# Institutions and impacts for men and women entrepreneurs in fisheries value chain in Nairobi, City County-Kenya

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**ABSTRACT**

*The government of Kenya has put in place institutions to promote men and women's participation in entrepreneurship to reduce gender disparities. These institutions include laws and regulations pertaining to the economic activities, credit facilitation and regulations, and provision of strategic training for entrepreneurs by the government of Kenya and stakeholders. It is in this respect that this study sought to establish the impacts of institutions in the entrepreneurial performance of men and women in the fishery value chain. The study focused specifically on Nairobi City County and was guided by objective, to determine the institutional impacts on participation of men and women in entrepreneurs in fishery value chains. The social structural theory developed by Connell (1987) based on patriarchal system and social mechanisms in place to reinforce and sustain the ideology guided this study. The theory provides a substantive justification of women's subordination in the fisheries value chain. The descriptive survey design was considered suitable for this study given its ability to examine information on the experiences of men and women in the fishery value chain. The study further benfited from Chefetz (1990) theory of gender equity. The theory is based on the assumption that there are two types of forces coercive and voluntaristic, which sustain a system of gender inequality. The two forces coercive and voluntaristic are acts of individuals; hence, define the trajectory of men and women in entrepreneurship and development. The study focused on three zones and purposefully selected market areas based on the socio-economic characteristics, namely; affluent class, middle class and lower class; where the respectively sampled markets were City, South C-Mugoya and Kariobangi markets. The study showed that the institutions, which affected participation of men and women in fisheries value chain, included financial institutions, county governance institutions and market areas institutions. In this regard, collateral requirement, interest rate, variety of products on offer within financial institutions influenced the demand for credit facility. The certification and licensing procedures as county institutional factors influenced the formality of operations; while security policies and tax collection requirements influenced the operations of men and women within market areas.*

**Keywords:** Gender, participation, value chain, gender division of labour, sex division of labour Cathexis

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## INTRODUCTION AND CONTEXT OF THE STUDY

Kizito et al., (2017) describes a fishery value chain as the range of economic activities, which are essential to bringing fish from harvesting and production through different phases of processing, delivery and finally to the consumer. The activities involved in the physical transformation of fisheries commodities and value chain are determined by the level of participation, autonomy, capacity and decisions of the actors. The fisheries value chain framework entails the following economic utilities as form, place, time and possession. The development changes in most African nations have impacted a shift on the socio-cultural and economic roles of women from the traditional environment to the public economic environment. This expansion of women's role in the public domain has led to the conflict of responsibilities that arise due to the public economic and traditional family demands (Silberschmidt, 2001a and b). The long-term impact of this phenomenon has influenced the performance of men and women in the value chain. In addition to this new sphere of public economic environment, women are expected to perform roles pertaining to their traditional family structures, which have considerably changed, making them heads of households (Silberschmidt, 2001a and 2001b). This circumstance has made women to compete with men for access and control over resources and participation in the value chains (Kizito et al., 2017).

