

# Navigating Ethical Dilemmas in Resource-Constrained Businesses: Insights from Tanzania

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## Abstract

Small and Medium Enterprises (SMEs) play a vital role in employment creation, income generation, and poverty reduction in developing economies, yet their ethical conduct is often assessed using normative frameworks unsuited to resource-constrained contexts. This study examines ethical decision-making among Tanzanian SMEs using a mixed-methods convergent parallel design. Data were collected through questionnaires from 79 SME owners and interviews with 20 entrepreneurs across mainland Tanzania. Analyzed through descriptive statistics and thematic analysis, and interpreted using institutional theory and the ethics of care, findings show that ethical dilemmas are structurally embedded, shaped by survival imperatives, relational accountability, and harm minimization, underscoring the need for context-sensitive ethics and institutional reform.

**Keywords**— SME Ethics, Ethical Decision-Making.

## I. INTRODUCTION

Small and Medium Enterprises (SMEs) occupy a pivotal yet contested position in development and business ethics scholarship. While widely recognized as engines of employment, income generation, and poverty reduction, SMEs operate within environments that generate profound ethical tensions arising from structural and contextual constraints (Kolk & Rivera-Santos, 2018; Crane et al., 2019). In Tanzania, SMEs contribute an estimated 27–35% of GDP and employ nearly half of the labor force, engaging over five million people across agriculture, manufacturing, and service sectors (The Citizen, 2025; TICGL, 2025). Despite their economic centrality, Tanzanian SMEs operate under conditions of resource scarcity, limited access to finance, infrastructural deficiencies, regulatory ambiguity, and weak institutional oversight, which systematically produce recurring moral challenges. Limited financial and material resources constrain operational standards, compelling entrepreneurs to navigate dilemmas between ethical obligations, such as timely wage payments and product quality, and business survival (Kelley et al., 2017; World Bank, 2022). Inadequate infrastructure, including unreliable electricity, poor transportation networks, and limited digital connectivity, further pressures SMEs to adopt practices that may contravene ethical norms, such as cutting production corners or circumventing regulations (UNDP, 2021). Ambiguous and inconsistently enforced policies create “grey zones” where formal compliance is difficult, rendering informal social norms and pragmatic survival strategies central to ethical decision-making (North, 1990; Fassin, 2005; Kolk & Rivera-Santos, 2018).

These structural and contextual constraints manifest as ethical dilemmas, in which SME owners must navigate tensions

between profit and fairness, legality and informality, business survival and moral responsibility, or quality and affordability (Crane et al., 2019; Amis et al., 2020; World Bank, 2022). For example, decisions to delay wages to prevent layoffs or source cheaper materials to maintain affordability exemplify morally ambiguous actions that juxtapose instrumental ethics, focused on survival, with normative ethics, emphasizing fairness, honesty, and social responsibility. While these choices may be rationalized as necessary for enterprise continuity, they carry significant ethical consequences, including erosion of consumer trust, unfair treatment of employees, and diminished institutional legitimacy, illustrating that ethical compromise is often structurally normalized rather than reflective of individual moral failure.

From a theoretical perspective, these realities challenge universalist and compliance-based ethical models, which assume stable institutions and sufficient resources (Donaldson & Dunfee, 1999; Painter-Morland, 2017). Western-centric frameworks, such as traditional stakeholder theory, inadequately capture the moral complexity of SMEs operating in resource-constrained, informal, and relationally embedded environments (Amis et al., 2020). Context-sensitive approaches, drawing from institutional theory and the ethics of care, offer more robust insights. Institutional theory highlights how SMEs navigate formal regulations and informal social norms, with ethical decisions shaped by institutional voids and community expectations (North, 1990; Fassin, 2005), while the ethics of care emphasizes relational obligations, reciprocity, and pragmatic moral reasoning, suggesting that entrepreneurs' ethical choices are often grounded in communal welfare and survival imperatives (Gilligan, 1982; Sevenhuijsen, 1998). Empirical studies from sub-Saharan Africa demonstrate that SME ethical reasoning is contextually mediated, with resource constraints, social obligations, and

market pressures interacting to produce morally complex scenarios in which “right” and “wrong” are not clearly defined (Kolk & Rivera-Santos, 2018; World Bank, 2022).

