GENDERED FACTORS AND SMALL-SCALE FISH BUSINESS GROWTH IN MWANZA, TANZANIA

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Abstract
The study aimed to assess the factors influencing the growth of small-scale fish businesses (SSFBs) owned by women in Mwanza, Tanzania. A total of 309 individuals in the fish industry were surveyed through questionnaires, focus group discussions, and key informant interviews. The study assessed the nature of small-scale fish businesses, the constraints facing them, and the determinants of small-scale fish businesses measured by the daily profits obtained. Results showed that marital status, experience in the business, daily capital, type of customers, storage facilities, and involvement in self-help groups significantly impacted daily profit. The study found that women's capital investment and profits were lower compared to men, mainly due to differences in these factors. The study highlights the need for policies to support women-owned SSFBs, including the establishment of self-help groups to provide opportunities for networking and support. The study calls for programmes to boost the growth of women's SSFBs, addressing the challenges and constraints they face. The results emphasize the importance of promoting entrepreneurship and job creation, particularly among women, to drive economic growth in the region.
Keywords: small-scale fish business, business growth, gendered factors, Tanzania.
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1. INTRODUCTION

Globally, women are reported to possess strong desires, qualities, and capabilities necessary for their strong business development (Khan, 2021). Due to such traits, the world is experiencing a massive explosion of women entering the business world (UN, 2020). These tremendous changes record women's

Business Excellence and Management
Volume 13 Issue 2 / June 2023

strong movement from conventional businesses, which tie them into their traditional roles in the family such as vegetable and food vending, caring for the elderly and the sick, and venture into "unconventional" or previously male-dominated businesses such as digital media, automation, and transportation, to mention but a few (OSISA, 2018). However, since business activities are embedded in a social context, women-owned businesses have traditionally faced significant barriers in their creation and growth (Bastida, 2021). In a study by the World Bank (2018), women-owned businesses are reported to have weaker economic performance and are characterized by smaller coverage, less profit, a slow level of growth, and higher closure rates.

Women's-owned businesses in developing countries generate less employment growth than those owned by their male counterparts (World Bank, 2018). This argument is supported by Ferrell *et al*. (2019), who found that women start businesses that have lower revenues and grow more slowly than those started by men. Although there is no single metric used to measure growth, several data points can be highlighted to show whether a certain business is growing or not. For Osoro (2012), business growth can be measured in terms of increased profitability, sales volume, improved standards of living, access to loans, the creation of employment, wealth maximization and expansion of businesses through the opening of new branches, value addition, and improved social responsibility. According to Acts (2022), business growth is measured by important aspects such as revenue, sales, business values, profits, number of employees, and number of customers. Alharbi and Al-Ashaab (2020) measure business growth in terms of human capital, knowledge, business relationships, social involvement, and social responsibilities.

Fish trading and marketing is one of the rapidly growing business opportunities in which the majority of women and men are self-employed as their major source of food and livelihood in the Coastal and Lake Zones of Tanzania (URT, 2017; Sambuo et al., 2018; TIC, 2019; Sibeyo, 2020; Thomas et al., 2021). Women represent around half of those working in the small-scale fisheries sector, particularly in post-harvest activities such as processing and marketing (FAO, 2020). This is because small-scale fish businesses are acknowledged by scholars to play a significant role in household food security, nutrition, and women's economic empowerment (USAID, 2019; FAO, 2020; IFAD, 2020; Ogbu et al., 2020). According to these authors, women enter the business because it requires lower capital and is a quick source of income when compared with other businesses (USAID, 2019; FAO, 2020; IFAD, 2020; Ogbu et al., 2020). Literature has acknowledged the significant contribution of women-owned businesses to the economic development of sub-Saharan Africa, including Tanzania (Kapinga and Montero, 2017; Lindvert, 2017; World Bank, 2018; ADB, 2019; Said and Enslin, 2020). Nevertheless, despite high representation of women in small scale businesses and their significant contributions to the economic development in SSA, studies conducted by World Bank (2018); Said and Enslin (2020) and Bastida (2021) have warned that women's owned businesses are prone to different factors that hinder their growth. This allegation calls for

more empirical evidence from different angles on women's businesses, particularly small-scale fish businesses, in order to understand the nature of the business, its growth prospects, and factors that influence its growth in Nyamagana and Ilemela District, Mwanza Region.