Kizito et al., (2017), affirm that, the control of land, capital, labour and competitive economic utilities exhibits patterns similar to the agrarian communities, where patriarchal structure takes precedence; hence, women are excluded from the profitable segments and competitive economic utilities of the fishery value chain. Although women's roles are noticeable in the fisheries sector as marketers and processors; their limited economic potential to viable economic utilities, has subordinated them in the value chain. According to the women's offshore fisheries production trends have been reported in regions of developing countries such as East, South and West Africa, their place in control of viable economic utilities in the fishery value chain has remained subordinate (Kizito et al. 2017). According to (Kizito et al. 2017) the variations in performance by gender that granting men higher entrepreneurial advantage than women is attached men's exposure and attributed benefits from the institutions. This springs from men's control of the important factors in production (Kizito et al). In Kenya, women occupy a central place in the fishing sector, representing 70% to 87% of the fish-workers involved in artisanal fish trade (Ogutu, 1992). Although fisheries market chain is characterized by a high participation of women; often single, divorced and widowed, their participation in the fishery value chain; they continue to exhibit lower economic potentials accrued to the sector (Kizito et al. 2017). According to (Kizito et al., 2017), control of fisheries resource in the value chain is a task allocated to men, while women are usually engaged more in the post-harvest activities such as smoking, drying, and marketing for subsistence. This level of participation earns women a narrow profit margin as compared to that earned by the men who control the resource. The level of education, culture, values, attitudes and norms are fundamental factors that may have influenced the women's lower end fisheries value chain and further served as an informal regulatory mechanism, which influence access and control of the resource (Kizito et al., 2017; Chefetz, 1990). Amidst this scenario, the government of Kenya in collaboration with the fisheries stakeholders has incorporated gender issues into the national instruments, policies and legislations. In addition, capacity building for men and women in entrepreneurial value chain on appropriate ways of fish processing (Kizito et al., 2017; McCormick, 2001). It is against this background that the proposed study on impacts of institutions on men and women's participation in fisheries value chain in Nairobi City County, Kenya is fundamental. The impact of institutions on men and women in fisheries value chain is an aspect of national concern for its contributions to income growth, livelihoods and as a poverty reduction strategy at the household level. In this regard, the government of Kenya and stakeholders in the fisheries value chain have provided institutional frameworks to allow men and women benefit in entrepreneurship within fisheries value chain. The government has further provided to both men and women in the sector a gender sensitive training in business skills, enterprise development, with focus on correcting gender disparities in economic activities and fosters innovation in modern information and communications technology (ICT) for gender equitable fisheries value chain development and improved women's access to market through increased sales and income. Amidst these efforts in place, Kamau and Ngigi (2013) found that women's involvement has been limited to lower nodes of the chain; hence, have been under-represented in harvesting and distribution as 0.16%, 0.8% compared to men's 32% and 28% respectively. This indicates that despite the efforts in place, there are factors that affect men and women, though differently in the fisheries value chain. Thus, resulted in unequal participation, access and control of processes and accrued benefits in this sector. This inequality affects distribution of household income and undermines the efforts in poverty reduction, a concern that informed the problem of this study.The study focused on participation of men and women in fisheries value chain in Nairobi City County.

## METHODOLOGY

Nairobi City County was purposively selected due to the fact that within this area there are high number of value-chain based livelihoods; with a high concentration of infrastructures and credit institutions that focus on improving small scale trade and entrepreneurship. Data was collected from three market areas of Nairobi City County; (City, South C-Mugoya and Kariobangi markets). These were selected on the basis of the principle of distributive justice for samples selected to exhibit a proportional representation of different economic carders, the study focused on three (3) zones within Nairobi City County based on the socio-economic characteristics as: **affluent class, middle class** and **lower class (**Kenya National Bureau of Statistics, 2009). One market was selected from the city and two other markets from its environs as a representative of the class distinctiveness and to capture opinions from diverse socio-economic characteristics within Nairobi City County. The respondents included men and women within fisheries value chain in Nairobi City County; personnel from the Ministry of Agriculture, Livestock and Fisheries; and the City Council of Nairobi assigned to the market areas purposively sampled for study within Nairobi city totaling to the sample of 390. The data was collected using guided questionnaire and Focus Group Discussions. In addition interviews were conducted particularly to key informants (personnel from the ministry and those in Nairobi City County). The secondary sources were used.

