. She does this because it is their preference to not be obligated to have a full-time, salaried job, particularly the women weavers who want flexibility so that they can undertake their domestic obligations at home. Because Fikir cannot rely on a stable set of employees to complete orders, she sometimes misses out on orders because she cannot access all the weavers she needs for them. If Fikir organized her payment differently - for example, by hiring these workers on a part-time salaried basis - she could be guaranteed of a certain amount of labor and thus take on these orders she's missing. Because she chooses to prioritize her employees' preference for flexible labor, she takes on the risk of not being able to obtain or fulfill orders.

Business management practices that prioritize profit-maximization would dictate that business owners shift risk to other parties as much as possible, including, potentially, their employees. But the businesswomen in this study demonstrated that they feel a responsibility to take

the risk on themselves rather than push it off to their more vulnerable employees.

The logic of wellbeing permeates discussions about pay with the entrepreneurs in this sample. From a desire to make their employees happy, to a recognition of the financial hardships that employees face, to a basic sense of fairness, the entrepreneurs in this sample made thoughtful and strategic pay-related choices by considering the wellbeing of their workers as an important goal. Even when constrained by issues with capital, these entrepreneurs understood the issue of pay and wellbeing to be multifaceted and often tried to maximize wellbeing even when they were unable to increase staff salary. They did so by taking on more risk rather than pushing it on to their employees, by being certain to pay on time, and by guaranteeing a certain floor of daily pay, among other tactics.

Scheduling

Another element of employee working conditions that are subject to the logic of wellbeing are employee schedules. How people manage their time is often deeply personal and tied to their wellbeing. The entrepreneurs in the sample often discussed putting a great deal of thought into how they set up schedules and time off. They were particularly sensitive to the time constraints that women and students face. The entrepreneurs commonly set schedules such that their employees could maintain their job while tending to their other roles and social expectations. In this section, I first discuss how entrepreneurs determined schedules attending to people's social location, including gender, student status, and religion. Then I discuss how entrepreneurs dealt with scheduling in the context of poor time management skills. Finally, I focus on time off, looking at how entrepreneurs deal with sick time, holidays, and personal leave such that employee wellbeing is maximized, sometimes at the expense of profits.

Scheduling and social location

Fikir, who has a garment production company, and Tsehay, who has a daycare, who are both reliant on women's labor in their businesses, spoke extensively about their efforts to create schedules that support women's wellbeing. Both of these Addis Ababa-based entrepreneurs discussed the heavy burden of reproductive labor that their women workers carry and described trying to set schedules that were manageable for their workers. Fikir delineated between her permanent workers and those that work out of her home workshop and are paid by the piece. Those in the second category are all women from the local area around Fikir's home and are subject to stringent gendered expectations about their domestic labor. Fikir described why she decided to pay them by the piece and also allows them to come and go from her workshop whenever they want, not subject to any time requirements:

> I pay them as per the product they managed to produce. If I arrange payment based on the hours they work, there are lots of activities that take their time. Like, they have to take their children to school, pick them from school. And there is 'the husband' that, in Habesha[12] culture, is considered as a king. They are busy taking care of him over the weekends (making coffee and such while he stays at home chewing khat[13]) and they will be washing his clothes and doing such activities. For these reasons, I can't set a fixed hour for them to work per day.

Fikir is sensitive to her employees' time constraints and, rather than force them into a set schedule, allows for them to come and go in the manner that works for them. This likely amounts to an overall less productive employee base, because her equipment sits unused at various times as

12. Habesha simply refers to Ethiopian culture or people.
13. Khat is a stimulant that is chewed and is commonly used by men in social settings.

workers come and go. In a separate interview, Fikir also noted that there are an increasing number of semi-skilled women textile workers in the labor market, and that many mothers with young children have left their jobs in the large factories because they do not offer flexible schedules. She said that these women love working with her because she is more flexible than the large factories, and thus, she has access to a large labor pool.

Similarly, Tsehay is highly attuned to the labor that her employees must do at home. Tsehay discussed employee management frequently over the course of the 18-month longitudinal period. During the final wave of the study, she mentioned that she was thinking of making a fundamental change in her employees' schedules. At the time, they were coming in Monday through Saturday, from 8:00 until 5:30 every evening. Tsehay saw the strain that this schedule was causing for her employees, saying,

> It is a difficult arrangement for them…. These women have household responsibilities, and it is difficult for them to manage their work and their house chores. They work here til 5:30 and so what time will they have to do their house chores? But if I could give them mid-week breaks, then they can manage both and they will also be happier. If a woman is here worried about her house chores, that would affect the quality of work that she does. But if I could give her a break, she would get time to do her chores, clean herself up, and be happy to come to work. I want to create that kind of setup.

Here we can see that Tsehay is concerned about her employees' wellbeing and ability to manage their roles as employees and as women in their homes. Because of the stress her workers felt, Teshay ultimately decided to increase each employee's time off to two days off each week, rotating them so that the business had enough coverage on any particular day.

Just as the entrepreneurs in this sample often made adjustments for women workers'

schedules, they were sensitive to the needs of the students and young people that they hired. While many of the students employed in the sample's firms attend night classes, some take classes during the day or over the weekends. The entrepreneurs described being mindful of their schedules and working around their classes, which often meant juggling complicated schedules and filling in with their own labor, or that of others, on a regular basis.

Finally, religious conviction dictated the scheduling of employees for some entrepreneurs. Several of the entrepreneurs in the sample discussed the value they placed on their staff having Sundays off. For example, Millie, who runs a small chain of children's clothing stores in Uganda, gave her workers Sundays off due to her religious beliefs that it should be a day of rest. Millie knew that it would help her businesses tremendously if her business was open on Sundays. She justified keeping the shop closed that day, saying, "I want to represent God in the business I do. So work is Monday to Saturday. It doesn't matter whether the client is bringing 2 million [Ugandan Shillings] on Sunday. I'm saying this is our resting day." Religious observation had its limits for entrepreneurs, however. Mihret, of the Addis Ababa pharmacy chain, said that the pharmacy was closed for Christmas, Easter, and the Ethiopian New Year, but did not close for Muslim holidays (despite having Muslim employees), nor for lesser saints' days in the Ethiopian Orthodox calendar. However, in justifying this, Mihret called upon another version of the logic of wellbeing: the wellbeing of customers: "We are health facilities, and we must provide service."

Time management

In addition to actively setting the schedules of their employees, entrepreneurs were responsive to how their staff used their time and described many challenges with employees' poor time management. Workers may take long lunches, consistently arrive late to work, or be no-shows when they are expected on the job. In general, the entrepreneurs in this sample were frustrated by

the lack of reliability that their workers showed. Rather than fire employees for these issues, the entrepreneurs described systems that they developed to cope with the stress that this unreliability put on their business and its schedule.

One of the most striking examples comes from Edith, who owns a tailoring studio in downtown Kampala. She relies on the work of a handful of tailors, mostly men, some of whom struggle with substance abuse. When I asked her what one of her biggest challenges running the business was, she told me that she struggled working with the tailors. "It's like these guys cannot settle in one place. They drink a lot. You have an order. You expect someone to come in the morning? He got drunk!" When I asked Edith how she managed this problem, she told me that she employs many tailors - seven - more than she actually needs on a daily basis. When tailors come to work in the morning and are drunk, she sends them behind the building to sleep off their inebriation, and she relies on the excess labor she has on hand to pick up the slack. Thus, Edith has more employees than she really needs to run her business, cutting into her profits. This of course also connects to the logic of opportunity expansion, as it creates even more jobs for people.

Dorothy, who runs a hair salon in suburban Seeta, Uganda, also builds redundancy into her schedule. She says her hairstylists are "not so reliable" and so she has instituted a process of creating backup workers for her staff, always having someone that she can call if one of her hair stylists does not show up for an appointment. Justine, who also runs a hair salon, in Kampala, struggles similarly. She told me that her employees will regularly give very little warning that they will take the day off of work. When I asked what she did when an employee told her they would not be at work the following day, she said, "Nothing." "Nothing?!" I asked. Justine said, "I tell them, 'You go.'" She explained to me that since she regards her employees as being wholly unreliable, she has structured her appointments with customers such that she takes all appointment-based clients, and her

employees are on hand to take walk-ins. That way, she will not disappoint a customer by having a stylist suddenly absent if they decide not to come in. Justine described this management choice to me, saying, "You know, people, they live their own lives, so, me I live my life. I had my dream. They can live their lives the way they want. I can do it myself." Thus, to enable her employees to "live their own lives," she structures her business to work around their unreliability, even though it limits the business's opportunities for growth.

Habitual lateness is also a big problem. Mihret described her approach towards employees that are regularly late, saying,

> I am considerate of the situation. Because I am a professional, I can cover for them. I won't tell them to quit the job because of repeated delay. For example, one of the employees I have currently comes in late because she can't return on time from her night shift work. That is because the morning shift employees delay by half an hour to show up at work. The challenge is like this, and I do understand them.

Mihret is understanding about the constraints of her employees, and rather than come down hard on them for not arriving on time, she simply steps in for them. In allowing this employee to keep her job despite regularly being late, Mihret is prioritizing the employee's overall wellbeing rather than the pharmacy's need for a reliable staff.

Time off

Policies around time off also tend to represent entrepreneurs using a logic of wellbeing. There are three types of absence that entrepreneurs create policies around: sick time, holidays, and personal leave. Entrepreneurs tend to differentiate between these types of time off as they approach their policies. In general, the businesswomen in the sample have somewhat informal leave policies

which are not written down or tracked carefully. Fikir summed up her approach, saying,

> I don't have strict regulations for employees… They could have family matters: a sick child, and so on… so I tolerate those, and they would come in anytime they can and compensate for their absence. In their absence, I fill out their role. I am flexible and they compensate when they can.

Fikir's permissiveness about leave time, and her willingness to step in for the employees that are absent, was a common theme for the entrepreneurs in this sample. This approach reflects an understanding of the time demands placed on their employees and an interest in putting their wellbeing ahead of the needs of the business.

Sick time

Most of the entrepreneurs are particularly generous with time off for illness. This includes the employee themself being out sick, or their need to stay home to care for a sick family member. Often, businesswomen allow their workers to take as much sick time as they need, with no hard limit on the duration they are allowed to take off. Beyond simply allowing employees to take sick time as needed, numerous entrepreneurs offer *paid* sick time. Entrepreneurs such as Enat (document processing, Addis Ababa), Tsehay (daycare, Addis Ababa), Tihut (stationery auction, Hawassa), Jalene (coffee processing, Hawassa), Tsige (hair salon, Hawassa), all allow their employees to take time off when they are sick or helping a sick family member and do not dock their pay for their time away.

In one telling example, Tsehey described not just allowing her employees to receive paid time off when they were sick but paying them *more* during their sick leave. In describing this, she said,

> Let alone deducting their salaries, I honestly wish I could give them more money. They may be absent for any reason. They may be sick, or they may be lying and saying that they are sick. But what I think is, during their absence, they have incurred more expenses than usual. So, if possible, in such occasions, I try to give them a kind of bonus on their salary so that they could use that money to cover the extra expense they incurred for healthcare or for whatever reason. I don't ever ask them to bring medical receipts or sick leaves. I would simply give them additional money if I am convinced that she was actually sick. If this woman was my neighbor, I would definitely go and visit her; and while visiting I would buy her some fruits or juices or so on right? So, why not give this woman the money that I would have spent on her, had she been my neighbor?

Tsehey's response shows that, in a time of absence, she is more concerned about the wellbeing of the employee than the impact to her business. She regards her employees as community members, people to whom she has obligations of care. Later in the conversation, Tsehey also referenced the relatively low salary that she pays her workers, saying that it would be unethical for her to give unpaid leave to them. "Looking at the lives of these poor women, how in God's name would you be able to deduct their salaries?" Thus, being generous with sick leave is something Tsehey feels she can do to be ethical when she is otherwise constrained about the amount of salary she can offer them. Similarly, Jalene, who processes coffee in Hawassa, not only gives her sick employees time off to recuperate, but she also regularly helps her employees get to a clinic and gives them money for medicine and food while they are healing. Jalene is not unique in helping her employees in this way; Tigist, who runs the family-owned furniture manufacturing business in Hawassa, also gives employees money when they are sick, though they do not receive paid time off.

> In addition to giving time to employees when they are sick, entrepreneurs reported being

flexible when employees needed to care for sick family members or are in mourning from a family member's death. Worke, of the Addis Ababa stationery and furniture business, likes to be particularly generous with leave time if an employee has lost a family member. She gives a full week of paid time off after the death of a loved one.

While businesswomen tend to be sympathetic about sick leave, they are also sensitive to being cheated. Many described struggling to find the balance between being sympathetic and being vulnerable to being taken advantage of. While some entrepreneurs have stories of finding out that one of their employees was lying to them about an illness, or a family member's illness, such situations never compelled any of them to change their leave policies. "I do not want to be deceived and cheated," said Tsige, of the Hawassa hair salon. "I only want to be sympathetic to those who have real problems."

Holidays

Employees also require time off to celebrate holidays. Particularly in Ethiopia, holidays[14] are very important and consume a lot of time and energy. The time off required for holidays is heavily gendered, as there is a strong cultural expectation that women cook elaborate meals, clean their houses, and buy new clothing for their children for the major holidays. Women need to spend time, usually several days, in advance of a holiday in order to prepare, and then of course need to take the holiday itself off. Families often either travel to their home villages or host visiting extended family members. Because of the primacy of holidays, Ethiopian employers must account for their employees' need to take time off surrounding major holidays. Most entrepreneurs in the sample give

14. There are many major holidays on the Ethiopian calendar. Ethiopian Orthodox Christians celebrate Easter, Christmas, and Meskel, or the "finding of the true cross." Ethiopian Muslims celebrate Eid al-Fitr and Eid al-Adha. All Ethiopians celebrate Ethiopian New Year, which takes place in September.

their employees time off for the holiday itself. For those that have numerous women employees, some will allow their workers to take time off prior to the holiday so that they can attend to their domestic responsibilities and holiday preparation. Some also give time off the day after a holiday to allow their employees to have a true rest. Overall, it seems that most holidays off are unpaid.

In some cases, the workers have stated a preference to work on holidays so that they can receive money for the day's work. This situation was only reported by women who have business in male-dominant industries, because the men do not have to fulfill social expectations by spending time preparing for the holiday and because it is permissible if they do not celebrate it at all. So, for example, even though Tigist doesn't require employees to come into her Hawassa furniture workshop on big national holidays, she allows those that want to work to come in so that they can earn their daily wage.