Women engaging in different small-scale businesses are often disadvantaged and do not have the same opportunities as men because their efforts to grow and expand their businesses are constrained by different factors such as low access to credit facilities, a poor transportation network, a lack of access to resources, and unequal power relations in decision-making (Locke et al., 2017; Harper et al., 2020; FAO, 2020). Studies by the World Bank (2018), Kikula (2018), and Mashenene (2020) found that, when women are compared with their male counterparts, women's small-scale business development is reported to be affected by multiple factors such as lack of capital, reliable markets, and socio-cultural factors, which include poor societal attitudes and a lack of support from the family (Khan et al., 2021). It is also reported that women have limited access to business information, a lack of financial management and control skills, and limited access to credit services (World Bank Group, 2021).

Based on the views of Egg (2015); Luomba (2019); Morris et al. (2020), Chumbula (2020); Pallangyo (2021); and Popal and Langley (2021), it is clear that geographic location, the type of business that women choose, the amount of capital invested, and socio-economic and cultural set-ups are limiting factors for women's business development. And the fact that women-owned businesses not only face different risk factors that stymie their growth (World Bank, 2018; Nkwabi and Mboya, 2019; Said and Enslin, 2020; Alharbi and Al-Ashaab, 2020; Bastida, 2021; Sendra-Pons et al., 2022) but also have lower revenues and grow at a slower rate. It was critical to conduct this research in the Lake Zone, where fishing employs the majority of women and men, to understand the nature and type of small-scale fish business, the type of fish sold, business growth prospects, and limiting factors. Specifically, this study was conducted in Nyamagana and Ilemela districts because there is still a lack of consensus on the nature and types of women's small-scale fish business, the type of fish sold, and factors affecting women's small-scale fish business growth measured by daily profit obtained.

A study conducted by Szymkowiak (2020) in Europe and North America shows that when women enter fisheries, they continue to face substantial barriers to direct harvesting engagement, including superstitions about them as bad luck on boats, stereotypes about their physical abilities, and harassment. Now the question was, "What happens in developing countries, including Tanzania, when women enter small-scale fish businesses?" To answer this question, the study took into account the geographical location of Ilemela and Nyamagana districts near Lake Victoria to understand the nature of SSFB and the types of SSFB that women are likely to engage in; the socioeconomic and cultural set up in relation to the type of fish sold and

Business Excellence and Management
Volume 13 Issue 2 / June 2023

their customers; and the amount of capital that women invest in the business to determine their business growth prospects and the limiting factors in the study area.

2. CONCEPTUALIZATION OF THE FACTORS INFLUENCING SMALL-SCALE FISH BUSINESS GROWTH

This study was conceptualized based on the fact that factors such as marital status, type of customers, capital, household size, processing and selling method, membership in self-help groups, geographical location, age, education level, ethnicity, access to the market, business skills, business experience, access to storage facilities, and type of marriage have the probability of affecting the growth of small-scale fish businesses. The assumptions in the conceptual framework were that socio-economic characteristics such as age, education level, marital status, type of marriage, and ethnicity determine individuals' capacities to engage in SSFB depending on the cultural setting from which they come. For example, according to a study by Farrell et al. (2019), gender, age, and location are key attributes for women's business growth. It was further expected that independent variables such as access to marketing information, access to credit services, education and training, business skills and experiences, storage facilities, and membership in self-help groups would have influence on the dependent variable (business growth), measured in the profit obtained by an individual in Tanzanian shillings, which is a continuous variable. Therefore, this study provides empirical evidence for both policy makers and practitioners in the sector for them to understand the nature of small-scale fish businesses in the study area, available women-owned small-scale fish businesses' growth prospects, and the type of factors influencing their business growth in Mwanza Region.

3. METHODOLOGY

3.1 Research Area and Research Design

The study was conducted in Ilemela and Nyamagana Districts, Mwanza Region. The study area was purposefully selected because Lake Victoria is the world's largest tropical lake with more than 500 fish species and employs over 90% of the world's capture fishers and fish workers, about half of whom are women (EMDO, 2017). Furthermore, women play an important role in the fishing sector in the study area and represent 70%–80% of fish workers (URT, 2020). The study employed a cross-sectional research design, which entails the collection of data in more than one case at a single point in time. A simple and proportionate Stratified sampling was used to select 309 women and men participating in small-scale fish businesses. A simple stratified sampling was used because the selected respondents have similar characteristics of participating in fish business, and proportionate stratified sampling was used because of distinct characteristics among men and women and the market places where fish business takes place.