Building on this theoretical and empirical foundation, the present study examines the ethical dilemmas encountered by SME owners in Tanzania, explicitly focusing on the moral dimensions of their decisions. It investigates how structural pressures and resource scarcity shape ethical reasoning and explores strategies entrepreneurs employ to balance integrity with business survival. By foregrounding these ethical dynamics, the study contributes to a nuanced, contextually grounded understanding of business ethics, highlighting the intersection of moral theory, institutional constraints, and entrepreneurial practice in resource-constrained settings.

## II. METHODOLOGY

This study used a mixed-methods convergent parallel design to examine ethical dilemmas faced by Tanzanian SMEs, capturing both structural patterns and nuanced moral reasoning (Creswell & Plano Clark, 2018). Quantitative data were collected from 79 SME owners and managers via stratified random sampling to assess resource constraints, ethical challenges, and decision-making practices, while qualitative data were obtained through 20–25 semi-structured interviews exploring lived experiences and pragmatic strategies for navigating moral dilemmas. Data were analyzed using descriptive and inferential statistics and thematic coding, interpreted in light of institutional theory and ethics of care. Instruments were pilot-tested for reliability and validity, and ethical safeguards, including informed consent and confidentiality, were observed. This approach provides a contextually grounded, empirically robust understanding of SME ethical decision-making under resource constraints.

## III. FINDINGS AND DISCUSSION

### A. Demographic Information

The study engaged 79 SME owners across diverse sectors and regions in Tanzania, offering a representative lens into Tanzania's entrepreneurial landscape. The gender composition revealed a predominance of male entrepreneurs (62%) relative to females (38%), reflecting persistent structural and sociocultural barriers that constrain women's participation in business leadership, a pattern consistent with prior studies on Tanzanian SMEs (Kelley et al., 2016; World Bank, 2022).

The age distribution indicated a balanced mix of emerging and established entrepreneurs: 41% were under 35 years, 39% between 35 and 50 years, and 20% above 50 years. This suggests that ethical decision-making processes in Tanzanian SMEs may be shaped by generational differences in risk tolerance, exposure to formal business practices, and responsiveness to regulatory and societal expectations (Rossouw & Van Vuuren, 2014).

Educational attainment among respondents was relatively high, with 33% completing secondary education, 46% possessing post-secondary or vocational qualifications, and 21% holding tertiary degrees, indicating that most owners had sufficient literacy and business acumen to navigate complex operational and ethical challenges. Business experience varied considerably, with 35% operating for less than five years, 42% for 5–10 years, and 23% for more than 10 years, highlighting a

mixture of nascent and mature enterprises. This diversity is significant, as prior research suggests that experience moderates ethical decision-making, with seasoned entrepreneurs more likely to develop adaptive strategies that balance moral obligations and survival imperatives (Crane et al., 2019).

The enterprises represented multiple economic sectors: 37% in trade and retail, 29% in manufacturing and agro-processing, 22% in services, and 12% in mixed or other sectors, reflecting the structural composition of the Tanzanian SME sector (TICGL, 2025). Employee size ranged from 1–10 staff (41%), 11–30 staff (38%), to 31–50 staff (21%), consistent with national SME classifications. Geographically, respondents operated in urban, peri-urban, and semi-rural areas, capturing the heterogeneous conditions under which SMEs encounter resource constraints and ethical dilemmas. Collectively, these demographic and business characteristics provide a nuanced backdrop for understanding the ethical reasoning of Tanzanian SME owners, suggesting that gender, age, education, sector, experience, and operating environment interact to shape how entrepreneurs negotiate moral tensions in resource-limited contexts.