Personal Leave

Only one of the entrepreneurs of the fifty discussed offering paid vacation time to their employees. Tsehey, of the Addis Ababa daycare, has always allowed for a certain number of paid vacation days for her workers. Partway through the longitudinal study period, she increased the total number of days from five to ten because she felt that the employees deserved more of a break given the difficult nature of caring for small children day in and day out.

Workspaces

An additional way that employers pursue wellbeing in their employees' working conditions is through the provision of a safe and comfortable workplace. In some cases, this means attending to the health and safety of the space, particularly over and above any regulations that may apply. It can also be related to making the space comfortable for them in other ways.

Jalene's coffee processing facility is located in a small pair of rooms near the center of Hawassa city. One of the rooms is filled with a large roasting machine, which is where Jalene takes the green coffee beans that she has purchased from middlemen and roasts to her specification. Next to the roasting room, there is a small shop where Jalene sells cups of coffee to customers who stop in during the day for a break. The roasting room is not purpose-built for processing coffee, and thus it does not have good ventilation. The employees who roast the coffee, mostly young men, are thus exposed to a lot of heat and smoke in the course of doing their jobs. Though they do not complain about these hazards, and though it is not legally required of her, Jalene discussed her desire to improve ventilation by installing a chimney. In later waves of the longitudinal study, Jalene began the process of finding a new location for processing coffee, and good ventilation was a primary consideration for her.

Another way that some entrepreneurs prioritized the wellbeing of their employees in their workspace was to allow children into the space. Several of the entrepreneurs in the sample explicitly allow for this as a step towards making jobs more inclusive to working parents. This is something that Fikir discussed in her interviews and also was observed to practice. Fikir reflected that she would like to have onsite childcare available for her workers as her garment factory grows. She contrasted her vision for her garment factory with her own experience working in a garment factory as a new mother:

> [In my factory,] the woman could bring her child, feed him and sleep him in the daycare space provided and continue carrying on her job. In this case, the child could breastfeed in a calm manner, and it will grow healthy. It won't be like me. When I was breastfeeding my child, my husband used to wait for me, carrying the baby on the main roadside right outside of work.

Due to the challenging circumstances she faced to feed her baby, and the consequences of having to go a long time between feeds, Fikir was forced to stop breastfeeding her child earlier than she wanted. This experience has inspired her to run her business in such a way that enables women to have their children present while they work. Indeed, the research assistant observed several instances where workers' children were present in the workshop as they did their jobs. For example, during one of the visits to the site, a Fikir handed her phone over to a worker's four-year-old son so he could play games on while his mother worked.

Although Edith, of the tailoring shop in downtown Kampala, did not mention intending to make her business a child-friendly place for her workers during our interview, she allowed for children to be on site. I made a habit of dropping by the business to say hello when I was in the neighborhood, and on most occasions, I was greeted by a young saleswoman and her infant, who mostly slept peacefully in a small bassinet on the floor of the shop. Similarly, when I visited Jennifer's small textile workshop in an outlying neighborhood of Kampala, there was a child present in the workshop. This toddler, the child of an employee, explored the space while his father focused on his job weaving a garment. Irene, who runs a small general goods store in Mpigi, a city west of Kampala, reported to me that she also allowed her employee to bring her child to the shop for three years, until the child was ready to go off to school.

By allowing employees to bring their children to work, these entrepreneurs are providing jobs to those that may otherwise not be able to afford childcare. This particularly benefits women, though, as in Jennifer's case, may also be beneficial for some male employees as well. In a place where paid family leave does not exist for most people, having the benefit of bringing a child to work is an act of inclusion and a bid to improve wellbeing for both the child and parent.

Giving second chances

Sometimes entrepreneurs use a logic of wellbeing when it comes to decisions about how to deal with employees that misbehave or are consistently bad at their jobs. In many cases, these are surprising choices. There are many stories of businesswomen deciding to give an employee a second chance in an attempt to improve or sustain an employee's wellbeing, often at the expense of their business's stability or profit. Yet many women entrepreneurs reported keeping their problematic employees, giving them more training, and allowing them another chance to improve their performance or quit their bad behavior. Of course, different women made different decisions about where to draw lines, and some people in the study were quick to let people go. But a majority described a somewhat forgiving regime. There are two main ways that the entrepreneurs justified giving second chances to employees. The first is a desire to keep people employed for their own benefit and the benefit of their families. The second is the high costs associated with recruiting and training a new employee, which can sometimes feel overwhelming to an entrepreneur. As with many other decisions, the choice to extend a second chance to an employee is layered and may engage several different logics at the same time.

Ugandan businesswomen Doreen and Sylvia succinctly articulated the prevailing attitudes that the entrepreneurs in the sample have about how to deal with bad employee behavior. Doreen, who runs a boutique tourist lodge near one of Uganda's national parks, discussed her approach to underperforming employees, saying, "We train. And we give people a chance to reform or change or whatever. And then we rarely chase people away unless it is issues to do with alcoholism or stealing." For Doreen, there was an emphasis on patiently training and working with employees so that they can retain their jobs. However, there is a red line, and her business does not give second chances to those that steal or cannot manage their substance abuse. Sylvia, who has a popular

restaurant in the central business district of Kampala, said she also keeps problematic employees on in the hopes of spurring them to improve, even against her own better judgement:

> I have the weakness of not chasing people away. Even the thieves. It's my weakness. I have the feeling this person can change. He can change. Let's get him another chance. And sometimes, you know, they really change. And some don't.

Unlike Doreen, Sylvia is willing to retain employees that steal. Sylvia, like some others in the sample, takes giving second chances to an extreme level, but she is not alone. These two entrepreneurs model the general approach to giving second chances, including the variation in what to do about thieves.

A commitment to employee wellbeing often results in the businesswoman taking on intensive training so that the employee can stay in their job. Susan, who co-owns a pharmacy and a medical center in partnership with three other women in Kampala, told a story to this effect, and it was clear that she felt a lot of guilt and anguish about the episode. Her voice became strained and dismayed during this portion of the interview; she paused often as she remembered and re-lived the experience. The story was about an employee that had been hired several months prior as an accountant. This employee made a huge mess of the account books. Susan, who was frustrated, scolded the employee for her errors. Two weeks later, Susan heard from another co-owner that the employee mentioned to her that her blood pressure had gone up, that she was having trouble sleeping, and that she was experiencing nightmares. Susan interpreted these health conditions as related to her response to the mistake, believing that she had been too harsh with the woman. "This was because of me," she said. "It was so clear. I was putting on pressure. I think she was so scared when she saw me." Susan wanted someone else to work closely with the employee because she felt she was doing her harm. However, no one else in the business had experience with bookkeeping, so

Susan had to continue in her role. She fretted over the tension between doing right by the business and doing right by the employee, saying, "Oh my goodness, somebody is going to die because of me. *And* we need to have clean books. There is no other way." Rather than simply fire the employee and find someone else who could do the job, Susan said that her co-owners were committed to mentoring the woman and giving her another chance to succeed. "And these ladies [the co-owners] were so gracious. One of them told me, 'Don't give up on her. Can you just give her one piece of work?'" Susan agreed, and changed her approach to working with the woman, taking on a gentler mentorship role. The woman's performance improved dramatically and, by the time of my interview with Susan, was now back in charge of keeping track of the business's finances. Susan told me, "She does the banking, she does the petty cash, she does the system. She had no clue about QuickBooks, she did Quickbooks. We moved from QuickBooks to Odoo, [now] she does Odoo. In a way, that's success."

Susan's story shows that she and her (women) business partners were all committed to this employee's wellbeing, even though it turned out that she did not have the skills necessary to do her job on her own. Rather than send her away, Susan and her business partners invested significant time and resources to helping her learn and gave her a second chance to do the job well. Not only was the re-training successful, but Susan looked back on the experience as emblematic of her purpose and success as a businesswoman.

Sometimes the concept of a "second chance" is a formal policy, as it is for Selam, who runs a daycare in Addis Ababa. Selam told us that she is very strict about her childcare workers not using any kind of physical violence to discipline children. She said that if she sees an employee use force against a child, she will give them two warnings, and after that they will be fired. Others have a period of time that they set aside to allow for employees to make mistakes and learn, only

considering firing them after that period has elapsed. For example, Linda, who runs children's playgroups in Kampala, said that she gives her employees "two months. Give you the first month, and then the second month you have to show me what you have learned."

Many of the most dramatic stories of second chances are related to theft. Entrepreneurs in both Ethiopia and Uganda frequently spoke of a sense of distrust that they have towards employees and other business partners, a worry that they will be exploited. This is not entirely unearned; nearly every person in this sample has a story of someone taking advantage of them or an employee stealing from them. These incidents often pose serious risks to their business's survival. Some of the businesswomen in the sample described ways that they built systems to test employee trustworthiness. For example, Nansubuga, who has a small cleaning firm in Kampala, gives new employees "simple work" that they can do from home, such as packing up clean laundry. For example, "If I give you 16 jeans, are you going to pack 16 jeans? If I give you seven pairs of shoes, are you going to pack six pairs?" By giving her employees these early tests of honesty, Nansubuga is trying to build a culture of trust among her staff.

Unfortunately for the entrepreneurs in this sample, despite any preventative measures they may have taken, theft was still a regular occurrence. Common-sense business practice holds that any employee that is caught cheating should be fired immediately. Indeed, that is the approach of many entrepreneurs in the sample, even those that are otherwise highly committed to supportive working conditions and employee wellbeing. In a somewhat classic case, Sena, who has a construction materials shop in Hawassa, suspected an employee might be stealing when she noticed he had involvement in a weekly savings group[15] that was equal to the amount of his salary. She did not think

15. Called an *ekub* in Ethiopia, these savings groups are a common way that people save money. Each person contributes a set amount on a regular basis, and one person receives the lump sum on a rotating basis. Uganda also has group savings, typically called *roscas*.

he had any other income, so where was he getting all that money? She told us,

> Without him knowing, we started making an inventory of what we bought and what we sold. Then the balance showed 31 quintals[16] of difference. We could not make him pay our loss back since his monthly salary was only 500 birr. You can imagine how much he stole from us without us knowing it! Then we fired him immediately. I even did not want to hire another shopkeeper.

Sena found evidence for the employee's theft and promptly fired him and then felt nervous about hiring again. Her choice to not offer a second chance is not surprising and aligns with how we might expect a person would run their business. Doreen, of the Ugandan tourist lodge, also expounded on her decision to let go of employees that steal. She said,

> We are dealing with a very sensitive group of clients, and you can't take chances. So, stealing, begging people for tips, begging clients for money. All those things are not acceptable. So, if you do them... If we find out that you did something like that, you will be on your way out. Those are some of the things that are really a no-go. But some of the things like performance, we really give a lot of time for people to learn and get in line.

While Sena and Doreen, and others in the sample, were quick to get rid of employees that stole, a significant contingent of the sample made the choice to give second chances in the case of theft. Their justifications for doing so almost always tied back to the wellbeing of the employee.

Worke owns a stationery and furniture auction business in Addis Ababa. She had an employee that, for the majority of the longitudinal period, she knew was stealing from her in varied and creative ways. He took advantage of her maternity leave and pocketed all of the sales that were

16. A quintal is a unit of mass commonly used in Ethiopia, worth 100 kilograms.

made while she was away, all the while reporting that there were no sales. He had an elaborate scheme involving issuing incorrect receipts to customers. He broke off pieces of furniture that could go unnoticed and sold the pieces on the side. Worke uncovered these many transgressions but declined to fire him. Month after month, we would ask if he was still around, and Worke would reply that she still employed him. Over time, Worke discussed her reasoning. First, she worried that if she fired him, his drug habit would get worse. She said,

> I feel so sorry for him. I know that if I fire him, he would be diving into doing drugs and he would be a lost soul after that. So, I wanted to be patient and I wanted to give him the opportunity to work under my direct and strict supervision.

His parents had reached out to Worke and asked her to continue to employ him for this reason as well. She told us that she said to herself, "Well, let him steal, I won't lose much from what he is stealing. It is better to save his life than to save the small amount of money that he steals from me." Worke felt obligated to keep him in his job for his own wellbeing. The second reason Worke gave for giving him numerous second chances was that he was very knowledgeable and good at his job. She made the calculation that the amount he stole was less than the amount it would cost her to rehire the position. Finally, in the eighth and final wave of interviews, Worke reported that she had finally had enough and fired the employee. In Worke's dilemma, we see the tensions between a profit-oriented approach and one rooted in supporting the wellbeing of a troubled member of her community. Eventually, Worke did fire the offender, but only after giving him numerous second chances. And even after firing him, Worke offered to help him if he ever decided to start his own business.

Zoma, who runs a small travel agency in Addis Ababa, described a similar situation. She had an employee who was highly educated and very good at his job, but he struggled with addiction

issues. He made mistakes when he came to work under the influence and eventually started stealing money from Zoma's business. Feeling ashamed, the employee quit. Zoma forgave him and convinced him to come back to the business. However, he ended up stealing again and left the office one day and never came back. Zoma understood this as an isolated case and did not regret giving him a second chance. "He even calls me these days as well, to your surprise," she said, indicating that she had forgiven him and that they were still on good terms, despite it all.

Another story that demonstrates the willingness to extend a second chance to employees comes from Lillian, who has an interior design and construction firm based in Kampala. Lillian characterized the culture of the construction sector as somewhat dishonest and very profit centric. She prided herself on adhering to a different moral code, taking pains to not cheat her customers and to structure her business to maximize price transparency and fairness rather than profits. Given her emphasis on honesty, I was surprised when she told me a story about her reaction to an employee who was dishonest and stole from one of her worksites. This employee was a tiler, and he was "very good and meticulous, but he happened to be a thief, and we didn't know," Lillian explained. He was working on a job during the height of the Covid-19 pandemic, and, because of the lockdown restrictions on travel, Lillian was unable to monitor the worksite as closely as she typically would. Taking advantage of this, the employee stole boxes of tiles from the site and brought them to Owino, Kampala's central market, to sell. Lillian discovered the theft and was heartbroken, but she was not ready to fire the employee. She told me,

> But I said: now that I know that he's a thief, he stole this, I'll talk to him. If he confesses, then we move on. [Imagining the conversation:] *I know that is what you have, this bent part of you. I'll watch you. But I'll still employ you. If you deny, then our partnership is done.* So, I called him and we sat down and talked. I even called my husband in the conversation. And the guy confessed. He said, "You know what, Madam? The time was tough. I think because the tiles were more

> than what was needed, I felt I can just take away some." And I felt maybe he was tempted. Aren't we all? It was a hard time, yes. So, I said, "It's okay." I run it by the client. I said, "This is the situation. This guy, he's a thief. He is a thief, and I've talked to him, and he has confessed." And then she said, "Okay, he has confessed, he should go." I said, "I don't think I want to let him go. What if we give him another chance? Because, I mean, who of us, if they said [to] cast a stone, I wouldn't…" She said, "Okay, if you think."