The technique was used to ensure sufficient, consistent, and unbiased estimators (Gupta and Kapoor, 2020) to make inferences on the population from which the sample was selected.

3.2 Sampling Procedure and Sample size

The sample size was calculated using the proportional allocation formula that was adjusted for an infinite population (Kothari, 2004). The formula was used since the list of participants N in small-scale fish business was not known or not available as observed from the study area, but participants were there; hence, the researcher decided to use a minimum probability of selecting participants (p = 0.28), the margin of error was e = 0.05, and the level of significance z = 1.96. The formula used was n=(Z^2*pq)/e^2 =((1.96)^2*0.28*(1-0.28))/⟦0.05⟧^2 = 309. This sample size was used only for the survey questionnaire.

3.3 Data Collection.

A questionnaire with both closed and open-ended questions was improved and administered to 309 respondents (199 women and 110 men) using face-to-face interviews. Focus Group Discussions (FGD), Key Informant Interviews (KII), as well as personal observation, were employed in each ward to complement the information gathered through the questionnaire. The selection of key informants considered people with experience in the fish business. Six (6 FGD), each comprising 8-10 participants, were conducted. Two (2) of the FGDs comprising both women and men were conducted in two wards based on the availability of small-scale fish markets. The other 2 FGDs were conducted in the two districts involving separate women and men that is 2 for women and 2 for men to avoid sex bias and traditional customs that might restrict one sex members to give opinions before the other sex members. The rationale for using a mixed methods approach was based on its major advantage of neutralizing the biases of a single method and allowing for complementation and triangulation of different approaches for data collection on the same variables (Creswell, 2003; Glazier and Powel, 1992).

3.4 Data Analysis

A multiple linear regression model was used to estimate factors contributing to the growth of small-scale fish business. The model was used because the dependent variable was business profit measured in Tanzanian shillings, which was a continuous variable. The predictor variables from the conceptual framework and the questionnaire, such as marital status, daily capital, small-scale fish business experience, access to fish markets, access to credit, and others, were stepwise regressed with a 0.1 to 0.9 probability of removing collinearity predictors of responses (Table 2). Profitability growth was measured in this study by the amount earned per day as specified by respondent data collection. According to Peng et

Business Excellence and Management
Volume 13 Issue 2 / June 2023

al. (2020), there is no single indicator used to measure the growth and performance of small businesses; growth and performance indicators might include profitability, financial condition, results of products, and the number of customers and sales. The study results, as shown in Table 1, reveal the amount of profit earned per day among businessmen and women in the study area.

Furthermore, the Chi-square test was used to assess factors associated with SSFB by gender, such as marital status, self-help group membership, storage facilities, and type of customers (Table 3). And the independent sample T-test was used to compare factors (experience and daily capital) influencing business profitability by gender (Table 4). If the T-test is significant such that a p-value less than 0.5 indicate that the mean difference between men and women participating in SSFB is enough to be regarded as a gendered factor in business profitability.

Qualitative information was analysed using content analysis, whereby different data gathered in the field were placed into specific themes of the study, which helped generate meaning. The themes for content analysis revolved around the specific objectives of the study, including the respondents' knowledge on the nature of small-scale fish businesses in the area, women-owned small-scale fish businesses' growth prospects, and the types of factors influencing business growth.

The equation of a linear regression model is specified as:

$$Y_i=\beta_0+\beta_1 X_1+\beta_2 X_2+\beta_3 X_3+\beta_4 X_4+\beta_5 X_5+\beta_6 X_6+\beta_7 X_7+\beta_8 X_8+\cdots+\beta_j X_j+\varepsilon_i \quad \ldots\ldots\ldots 1$$

Y_i is a continuous response variable (daily profit) of each ith observation, i=1,2…309

$X_1 \rightarrow X_j$ Are the jth predictors, j=1,2,3…p and p are a number of predictors.

$\beta_0 \rightarrow \beta_j$ Are the jth unstandardized parameter estimates of jth predictors?

ε_i is an ith residual of each i=1,2…309.