### B. Categories of Ethical Dilemmas

To investigate the nature and prevalence of ethical dilemmas faced by SMEs, 79 structured questionnaires were administered to enterprise owners across urban, peri-urban, and semi-rural regions of Tanzania, covering the trade, manufacturing, agro-processing, and service sectors. All questionnaires were returned fully completed, yielding a 100 percent response rate. To enrich and contextualize the survey data, 20 semi-structured interviews were conducted with purposively selected respondents. Quantitative data were analyzed using descriptive statistics, while qualitative interview data were subjected to thematic analysis, enabling triangulation and analytical depth. The findings reveal four interrelated categories of ethical dilemmas confronting SMEs operating under conditions of resource scarcity Figure 1. The most prevalent category concerns operational cost–quality trade-offs, reported by 68 percent of respondents. Entrepreneurs frequently face decisions that require reducing operational costs at the expense of product or service quality, reflecting a structural tension between financial survival and

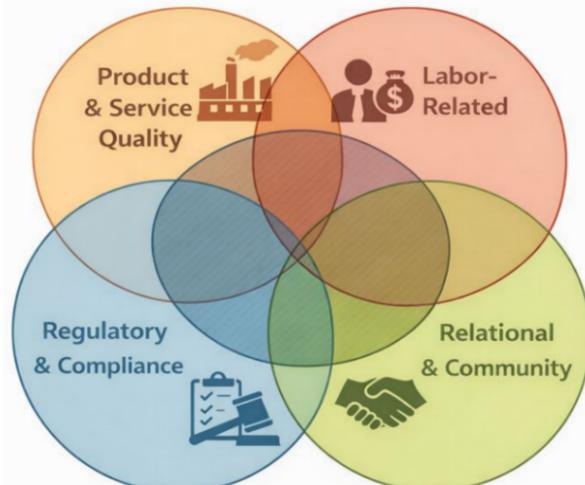
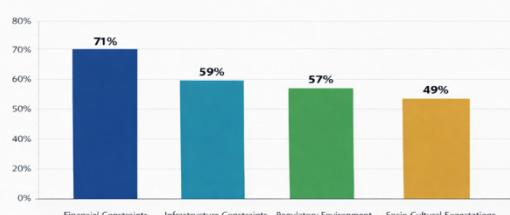


Figure 1: Categories of Ethical Dilemma Experienced by SMEs owners in Tanzania

ethical responsibility. These dilemmas commonly involve sourcing lower-cost inputs, modifying production processes, or compromising service standards. Interview narratives indicate that such decisions are perceived not merely as operational adjustments, but as existential risks that directly affect reputation, customer trust, and long-term viability. Ethical compromise in this domain is therefore framed as a rational survival strategy within constrained environments, rather than a discretionary moral choice. The second category comprises labor-related ethical dilemmas, including delayed wage payments, uneven workload allocation, and reliance on informal employment arrangements. A total of 62 percent of respondents reported encountering such tensions, typically justified by cash-flow instability and market uncertainty. While these practices may sustain short-term operations, they raise persistent ethical concerns regarding fairness, worker dignity, and organizational trust. Regulatory and compliance dilemmas form the third category, with 57 percent of respondents acknowledging occasional partial compliance with tax, licensing, or safety regulations. These compromises are attributed to limited financial capacity and bureaucratic inefficiencies, suggesting a misalignment between formal regulatory frameworks and the operational realities of SMEs in resource-constrained contexts. The fourth category involves relational and community-based dilemmas, reported by 49 percent of respondents. These dilemmas arise from social expectations to extend preferential treatment to family members, friends, or community affiliates, often in tension with formal business rules and principles of equitable stakeholder treatment. Qualitative evidence underscores the influence of social embeddedness, trust networks, and communal obligations in shaping ethical decision-making. Collectively, the findings demonstrate that ethical dilemmas among Tanzanian SMEs are structurally embedded and multidimensional, emerging from the interaction of resource scarcity, institutional constraints, and socio-cultural expectations. Consistent with prior research, ethical compromise in this context reflects rational adaptation to systemic pressures rather than individual moral failure (Crane et al., 2019; Kolk & Rivera-Santos, 2018; Amis et al., 2020). By categorizing ethical dilemmas into operational, labor, regulatory, and relational domains, this study provides a conceptual foundation for analyzing ethical navigation strategies and for designing policy and institutional interventions that support both ethical integrity and SME sustainability.