Given Lillian's commitment to honesty, I would have expected her to fire the offender immediately. Instead, she gave him a second chance and convinced one of her clients to do so as well, potentially risking her relationship with that client. Lillian's reasoning for the second chance was two-fold: first, she recognized the challenging circumstances that this employee was in, particularly during the financial hardships that Covid shutdowns brought to Uganda. Secondly, she connected her decision to the Biblical story of Jesus telling a crowd that anyone without sin would be welcome to cast the first stone at a woman condemned for adultery, thereby linking her act to her religious convictions.

Administering layoffs

Employee wellbeing is also important when the businesswomen in this sample go through the painful process of laying off staff. For many entrepreneurs, whether and how to do layoffs are a choice that they must make when sales are not as high as they had planned for or when they are facing an unexpected loss. Laying off employees is a painful experience for entrepreneurs; many described coming to the conclusion that they must lay people off as the hardest decision they'd made as a business owner. But once the decision to lay someone off is made, there are further decisions in an entrepreneurs' control. The businesswomen in this sample often did what they could to ensure worker wellbeing even as they were in the process of letting employees go.

Annette, who has an interior design and tailoring business in Kampala, characterized the stress and anxiety that entrepreneurs feel when they realize they can no longer pay salaries:

> **Annette**: One of the decisions that was really hard for me to make was to let go of my tailors. I knew I had trained them, and for some of them there was a lot of uncertainty. But I had to make that decision. And actually, it turned out, much as it was difficult to make, it turned out it was for the good of all of us.
>
> **LPM**: Really?
>
> **Annette**: Because now they found where to attach themselves, and they're able to do without me. But I was just clinging on them. How are they going to manage without, you know? Without jobs? Will the skills they have that I have taught them, are they enough to help them sustain themselves? But actually, they have.

Annette had worried about her employees finding jobs and making use of the training that they had received from her. She went on to tell me that her former employees had done well for themselves after they were let go, using the skills they'd honed working with her. One of them started her own business and has run it successfully ever since. Two others have found work in another tailoring setting and are doing well. Annette demonstrates the commitment she has to her former employees by continuing to stay in touch with them, even these years later. Her relationship with them exemplifies her abiding concern with their wellbeing, even after they are no longer in her employ.

The Covid-19 pandemic unfortunately gave many of the entrepreneurs in the sample plenty of reason to lay off workers. While the pandemic wreaked havoc on businesses all over the world, studies show that it hit women's businesses especially hard (Mastercard, 2022), including in Ethiopia and Uganda (Abebe et al., 2020; Alfonsi et al., 2023; Ssali, 2020; Walker et al., 2021). In Uganda in particular, the lockdowns were strict and ground economic activity to a halt on two separate

occasions: during the initial onset of the pandemic from March - June 2020, and then when Uganda felt the effects of a strong second wave of Covid, in July-August 2021. One of the main outcomes from the Covid pandemic for these businesswomen was the need for them to lay off their employees. However, for the women in my sample, they did so only as an extreme last resort. Doreen, of the tourist lodge, said that Covid was a major crisis for her business. She described the ways that she tried to buffer the harm to her employees, saying,

> We had to lay off staff, which was really hard because you are also seeing that they also had nowhere to go, but we didn't have money to pay them. We first put them on half pay for some time. But when things continued to be bad, we had to completely lay off some and leave just a few at the lodge.

After the crisis subsided and things started to open back up, Doreen described her next steps:

> First priority was to get a good manager because now we needed to, first of all, boost staff morale and then also boost our sales. So, we had to put a good manager. And then, we also had to improve the other services. Like I told you, we had to do some renovations. And we also had to increase their salary. Eventually, the ones that had been there for some time, increase their salary. So basically, this whole time, I don't think we have been making any money.

Doreen's description of her experience of laying off staff due to the Covid pandemic demonstrates her prioritization of keeping her staff cared for by trying to keep them on half-pay as long as possible, even when the lodge was not making any money. The commitment to staff didn't dissipate when it was time to restart the business, as Doreen describes her commitment to increasing staff salaries once the lodge reopened. She described this as being explicitly at odds with making a profit.

> Similarly, Sylvia who has a restaurant in Kampala, was faced with the shock of Covid

closures, which forced her restaurant to shut down initially, and then reopen with very limited staffing. Faced with the new reality, she chose to let her waiters go but retained her cooks, whose labor she deemed more skilled. She reported that she paid the cooks throughout the Covid closures, even though the business was closed, and it was not making any money. Like Doreen, Sylvia felt it was important to attend to her employees' wellbeing during the crisis, even at the expense of her business's financial stability.

Though the businesswomen are often forced to let go of staff because of the tough economic circumstances they face, the sense of obligation they have for employees' wellbeing does not vanish once they have left payroll. Regularly, entrepreneurs will re-employ those that they have laid off as soon as they are able. For example, Worke was forced to let go of several workers that she had hired as contract workers during a slow period for her business, during the third wave of data collection. At the time, she said she intended to hire them back as soon as she was able. By the fourth wave of data collection, two months later, she had already brought them back on board.

Business culture

While pay, schedules, and the retention of one's job may all contribute to an employee's material wellbeing, the workplace can contribute to employees' psychological wellbeing as well. Elements of psychological wellbeing include a positive sense of self, the ability to practice skill mastery, and positive social relations (Page & Vella-Brodrick, 2009), all of which can be supported or discouraged in a work environment. The businesswomen in this sample often made decisions designed to cultivate psychological wellbeing for their staff through their one-on-one interactions and the workplace culture that they established. Entrepreneurs' general frameworks for how they approach their staff can be instructive about their attention to employees' psychological wellbeing. For example, Millie, who runs children's clothing shops around Kampala, said that she has had

relatively little turnover because of her overall approach to managing her staff. In this passage, Millie reflected on her leadership style:

> I think it's the way people are treated. I think I come with a human face. I come with a human heart. I want to treat people the way I would want others to treat me. And for me, I think that has been a big plus… But for the industry in which I operate, I think we are one of the best [companies] in terms of our caring for staff, in terms of salaries, and the terms.

Helen, who owns a coffee processing company in Uganda, told me that she believes it is important to provide a "good environment" to workers. Helen is a particularly cosmopolitan entrepreneur, who has had a lot of international experience and is deeply involved in the work of a number of international NGOs, working as a trainer and mentor for some that promote entrepreneurship. Helen's poised and calm manner echoes the serious and thoughtful way that she approaches her business and the management of her employees. Helen and I had been discussing employee turnover when she introduced the concept of "good environment." I asked her to define what that meant, and she replied,

> If someone is given the chance to openly share with you what they think does not work… And then you as an employer, you have to, one: make sure that you're able to listen. Of course, you cannot implement everything that you're being told [laughs], but you have to give them that listening ear and show that their ideas really matter and appreciate that they are here to grow with you. As they help you develop your business. Instead of you coming with this background of: I employed you, this is what I want you to do. We should be able to provide that you have that good working relationship with them. That, if someone has an idea that is that they think is improving your business, you should be able to listen. And if it is workable, you can try it. Maybe run a trial. If it works, good. If it doesn't work, this person is satisfied, that yes, I am valued.

Helen's emphasis is on creating an environment where employees are comfortable sharing ideas and where Helen takes those ideas seriously and even implements them. She believes this communicates to her employees that they are valued. This example demonstrates how business culture can be a particularly important site for empowerment expansion, as entrepreneurs can choose to make room for employees' creativity and grant them agency to try ideas out.

Like Helen, Fatimah emphasized listening to her employees and treating them with real respect. Fatimah runs a craft export business in Kampala and her employees are a particularly vulnerable group. The artisans that she works with are mostly poor and mostly women, many of whom are single mothers with little education. A significant number have either a physical disability or HIV/AIDS. Despite their relatively low status in Ugandan society, Fatimah insists that they are treated with dignity by her staff. She told me about her approach to working with them:

> You have to be open. You have to be honest. You have to care [about] the people you are dealing with. You have to respect them. You have to love them, share with them, whether good or bad. To me, that's how I feel. Whether a woman or a man. As long as... And this is something I also tell the [business's management team]. That they give a chance to women, to listen to them. If they have a challenge, be with them. If it is happiness, be happy with them. But you need to listen to them. Otherwise, once you shout at them, they will never come back to you.

For Fatimah, this is not performative. She herself is not highly educated, is a single mother who raised ten children, and has a significant physical disability. She deeply identifies with the artisans through her own life experiences. She wants to act in solidarity with her employees and for the management staff to do the same. Fatimah's emphasis on their wellbeing is central to how she runs her business. She hopes that it has spillover effects that help the business further, but her main aim

is to give these people jobs and a sense of dignity.

Although Millie, Helen, and Fatimah all have larger and slightly more sophisticated business operations which may necessitate a proactive approach to managing workplace culture, other entrepreneurs with smaller businesses came to similar conclusions. For example, Tihut, who runs a small stationery auction business in Hawassa, hired her only employee midway through the longitudinal study duration. Even though she has a staff of just one person, Tihut has been deliberate about making the experience of working at her business a positive one, saying,

> I do not want her to feel that we have a hierarchical employer and employee relationship. I rather want her to feel that she is one of our family members. I want her to feel free and focus on her job. She usually tells me the complaints that she heard from her friends who work in a similar job as hers. She tells me that their relationship with their employers is full of tension. And I can easily guess that if they get the opportunity to leave they will.

Team meetings are a tool that numerous entrepreneurs use in order to reach the goal of a positive workplace culture. In Addis Ababa, Lalitu began using meetings to help manage her two employees in her textile stall in busy Merkato market. Both of her employees are close family members: her husband, with whom she has been working for years, and her brother who started working with her around the beginning of the longitudinal study period. Over the 18-month duration of the study, Lalitu complained particularly about her husband's poor customer service skills and generally lackluster attitude as an employee. She also shared her dissatisfaction with her brother's commitment to the business and her belief that he was not taking his job very seriously. Rather than give directives to these employees and lectures to improve, Lalitu decided to start a regular "staff meeting" to try to engage them to think about their roles differently and to take their work more seriously. She wanted to promote a collaborative work environment while encouraging

them to improve their behavior. She told the research assistant,

> I want us to frankly speak of each other's good and bad sides in the business... I want us to talk frankly about the way we handle customers; I want to discuss about the items that we should get for the business. I want us to be frank with each other and say what someone is doing wrong. I might tell him [her husband] the way he handles customers is not right. And he might tell me that we should stop giving credit and so on. We should talk about what provides us with the most profit. We should talk and discuss if we are happy people in general. Generally, we should have these meetings and decide as to how we should do business as a team.

Staff meetings are a tool that Jalene also uses to help her employees feel valued. They are central to Jalene's attempts to keep her employees happy and to open up lines of communication so that she can meet their needs. She wants to know "if they are not happy with their salary, or if I am overburdening them… or if they dispute and have disagreement when I am out." Unlike Lalitu, who has decided to hold meetings on a regular basis, Jalene only calls these meetings on occasion, when she senses that her employees are unhappy with something. Fatimah, of the craft export business in Kampala, also calls meetings to open lines of communication with the artisans that she works with. She said,

> Once in a while, we call the meeting, and I ask them to be open. Even if it's something on my side, [I ask that] they even be open to me, so that either I find a way of solving it, or if there is some mistake I'm doing, I correct it and apologize to them. So, we are friendly. We do it in a friendly way that everyone feels free.

Christine, who has an interior design firm in Kampala, talked about using one-on-one meetings as a tool to help employees feel supported and to demonstrate her commitment to their professional

growth. During these regular meetings, Christine said that she wants to understand, from the employees' perspective, "Are you adding value to yourself? How are you doing it?" She wants them to know that she supports their professional growth, and she encourages them to seek additional education to support that growth. Christine described feeling pride that she is making a difference in the lives of her employees, not merely by giving them jobs, but by giving them a "good working environment." She defined that in interpersonal terms, saying that it meant,

> Having a conversation with [the employee]. And encouraging [them] to do what [they] want to do. That is something I feel makes one better. Because there's so many conversations that I wish I would have with someone that I never got. That I take my time talking to them to guide them.

A collaborative leadership style is not something that comes naturally to every businesswoman. Rashida, who has a trendy bakery and restaurant in Kampala, initially struggled with management. She wanted to be involved with every element of her business, even as it grew rapidly, and struggled to delegate tasks and allow for mistakes as her employees learned. She turned to books to learn new management strategies, and in so doing realized that,

> these [skills] are not things you can get in school. How to understand people. How to have empathy for the workers. Basically, I had to go back to the drawing board, to talk to myself and look at a mistake as a mistake, not something offensive or someone just failing to learn.

The process of doing this inner work has helped Rashida build trust and hand over more tasks to her employees. "I'm a better person," she said with a laugh. "They may not be better, but I'm better. I give people chances."

Christine, of the Kampala interior design firm, also reflected on her management evolution. She said that she used to be a micromanager but has changed her ways after a brain hemorrhage

kept her out of her first business for many months and led to its eventual closure. "I learned that you don't have to be Superwoman really, to run things. Everyone is super. So, if you're hiring people, allow them to do what they do," she told me. Christine thought that her shift away from micromanagement has made the business's culture happier and more collaborative.

Edith, who has the tailoring business in downtown Kampala, also described how her management style developed over time:

> Sometimes when you are rigid, you may not listen to other people's opinions. And when you have your own opinion …you will not let other people explain to you what they know and what can help. You think, after all, I started this business single-handedly. So, what do *you* have to offer? You don't give other people a chance. It has happened to me. But now I'm getting out of it.

Tsehey contrasted her approach to managing her employees with how her husband treats employees. She believes that her husband is too hard on them, jumping on their errors rather than valuing them for their work. She said, "What I truly focus on is the dedication that the employees have towards the job. If I feel like they are fully dedicated, I can tolerate everything else. I don't think I would ever find an employee who satisfies me 100%." Her husband, she believes is "over-enthusiastic" about the business:

> He never allows us to be a bit reluctant or a bit relaxed on the business. I don't want this approach in the business. I don't want the nannies to over-stress… I believe that I should somehow ignore the minor faults that the nannies commit so as to maintain the good relationship we have with them. He is not that tolerant if he sees mistakes...I believe in being flexible when treating the nannies. If I have to advise them, I choose to wait for a good time to do that. I don't do it every now and then. If you keep nagging them, you would lose them;

or you would push them to become bored of the job.