## THEORETICAL FRAMEWORK

According to Lyn (1999), accessibility to finance is the provision of financial services to low income entrepreneurial value chain or small and medium enterprises. Access to micro-finance therefore involves the provision of financial services such as loans, credit for improving the living standards of potential clients who are unable to obtain such services through formal financial institutions (IEA, 2008). Access to finance is a challenge to all micro and small enterprises; this challenge for women entrepreneurs especially those in urban areas is compounded by the multi-faceted gender related problems that inhibit their ability to access, which even within MSE sector is one of the major factors accounting for hindering the emergency and growth of the new enterprises (ILO, 2006). Atieno (2006) on female participation in the labour market in the informal sector in Kenya, reports that structurally, access to finance is a critical issue for women's growth from subsistence to commercial levels and engagement in the competitive levels in the value chain. According to (GEM, 2011) availability of finance determines the capacity of an enterprise, especially in the choice of technology, access to market and essential resources, which greatly influence the viability and success of an enterprise. (GEM, 2011), further states that securing capital for business startup and business operation is one of the major obstacles every entrepreneur particularly those in small and medium enterprises face. As a result, small-scale and medium enterprise often operated by women experience additional constraints of access to financial resources. The women in small and medium enterprises especially in fisheries value chain face challenges to maintain business enterprises due to difficulties in accessing micro-credit facilities. According to (GEM, 2011), this challenge for women entrepreneurs is compounded by gender related issues that inhibit their ability to access credit. World Bank, (2013) reported that 52% of women entrepreneurial value chains in urban areas fail to access credit from financial and leading institutions. Although according to Kimani and Kombo (2010) women entrepreneurs' access to credit in Kenya has to be improved as actual lending is not commensurable with the growth of women owned enterprises. In Kenya, 48% of business owners are women; yet, only 7% secure formal credit while, 1% use land as formal collateral (GoK, 2005). According to Agarwal (2003), legal regulations and customary rules often restrict women's access to and control over assets that can be accepted as collateral such as land or livestock. At any rate women are handicapped in accessing financial services due to lack of collateral when required. Okorley and Kwarten (2006) further confirms that relatively few SMEs owned by women benefit from credit partly because commercial banks and microfinance institutions do not cover these areas. Risks and constraints to credit and commerce amongst women entrepreneurs in value chains include insecurity, lack of collateral or land ownership, lack of market information flow and traditional customs. Accessibility to initial capital, even when available, is also a major barrier to women entrepreneurs. According to Ngonze, (2006) MFIs and commercial banks are particular in excluding women entrepreneurs in SMEs; it indicates that the key barrier to accessing credit is lack of innovativeness and responsiveness on the part of capital suppliers that hampers women entrepreneurship.

**Property and Collateral**

Globally, women face legal obstacles in starting and running a business. According to World Bank report (2012), women have fewer inheritance rights than men. The report also indicates that women only own one per-cent of the world's property and in two thirds of countries, legal rights of women decline with marriage. In Kenya although inheritance laws were raised with the succession Act of 1981 women have rarely inherited land and other property in their own rights. Legal regulations and customary rules often restrict women's access to and control over assets that can be accepted as collateral such as land or livestock. Therefore women are less likely to have land title deeds under their name, even when their families own land, and are less likely than men to have control over land, even if they formally own it. Biased inheritance rights often grant land to male relatives, leaving both widows and daughters at a disadvantage (Agarwal, 2003). Even in countries where laws do protect women's land rights, these laws tend to be loosely regulated and implemented (USAID, 2003), in settings where men are portrayed and perceived as the main breadwinners, women's ability to offer family assets as collateral and their incentives to invest in productive activities are influenced by family dynamics that are likely to prioritize men's investments (Ospina, 1998).