### ***C. Resource Limitations and Ethical Decision Making in SMEs***

The findings reinforce and extend existing researches that



*Figure 2: Resource Constraints and Ethical Decision Process*

conceptualizes ethical decision-making among SMEs in developing economies as structurally embedded rather than individually discretionary as presented in Figure 2. In line with institutional theory, the prominence of financial constraints as the primary driver of ethical dilemmas supports North's (1990) argument that institutional arrangements shape not only economic behavior but also the conditions under which moral judgment is exercised. Limited access to affordable credit, irregular cash flows, and reliance on informal lending mechanisms systematically narrow entrepreneurs' ethical capacity by constraining the range of feasible choices available to them. Under such conditions, ethical conduct is recalibrated in relation to survival imperatives, confirming prior findings that resource scarcity compels SMEs to prioritize continuity over idealized forms of normative compliance (Kelley et al., 2017; World Bank, 2022). Ethical compromise, therefore, is better understood as a consequence of bounded feasibility rather than a deficit in ethical awareness or intent. Infrastructure-related constraints further substantiate critiques of universalist and compliance-based ethical models. The reported effects of unreliable electricity, inadequate transport networks, and limited storage facilities parallel empirical evidence from across sub-Saharan Africa linking infrastructural instability to ethical trade-offs in quality assurance and consumer protection (UNDP, 2021; Kolk & Rivera-Santos, 2018). Consistent with Painter-Morland's critique of abstract ethical universalism, these findings indicate that ethical agency is materially conditioned: when production systems are unstable, maintaining consistent ethical standards becomes structurally difficult rather than morally negotiable. Entrepreneurs' narratives illustrate how infrastructural deficiencies compress ethical choice sets, transforming ethical deliberation into a process of harm minimization rather than principled rule adherence. Similarly, regulatory ambiguity and inconsistent enforcement practices align with governance-oriented analyses that emphasize the erosion of moral obligation under conditions of institutional fragility (Fassin, 2005; Amis et al., 2020). The findings suggest that when regulatory frameworks are perceived as unpredictable or procedurally inequitable, ethical judgment becomes contingent upon institutional credibility. Compliance is not rejected outright but selectively interpreted through assessments of fairness, proportionality, and survival risk. This dynamic supports the argument that ethical norms in weak institutional environments are co-produced through ongoing interaction between entrepreneurs and governance structures, rather than imposed unilaterally by formal regulatory authority. Moreover, the findings resonate strongly with the ethics of care framework articulated in the literature. Entrepreneurs' justifications for delayed wages, regulatory flexibility, or quality adjustments reflect a relational moral logic grounded in responsibility toward employees, families, and community members (Gilligan, 1982; Sevenhuijsen, 1998). Ethical evaluation in this context is oriented toward anticipated social consequences and harm reduction, rather than abstract compliance with impersonal rules. This pattern reinforces critiques of Western-centric ethical models by demonstrating that ethical reasoning in African SMEs prioritizes relational accountability and social embeddedness over procedural neutrality. Taken together, these findings

indicate that ethical decision-making among Tanzanian SMEs cannot be adequately explained through models that privilege individual moral agency or formal compliance alone. Instead, ethics emerges as a context-sensitive practice, shaped by structural scarcity, institutional fragility, and socio-cultural embeddedness. Ethical outcomes are produced through negotiated trade-offs within constrained environments, underscoring the need for ethics frameworks and policy interventions that address institutional conditions such as access to finance, infrastructural reliability, and regulatory coherence rather than attributing ethical compromise to moral failure.

#### **D. Strategies for Maintaining Ethical Integrity in Resource-Constrained Environments**

Proceeding from the premise that ethically problematic outcomes among Tanzanian SMEs are shaped primarily by institutional configurations rather than ontological dispositions, this section interrogates two interrelated questions: first, whether entrepreneurs regard ethical conduct as consequential for business survival and continuity; and second, whether such conduct can be sustained, operationalized, or enforced under conditions of persistent resource scarcity. Drawing on triangulated evidence from questionnaires and in-depth interviews, the analysis identifies three empirically grounded patterns that structure entrepreneurs' ethical reasoning and practice as indicated in Figure 3. These patterns are not sequential stages through which enterprises progress, nor are they mutually exclusive categories. Rather, they are overlapping and context-dependent modes of ethical navigation that may coexist within the same enterprise and even within the same decision episode. Their relative salience varies in response to fluctuations in financial pressure, infrastructural reliability, regulatory enforcement, and social obligation. As such, entrepreneurs may simultaneously value ethical conduct as instrumental to business survival, condition ethical compliance on feasibility, and rely on informal mechanisms of ethical regulation.