Where:

X1: Respondent's age (in years)

X2: Education Level (number of years spent on schooling)

X3: Household size (number of household members)

X4: Marital status (1 = married, 0 = single)

X5: Access to information (1 = yes, 0 = no)

X6: Access to credit services (1 = yes, 0 = no)

X7: Business skills (1 = yes, 0 = no)

X8: SSFB experience (1 = yes, 0 = no)

X9: Storage facilities (1 = yes, 0 = no)

X10: Self-help groups (1 = yes, 0 = no)

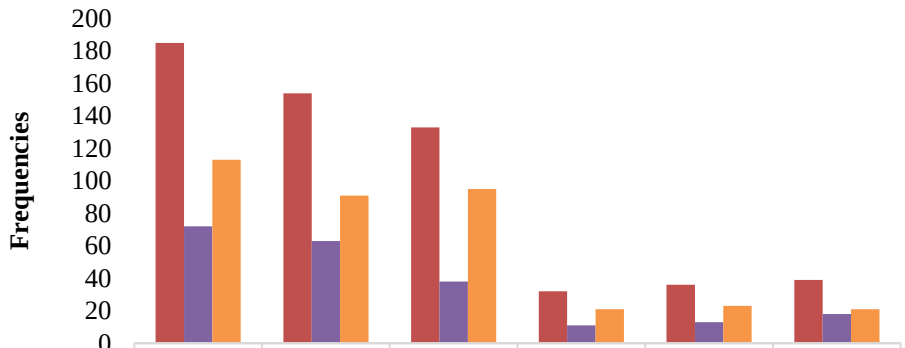
X11: Type of customer (1 = Individual only, 0 = Individual and hotels/restaurants)

4. RESULTS AND DISCUSSIONS

4.1 Nature of Small-scale Fish Business Done in the Research Area

4.1.1 Fish types commonly sold in the research area

Study results (Figure 1) show the types of fish available and regularly sold at market places and the customers' preferences. Common types of fish sold at market places were the Nile perch (scientific name), known as Sangara in Kiswahili by (113 women and 72 men), followed by tilapia (scientific name), which is known as Sato in Kiswahili by (91 women and 63 men). Sardines (Dagaa in Kiswahili) by (95 women and 38 men), catfish (scientific name), Kambale in Kiswahili, and marbled lungfish (scientific name), Kamongo in Kiswahili.



	Perch	Tilapia	Sardines	Catfish	Marbled Lungfish	Others
Overall	185	154	133	32	36	39
Men	72	63	38	11	13	18
Women	113	91	95	21	23	21

FIGURE 1. FISH TYPES COMMONLY SOLD IN THE AREA

It was also discovered that sardines are more commonly sold by women than by men, whereas tilapia is more commonly sold by men than by women. These results are contrary to those by Murphy et al. (2020), who found that in Egypt, higher proportions of women sold tilapia and catfish than men. Other fish types included catfish, marbled lungfish, and others, where both men and women were engaged in fish retailing. Retailers sold their fresh fish to local hotels, restaurants, and individual consumers. Women's participation in traditional retailing was high in most fish market places in Ilemela and Nyamagana Districts in Mwanza Region.

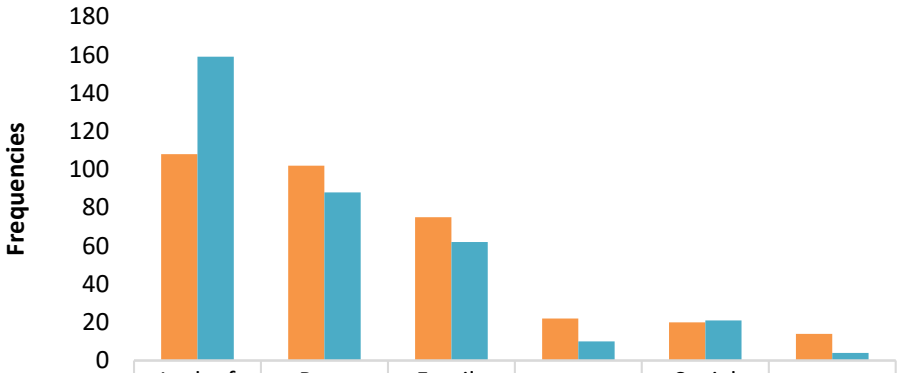
4.1.2 Fish preservation methods

The findings showed that the majority of the small-scale fish business participants in the area preferred deep frying and cold storage as methods of preservation, especially for the remaining unsold fresh fish. During an FGD, the participants had the following to say:

…....the methods allow remaining fresh fish to be sold either fried, in cold storage in containers using ice because there is no access to electricity at the market areas, or by sun drying, particularly for sardines, and in smoke storage for Nile tilapia..... Due to its quick spoilage when exposed to heat and other environmental conditions, proper fish preservation is a vital practice in the fish business (FGD, Busweru Market, January, 2022).