**Social Structural Theory**

The social structural theory provided appropriate guide to this study. Connell, (1987) provides social structural theory based on the concepts of sexual inequality, which explains subordination, gender and power imbalances. The theory outlines the following three major structures that describe subordinate relationship between men and women in the worldview as: sexual division of labour, which examines economic inequalities that favour men; second; sexual division of power that examines inequality and abusage of authority and control that favour men and Cathexis, which examines socio-cultural norms and effective attachments based on the informal institutions (Connell, 1987). These three structures are rooted in the society through numerous historical, economic, cultural and socio-political forces, which define power and ascribe social norms on the basis of gender and culturally determined roles (Connell, 1987). In line with (Connell, 1987) this study postulates gender analysis; characterized by sex inequalities and disparities in entrepreneurial participation and fisheries value chain; where division of labour, power and Cathexis structure expose women to subordination in access and control of factors pertaining to production and subsequent entrepreneurial participation. Within the fisheries value chain, women are limited to roles and responsibilities that check their economic potential and limit their career trajectories as postulated by patriarchal and men's hegemony. In relation to this study the theory argues that inequalities resulting from the sexual division of labour are manifested as structural factors that inhibit optimal performance of women in the value chain. The sexual division of labour as economic and political consequence increases the economic autonomy of men at women's expense thereby making them dependent on men. The sexual division of power is a fundamental aspect of the theory implying that inequalities in power relations between sexes form a basis for the sexual division of power (Kizito et al.,). Kizito et al., (2007); Longwe, (1995) Connel (1987) from an empowerment perspective define power as having the ability to act, influence or change to the desired direction of thought. This ability may be articulated at the individual, interpersonal, institutional and at the community level. The sexual division of power is maintained by social mechanisms such as abuse of authority and control of productive factors. These structures tend to deny women power in production; thus women are required to depend on their male counterparts who are structurally compelled to control over factors of production (Connell, 1987). The Cathexis also referred to as affective attachment and social norms structure in the theory tends to lay emphasis on the normative and affective components (Connell, 1987). In the light of fisheries value chain, the Cathexis structure defines and dictates appropriate entrepreneurial behaviour of women as characterized by emotions, dependence and subordination to men in the value chain. The component according to the theory contains the societal expectations about women with respect to the entrepreneurial participation. This perspective has shaped women's perception and potentials based on the culture. In line with this study, Cathexis is sustained by social mechanisms such as biases held about participation of men and women in entrepreneurial participation in the fisheries value chain. Based on social norms and affective attachment, women are more bound to consent to the conventional social norms and beliefs; hence, exhibit subordination in access and control of productive resources and subsequent entrepreneurial participation in the fisheries value chain. The social structural theory is based on patriarchal system and social mechanisms in place to reinforce and sustain the ideology. It provides substantive justification of women's subordination in the entrepreneurial participation and fisheries value chain. Patriarchy as a social ideology concentrates power in the hands of men and keeps women out of prominence in the visible sectors of development (Kabira et al., 1994). Patriarchy has its heredity in socialization process, gender stereotypes, sexual division of labour and power, institutional structures, policies and practices. The ideology has been internalized by the popular tradition and culture. Men and women believe this is the natural way things happen and nothing can be done to change the institutions (Kizito et al., (2017; Connell, 1987). The social structural theory (Connell, 1987) provides an explanation on the situation of women in pursuit of development and entrepreneurial participation. The theory indicates that men tend to dominate the public spheres because they are associated with power, prestige and economic opportunities. On the other hand women are contained in their none-remunerative reproductive roles as determined by the gender division of labour. Based on social structural theory (Connell, 1987) and the distribution of roles in fisheries value chain, women’s roles revolve around the lower segment of entrepreneurial fisheries value chain, which includes sorting, preserving, and small-scale marketing. These roles are associated with the women’s reproductive chores in the households with lower economic value. Men’s roles on the contrast revolve around production, control, large-scale marketing and competitive levels of the fisheries value chain with higher economic value as proposed by the gender power theory. This is the phenomenon within the fisheries value chain to which men and women have subscribed. The Social Structural Theory (1987) was relevant for this study in that the theory explained the reasons behind women’s subordinate position in entrepreneurial development and in fisheries value chain.