Importantly, the prevalence of these patterns, as indicated by descriptive statistics, suggests that ethically problematic outcomes among Tanzanian SMEs are systemic rather than idiosyncratic. Ethical reasoning emerges not as a fixed moral orientation but as a situationally adaptive process shaped by institutional and resource constraints. The patterns therefore capture recurring configurations of ethical practice rather than discrete behavioral types, reflecting how moral responsibility is continuously negotiated within structurally constrained environments.

##### **1) Ethical Conduct as Instrumentally Relevant to Business Survival**

Descriptive survey results indicate that approximately 74 percent of respondents affirm that ethical conduct particularly honesty with customers, reliability in transactions, and avoidance of overt deception is relevant to the long-term survival of their businesses. However, this relevance is articulated predominantly in instrumental terms, rather than as an intrinsic moral obligation. Entrepreneurs consistently associate ethical conduct with practical outcomes such as

customer retention, reputational protection, and sustained access to informal credit and supplier relationships.

Interview evidence reinforces this pattern, revealing that ethical behavior is valued insofar as it contributes to continuity and resilience in volatile markets. This finding aligns with prior research emphasizing that, in resource-constrained environments, ethics is frequently conceptualized as a strategic resource rather than a deontological commitment (Kolk & Rivera-Santos, 2018; Crane et al., 2019). The prevalence of this pattern suggests that ethical awareness among Tanzanian SME owners is relatively high, but that its moral force is mediated by survival imperatives shaped by institutional conditions.

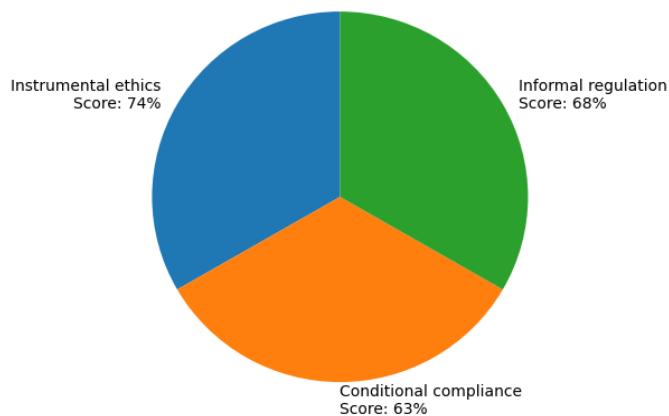


Figure 3: Patterns for Ethical Practices in SMEs

##### **2) Conditional and Context-Dependent Ethical Compliance**

A second empirical pattern concerns the conditional nature of ethical compliance, reported by approximately 63 percent of respondents. These entrepreneurs acknowledge that adherence to ethical standards particularly in relation to labor practices, regulatory compliance, and quality assurance is frequently adjusted in response to financial stress, infrastructural disruptions, or market instability. Survey items reveal lower compliance scores in domains perceived as costly or weakly enforced, while interview narratives frame ethical compromise as a situational necessity rather than intentional misconduct. Decisions such as delaying wages, sourcing lower-cost inputs, or selectively complying with regulations are justified as temporary adaptations aimed at preserving enterprise viability. This pattern supports the argument that ethical agency among SMEs is bounded by feasibility, reinforcing critiques of compliance-based ethical models that assume stable institutional support (Painter-Morland, 2017; Amis et al., 2020). The relatively high prevalence of this pattern indicates that ethical flexibility is not marginal but constitutes a normalized mode of moral reasoning within structurally constrained environments.

##### **3) Reliance on Informal Ethical Regulation over Formal Enforcement**

The third empirical pattern reveals that approximately 68 percent of respondents rely primarily on informal mechanisms to regulate ethical conduct, rather than formalized systems

such as written codes of ethics, compliance procedures, or internal monitoring structures. Formal ethical enforcement mechanisms were reported as either absent or weakly operationalized across most SMEs. Instead, ethical behavior is governed through personal moral convictions, religious beliefs, community expectations, reputational accountability, and relational trust networks. Interview data indicate that entrepreneurs perceive formal ethical systems as impractical or unattainable under conditions of limited capital, small organizational size, and inconsistent regulatory oversight. This finding aligns with institutional theory, which emphasizes the role of informal institutions in contexts characterized by institutional voids (North, 1990; Fassin, 2005). The prominence of informal ethical regulation further reinforces the relevance of the ethics of care framework, highlighting relational accountability and harm minimization as central components of ethical reasoning in Tanzanian SMEs.