4.2 Constraints to Women's and Men's Small-scale Fish Businesses in the Study Area

The findings showed that lack of enough capital is the biggest constraint for small-scale fish businessmen and women. The number of women with a lack of capital was generally higher as compared to that of men (Fig. 2). Poor working conditions were the challenge for men and women in the business, and the situation shows that working conditions are a greater problem for men compared to women.



	Lack of enough capital	Poor working condition	Family care burden	Domestic violence	Social Exclussions	Polygamy
Men	108	102	75	22	20	14
Women	159	88	62	10	21	4

FIGURE 2. CONSTRAINTS IN SMALL-SCALE FISH BUSINESS

As the results show, men as heads of families and women as mothers and nurturers have different responsibilities in families, which become heavier compared to their business capabilities. These findings imply that within fishing communities, men are more responsible for family care than women, which could be due to the fact that they linked family care with the provision of family needs, which is the responsibility of men in the Lake Zone. Findings from the FGDs indicated that:

…...When the majority of married women gain financial independence, they display arrogance and violence to their husbands, forcing their husbands to bar them from doing fish business…... If a woman is forced to participate in the business, men are not ready to accept such acts, and marriage dies (FGD, Igoma Market, 26th January, 2022).

The principle roles of women in small-scale fish business are involved in daily household work, child care, shopping for daily necessities, meal preparation, facilitating young ones' education, and elderly care. The woman's role is critical for the social wellbeing of families, and an unpaid woman's services are not measured in financial terms and are not fully acknowledged in families and communities in general. According to Murphy et al. (2020), women's burden of unpaid household work and insufficient support continue to place women at lower levels of income contribution at the household level.

4.3 Determinants of Small-Scale Fish Business Profit in the Study Area

4.3.1 General factors influencing women's and men's small-scale fish businesses

To determine the extent to which each of the factors affects business profit, a multiple regression model was estimated. The results in Table 1 indicate that six variables statistically significantly influenced profit in the small-scale fish business. These were marital status, self-help groups, type of customers, small-scale fish business experience, storage facilities, and daily capital invested in the business. However, three variables were negatively correlated with the amount of profit obtained per day, while the other three variables were positively correlated with the profit obtained. Separated marriage had a significant and negative influence on the amount of profit individual women obtained per day as compared to men. This means that women and men engaging in business without support from each other decrease their probability of obtaining a good profit. This scenario may be due to the fact that the amount of capital invested per day may be small and some money may be spent on family needs before buying fish for sale. For example, during a KI discussion, one woman said:

"*Look, my capital is only for one tin of sardines per day, and the expected profit is very little." So, how can I make a good profit from such a business*? (KI, Buswelu Market, January 26, 2022).

The results showed that experience was significant and positively influenced the amount of business profit obtained per day. That is, a person with long-term experience participating in the small-scale fish business would lead business owners to be knowledgeable about the business, risks, and opportunities. This result concurs with that of Peng et al. (2020), which showed that, through the absorption and reflection of previous experience, entrepreneurs can improve their entrepreneurial opportunity recognition ability, entrepreneurial knowledge level, and entrepreneurial performance. Previous studies have shown that business experience is essential to tactical achievements not only during the entrepreneurs' subsequent

Business Excellence and Management
Volume 13 Issue 2 / June 2023

career lives but also for the long-term development of the entrepreneurial enterprises (Haley and Marsh, 2021). On January 25, 2022, at Relini Market Place in Nyamagana, one senior experienced in the fish business, aged 69, made the following argument:

"*We have experience on how to sell and make a profit." "If you see a fish of a certain size, you know which amount to buy and sell in order to at least get a little profit; otherwise, the capital will be depleted*." (KI, Relini market, January 2022).