**Chafetz Theory**

The study would also benefit from Chafetz’s theory of gender equity. Chefetz (1990) argued that two types of forces sustain a system of gender inequality. The first force is coercive, which is based on the assumption that gender stratification is related to macro-level division of labour in the society where work is defined and distributed based on a person’s sex. In such a circumstance; men tend to receive more resources than women. This material resource advantage translates into more power for men than women at the micro-level (Chefets, 1990). The more men have a material and power advantage over women, stemming from the gendered division of labour, the more they will use this power to perpetuate their dominance over women in the life spheres. As a result women are burdened with domestic chores, which compromises their effective completion with men for resources generated from work outside the household, this in turn sustains the macro-level gender division of labour. This advantage enables men to ascent to leadership positions (Chefets, 1990). Chefets, (1990) describes the second force as voluntaristic. The division of labour and the cultural definations of a society reveals a gender bias, the more likely members of the adult generation are to experience gender differentiation in their work and in their domestic activities. As a result; adults become active agents of socializations for engendering the next generation in their behaviours, expectations and definition of reality. Through socialization process; individuals act voluntarily to sustain the macro-level division of labour and cultural definition about differences between men and women (Chefets, 1990). These two forces therefore define the trajectory of men and women’s response in entrepreneurship and development.

**STUDY RESULTS AND DISCUSIONS**

The study found that institutions, which determine the entrepreneurial participation of men and women in value chain, were financial institutions, county regulatory institutions and market areas institutions as bellow discussed:

**Financial Institutions**

The study findings indicated that financial institutions have established partnership with entrepreneurial value chains as providers of initial capital and running costs. The capital was the appropriate and affordable finance to start up an enterprise. The level of such financial opportunities, therefore, determined the scale of participation in an entrepreneurial value chain. As such, adequate capital determines the capacity of an enterprise to access technology, markets, competitiveness and potentials of growth. It was found that access to financial institutions for capital and running costs was determined by the availability of collateral security, level of interest rates and information on existing financial institutions.

**Availability of Collateral**

The financial institutions have adopted a risk averse policy towards small and medium enterprises due to inability to establish income-generating potential of a venture when analyzing the likelihood of loan repayment. The institutions demand collateral security as one of the requirements for the access to credit facility. This institutional policy has become a constraint to entrepreneurs in fisheries value chain where women are most hit. The respondents indicated that most of the financial institutions were more inclined to lending the competitive ventures with higher success and payment rate often dominated by men. The study showed that lower end ventures owned by women discouraged them from seeking for credit facility due to extensive lending conditions, informality and lack of assets registered in their names. These findings implied that the constraints, which women experienced in entrepreneurial participation, were rooted in strong traditional values, which overlap with institutional regulations and result in gender bias. The study sought to establish whether the respondents had registered any property in their names. Majority of women entrepreneurs in fisheries value chain sampled for the study did not have any property in their names; while men had property in their names, which they used as collateral security for obtaining loan. This implied that men compared to women in entrepreneurial fisheries value chain had collateral security. These findings indicated that it was a requirement for the individuals to produce collateral security whenever they sought for loan facility from financial institutions. Men had higher potentials of obtaining credit facility for higher investments and opportunities of growth compared to women.

**Table 1: Collateral**

| **Collateral Requirements** | | | | |
|---|---|---|---|---|
| | **Men** | | **Women** | |
| | Frequencies | Percentage | Frequencies | Percentage |
| Title deed | 90 | 44.1 | 15 | 8.60 |
| Log book | 50 | 24.5 | 28 | 16.00 |
| Audited Financial Reports | 40 | 19.6 | 00 | 0.00 |
| & statement | 45 | 22.00 | 00 | 0.00 |