In all of these examples, the entrepreneurs promote psychological wellbeing through their workplace culture. They take time to consider how they can assist their employees in having a more positive sense of self, practice skill mastery, and pursue positive social relations. Many entrepreneurs have gone through a journey to realize how critical these elements are to employee wellbeing. Yet by providing a supportive business culture that prioritizes psychological wellbeing, these entrepreneurs are setting up a space for empowerment expansion.

Conclusion

Once employees are hired, the moral economy that structures social norms about businesses continues to shape how their employers interact with them. Rather than treat employees like widgets who are interchangeable and whose purpose is to help the business grow and earn profits, the entrepreneurs in this study tended to orient employee management decisions around the wellbeing of their employees, sometimes over and above the wellbeing of their business. This approach echoes the principles of Ubuntu in its emphasis on shared humanity and an attentiveness to inequality and social location.

In this chapter, I laid out the numerous ways that women entrepreneurs in Ethiopia and Uganda prioritize employee wellbeing through their management decisions. In the ways that businesswomen pay and schedule staff, cope with theft, approach business culture, and more, these entrepreneurs frequently use their businesses as a tool of empowerment expansion. Entrepreneurs are aware of their position of power over their employees and are concerned with ensuring that they use that power to benefit their employees' health, happiness, and prosperity. In many cases, worker wellbeing aligned with business goals. However, the entrepreneurs typically discussed decisions as

primarily related to employee wellbeing.

The different ways that entrepreneurs engage a logic of wellbeing demonstrates how moral economies are context specific. Although the overall concern for wellbeing was a shared goal for both Ethiopian and Uganda entrepreneurs, some cultural differences were apparent in how entrepreneurs pursued wellbeing. For example, there was careful consideration about time off during holidays, which took into consideration employees' social situations and cultural obligations in Ethiopia, where the Ethiopian Orthodox Christian culture dominates. The import of holidays of all kinds in Ethiopia drove attention to this issue in a way it did not in Uganda. Even though Ethiopia and Uganda share many elements of a moral economy based on the concept of Ubuntu, the specifics vary based on local culture.

Of course, there are exceptions to this way of thinking and managing. While an overwhelming majority of the entrepreneurs in this 50-person sample demonstrated evidence of prioritizing employee wellbeing, some few did not. Through these exceptions, we can more fully see how the pursuit of wellbeing is a function of a moral economy and not just the innate altruism of a set of people. That is because a moral economy structures economic relations in certain ways, not impels morality within the economy. Thus, we are able to see that certain characteristics may cause entrepreneurs to *not* prioritize employee wellbeing. These characteristics include: the size of the business, whether or not employees are family members, the husband's involvement in business management, and finally, the nature of the industry. In these cases, other forces seemed to overtake the interest in pursuing employee wellbeing.

First, those that ran the smallest businesses did not use this logic. This is sometimes because they were not currently employing people at the time of the study, and thus did not have employees to manage. If these small businesses did have staff, they sometimes were still so small that the

entrepreneurs' attention was solely dedicated to business survival, and little effort had been put into thinking systematically about management of employees (or other systems). This is perhaps the case for an entrepreneur like Yanet, who runs a small secondhand clothing shop out of a container in a far-flung neighborhood of Addis Ababa. Yanet, who employs her sister-in-law to work in her business and also do domestic tasks in her home, told the research assistant that she forced her employee back to work prematurely after an illness:

> I pushed her a lot to recover sooner and even recommended her to go and see a doctor and fasten her recovery period. [Laughs]. I insisted that she shouldn't stay in bed leaving me alone with all the work there is and encouraged her to recover fast. I don't know how to handle things in her absence.

Yanet's very informal business was reliant on her sister-in-law's labor, and this overreliance likely constrained Yanet's ability to consider her employee's wellbeing when making decisions. Instead, Yanet acted out of desperation and did things like knowingly bring her employee back to work before she was ready to do so. It is easy to imagine this scenario playing out in other small or micro-level businesses as well. When an entrepreneur's business is very small, daily survival is typically a challenge, leading businesspeople to exert pressure on their employees just to make it to another day.

Another circumstance that dampens the tendency to pursue wellbeing logic is when entrepreneurs hire their family members. While giving family members the opportunity to work is seen as a way of helping them out, as I discussed in Chapter 5, sometimes the power dynamics of the relationship can lead to working conditions that are not focused on wellbeing, or worse, are exploitative. Depending on the situation, these relationships can mimic the often-oppressive dynamics of family domestic workers (Namuggala, 2015), where the employee is expected to work in

poor conditions out of a sense of obligation to their family member. Yanet's treatment of her employee/sister-in-law is one example of the dynamic, but there were others, including an extended family member that Sena, of the construction materials shop in Hawassa, hired that she admitted she sometimes used physical punishment on when he made a mistake. His status as a family member likely meant that he was less protected against this common form of discipline for children and minor family members.

Another factor that might influence women entrepreneurs' embrace of wellbeing logic might be the extent to which their husbands are involved with their business. Rebecca, who co-owns several businesses with her husband in Addis Ababa, is perhaps an extreme case of this, because her businesses seem to be much more driven by her husband's vision than the others in the sample. It seems that her husband is the one who generated the ideas to start each of her businesses, and in the case of their oilseed processing business, he seems to be the main decision-maker. In her interviews, Rebecca gave little thought to her employees and their wellbeing, because it seems it is actually her husband who does most personnel management, and his management values set the tone for their business together.

Finally, for three entrepreneurs in the sample with larger businesses, wellbeing logic generally seemed to have less purchase. A possible explanation is that these three women work in sectors that are heavily male-dominated and have a strong corporate culture: oilseed export, customs processing, beverage distribution and mineral mining. In these cases, corporate norms from the West seemed to hold strong and set the terms by which these entrepreneurs operated. For all these entrepreneurs, employee wellbeing did not seem to be particularly central to their thinking about employee management. Babirye, a Ugandan entrepreneur who runs a beverage distribution company and recently opened a mineral mining firm, was much more focused on traditional markers of business

success than the other entrepreneurs. When the topic of employees first came up in our conversation, for example, she immediately referred to the need to "cost labor" as part of her business plan - a very different way of talking about employees than everyone else in the sample. Babirye also valued ambition for its own sake and expressed frustration about society's differential expectations from men and women, saying, "It's difficult being a woman entrepreneur. It's very difficult. You lose a lot more than a man will ever lose. You're judged by your ambition. You're looked at society looks at you as if you're materialistic, you know?" Yanet, Babirye, and Rebecca's cases suggest how firm size, type, and particular gender relations endemic to firm types may shape the development of a wellbeing logic for women entrepreneurs. Despite the durability of the values of in a moral economy, these examples illustrate the tensions that emerge in the context of global capitalism (Wiegratz et al., 2018) and suggest that some tenets might be eroded in certain circumstances.

By prioritizing employee wellbeing alongside and sometimes over other business goals, women entrepreneurs expand opportunities for empowerment for those that they hired. The sense of personal connection between entrepreneurs and the people they employ underscores the Ubuntu concept that people are inextricably linked to one another and that those in relationship are obligated to act unselfishly. Due to their own social location, women entrepreneurs are aware of the ways that others' social locations may influence their needs as workers, and they respond accordingly.

As with hiring and training practices, it is important to understand the goals that guide women entrepreneurs' decisions as they manage their staff. Organizations that seek to benefit women's businesses should understand the tensions that entrepreneurs often face between doing what's best for employees and what's best for business profits and provide advice to entrepreneurs

on navigating within the moral framework where they operate.

Chapter 7: "Everyone is destined to win": Constructing healthy competition and pursuing collaboration

In this chapter, I explore how women entrepreneurs conceptualize what good and "healthy" collaborative relationships with their business competitors and employees looks like. Economic theory recognizes the important role of collaboration in supporting the growth and success of firms in terms of clustering, cross-sector collaborations, and more. But the embrace of collaboration still tends to be nested within a broader assumption that firms will act to maximize scale and profitability. Collaboration, in other words, is seen to be a strategic tool to support broader competitive aims, not an end in itself. This assumption goes all the way back to Adam Smith, who stated that "people of the same trade seldom meet together," and if they do, it inevitably ends in a "conspiracy against the public" to set prices ((Smith, (1776) 1979) quoted in (Granovetter, 1985)).

Among women entrepreneurs in both Ethiopia and Uganda, however, a different logic prevailed. Collaborating with one's potential competitors was not only justified as a smart strategy for scaling one's business, but as a sort of moral good of its own. Entrepreneurs differentiated between 'healthy' competition that spurred improvements in business practices, sparked innovation, and supported mutual aid amongst businesses, and 'unhealthy' competition that was understood to be unfair and in violation of the unwritten rules of the moral economy. Entrepreneurs expressed a general belief in abundance and a faith that there is room for everyone — or at least hardworking and honest people — in the market. Collaboration was also embraced as a key attribute of good businesswomen, even if collaborative relationships did not always directly benefit one's immediate bottom line.

After briefly reviewing literature on collaboration and competition in women's entrepreneurship in an African context, in this chapter I present data in four parts: (1) How entrepreneurs conceptualize 'healthy' competition (2) How they define and reject 'unhealthy' competition (3) How they transform competitive relationships into collaborative ones, and (4) How they extend a collaborative mindset beyond their relationships with competitors into their relationships with their own employees.

Competition in the literature

The preference for collaboration over cutthroat competition has been explored in other literature about women entrepreneurs in Africa. In general, studies show that a preference for collaboration in business is a gendered phenomenon, from the very beginning of a firm's lifecycle all the way through to its eventual closure. For example, one study shows that, in Ghana, men entrepreneurs factor competition in the market into their decision about what type of business to open to a higher degree than women (Hallward-Driemeier, 2013, p. 114). Experimental evidence shows that in general, women globally are much less willing to compete than men, and this pattern holds in Africa as well (Anggadwita et al., 2017; World Bank, 2019). However, Gneezy et al (2009) demonstrated that while women shied away from competition compared to men in a patrilineal setting, in a matrilineal setting, their roles reversed, and women competed at twice the rate as men. The authors suggest that the power relations in the matrilineal society may influence women's preference for competition, though they believe other factors may also be at play and call for further research to better understand the phenomenon. This finding suggests that one's approach to competition and collaboration is a cultural construct; neither men nor women can be said to be inherently competitive or collaborative. Some scholars hypothesize that women's lack of competitive drive may contribute to the gendered gaps in business profitability (World Bank, 2019), though a

lack of data makes it difficult to evaluate this claim. Other scholars assert that increased collaboration is a form of innovation, and that by understanding collaborative behavior in the global south, we can understand the capabilities of collaborative business models (Ratten, 2014).

On the flip side of women's collaboration, men's aggressively competitive and exclusionary behavior has been documented towards women in their industries. For example, in inter-border trade between Zambia and Zimbabwe, a slowdown in the economy caused increased competition not between groups of traders from Zambia versus those from Zimbabwe, but rather between men and women traders. Men literally blocked women traders from accessing certain spaces in the market, keeping them out of public sight and blocking their efforts to attract customers (Arrington, 2009).

Further afield, analyses from anthropology have focused on the phenomenon of "bundling" — or the agglomeration of items within a limited space — describes how what seems like economic irrationality (for example, vendors who sell the same item doing so from the same area, seemingly increasing competition with one another), is actually a manifestation of "alternative principles of accumulation and socio-economic activity" (Calkins & Zoanni, 2023, p. 376) that reflect cultural understandings and logics. Thus, by studying women's approaches to the concepts of competition and collaboration, we can learn more about what these alternative logics are, how they are connected to gender, and how they drive women entrepreneurs' decision-making.

Embracing "healthy" competition

Among women entrepreneurs in both Ethiopia and Uganda, a notion of "healthy" competition was identified and seen to be a positive force. There was a sense that healthy competition can improve individuals, businesses, and society. "I love competition because when you

are competing all the time, you are thinking, what can I do?" Fatimah, the Ugandan handicraft exporter, told me. Gladys, who has a leather workshop in a working-class Kampala suburb, told me, "Competition is good. It helps you broaden your mind to see where you're going wrong, to see where you can improve." Yanet, who runs a very small secondhand clothing boutique out of a container in a far-flung section of Addis Ababa, told the research team that being in close competition allowed her business to stand out and draw in more customers:

> It is only after I relocated to this new shop that I understood the value of competition. There was high competition in my previous location, but that helped me to improve my business and stand out. Customers used to choose me among the others because I availed high quality clothes.

In addition to bringing benefits, competition was seen as generally unthreatening for many of the businesswomen in the sample. Numerous people espoused a belief that the market is large enough for everyone, and that every business brings a unique set of advantages to the world and meets different customer needs. Jennifer, who has a small knitwear workshop in Kampala, said of her competitors, "I'm not seeing the other person as a competitor, because everyone is destined to win no matter what. I can't supply the whole of Uganda. I can't!" Jennifer's approach to competition is to recognize that there are limits to what her business will be able to do, even if she grows exponentially. As she points out, even if her business - which is at this point still quite small - is wildly successful, it will still never be able to produce garments for the entire country. Jennifer's belief in this concept is such that she expends significant energy training new people in the technical skills needed to produce knitwear, as discussed in Chapter 5. Jennifer rarely has the financial capacity to employ her trainees after they have completed their apprenticeship, and so they almost automatically become her direct competitors.

Ugandan carpentry owner Stella repeated almost the exact same logic: "The industry is so big. I cannot serve every Ugandan here!" In Addis Ababa, Dagi, who runs a busy high-end photography studio that specializes in weddings, is also unfazed by competition: "I don't want to compete with anyone. I don't want to engage in any form of competition. I want to go on my own lane and not go into the path of others." Dagi regards an emphasis on competition as mostly emotional and not based in the reality of the market:

> But as humans, we have these feelings where we desperately want to compete with others so as to get customers. But that is just not the case. I mean in all honesty, as a human being and as a business, you can only handle a certain amount of customers. For instance, last month, I told you how busy I was with the church work, right? Imagine if I had another similar work to be done at that same time. I for sure wouldn't have been able to handle it. And that is just a fact. I mean, I am a human being and my capabilities to work are also limited. And even as a business, no matter how many employees you hire, you can only handle a certain amount of customers at a time. So, what I am saying is, there are plenty of customers out there and we really don't need to compete for customers.