Taken together, the findings reveal that ethical conduct among Tanzanian SMEs is widely recognized as essential to business continuity, yet its practical application is shaped by economic pressure and institutional context. Entrepreneurs tend to approach ethics in a pragmatic manner—valuing ethical behavior as a survival strategy, adapting compliance to situational constraints, and relying more on informal norms and relationships than on formal regulatory mechanisms. Rather than indicating moral inconsistency, this pattern reflects the structural realities within which SMEs operate, where limited resources and weak enforcement systems necessitate flexible, context-sensitive ethical decision-making. Overall, ethical reasoning in Tanzanian SMEs emerges as simultaneously survival-oriented, adaptive, and informally governed, underscoring the need for policy and institutional frameworks that strengthen ethical practice without undermining enterprise sustainability.

#### 4) Comparative Synthesis of the Three Patterns

This study contributes to business ethics scholarship by conceptualizing ethical conduct among SMEs as a structurally conditioned mode of decision-making rather than as an expression of individual moral orientation or rule compliance. The findings demonstrate that ethical reasoning in Tanzanian SMEs is systematically shaped by resource constraints, institutional inconsistency, and informal governance arrangements. By integrating institutional theory with the ethics of care, the analysis extends existing frameworks by specifying how ethical judgment operates under conditions of limited feasibility and relational embeddedness. The study thus advances an analytical shift from evaluating ethical behavior in terms of conformity or deviation toward examining ethical capacity as an outcome of institutional and material conditions, offering a context-sensitive framework for analyzing ethical decision-making in resource-constrained economies.

#### IV. CONCLUSION

This study demonstrates that ethical decision-making among SMEs in Tanzania is best understood as a structurally bounded and relational practice. Ethical dilemmas arise not from ethical ignorance or moral deficiency, but from persistent resource

scarcity, institutional fragility, and socio-cultural embeddedness. Entrepreneurs exercise moral agency within narrow opportunity structures, recalibrating ethical commitments in response to feasibility and harm minimization rather than abstract ideals.

The study makes three key contributions to business ethics scholarship. First, it advances a hybrid understanding of SME ethics that integrates instrumental rationality, relational responsibility, and institutional negotiation. Second, it extends institutional theory by illustrating how institutional voids reconfigure moral obligation and normalize forms of conditional compliance that would otherwise be labeled unethical within stable regulatory contexts. Third, by foregrounding the ethics of care, it highlights relational accountability toward employees, families, customers, and communities—as a central ethical infrastructure where formal systems are weak or unreliable.

Philosophically, the findings challenge universalist and compliance-based ethical models by demonstrating that ethical conduct cannot be meaningfully assessed independently of material and institutional conditions. In resource-constrained environments, ethics is enacted through morally charged trade-offs rather than idealized rule adherence, revealing a form of practical moral reasoning that is situational, negotiated, and responsibility-oriented rather than rule-centric. Policy implications follow directly from this insight. Strengthening ethical conduct among SMEs requires institutional reforms that expand ethical capacity improving access to finance, stabilizing infrastructure, and enhancing regulatory coherence rather than relying solely on moral exhortation or punitive enforcement. Future research could pursue comparative and longitudinal analyses to examine how ethical reasoning evolves across institutional contexts and enterprise life cycles, as well as deeper engagement with African moral philosophies to enrich global business ethics discourse.

Crucially, without this study, business ethics theory would miss how ethics is actually lived and practiced under conditions of chronic constraint. It would continue to misclassify survival-oriented moral reasoning as ethical failure, overlook the moral significance of harm minimization and relational obligation, and privilege idealized compliance over feasible responsibility. In doing so, theory would remain normatively elegant but empirically thin, insufficiently equipped to account for the ethical realities of the vast majority of enterprises operating in the Global South. This study therefore repositions SME ethics not as a deviation from ethical norms, but as a critical site for rethinking what ethical agency means when institutions, resources, and moral ideals are persistently misaligned.

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