TABLE 1. FACTORS INFLUENCING WOMEN'S AND MEN'S SMALL SCALE FISH BUSINESS PROFIT

Earnings	Coef.	Std.Err.	t	P>t	[95%Conf.	Interval]	Sig.
Marital status							
Married	-37732.6	35980.4	-1.1	0.296	-108787.0	33321.7	
Otherwise	-73926.6	43668.9	-1.7	0.092	-160164.4	12311.1	*
SSFB experience	2647.1	1194.9	2.2	0.028	287.3	5006.9	**
Access to fish markets	11160.4	19989.9	0.6	0.577	-28315.9	50636.7	
Daily capital in SSFB	.154	.024	6.36	0.0001	.106	.202	***
Type of customers (Individual vs Hotels)	-138558.1	40398.4	-3.4	0.001	-218337.2	-58779.0	***
Storage facilities	73432.5	31487.4	2.3	0.021	11250.9	135614.1	**
Mode of operation (Full time Vs Occasional	69108.1	128726.3	0.5	0.592	-185101.8	323317.9	
SSFB self-help groups (Member vs nonmember)	-46180.9	20592.4	-2.2	0.026	-86846.9	-5514.9	**
Access to any source of credit/loan	-20072.9	20264.1	-1.0	0.323	-60090.7	19944.9	
Constant	106507.3	59004.7	1.8	0.072	-9798.6	221775.0	*
R-squared	0.674	Number of obs			213		
F-test	41.741	Prob > F			0.000		

With regard to capital, this study found that it was highly significant (p = 0.000) and had a positive influence on the profit of a fish business (Table 2). The implication is that the more capital that one invests in business, the higher the expected profit, and vice versa. The implication of capital on business performance has been widely acknowledged by a number of authors (Cesinger et al., 2018; Alharbi and Al-Ashaab, 2020; HA et al., 2022), who found that capital is among the key characteristics with a positive impact on business development. During an FGD, the participants agreed as indicated in the quote below:

…..The sustainability of our business is determined by working capital and access to credit facilities to sustain and expand the business…..It is not always easy for a business to make a lot of money and grow with little capital (FGD, Igoma ward, January 2022).

Self-help groups had a significant and negative influence on the profit of a fish business (Table 2). However, different from other studies, in this study, men were found to be more engaged in the self-help groups than women. The reason behind such a situation may be that the fish business requires more time early in the morning and late at night, which in itself is a challenge for women when combined with household chores, making it difficult for them to get other time for attending group meetings like men could. These results are contrary to findings by Anand et al. (2020), who reported that women's participation in

self-help groups, collective action, and other institutions are key enablers of business development, gender equity, and the reform of oppressive norms and practices.

According to the findings of the study, the type of customer had a negative impact on profit, implying that fish businesses with mixed customers (individuals and hotels) had a greater potential for profit making due to market reliability and a larger scale of profit accumulation than businesses with only individual customers. Moreau and Garaway (2021) argued that the type of customer has an impact on business profit because the more positive a customer's experience in service, the more beneficial the impacts are on their businesses. In one of the FGDs, participants stated that:

...many times, the customers you already have are your best reward for increasing your sales (FGD, Nyamagana ward, January 2022).

4.3.2 Gendered factors associated with small-scale fish business

The independent samples T-test and chi square test were used in this study to determine the relationship between profit-influencing factors and gender. For this study, gender means women and men engaging in the small-scale fish business. The chi-square results presented in Table 3 reveal the three variables (marital status, self-help groups, and type of customer) were significantly associated with gender. It shows that separation is highly significant ($p = 0.000$), positively associated with women, and indicates that 14% of women were separated compared to 3% of men. The implication is that women are victims of separation and are not doing well because they are burdened by reproductive responsibilities related to household and child care without division of labour and many other responsibilities in society that men do not necessarily face. This scenario, according to Table 2, leads to a decrease in profit among women, meaning that women's engaging in the business without support from husbands decreases their probability of obtaining a good profit. This scenario may also be due to the fact that the amount of capital invested per day by such a woman is very little because she has to spend some money on family needs before buying fish for sale. This was further expressed by participants in a focus group discussion as follows:

…women have family responsibilities, which sometimes prevent them from arriving early at the business areas and missing fish for selling (FGD, Nyamagana ward, January 2022).

These findings are consistent with those by Haley and Marsh (2021), who found that the difficulty in balancing productive (income generation) with reproductive (housework) tasks, based on gender-restrictive social norms, was identified as a persistent constraint for women to participate fully in business.