Table 1 indicates a disparity in access to financial institutions based on a collateral requirement where men compared to women owned property in their name as a requirement. This implies that men sourced their capital from formal institutions; their activities exhibited entrepreneurial growth and higher profit margins. The source of capital for women from informal institutions provided meagre credit, which impacted on the nature of their enterprises as small scale with limited opportunities for growth. The respondents indicated that competing household expenses for livelihoods within women headed enterprises reduced resources and opportunities for sustainable entrepreneurial growth. These conclusions were noted by respondents to result from women's limited inheritance rights, property ownership and land rights. These findings were similar to Ndemo amd Maina (2007) in stimulating entrepreneurs that having access to property rights and land were essential for entrepreneurs in value chains because property is required by financial institutions as collateral security for credit. The study established that lack of land ownership, property and competitive ventures translated to women's inability to access credit for the entrepreneurial value chain. These findings implied that although the collateral requirement as an institutional factor was an obstacle for entrepreneurs, women in fisheries value chain rate it as the biggest constraint, which prohibited them from growing their enterprises. The further confirmed Gangata and Matavire (2013) in a study on the challenges facing SMEs in accessing finance from financial institutions that SMEs fail to secure loans because of restrictive requirements top among them being the collateral requirement, which disabled growth. The study findings indicated that while men in the three markets applied for loans successfully. The study findings indicated that women within Kariobangi market areas attempted to seek for credit facility, but were rejected due to failure to produce collateral security. On the contrast, women in City and South C-Mugoya market areas with no collateral security had alternative security. The respondents revealed that as such alternatives adopted included social capital tools such as trust and relations based on networking as security. However, the study showed that these alternative approaches served minimal security to earn competitive loans as respondents revealed that amount of money they received based on none-property collateral was not adequate to transform their entrepreneurial ventures.

**Interest Rate**

The interest rate as an institutional factor determined the level of commitment by men and women entrepreneurs in value chains to take loans. The respondents indicated that higher interest rates were restrictive and influenced decisions about applying for loans compared to the lower interest loans. The study showed that the amount of the interest rate was an institutional determinant, which influenced the loan uptake. The amount of interest rate charged was influenced by the nature of security and enterprises in terms of the size and type of venture. In this regard, the more secured the loans and competitive value-chain the lower the interest rate due to the lower risk involved. From the findings; men entrepreneurs agreed that high interest rates charged by financial institutions did not discourage them from borrowing since the amount of interest rates was dependent on the security of the loan and the nature of the entrepreneurial venture. In this regard, men in the entrepreneurial fishery value chain were more positive to apply for loans due their high end ventures, competitive security base and the motivations of lower interest rates. The women entrepreneurs on the contrast had lower motivations to apply for loans as observed in the following voice:

> *We have enough stock to sustain us; we decided never to attempt loans since we expect not to be granted for lack of collateral, we fear very high interest rates....* ***(FGD, women entrepreneur in Kariobangi market areas, date, 18th September, 2016).***

The study showed that while; for men within the three markets the interest rate as a financial institution policy did affect their pursuit for loans to earn entrepreneurial growth, women relied on personal savings, family and friends for start-up funding and expansion. This has influenced the scale and nature of the value chain.

**The Products in Financial Institutions**

The respondents sampled for this study indicated that the number of men and women in the entrepreneurial fisheries value chain is much compared to fewer products in financial institutions tailored to them. The respondents argued that specific products offered by financial institutions were limited in scope and mostly targeted higher clientele and not those in the small micro-enterprise. This was a major institutional factor in view of the fact that not many micro-finance institutions catered for the specific service needs of small and micro-entrepreneurs in fishery value chains. The study showed that although men accessed the limited tailor-made credit facility across the three market areas where the study was carried out, women in Kariobangi market were contempt within their credit limitations while those in the City Market and South C-Mugoya Market pursued for credit products amidst competition. The study findings indicated that the increase in demand for credit services with specific tailor-made products of entrepreneurs in small micro-enterprises resulted in the emergence of mobile telephone money transfer services with the subsequent introduction of mobile micro-finance credit facility. These findings implied that the number of entrepreneurs in fishery value chains were many with diversified entrepreneurial needs as compared to the financial institutions with specific tailored services; improved access to tailor made micro-finance credit; improves credit access to entrepreneurs and growth of fisheries entrepreneurial fishery value chain.