The idea that different businesses could meet different customer demands was a popular one. Millie discussed this when she was explaining the rationale for starting a new business that will import and wholesale children's clothing to other retailers in Uganda. Millie had identified a lack of high-quality children's clothing available for customers in Uganda, which led her to open her own retail shop and expand it to four locations. But she still believed that there were customers whose needs were not being met. Rather than continue to expand the retail business and import items for her business's exclusive use, she decided to sell wholesale to other businesses. She described why she didn't see these other businesses, ostensibly her competition, as a threat:

> Because not everyone will come to [my business]. Because of the location, maybe because of

> the way I have set up, because I may not be good at setup, but another person may set it up in such a way that the person loves the ambience. So, there are some areas, maybe the customer care in my shop may not be as satisfying as another. So, if again, maybe I supply these shops and then the people are buying from those shops, still some people's needs will be met.

Millie's commitment to the goal of bringing more high-quality items into the country for Ugandan consumers drives her strategy of operating a wholesale importer. She believes that the diversity of shops will meet customers where they are, and that her shop alone won't be able to do that. Later in the interview, she used a metaphor to illustrate how she conceptualizes competition, saying, "we are all dressed differently, you know?"

Even when competition actively took business away from these entrepreneurs, the concept that everyone was just fulfilling a different niche prevailed. For example, Peace, of the greeting card company in Kampala, discussed how some of her former employees have poached some of her clients. She told me the following story:

> One of our best designers went with a chunk of our clients. Initially we didn't worry about it too much. We said, "You know what? We believe we're here for a reason higher than ourselves. And, you know, if God is able to inspire us, he will also protect us." But yeah, eventually some staff left and they went, left with clients. We had a huge decline on the wedding side. But they couldn't easily take the corporate clients because they didn't have the structures in place to qualify for government bidding or public bidding, you know, that type of thing. […] So that ends up being our niche. This is who we are, and I guess we should let go that business to them and specialize in the part that we can be best at.

Here, Peace shows that she puts her faith both in her Christian beliefs as well as in the market to

sort out who is best suited to operate in what niche. While this embrace of competition may seem to be an inherently capitalist stance, Peace's words show that it is as much about the reliance on a strong faith that will protect her and her company. Additionally, as Peace's business is a social enterprise with the explicit goal of employing and training young people and encouraging them to start their own businesses, Peace is supportive of the competing companies, even as it means fewer clients for her own business.

The language of faith comes through from other businesswomen, too. Sena, who runs a construction materials business in Hawassa, said that she didn't mind the heavy competition for customers in her area because "I believe nobody will take away what is meant to be for me." Sena's approach to competition, as she demonstrates here, is to have faith that her business will find its customers, rather than to aggressively take on competitors. Self-help philosophies have recently become popular throughout East Africa, oftentimes in conversation with evangelical Christian worldviews. These philosophies typically emphasize self-reliance and hustling and are often not in alignment with the moral economy based on Ubuntu principles that has been the focus of the research thus far (Boyd, 2018). While these worldviews have the potential to upend the moral economy that structures markets in Ethiopia and Uganda, it seems that for now, these women entrepreneurs have faith that God will provide for them and their businesses without the need to hustle.

In Hawassa, Jalene, who owns a busy coffee roasting company, described an expansion of the coffee processing sector in Hawassa, and reported that she was starting to lose customers to some of the new entrants to the market. Yet, she said, "it does not bother me. My business is doing great." Once, a competitor that Jalene had helped to start up his business was found to be luring her would-be customers by standing outside her shop and leading them to his. Rather than be upset by

this, Jalene said that she pitied him, and that she empathized with his behavior. "I understood that was only because he was eager to get as many customers as he wanted in running the business. He is trying to improve his life while others prefer to sit idle." Similarly, Adey, who had numerous stories of the harms to her business that came by way of unfair competition described feeling mostly unfazed by this competition, saying, "It is a problem, yes. But I do not mind. And I do not want to get bothered by it."

From these examples, competition is conceptualized as something to embrace, but in a healthy way. The goal of competition is for everyone to find their own niche and customer base and to spur on innovation and better service. Healthy competition is understood to be good for one's business and generally be good for society, bring growth and empowerment to businesses and their leaders.

Defining and rejecting "unhealthy" competition

Not all competition is understood to be "healthy," however. Dorothy, who runs numerous businesses in the Kampala suburb of Seeta, complained,

> Because, you know, here in Uganda, competition! Competition is not healthy competition. There is healthy competition. There is competing with you to excel. We all excel. But I can compete with you to get you down. That is what it is in Uganda. Somebody puts competition on you, but to pull you down. We put competition on you, cut prices, substandard products, everything becomes... And for me, when somebody does that, I was like, okay, you can do it. I can do something else.

In this quote, Dorothy described her perspective on the difference between 'healthy' and 'unhealthy' forms of competition. Dorothy had started up numerous micro businesses and dabbled in many

sectors, piecing together just enough money to get by. Her businesses relied on family labor from her husband and her son at various points. At the time of our interview, Dorothy ran three businesses simultaneously. Her hair salon had two seats and some basic equipment crammed into a small container-like shop in a small side-street in Seeta. From that building, she also ran an event decor business, designing and supplying the decorations for events like weddings, *kwanjula* ceremonies,[17] birthday parties, and more. Accessories for that business were stored in the salon, stacked high atop shelves and stuffed into nooks and crannies. Dorothy had also just opened a tiny shop around the corner that sold stationery products, targeting local elementary and secondary schoolchildren and their families. Prior to these businesses, she had made and sold jewelry, done tailoring work, and repaired shoes. Her work making jewelry had dried up in the past when others started to copy her technique, a common occurrence in the Ugandan craft sector. Dorothy's frustration with competition in Uganda is that she believes it is *unhealthy* and that it pulls others down rather than builds them up. In this section, I review the different ways that entrepreneurs discussed unfair competition. These include actions taken by unscrupulous actors and advantage-taking using regulatory regimes.

Violations of acceptable competitive behavior

Participants described three ways in which competitors could act in ways seen to be in violation of expected modes of healthy competitive behavior: (1) Client stealing, (2) sabotage, or acting behind the entrepreneur's back to create an advantage for themselves, and (3) directly copying a product or service of another business. These types of competition were roundly rejected by the

17. A *kwanjula*, also known as an introduction ceremony, is an important festivity that is part of the process of securing a traditional marriage in the Buganda culture in Uganda. In a *kwanjula*, the groom's family formally asks for permission for the groom to marry the bride, bringing gifts to the family as they do so. In this way, the two families become introduced. *Kwanjulas* are similarly formal to a wedding and can include hundreds of people coming together for a day of the ceremony, a feast, and dancing.

entrepreneurs in the sample, and many had stories about times they had been harmed from someone acting in this way at their expense.

Stealing clients

Client stealing was a key example of unhealthy competitive behavior cited by participants. For example, Peace earlier described the way that her former employees started picking off wedding card customers from her business, but others had similar stories as well. Rebecca, who has a customs clearing firm in Kampala, said that client stealing is common in her sector. This is one of the reasons that she chose to hire her sister to work in her business, because "the trust that I have in my sister is that she will not snatch my clients." Rebecca said she didn't want employees to "go behind your back and talk to the client, with lower rates, and take away your clients." The irony here is that this is essentially how Rebecca herself started her business, by beginning to work with a client that she had met through the firm where she is employed full-time. And yet the threat of having clients stolen from her, a practice she deems unfair, drove numerous decisions around how she runs her business. Dorothy referred to this practice of stealing clients with the Luganda term: *okuyoola*, which means to gather up or collect indiscriminately.

Another method of stealing clients is to convince them to come to a business under false pretenses. Enat, who runs a document processing company in Addis Ababa, said that this is a problem she has faced. Her business helps people do the tasks necessary to file paperwork at a nearby government office, known as a *senedoch* office. Hers is one of five of the same type of business all on the same floor of the multistory building where they are located. These businesses are in direct competition for customers. Rather than promote themselves honestly, however, Enat said that some of the other businesses advertise services that they aren't actually able to provide customers. She reported, "They will take money from customers and they would give them some

document and then the customer would go upstairs to the *senedoch* office and learn that they cannot get that service. I never do that." Enat said that her response to this bad behavior is to do nothing because she does not want to strain relationships with her business's neighbors.

Similar to stealing clients, some competitors stole high-quality employees away from the entrepreneurs' businesses. This was a problem that Fikir, who owns a garment production factory in Addis Ababa, deals with on a regular basis. She said that these untrustworthy recruiters would start hanging around her workshop, talking to staff as they came and went, "begging my employees to start working for them." If the begging didn't do the trick, these people would start "approach[ing] them with their weakest spot: their femininity. Or they will send a young man to speak with them." Not only is the act of snagging staff members outside of their current place of work interpreted as distasteful, but it is also made worse by the appeals to their "femininity." These unfair tactics made Fikir scornful and frustrated, and she especially did not like that her employees sometimes fell for them.

Sabotage

Sabotage was also cited as a key example of unhealthy competitive behavior. Dorothy told a story of a neighbor in her building who she felt had it out for her. When a salon is busy and a walk-in customer drops by, it is common practice to refer them elsewhere rather than have them wait. But when Dorothy's neighboring salon was busy, its proprietor would not send customers to Dorothy's business, just next door. Instead, the owner would send them to "the main road," a farther distance away. She also cut her prices very low and then would tell customers "*Dorothy seera*!" (meaning "Dorothy overcharges!"). Dorothy implied that she worried about further retaliation that this competitor might take if Dorothy pushed back in any way.

Undercutting prices was another example of sabotage. Adey, of the Bajaj spare parts shop in Hawassa, had the following experience with a competitor:

> There are very bad people who do not believe in cooperation, rather in competition. There is one in Meneharia area who used to spy on my shop. That means he used to come here to check the prices of different items. Once he even started to tell my customers that if they buy an item with 20 Birr, he told them the price is 10, and to return the item and buy it from his shop. Later on, I became aware of this problem. Once, I did not have an item that I did not want to say it is not available to my customers, and I went to this guy's shop to buy some. I went to his shop, and I told him that I am the owner of Adey's Bajaj shop and I wanted to buy some of the items, he reacted not in a positive way. And I came to realize that he was not a good person to be a business associate.

In a subsequent interview, Adey spoke about this business owner again, describing other tactics that he used to prevent people from buying from her. She said that the other spare parts business owners in the area also knew of his behavior and didn't like it either. They collectively decided not to cooperate with him. Adey said,

> The biggest competition we had was with this guy. Nobody except him behaves or acts this way. I heard his father was in the same business, but now he shifted to the motor bike spare part business, as he was not good to his father too. He is restless, though he has a lot of properties and he has a big shop.

Adey's description of this competitor shows that she regards his competitive behavior as a significant character flaw: not only does he pursue unfair tactics with other business owners, but he does so even with his own father. Additionally, she told us at another time that he is involved in the black market. She reported that his own employees told her, behind his back, not to work with him

and that he was not a trustworthy collaborator.

Sabotage also sometimes came in the form of larger firms pricing out smaller firms, preventing them from operating in certain spaces. For example, Tibebuwa, who runs one of the smallest firms in this study, is based in Addis Ababa and made most of her sales at city-sponsored bazaars that are designed to give opportunities to micro and small-scale businesses. Tibebuwa sold handcrafted bed coverings and other tailored items and, midway through the study period, stopped actively running her business in order to take a full-time job. Part of the reason that Tibebuwa made that choice was because of her limited success generating income, partially because of the unfair competition at bazaars. Tibebuwa explained that larger businesses would frequently pay the micro and small businesses for their space at these bazaars. This would essentially remove the advantage that the bazaars were supposed to give to the smaller and less formal businesses that the bazaar was designed to serve, and the competing businesses would attract customers away from Tibebuwa and other firms like hers.

Copycats

Finally, copycats were regarded as acting unfairly. Fatimah, of the craft export business in Uganda, told me a story of being invited by a high-level government official to send some of the baskets her business produces along with the official for a trade mission. Fatimah had hoped to receive feedback about her products - both from the official as well as from those she was meeting with - and sent the baskets along without charging for them. She was disappointed to find that when the official returned to Uganda, she got no feedback about her products. Worse, however, the official then tried to start her own craft business, copying the basket designs that Fatimah had shared with her. This broke Fatimah's trust in the long run; she quipped that when the woman stood for a recent election, she was "one of them who never got my vote!"

Unfairness via regulatory regimes

For many in the sample, the source of unhealthy competitive behaviors stemmed from the government's failure to enable a level playing field for business competition. Entrepreneurs in both Ethiopia and Uganda regarded their governments as failing at doing this critical work, though for different reasons. In Ethiopia, the state's overly strong control over many facets of daily life and the workings of business were easily corrupted by competitors. In Uganda, the state's weak hold over people's daily life had virtually the same effect.

The businesswomen in Ethiopia almost universally complained about the government's propensity for picking winners and losers using corrupt bureaucratic tactics that advantaged members of one's own group. Ethiopia's form of authoritarianism has created a government with high levels of bureaucracy. This bureaucracy enables corruption by giving officials numerous points at which they can hold up or deny progress to someone's business unless they are paid a bribe (Zegeye, 2022). In addition to costing businesspeople more to get anything done, it also gives officials a chance to apply rules irregularly. While officials may put one person's business license application through a Byzantine process with contradictory rules (compelling the businessperson to offer a bribe to speed things up), they may simultaneously be helpful and prompt for another. By requiring compliance from some parties but not others, corruption can further drive various inequalities, though much of the bribery in Ethiopia tended to happen along ethnic lines according to the study participants. The women in my sample regularly complained about this corrupt system of governance and how it contributes to a business climate rife with unfair competition.

Government officials at all levels of government and in a wide range of positions were able to carry out these unfair bureaucratic tactics. They could be related to federal matters (paying tax, getting the relevant business license), or to local matters (regulations related to business location), with the

policies and people in power varying according to the context. For example, in 2020, the Sidama region was carved out of the Southern Nations, Nationalities, and Peoples' Region (SNNPR), after many years of advocacy by Sidama elites to receive their own state within the Ethiopian ethnic federalist system (Aalen, 2011; Misikir, 2021). The city of Hawassa then became the capital of the new Sidama region. This shift led to administrative changes for those in Hawassa but has also reshuffled the ethnic dynamics of the city. While Hawassa was previously the figurative home base for all 56 nations represented in the SNNPR, its new status as the capital of Sidama shifted the power to the Sidama people. This affected which people can get ahead when the regulatory regime is applied unfairly. For example, Adey was made to take down her *tapela*, which is a kind of promotional signage, outside of her shop because it was deemed an "illegal construction" by regional authorities during a crackdown on such structures. Simultaneously, her next-door neighbors (who are Sidama) were allowed to keep up a verandah that they had constructed illegally. Adey was certain that ethnic bias behind the local government's decision to discipline her but not her neighbors. While these ethnic dynamics were salient in Hawassa, they would likely play differently in Addis Ababa, where the ethnic makeup and political history are different.