Business Excellence and Management
Volume 13 Issue 2 / June 2023

TABLE 2. CHI-SQUARE TEST FOR GENDERED FACTORS ASSOCIATED WITH SMALL-SCALE FISH BUSINESS PROFITS

Characteristics	Categories	Female		Male		Chi-squared	P-value	Average Profit	
								Female	Male
Marital status	Single	17	9%	23	20%	29.797	.000*	92313	69870
	Married	131	67%	87	77%			62300	85118
	Separated	28	14%	3	3%			28071	65667
	Widowed	20	10%	0	0%			49150	N.A
Self-help groups	No	80	41%	35	32%	2.831	0.092	51163	90257
	Yes	114	59%	76	68%			63956	77368
Storage facilities	No	24	13%	16	16%	0.369	0.543	30375	50250
	Yes	154	87%	83	84%			49942	64036
Type of customers	Hotels/restaurants	17	9%	21	19%	6.527	.011*	287471	121095
	Individuals	179	91%	92	81%			36486	72178

TABLE 3. T-TEST RESULTS TO COMPARE EXPERIENCE AND DAILY CAPITAL BETWEEN WOMEN AND MEN IN SMALL-SCALE FISH BUSINESS

Characteristics	Categories	N	Mean	t-value	P-value
Experience	Male	113	12.19	2.183	0.03
	Female	195	9.67		
Daily capital	Male	111	437171.2	1.665	0.097
	Female	195	360145.1		

Furthermore, Adam et al. (2021) argued that, even in the same roles, profit gaps between men and women fish retailers persist. This is because of gender norms and relations that constrain mobility and time use, which are likely to increase the labour burden and contribute to women receiving low economic returns. Therefore, the evidence of the study provides confirmation that female entrepreneurs face more difficulties than male entrepreneurs in upgrading their business growth. Furthermore, during one of the key informant interviews, it was reported that:

"*Women have dual, i.e., domestic and productive responsibilities, which limit both their ability to accumulate capital and experience and their opportunities to travel, network, and access more profitable markets*" (KI fishing officer, Nyamagana ward, January 2022).

Results further revealed that men were likely to dominate more customers who are hotel owners and restaurants and individuals than women were, and this had a significant influence on the amount of profit made when compared with the majority of women who depended on only individual customers (Table 3). In the same vein, results from an independent sample T-test revealed that men are more experienced in the fish business than women, and at the same time, men invested more capital (437171.2) than women (360145.1), and this scenario, according to the results from Table 2, brought men more profit than women. These results from Table 4 imply that women's engagement in small-scale fish business will continue to serve them for subsistence income for a long time because the probability of their business growth

prospects is constrained by many factors that are embedded in the household and business environment as well.

5. CONCLUSIONS AND RECOMMENDATIONS

According to the study findings, women currently make up the majority of small-scale fish business participants and owners. However, based on the three specific objectives considered in this study, the following gendered conclusion can be made: A slight difference between women and men engaging in the SSFB was observed in the nature and type of fish sold. It is concluded that sardines are sold by a greater proportion of women than men in all market areas studied: open market and hawking. This situation may be due to the nature of this type of fish, which requires not only small and large capital but is also easy to process and sell without necessarily having expensive storage facilities. This is because women can buy small amounts of fish, like tin, and sell them anywhere because, even if the fish remains, they have the ability to stay longer without rotting when compared with other types of fish.

The study further concludes that socio-economic and cultural settings determine the type of fish that both women and men sell in the study area. Results from the study revealed that the amount of capital one has, marital status, ability, and opportunity to access fish on time from fishermen, and the attitude of men towards women's engagement in the business differentiate the types of fish sold by women and men in the study area. Married women, for example, experienced their husband's movement restrictions, which prevented them from accessing quality fresh fish at a low price because they arrived late at the landing site, so they opted for either poor quality fresh fish that required flying before selling or sardines, which allowed sun drying for selling at any time.

The study generally concludes that men have a greater comparative advantage and capacity to overcome all risk factors affecting SSFB growth when compared to women, based on their geographical location, socioeconomic, and cultural set up, as well as the amount of capital they can invest in the business on a daily basis. Thus, the study concludes that women's small-scale fish business growth is influenced by different factors, namely marital status, daily capital, business experience, type of customers, and self-help groups. This is because women are in more disadvantaged positions due to socio-economic factors and gendered factors, all of which were found to negatively affect their business growth. As a result, based on the study findings, the study makes policy recommendations to policymakers to design programs that encourage women's business growth in the study area. To achieve this, gender activists need to work in collaboration with the government to establish women's small-scale fish business groups that will serve as a platform for women to share their business experiences. Nevertheless, all efforts taken should involve

Business Excellence and Management
Volume 13 Issue 2 / June 2023

fisheries officers, community development workers, and men working in the same field to create an inclusion strategy in the fish business development strategies.

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