### 4.5.2 County certification and licensing process

The study found that the county regulatory institutions require certification and licensing for one to operate an enterprise. The respondents from the three markets sampled for this study City, South B-Mugoya and Kariobangi market areas indicated that tedious certification and licensing process was an institutional factor that impacted on the participation of men and women in the entrepreneurial fishery value chain. The study findings showed that various licensing bodies had specific requirements that included money, bureaucracy and time. These requirements were a major competitive determinant and barriers for entry into the formal economy; however, men were more versed compared to women entrepreneurs. The discussions with the key informants from the ministry and county government informed the study that certification and licensing process determined operations in the entrepreneurial value chains as formal or informal. In this regard, the study revealed that while more men preferred to participate within competitive City and South B-Mugoya market areas focused more in Kariobangi market where registration requirement was less binding; although un-official costs, bribes and other payments were used as alternatives as noted in the voice:

> *The detection of informality is accompanied by penalties, corruption, harassment and confiscation of commodities and assets* ***(Man entrepreneur, FGD, City market, date, 12th September 2016).***

### The Formality of Entrepreneurial Activities

The study findings indicated that a formalization of the entrepreneurial activities referred to ownership of entrepreneurial license, compliance to taxation policy and availability of the inspection report. Formalization of entrepreneurial activities was a determinant for high potential entrepreneurship given that it was a requirement for investment in the high end market areas.

**Table 2: Formality of entrepreneurial activities**

| **Formality of the entrepreneurial activities** | | | | |
|---|---|---|---|---|
| **Sex** | **Men** | | **Women** | |
| | Frequency | Percentage | Frequency | Percentage |
| Licensed | 169 | 82.2 | 45 | 25.8 |
| Taxation | 129 | 74.1 | 58 | 33.3 |
| Inspection | 119 | 68.3 | 23 | 13.2 |

As table 2 shows, more men operated formal entrepreneurial value chain based on ownership of licenses, compliance to taxation policy and inspection reports of their facility. Women concentrated in the informal sector due to lower income, investment capital, tax evasion and high regulatory requirements. These findings implied that the informal sector activities appealed to women since it was relatively easier for their entrepreneurial activities that were often at the household's door steps; however, with lower returns. Men on the contrast complied with the regulatory requirements and invested in competitive markets for higher returns. These findings further implied that women compared to their men counterparts miss out opportunities to participate in public incentive schemes and public entrepreneurial procurement contracts. That while men remain competitive in entrepreneurial value chains with opportunities of growth; women forgo profitable expansion and try to keep to size in order to operate undetected. The study findings indicated that often women make abrupt changes of locations of activities as a means of evading government regulations, which results to loss of customers, limited access to financial capital and lower opportunities to market growth potential.

### 4.5.3 Market Areas Institutions

The study found that market areas institutions had security and taxation policies, which influenced participation of men and women in economic activities related to fisheries value chain.

**Market Area Security Policy**

The study findings revealed that market area security regulations required that market facility was opened for utility between 8:00 am till 6:30 pm as predetermined by the Nairobi county government. This policy was applicable to the three markets sampled for this study City, South C-Mugoya and Kariobangi markets. The market welfare association also compelled all stall owners to pay a monthly fee for security. Although this requirement was applicable to the three market areas sampled for this study, there was a difference in the amount charged by each market area based on the economic viability. The study showed that performance of men entrepreneurs was not affected by the security policy. In Kariobangi market, women were affected by the policy as the study reported that they came to the market late and left for their households' duties early. On the contrast women in City and South C-Mugoya market areas were competitive to match the extensive market requirements of doing business. The voice bellow was observed in the focus group discussion to illustrate the impact of gender roles on entrepreneurial value chain:

> *We have less time available for enterprises and value chain due to the household chores and child care responsibilities* ***(Woman, FGD, Kariobangi market, date, 18th September 2016).***

This implied that women were required to engage in routine responsibilities based on the socio-cultural factors as prescribed by the society. Hence, competitive participation in high end entrepreneurial fisheries value chain was considered negative to women's routine responsibilities based on the traditional gender division of labour.