One way that a regulatory regime can contribute to unfair competition is when a government agency chooses not to regulate a business that is out of compliance. For example, Worke, who owns an Addis Ababa furniture business, said that there are two shops near her that sell imported furniture. The Ethiopian government had recently banned the import of furniture, hoping to prop up the local industry. And yet, these two sellers have been allowed to continue selling their items. In this case, Worke assumes that ethnic bias is at play, saying, "the rumor is that they are Oromo and so they are given the chance because of a political affiliation with the ruling class." Worke believes that this is exactly what is wrong with Ethiopia right now: "This is what makes you hate everything, including your country. It creates an unfair competition in the business environment. These people

would be able to set the price all on their own and they can impact how [my] business operates."

Another form of unfair competition present in the heavily regulated Ethiopian context is the black market, which had a prominent role in several of the industries in which entrepreneurs operated. While there are a wide range of black markets in operation, most of the ones that were an issue for the entrepreneurs involved the illegal import of items without paying the necessary taxes on them. This enabled sellers to sell the items at a significantly lower price, undercutting those who went through the correct legal channels. The black market was particularly dominant for the construction materials and spare parts retailers, both based in Hawassa. Adey, of the spare parts shop, was very committed to only selling authentic items and rejected the black market, even though it caused her prices to be significantly higher than her competitors' prices. Adey regarded the black market as a form of unfair competition, and tried to regain an advantage in this setting by framing her legitimate products as both of higher quality than the contraband items, as well as a contribution to Ethiopia's development:

> We tell them that we do not sell contraband items. And we talk about how legally it was imported and bought and how much committed we are to paying taxes to our country. We finally give them the option of buying a good quality original items in our place or something with the opposite characteristics in other shops.

Lalitu, who sells textiles in Merkato in Addis Ababa, interestingly said that in her industry, contraband has dried up since Prime Minister Ahmed Abiy took office. She reported that the black market used to be a major issue in the textile sector, with dealers illegally importing textiles and not paying import tax on them. These people were able to sell their products at less than half the price that she could. However, Lalitu reported that the change in administration has taken care of these problems, and these contraband sellers are rarely around to compete now. Unfortunately, in many

other industries, this was not the typical experience.

In Uganda, it was the absence of government intervention and regulation that was most commonly blamed for the existence of unfair competition. There, the state's inconsistent presence in people's lives represents a form of authoritarianism via arbitrariness (Tapscott, 2021). While Uganda also requires companies to procure business licenses, pay taxes, and adhere to other regulations, its enforcement mechanisms are significantly weaker than Ethiopia's. Never knowing which regulations will matter when and to whom left these entrepreneurs constantly guessing about which rules they needed to abide by and which they could ignore. Since rules were not universally applied, this meant that some other businesspeople were able to skirt them and gain advantage. Businesswomen found this to be unfair to them and others in their sector. They also saw it as an injustice for all of Ugandan society.

One way that arbitrary authoritarianism impacted Ugandan women entrepreneurs was the uneven collection of taxes. Entrepreneurs described competitors who chose to skirt paying taxes correctly and thus were able to keep their prices low. This is something Susan, who owns a pharmacy and medical center in Kampala, emphasized, saying, "So when they cheat taxes, then you who is paying taxes, your products are going to be highly priced. You can't compete."

Prisca, who runs a cleaning firm in Kampala, described the same dynamic when it came to paying into the National Social Security Fund (NSSF) on behalf of her workers. She really wanted to contribute to NSSF so that her employees would receive a pension later. But because her competitors, other cleaning agencies who worked with building management companies, wouldn't make these legally required payments, her prices were higher than theirs. She explained,

> So, we are required to pay for our staff NSSF. But if I pay NSSF, when I make a quotation of my staff to receive NSSF, I'll be slightly higher than all the other cleaners who are not

> paying NSSF. So, I cease to be competitive. So, when they are evaluating, they can't take me.

She said that it is the same for Value Added Tax (VAT); when she included it cost in her quotes, she was undercut by businesses that didn't pay the tax. This unfair competition stems from other companies' decision to avoid paying the things that they are legally obliged to pay, which is enabled by the arbitrary enforcement that permeates Ugandan society.

International competition lowers quality

Women entrepreneurs also cited international competitors as a source of unfairness. Importantly, however, it wasn't just the fact of having to compete with international firms that entrepreneurs objected to. Rather, it was the impact of these competitors on the ability of local producers to maintain a sense of quality in the market that entrepreneurs found most objectionable and unhealthy. Stella, who runs a boutique furniture production business in Uganda, lamented the increasing presence of Chinese goods[18] in the Ugandan furniture market:

> I try as much as possible to expose my industry to a lot of people. Let other people understand what we go through as a business. And people know me. It's like, if you really want to annoy Stella, tell her, "I'm going to buy my things in China." [Laughs.] I'm like, "But we need to support local businesses! We need to support local talent!" […] Because what we're trying to do is to sustain this market with quality and take away the mindset that: I can go to China, ship a whole container and get [some things]. That means you've taken away jobs, that means you've taken away money, that means you've taken away a lot of things

18. Chinese imports to Uganda have increased substantially over the past decade. In 2013, China exported $452 million in products to Uganda; in 2023 that figure had more than doubled, with China exporting $1.2 billion (Trading Economics, 2025). The Ugandan public's response has been mixed. Many people worry about Chinese products flooding the market and doing damage to local businesses. In 2011, shopkeepers went on strike in protest of the perceived unfairness of the competition (Warmerdam & Van Dijk, 2016).

from the country. Let's keep it here.

Christine too believes that the international competitors are unfairly situated. While Christine currently owns an interior design firm in Kampala, she is interested in starting a paint manufacturing business sometime soon. She has worked in the paint industry in the past as an employee, and alongside her ex-husband in his paint business - and has a deep understanding of how different companies operate in Uganda. She told me,

> Plus, you're competing with companies like Savon and Plascom. These are multibillion [Uganda shilling] companies. They bring all the things from abroad. They are importing all their chemicals. They're importing their machinery. Everything is imported, including some of the workers. You understand? You can't compete with them. With their kind of capital. That's why it's compromised. Ideally everybody would want to produce something quality, something beautiful. But when you do, it doesn't bring back the profit.

These international companies have numerous advantages compared to local producers. Their capital allows them to import machinery, inputs, and even labor, leaving a small producer like Christine unable to reach her goal of producing something high quality.

Turning competitors into collaborators

Beyond simply rejecting unfair competition or having an appreciation for the ways that competition may be healthy, many entrepreneurs sought to turn competitive relationships into outright collaborative ones. In general, the businesswomen pursued collaboration because they viewed it as morally good and because they believed that it benefitted their sector in some way. Helping the sector would, eventually, help them as well. As a form of empowerment expansion, collaborative behavior was understood to bring more power to both the entrepreneur herself as well

as to those she collaborates with. Collaboration between competitors can take many forms and comes at differing scales. Some forms of collaboration were as simple as sending customers to one another when their needs were going unmet. But collaboration could be bigger, too.

Based on prior research, we might expect to see little collaboration between firms of the same type. A study of micro- and small-scale entrepreneurs in Ethiopia found that 60% of those in their sample said that they did not cooperate with firms in the same sector as their own. Of those that did collaborate, they reported that they did not do so regularly (Gebre-Egziabher & Ayenew, 2010). Though this study does not break down their findings about collaboration by gender, it is interesting to note that the sample of this study is about 65% men and only 35% women, raising the question of whether there is a gendered dimension to the propensity for collaboration.

Sharing knowledge

The most common form of collaboration practiced by women entrepreneurs in this sample was related to knowledge sharing. The businesswomen in the sample were often keen to share their knowledge with other people, including competitors and those looking to start new businesses in the sector. Jennifer, who owns a small knitwear production company in Kampala, articulated this desire, saying:

> So, me, I believe that you [an imaginary competitor] are called to a different space, I'm called to a different space. But what if we come together and have conversations about what we are doing, how we're doing it, how can we improve on it? What kind of support do you need? What kind of support do I need? You may find that we will be doing *way* better. Compared to this thing of: "That is my competitor." No. I'm not your competitor. We are just... we found ourselves doing the same business, but I'm not your competitor. If we could get around the table and have conversations for both our businesses about what we are doing, it

> would improve so much in how we are doing business. Rather than saying, "that is my competitor, I'm not sharing what I know to them. I'm not talking to them." So, for me, I think we need to forego that and then come and look back and seek solutions, come and find ways of working with ourselves better each and every day. How do we create that? How do we do that?

Jennifer believed that there would be a lot of value in similar businesses coming together to share information and knowledge with one another. She rejected the classification of others as her competition. In this passage, Jennifer shows that she believes that collaboration, through sharing knowledge with other business owners in her sector, is also instrumentally good for her business.

There were many instances of entrepreneurs doing just as Jennifer envisioned. Sometimes the collaborations were short-term or unidirectional, and other times they were more ongoing and reciprocal. In one example of a short-lived collaboration, Jalene, of the Hawassa-based coffee processing company, met a man from a neighboring city who was interested to learn more about the coffee processing sector. After an initial short conversation about the nature of the business, Jalene sustained a longer-term mentorship relationship with the man and helped him as he set up his business in the other city. She was particularly instrumental in helping him procure the right machines to do the coffee processing work. At the time, her husband, who knew about this business relationship, objected, believing that Jalene was "foolish" and that she was strengthening a competitor, saying that it would hurt her business. In the end, the customers that Jalene had been drawing from the man's city started patronizing his business instead, but Jalene was unbothered. To the contrary, she said, "I do not believe I will be negatively affected by the presence of more people in the business. I, instead, believe it is good for the growth of the business." Jalene tied this belief to changes taking place in the practice of coffee preparation in Ethiopia. Traditionally, roasting and

grinding coffee is something that people (primarily women) do in their own homes. Outsourcing that work from home kitchens — and paying for the service — is a new development. As such, there is a lot of room for the market to grow. Jalene believes that the existence of more private coffee roasters will grow consumer awareness of the service, eventually helping her business as well.

A similar dynamic was at play for Tsehey, of the Addis Ababa daycare. Tsehey had been approached by a man who was interested in partnering with her in her venture, and whose partnership she declined because she thought a man in a leadership role of a daycare would be seen as improper. The man decided to start his own daycare instead and asked for Tsehey's advice as he started. She happily agreed, giving him one on one coaching and eventually coming to his daycare to train his staff. The man insisted on paying Tsehey for the trainings, which she accepted. In this exchange, she lets the research assistant know that pay is not the main motivating factor for her:

> **Tsehey**: But the main thing that I am looking for is not the payment here. I would simply be happy if I could help him establish his own daycare; the payment is not a priority for me.
>
> **Research Assistant**: You are not afraid of having a competition?
>
> **Tsehey**: No, I am never scared of competition. I don't care wherever they open a new daycare, if people want to know about the business, I would tell them the reality about how they should work. I firmly believe that at the end of the day I would manage to get whatever is meant to be mine. And besides, these people are citizens who would like to use their knowledge and skill to do business; so, I should help them out.

Here, Tsehey locates her willingness to collaborate as a matter of democratic principle, welcoming all citizens to contribute to society. In a later interview, Tsehey spoke at length about why collaboration with other competing daycares would also be good for her business:

> **Tsehey**: I have heard that there are daycares that do not have pillows for children. Daycares

should minimize the risks they work under; that would put more trust in people's minds. When someone confidently says, "I have raised my child in a daycare and I am happy," that could change the attitude of people. People do not generally love daycares. Daycares are considered as necessary evils in our society. Daycares are considered as platforms for diseases. So, this negative attitude needs to change.

Research Assistant: And you think that working in collaboration with other daycares could help with that?

Tsehey: Of course! And also, if daycares start working in union, they could start demanding for a fair price for their services. Schools set the same price by discussing amongst themselves. The schools would only have 100 or 200 Birr difference per school fee across the schools. So, if we could work in collaboration, we could start providing better services and we could also start asking for prices that are not that far apart from one business to the other. […] So, if this other daycare owner and I could work in collaboration, we wouldn't have to pull and haul for customers. We could demand for an amount that is closer to one another and that would fairly distribute customers across the businesses. […] Generally, if we could meet as a business and if we could exchange some basic lessons from our businesses, it would be good for all of us. I don't mean that we should share detailed business secrets. Rather, we could communicate over common problems and common threats to the business; we could discuss about tax issues, and we could also exchange lessons about what works best in managing the children.

Tsehey clearly understands collaboration to have benefits to herself as well as something that helps others. Collaboration, she believes, would help the industry to become more acceptable in the eyes of Ethiopians, increasing demand for all childcare businesses. It would also "fairly distribute" customers and prevent businesses from having to spend money and energy to hustle for them.

Finally, it would increase everyone's knowledge base through sharing information about best practices. Tsehey, who previously worked in a school setting, saw that primary and secondary schools were in close contact with one another and observed that these tight bonds were good for the schools as a network. She desires to help build a similar system for early childhood care settings.

The businesswomen in this sample did not just tell stories of how they themselves shared knowledge with their competitors, but also how their competitors had helped them. For example, Janet, who runs a small general goods retail shop in a town outside of Kampala, Mpigi, described having supportive relationships with other retailers that have enabled her to learn and grow. She told me that she relied on other businesswomen to share knowledge with her especially as she was starting up her business:

> It's why I had to go to friends. "How do you manage this? How much do you get when you buy from Kampala compared to when you buy from Mpigi? Where do you buy when you reach Kampala, where do you purchase, and who sells what?"

Back home in Mpigi, Janet says that the local supermarkets are her "colleagues" and she gets information from them about their prices that she uses to set her own. While these small direct competitors and larger businesses likely have something to lose by sharing information with Janet, it seems they do so anyway.

Indeed, sharing information about pricing was a common form of collaboration for the businesswomen. Tsige, who owns a very small hair salon in Hawassa, described how she worked with some competing salons, the owners of which she considers her friends:

> When we want to increase prices, I communicate with my friends who are in the same business. For example, in the recent holiday, we agreed to increase the price of a service that was 70 birr to 80 birr. We did that together. We want to do that together, because we do not

> want to snatch customers one from the other. That way, customers will feel free to go wherever they like to go.

The act of sharing price information had two functions for Tsige. First, it strengthened the bonds between Tsige and her friends, who did not want to steal business from one another based on price differences. Second, it gave customers the chance to make choices about their hair care needs according to factors other than price; for example, service quality, the hairstyles different salons could offer, or the ambience of the space.

Selam, who owns both a daycare and a shoe workshop in Addis Ababa, reported that before Covid, there had been a dense network of daycares in her business's neighborhood. Parents regularly shifted their children between these daycares, believing one or the other would have better care. Rather than act competitively in this environment, these daycares worked together to share information about the families in their care. For example,

> We had a network among those who run day cares in the area, and we used to exchange information regarding what actually happened to the child that was being shifted between day cares. We could learn the main cause of the child's sickness and take care [of them].

When Covid caused all of the other daycares in her neighborhood to close down, Selam lost these peer relationships.

Collaboration also happened at a larger scale. A prime example of this comes from Rashida, who has a cake company and, at the time of our interview, was just about to open a brick-and-mortar store in a brand-new building that would include a full restaurant. Rashida is young, energetic, and well-spoken. When we met, in the space that was to become her restaurant, she was dressed to the nines and engaged in a rapid conversation in Luganda on her cell phone while a male

employee hunched over a laptop next to her, working diligently. The furnishings for the restaurant were mostly set up. There were chic new chairs and tables, a wall of fake flowers clearly intended as a space for Instagram-worthy photos to be taken, a glittering new espresso machine, and a display behind the counter featuring large glass containers filled with colorful sprinkles. The effect was playful and hip. During her interview, Rashida told me the story of her journey from being a failed serial entrepreneur to becoming passionate about baking and finding success with cakes. Her experience entering the baking sector, especially without formal training, shaped her desire to collaborate with other bakers in a bigger way. She told me:

> In 2017, because I had like all these shipping challenges and I was like, how can I help other bakers who are like me? You didn't study baking. You don't know how to get things from within Uganda. People were still stuck in the old way of doing things. Like creativity wasn't that high. Very few people you would look at and say, "Wow." So, I came up with this platform to collect bakers, suppliers, and cake lovers. So, it is called Baker's Dozen[19]. So, I collect them. I'm like, "Guys, you can advertise your things, in case you have anything for baking. In case you're selling cakes, in case you're selling bread, anything in pastry," like that. So, at first it was like a crazy idea because people were like, "But you're calling your competition." I didn't look at it like that, because what I believe is that everyone has something for them. You might love my cake. Another person may not love it. People have different tastes buds. So, for everyone, there is something. And there are so many people out there, you cannot satisfy everyone. So, it became like my purpose. Let me do something for the community. And it grew. It is at 100,000 members. It grew so much. And to me, it gave me like bigger purpose.

[19] Name changed.

This social media-based group, Baker's Dozen, has grown to include an in-person baking fair and a magazine that publishes an issue once a year. Rashida envisions the group doing even more. She believes the group will enable the baking industry to grow, to innovate, and to work collaboratively to improve supply chains and financing options. She shared her vision:

> I would want like big players, big suppliers, factories, to just come and know what we need, what people are looking for. It is that place that I would want everyone to get anything concerning the baking industry on that platform. Make sure that the prices are competitive. And there is something that we have started this year. It is a savings group, which is like a circle.[20] It is for bakers and cake lovers and suppliers. So, we are saving. Every month we are saving 100,000 [Ugandan Shillings]. But where I see this going is that I want us to have where bakers can go and get cheap supplies because they are part of this group. I want bakers to be able to access financing. Like: You don't have an oven, but you have been saving. How do we help you? How do we get discounts for you? We can link you up with the supplier and they will give you a discount, something like that. That would really grow their financial literacy. Women, what they go through every day… most of the home bakers are single mothers. Some are even illiterate, and that is their way of survival. So just learning that this is how I can handle my finances, this is how I can save. This is what is going to take me to the next level, that is something that I would want for the platform. So, we have started slowly, but the end game is that it has to be something that will come, will become even a Microfinance [institution]. So that is like the end goal for me to bring everyone together, and we add value to each other.

20. A savings circle is like a ROSCA (in Uganda) or an *ekub* (in Ethiopia), a group savings scheme where everyone deposits money on a regular basis on each person takes a turn to receive the pot of money on a rotating basis.

Sharing customers

A common practice in both Ethiopia and Uganda was for competitors to send customers to one another when they were unable to meet customer needs. Rather than try and keep customers loyal to only them, businesswomen would often send their customers to their competition to get what they needed. Adey, of the Bajaj spare parts shop in Hawassa, once was asked if she had experienced any problems with competition in the previous month, and she responded, "No, nothing like that is happening in our area. I even observed something contradictory. Due to the supply shortage problem, many people sent their customers to us, since they do not have the items." Gladys, of the leather shoe workshop outside of Kampala, said she has the same type of relationship with competing shoe producers. They will bring customers to one another's shops if they're unable to provide them with what they need. Gladys likes this, saying that she appreciates the chance to deepen her relationship with competitors.

Other businesses might work together to offer complementary products or services. Worke, who has a furniture business in Addis Ababa, said, "as I told you, we try to work in collaboration with [the neighboring businesses] by having stocks that the other businesses don't have."

Industry norms

Certain industries may be more oriented towards collaboration than others. Two sectors stood out from this sample as having robust forms of informal and formal points of collaboration: travel and photography. These two industries are both service sectors that rely heavily on expertise. For example, Zoma, who runs a travel agency in Addis Ababa, discussed how she works closely with other travel agents to accomplish certain tasks:

> Those of us who are in the same business use Telegram[21] to exchange various business opportunities. When one of us are not able to reserve a hotel, I will do the reservation, even though the customer is not mine. In case of such events, we communicate one another. For example, if my Galileo[22] system is not functioning for me here, then I communicate with my friend. Then I will not lose my customer.

The travel industry in Uganda has a similar set of informal collaborative networks. Nakimuli, who operates a tour business out of Kampala, spoke of the strength of the network of tour guides, who use WhatsApp to be in constant communication. Guides share information about real-time issues and calls for assistance as they bring clients to national parks throughout the country. Information about road conditions, hotel and restaurant recommendations or warnings, and other updates from the ground are critical for tour guides. Everyone in these networks benefits from others' willingness to share with those they may consider competitors.

Dagi, in the photography sector, describes the ecosystem of photographers in Addis Ababa as highly collaborative: "Photographers are good when it comes to this, we help one another." Dagi gave many examples of times when she pitched in to help a fellow photographer or when she was helped by friends in the industry. She believes this is an industry norm and relates it to the ephemeral nature of the work.

> In our line of business, even if you are actively doing a business and a friend calls for your help, you help that person. For example, if I am doing a wedding with 2 cameras and my friend is doing another wedding; and his camera is not working for some reason, I would give him my spare camera and try to manage mine by using a single camera. If it ever comes

21. Telegram is a messaging app, particularly popular in Ethiopia.
22. Galileo is a reservation system that travel agents rely on to make hotel and airline bookings.

> to a friend being unable to take pictures at a wedding, you do whatever you can to help that person. I mean this is a wedding! It is not like he can pause the ceremony or like he can ask them to do it another day!

In Dagi's explanation, we see that the fleeting nature of weddings compels the photographers to collaborate with one another; these are not moments that can be recreated. Additionally, we see that this collaboration may come at a cost; Dagi gives the example of giving up a camera that she is currently using to someone who needs it more. In a real-life example of this, Dagi told a story of a time she was asked to photograph a *Mels*[23] ceremony. When she arrived at the venue, she discovered that there were over 600 guests present - much larger than any *Mels* ceremony she had ever seen. She was unprepared for the size of the event. In a panic, she called some of her competitors, who sent over both supplies and camera crew to help her manage. "In our line of business, you always ask for the support of others. It is a teamwork. No matter how well prepared you are, you would still have limitations and so you would need the support of others," she explained.

Other formal industry-related associations also exist to facilitate collaboration for businesspeople. In my sample, I did not find many entrepreneurs who actively participated in such formal associations; most sought collaboration in informal ways. However, an association in Ethiopia for shoe producers is worth highlighting because of the specific types of collaboration it helps to facilitate. This association was something that Selam participated in until the association was forced out of its workspace. The association collectivized several tasks vital to running a shoe production business. It had a raft of daily laborers who would shift their work between association members, allowing the businesspeople to engage whatever labor they needed on a daily basis. The

23. Like a *kwanjula*, a *Mels* ceremony is a part of a set of wedding festivities. It is typically much smaller than a wedding.

association also secured large amounts of raw materials, which businesses were able to buy from the association rather than deal with the supply chain on their own. Finally, the association gave members workspace at a reduced rate in a central location. The proximity to other shoe workshops led to knowledge sharing and other types of informal collaborations between business owners. Selam told our research assistant that this association was vital for her when she started up her business, but after she moved out of its central location, she continued to operate without much reliance on its work.

The shoe association, like the shoemaking industry in Ethiopia, is heavily male dominated. Selam said that she was one of few women members. But beyond the shoe industry association, formal associations in general seemed to be dominated by male members. The women in my sample would often remark that they did not have time to participate in formal associations, particularly because of the time they needed to spend on their domestic obligations. Selam was the outlier in this case, heavily investing time in this association. In many of these formal associations, there is a clear benefit to participation; in this case, it was flexible labor, discounted raw materials, and discounted space. These formal associations also serve a protective function for then men involved in them. I contrast that with the less clear benefits of engaging in informal collaborations with competitors, which was the preferred method of most of the women in this study. These informal collaborations were often oriented towards empowerment expansion for the benefit of the other party or the industry as a whole, seeking to bring new people into the market and improve their skills.

Collaboration as a management style

The desire to seek healthy competition and cultivate collaborative relationships also shaped the way women entrepreneurs in Ethiopia and Uganda approached their roles as managers and supervisors. This logic of collaboration in management differs a little from the logic of wellbeing, detailed in the

previous chapter, because its emphasis is less on providing an emotionally healthy space for employees, and more an acknowledgment of the benefits that that collaborative space can bring to a business. For example, Helen said that by showing employees that "their ideas really matter, [you] appreciate that they are here to grow with you as they help you develop your business."

The concept of taking employee input seriously is central to collaboration with employees. When I interviewed her, Nakimuli was in the midst of overhauling many of her business practices in order to make her tour company more environmentally friendly. She was taking a course on environmental sustainability for businesses, and she was eager to make changes to her business to reduce her own personal harm to the environment. Though she had accrued quite a bit of knowledge through this course, she was particularly excited to engage the expertise of the guides that she employs. She told me,

> Some of them, people like Joseph [a tour guide], have been in the field for longer than I have myself. So, I have a lot to learn from them. They are all eager. […] They have practical ways we could do things. They are advising on that, which I'm really enjoying.

Nakimuli chose to collaborate with her employees because she understood that they had unique experiences and perspectives that she could learn from, even though she was in a position to decree change from on high.

Fatimah has used her position of authority to train the artisans she employs in Uganda with not to act too competitively. When Fatimah told me the story of how her craft export business first started, she talked about how her first order from her largest customer abroad was so large that she needed to expand the pool of people she was working with. Initially, the artisans that she had hired were not happy about this expansion. She said,

> Before then, our women, they didn't want to share with the other women who are not within their community. Because a family could be doing a certain item and they want to do it as a family. If another person gets to know it, it is a competition. And they didn't like that competition. So, it was really very difficult for me to take out that feeling, [to convince them] that they should work as a group in order for us to secure more orders.

These artisans were very protective of their skills around making particular items and were wary of opening up production to other people, thinking they would lose their livelihood in doing so. Fatimah, however, saw the need for collaboration and counseled her employees on its advantages. In doing so, the group was able to make the many items needed on a fairly tight timeline and thus showed the customer that they were a reliable supplier. Fatimah's business has been working with that customer ever since, and it remains her largest client.

Conclusion

Why do women entrepreneurs choose to collaborate when benefitting one's competitors is seen as bad for business? The women entrepreneurs in this study typically regard collaboration as a moral good in its own right. They also believe that aggressively competitive behavior is at least distasteful and at worst, unethical. These cultural values are enacted through choices that businesswomen make – choices that on their face might seem to constrain their own growth or benefit their competitors. Yet collaboration is a way to build trust and bonds of solidarity, both of which are valuable currency for women entrepreneurs as they navigate running a business in the context of vulnerability and volatility. As with the other forms of empowerment expansion that I have explored in this dissertation, structuring norms around healthy competition and pursuing collaboration are seen as both beneficial for the community writ large and for the entrepreneur herself.

In this chapter, I explored how women entrepreneurs conceptualized the ideas of competition and collaboration, and how the acted in accordance with those ideas. Healthy competition was seen as that which helped entrepreneurs improve the quality of their products, share burdens, expand opportunities to others, and address the evolving needs of the market. Unhealthy competition, on the other hand, involved the stealing of customers, acts of sabotage, and copycat behavior. Women entrepreneurs believed that competition was to be practiced in a healthy way, and decried people that acted unfairly and systems that benefitted certain groups over others. Women entrepreneurs' desire to transcend a narrow conception of business competition motivated their efforts to cultivate collaborative relationships with would-be competitors as well as their own subordinate employees and trainees. They believed that, in collaborating, everyone would gain an advantage and businesses would grow alongside one another. In this way, collaboration became another site of empowerment expansion for women entrepreneurs, as they sought to empower other business owners and entire industries.

Other scholars have also observed women entrepreneurs' preference for collaboration and as a part of the moral economy that governs their business practice. Tripp's 1997 work found that businesswomen in Tanzania sought collaborative relationships with would-be competitors and those in other sectors. As in this study, she found that women entrepreneurs were especially interested in collaborating with and assisting other women, particularly those of lesser means. Monteith (2018) described a similar dynamic with market vendors in Nakasero market in Kampala, who describe these points of assistance and collaboration as ways of showing "heart" and gaining respect from others in the community. Acts of collaboration can be understood, at least partially, as a bid for the achievement of moral personhood and respectability. This research builds on this prior work focused on market vendors by demonstrating that even women who operate slightly larger firms are inclined to collaborate. Thus, collaboration is not just an activity borne out of extreme vulnerability

and insecurity, but something that women entrepreneurs do even with more established businesses.