**Market Taxes**

The study revealed that there were women outside their doorsteps and along the pavements in South C and Kariobangi areas. A more rapidly assessment showed that market stalls were rented and each entrepreneur paid daily tax to the county government. These implied inadequate resources to acquire or rent business premises where lack of physical space was a limitation to growth of value chain. This implied that abrupt changes of location was costly and a measure taken to remain informal. The study noted that bureaucracy in connection with taxation requirements hindered women business growth in entrepreneurial value chain to remain informal. The informal operation was reported to be connected to unnecessary penalties, harassment and confiscation of products. The study noted that there were more men than women in formal economic activities across the three markets sampled for this study. The women's informal nature of their entrepreneurship tried to keep to size, which allowed them to operate undetected, with limited access to legal, financial support, business development and lower profit expansion as noted in a focus group discussion:

> *The procedures, official time, costs and legal ventures involved in making a new or sustaining an entrepreneurial value chain are complex, cumbersome for women to own, register and formally license a business* ***(A woman entrepreneur in an FGD, City market, 12th September 2016).***

The study findings further noted that entrepreneurial participation by married woman implied autonomy in resource mobilization. This was a threat to patriarchal structure and household power relations. These findings were similar to Kizito et al., (2017) that socio-culturally woman working for pay outside the home was seen as manifesting a man's inability to control his wife and to provide adequately for his family without her assistance. These findings implied that market area institutions are an additional bother on women who may lack confidence to deal with the corrupt government officials. The study concludes that women compared to their men counterparts in entrepreneurial fisheries value chain have less time available to handle bureaucratic procedures due to their reproductive roles.

**Recommendations**

This study established that institutional factors such as county registration requirements, daily taxation policies, and security; collateral demands for credit in relation to fisheries value chains affected men and women's equal and effective participation. Therefore, the study recommended:

1) That the county in collaboration with stake-holders government ensures that all actors acquire knowledge and skills on procedures and requirements in value chain irrespective of the market areas.
2) The study recommended that the county government to provide data base as infrastructure for men and women in value chain to access information on market scenarios, reliable supplies and on existing and potential entrepreneurs.
3) That the county government obliges all men and women actors in the value chain to establish and register physical bases and references of their activities. This will enable access by potential clients and stakeholders.
4) The study suggested that the finance and credit institutions to formulate gender responsive policies that target women's prospects of acquiring capital and credit. This calls for a shift from the earlier known land as a viable collateral to the possible alternatives like for instance, the enterprise itself, household property and assets as security for credit facility.
5) The study findings established that entrepreneurs in fisheries value chain to cooperate and mobilize resources for joint errands such as: ownership of refrigerated facility, trucks, and fisheries resources. This would facilitate savings through combining costs.

## Conclusions

The study showed that the institutions, which affected participation of men and women in fisheries value chain, included financial institutions, county governance institutions and market areas institutions. In this regard, collateral requirement, interest rate, variety of products on offer within financial institutions influenced the demand for credit facility. The certification and licensing procedures as county institutional factors influenced the formality of operations; while security policies and tax collection requirements influenced the operations of men and women within market areas.

The entrepreneurs suggested promotion of adequate formal education, training and capacity building for potential entrepreneurial growth. This strategy facilitated acquisition and utilization of skills earned to transform perceptions and practice of entrepreneurial value chains. The entrepreneurs suggested that credit and financial institution's policies and frameworks to lower the interest rates and introduce alternative collateral, to target women with lower access capital and credit facility. Further suggested was equal access to strategic information and improve channels of information transmission. The strategic information would acquaint women and men with information regarding institutional procedures of entrepreneurship against their traditional gender roles. The study suggested appropriate democratic procedures in appointment of leadership and a wider consultation in decisions.

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