Additionally, a moral economy rooted in a belief in interconnectedness leads these entrepreneurs to see collaboration as a way to strengthen entire industries. While the act of collaborating with one's competitors may seem to potentially constrain business growth, the women entrepreneurs in this sample saw their wellbeing as closely linked to others' wellbeing. Thus, their work to build collaboration was not wholly selfless, but represented a more expansive approach to self-interest than a simple profit-maximization logic might suggest. Collaborative arrangements also built and strengthened relationships with others in the business world and beyond. By cultivating these social connections, women entrepreneurs further wove a web of reciprocity and mutual obligation, strengthening the safety net for other people, but also for themselves.

The degree to which collaboration is gendered within the moral economies of Ethiopia and Uganda is a matter for further research. The literature introduced at the beginning of the chapter suggests that a propensity for collaboration is gendered, even if socially constructed. While the women in this sample seemed interested in using collaboration as a tool to assist other women business owners, this preference for solidarity with women was less pronounced than it was in the cases of hiring and benefitting employees, in my previous chapters. Indeed, many of the examples of collaboration from this sample are stories of working with men business owners. What might this tell us about gender relations? On the flip side, some of the most egregious stories of unhealthy and unfair competition were about businessmen. Future research could examine whether these moral economies demand more collaboration from businesswomen and give fewer sanctions to unfairly competitive businessmen.

It is common to assume that businesspeople – particularly those who run smaller businesses – face high levels of competition which can threaten business survival. My research finds that, while

that may in fact be the case, the existence of competition does not preclude the concurrent existence of collaboration. In fact, competition and collaboration may not even be at odds with one another, at least as they are understood by the women entrepreneurs navigating relationships with other businesses. Policymakers working to support women's entrepreneurship should acknowledge this reality and work to create programs and policies that align with collaboration as it is practiced by these entrepreneurs rather than assuming, and promoting, behavior that is out of step with the moral economy as practiced. Informal collaborations and those that are embedded across multiple domains of women's lives have generally been outside the scope of development interventions, with most focusing on formal cooperative arrangements or industry-associations. While those types of collaborations undoubtably have merit, it is the less formal and more reciprocal types of collaboration which brought the women entrepreneurs in this sample the most value to their business and meaning to their lives.

Chapter 8: Conclusion

Summary of findings

By examining business decision-making across a range of domains, this dissertation considered the types of power women wield and how they wield it. Additionally, by looking at how women business leaders conceptualize and manage their businesses, it revealed how empowerment processes are socially embedded and dynamic, rather than stand-alone and unidirectional. In the preceding chapters, I have argued that the focus on women entrepreneurs as agents of profit or of individualistic empowerment misses critical work that they do to expand empowerment to other members of their community. I also argued that empowerment expansion is a response to the moral economy that structures the systems of labor and exchange. By going through a process of empowerment within a moral economy, women entrepreneurs enact a process of weaving together and strengthening entities outside of themselves, including their families, employees, and broader communities. While women entrepreneurs may earn less profit, the real work of enacting their power shares benefits with community while it builds power for themselves. In the cases of Ethiopia and Uganda, the moral economy is related to the enactment of moral personhood and the orientation towards the philosophy of Ubuntu. While both men and women are embedded within moral economies, women's decision-making within economic systems is shaped by the gendered experiences they have and their roles within society. For example, women's experiences in the labor market causes them to focus their efforts on expanding opportunities to women and other groups they identify as similarly vulnerable. Their prioritization of employee wellbeing is shaped by their experiences as women workers as well as their social position as caretakers.

My study explored the process of empowerment expansion across a diverse set of businesses across sectors and of varying sizes. While earning some profit from these businesses was important for the entrepreneurs in my study, the decisions that they made as they ran their businesses were also driven by a desire to contribute to community betterment. A lot of assumptions about women's entrepreneurship focus on the ways that their business profits are likely to benefit their families, broadly conceived. And while my research affirms this, the benefits that entrepreneurs seek often extend well outside of family borders.

In Chapter 5, I explored the way that women entrepreneurs used their businesses to help a wide range of people gain income through employment. While they commonly employed family members as a way of helping them out, they also thought about the jobs they created as a potential resource for other members of their communities. Being women, they were particularly attuned to the needs of other women, who became the primary target for their jobs. As the primary caretakers of children, they also understood the particular constraints that young people face and sought to assist them through jobs as well. Beyond simply giving jobs and salaries to people, these women entrepreneurs understood that they were well-positioned to help these same groups of people acquire skills that they could rely on even outside of their employment. The took the task of training very seriously and conceptualized on the job training as a critical part of how they were contributing to individual development. Some went beyond training employees and offered training opportunities to other people as well. In both cases, the entrepreneurs described a desire to advance the underlying principle of expanding opportunities to others in their community. Expanding employment opportunities and emphasizing training both had potential benefits for their businesses, but both activities could also be resource intensive as well.

Generating jobs for the economy *is* one of the desired outcomes of women's

entrepreneurship from an economic perspective (Gamede & Uleanya, 2020; Ghani et al., 2011). Yet economic imperatives typically promote the creation of jobs that maximize the efficiency of the business's capital, which is to say: low-quality jobs. Yet this was decidedly not the way that most of the entrepreneurs in this sample approached job creation, even under highly constrained circumstances. Instead, these businesswomen were deeply concerned with building businesses that maintained the wellbeing of their workers, which was the focus of Chapter 6. When providing a high salary was not possible - which was often the case - the entrepreneurs sought other ways to make the jobs they offered their employees humane. This sometimes meant jobs with hours that were flexible or ample time off. Like with employment and training, an entrepreneurs' ability to provide jobs that emphasized worker wellbeing benefitted them in some ways. Entrepreneurs hoped that creating a good work environment would reduce turnover and encourage workers to be motivated to do their best in their jobs. However, they also paid a price for the commitment to worker wellbeing, sometimes literally in terms of money spent on workers, but also in terms of inefficiency. Yet entrepreneurs were committed to doing the right thing for their staff because of how they understood their relationship and obligations towards them.

Finally, in Chapter 7, I turn to how the women entrepreneurs in this study worked to construct an environment for "fair" competition and also embraced opportunities to collaborate with others. They focused energy on collaboration as a way to grow their sector and in the belief that the market was large enough to absorb them as well as their competitors; they were mostly antagonistic towards those who looked had monopolistic goals for their businesses.

I tie these business decisions to the moral economy at work in Ethiopia and Uganda, which structures social relations in such a way that emphasizes mutual benefit and interconnectedness, as well as to the gender regimes at work in both places. I argue that gender structures women's

participation in these moral economies. Although the activities of women entrepreneurs as described in this study are almost overwhelmingly pro-social, it is important to resist the urge to claim that these pro-social acts are in some way related to an innate orientation that women have. Particularly because this study does not address men's decision-making in a similar way, we can't point to a gendered difference. And, if there is a gendered difference, that is more likely due to structural factors rather than any innate way of being.

That said, the work that the businesswomen in my study do to both sustain their businesses and benefit other community members is difficult, valuable, and reflective of the moral economy in which they are embedded. The logics that spring forth from that moral economy — to help others secure opportunities, to provide for their wellbeing, to collaborate — all make sense as risk mitigation strategies in the context of the precarious economy in which they work. By continuing to pursue mutually beneficial relationships rather than purely individualistic power or profit, women entrepreneurs draw on historic values that have long guided social structure, and they actively shape the culture of business for the future.

Beyond Ethiopia and Uganda

In comparing Ethiopia and Uganda, I expected that the very different social and political contexts would generate major differences in the operation of the moral economy for women entrepreneurs. I was surprised to find that the results were remarkably consistent across the two countries. There was much less variation than I anticipated. This suggests to me that we can consider the moral economy operating in the two places to be essentially the same. It also suggests the likelihood that this moral economy framework, based on Ubuntu principles via a logic of empowerment expansion, is likely applicable to other country contexts.

The rich diversity on the continent of Africa would suggest that numerous frameworks might be available as a foundation for different moral economies. Yet the concept Ubuntu seems to resonate strongly for many people in Africa. Even if the specific principles are adapted to local realities, the core idea that people's wellbeing is bound up together is nearly universally acknowledged across contexts (Mnyaka & Motlhabi, 2005). Additionally, the economic and political conditions in many parts of Africa have created high levels of economic vulnerability, leading people to turn towards kin and community. Gendered social relations across the continent, while somewhat variable, share common properties, including women's role as caretakers and pervasive gender inequality. Taken together, one would expect that the findings of this study could be generalizable to other parts of Africa, and perhaps even other contexts marked by high levels of community cohesion, economic vulnerability, and gender inequality.

Opportunities for future research

This dissertation offers many potential avenues for future study. First, future work can provide additional examples of women entrepreneurs engaged in empowerment expansion labor. One example of this from my data is the area of customer engagement. Although I did not expand upon this point in the dissertation, my data reveal how women entrepreneurs approach customers as another valued community member to whom the entrepreneurs owed a certain level of quality. Many entrepreneurs described a commitment to quality products and services above all else; they felt their work in providing these things in the highest quality way was both an act of care and also a contribution to the making of their country as a modern, developed, state. I hope to expand upon this theme of customer engagement as empowerment expansion in future work.

Second, future comparative analysis can further develop the contours and confines of empowerment expansions as a useful analytic. A direct comparison between male and female

entrepreneurs, for example, would help further define how gender relates to moral economy, examining both men's and women's management strategies within a moral economy. Do men entrepreneurs prioritize opportunity expansion, employee wellbeing, and collaboration at the same rate as women entrepreneurs? Do they emphasize other values instead? Or are they less likely to follow the guidelines of a moral economy and more likely to favor pure-profit motivation? What accounts for any gender differences that exist?

Another promising line of comparison relates to industry structure. How does the structure of different industrial modes shape the workings of a moral economy — or, conversely, how does moral economy affect industry structure? And how do these variations impact the empowerment expansion work of entrepreneurs working in this industry? In my study I noticed some differences between male-dominated industries and female-dominated industries, with women in female-dominated industries more likely to pursue empowerment expansion. Further research could examine to see if that pattern holds, and if so, why. Additionally, building on the corpus of data looking at "crossovers," women that cross-over into male-dominated industries (Alibhai et al., 2017), further research could examine whether women entrepreneurs maintain a preference for empowerment expansion once they crossover into a male-dominated industry, or if their management style changes to more traditional business management.

Policy implications

The concept of empowerment expansion provides a way for policymakers to name, measure, value, and build upon the work entrepreneurs are already engaged in sustain their businesses and participate in a moral economy. Centering empowerment expansion, rather than profit, firm size, or other narrow measures of entrepreneurial success, also helps situate women's entrepreneurship within a broader labor rights movement. Entrepreneurship is often conceptualized as disruptive and

committed to efficiency and innovation above all else. These entrepreneurs show us a different way. They demonstrate that a commitment to other ideals can coexist with business principles.

Labor

For example, by examining how women business leaders think about and manage their employees, we can gain insights about both productive and humane ways of managing a workforce as well as inequitable and problematic trends with regard to labor rights. Rather than focusing primarily on what women entrepreneurs lack or are not doing, policymakers can ask a different set of questions: Why do some women entrepreneurs choose to manage their workforce differently? What actions do they take in pursuit of a different kind of relationship between employer and employee? And how can policy avoid harming these efforts while also strengthening them? Paying attention to employee management practices can provide policymakers and practitioners with an enhanced understanding of the constraints women entrepreneurs face and the corresponding logics that guide their business decision-making. While much attention has been paid to problems women entrepreneurs face in accessing funding, connecting to advantageous networks, and acquiring the right blend of hard and soft skills needed to run a successful business, less focus is placed on understanding how and why women entrepreneurs actually craft solutions to the workforce issues they grapple with.

Given the emphasis on employing people, the entrepreneurs in my study expressed a need for more training about how to do a good job managing their employees. Numerous study participants mentioned this when asked what kinds of support they felt they needed most. For example, Edith, of the tailoring shop in Kampala, said that even if a business is able to amass capital, if it has not figured out to manage people well, "it is a huge problem." Edith told me that while she is aware of trainings that deal with other aspects of business management, she doesn't know about trainings to help her better manage her human resources. Further, she said that her ability to pay for

such trainings is nonexistent. These problems compound one another and she worried that without the type of knowledge that she needs about managing employees, "it might be challenging to meet my goals."

Social safety net

Given the business leaders' overriding interest in ensuring that others in their community are cared for and the preference to redistribute resources even at the expense of business profits, a focus on developing stronger social safety nets would likely result in more efficient and productive businesses (Alby et al., 2020). Rather than ignore the moral economy that causes entrepreneurs to set aside their own wellbeing in order to strengthen their community ties, policymakers would do well to account for this preference and decrease economic vulnerability via the social safety net. Counterintuitively, by acknowledging the power of social norms which value redistribution and by providing more social services — two activities which run contrary to common business sense — governments may in fact boost business productivity and overall economic development.

Concluding thoughts

Sylvia Tamale(2020) argues that decolonial thinking has highlighted many things that need to be un-done in the world order. However, she argues that decolonial academic production mostly tears down and rarely offers a re-construction. I hope that this study can contribute towards a re-construction of sorts. In the face of a persistent form of transnational capitalism, African women entrepreneurs show a way to navigate making business decisions that privilege community wellbeing over an exclusively profit-oriented model.

Neoliberal forces that have led to the emphasis on women's entrepreneurship. Women entrepreneurs are seen as a vehicle for the journey of women's empowerment, one that helps

women gain more resources and gives them an expanded experience of agency which allows them to get the outcomes that they so desire. In this framing, it is an individual's journey and one driven by her own self-interest. As a consequence, much of the women's empowerment programming asks women to put aside their 'moral personhood' by focusing on self-interest instead. In so doing, women are forced to make a choice, and the "empowerment" work fails because they mostly cannot, and do not want to, walk away from moral personhood.

This study reconstructs the ways in which women entrepreneurs use the concept of entrepreneurship to pursue broader goals for themselves and their communities, heeding Ferguson's call to find elements of this current neoliberal time to use to pursue progressive policies (Ferguson, 2009). My research suggests that women's entrepreneurship may, for some women, be a way for them to embrace empowerment programming while not abandoning their moral personhood. In the logics that women entrepreneurs use to run their businesses, expanding opportunities, prioritizing wellbeing, and pursuing collaboration, women double down on their moral personhood while at the same time expanding their resources and agency. These women construct a path that shows us that other logics can drive successful businesses than those that the global north promotes. Though this is not without frictions and disjunctures, these women demonstrate another way forward.

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