

# Challenges Facing Women Entrepreneurs in Accessing Market for Wash Products: A Case of Maji Safi Project in Iringa Region

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## ABSTRACT

The study aimed at determining the challenges faced by women entrepreneurs in accessing market for WASH Products in Iringa region. The study employed a mixed method approach, integrating both quantitative and qualitative data. The sample size comprised 200 respondents selected from four districts of Iringa region, Kilolo Dc, Iringa Dc, Mufindi Dc, and Iringa Municipal. Primary data and secondary data were used in this study. Quantitative data were analyzed using descriptive statistics analysis with SPSS, while qualitative data were thematically analyzed to capture deeper insights. The study found that inadequate market information remains a critical barrier for women entrepreneurs from fully capitalizing on market opportunities. The findings revealed that many women entrepreneurs struggle with limited access to affordable credit facilities, with high interest rates. The study revealed that establishing linkages with suppliers were limited among women, reducing their ability to build strong business relationships. The study highlighted the need for interventions that enhance market information flow to empower women and financial institutions to design financing options with favorable terms as well as facilitating inclusive networking for promoting sustainable market access and business development in the WASH sector.

**Keywords:** Women entrepreneurs, Sanitation Marketing, WASH Products.

## INTRODUCTION

Women Entrepreneurs means the women or a group of women who initiate, organize and operate a business enterprise, (Ansam, 2021). Women entrepreneurs contribute significantly to economic growth and social development, particularly in emerging markets (Ansam, 2021). Women entrepreneurs are playing a very important role in business, industry. Studies proved, women entrepreneurship as a mechanism not only contribute to economic growth but also help in alleviating poverty, improve confidence, creativity and innovation of women and simultaneously, create employment opportunities for others (Ansam, 2021).

In Africa, women entrepreneurs are making notable contributions to economic growth by engaging in diverse sectors, including WASH. However, they continue to face unique challenges that limit their full participation in business. Studies indicate that women-owned enterprises in Africa experience slower growth rates than male-owned businesses due to factors such as gender discrimination, lack of access to capital, and cultural norms restricting women's mobility and decision-making power (Leahy, 2017). The WASH sector in Africa presents a significant opportunity for women entrepreneurs. As governments and non-governmental organizations (NGOs) push for increased access to clean water and sanitation services, female-led businesses have emerged to provide water purification, waste management, and hygiene products (Mutebe, 2024).

In Tanzania, the government recognizes the critical role women play in economic growth and has introduced several policies and programs aimed at fostering their entrepreneurial spirit. Some of the key initiatives include Women's Entrepreneurship Development Program which focuses on providing training, resources, and access to capital for women entrepreneurs, particularly in rural areas. The government supports women through grants, microfinancing, and business training programs, aiming to increase women's participation in the formal economy (Etinosa 2024).

Government programmes to private sector initiatives & non-profit organizations provide a variety of resources – to support women entrepreneurs in Tanzania. The Tanzania Women Chamber of Commerce (TWCC) provides training, mentorship and networking opportunities, while the Small Industries Development Organization (SIDO) offers funding & business development support (Lahiri 2025). International organizations initiatives such as the African Women's Development Fund, the Women's Entrepreneurship Access Center (WEAC) and a USAID funded Maji Safi Project are equipping women with the skills and resources they need, to launch and grow successful enterprises.

Despite these efforts, women entrepreneurs, particularly those in the Water, Sanitation, and Hygiene (WASH) sector, continue to face substantial challenges. Studies indicate that women-owned enterprises (WOEs) constitute approximately 54% of MSMEs in Tanzania (Mori, 2014), yet the majority remain in the informal, micro, low-growth, and low-profit sectors. Women's limited access to financial resources, markets, and business networks further constrains their entrepreneurial potential. Only 3% of women-led enterprises in Tanzania participate in international trade, limiting their ability to scale and compete globally (Agarwal, 2014).

In the WASH sector, gender disparities persist despite women's extensive involvement in household water collection, sanitation management, and hygiene education (Mutebe, 2024). An estimated 71% of Tanzanian women are responsible for collecting water, making them key stakeholders in WASH-related enterprises (Leahy, 2017). However, their participation in the business aspects of WASH remains below 10%, mainly due to limited technical skills, lack of financial access, and restricted market opportunities (Mutebe, 2024).

Given these challenges, there was an urgent need to examine the barriers women entrepreneurs face in accessing markets for their WASH products and services. This study explored the factors limiting their market reach, identify strategies for overcoming these barriers, and propose sustainable solutions to empower women entrepreneurs in the WASH sector. Enhancing women's participation in WASH entrepreneurship is crucial for both economic development and gender equality, aligning with Tanzania's national policies and Sustainable Development Goal (SDG) 5 on gender equality and SDG 6 on clean water and sanitation.

## **THEORETICAL FRAMEWORK**

The theories reviewed in this chapter included the Liquidity Theory, and Social Capital Theory, which served as the supporting theoretical foundations for the research. Each theory was explored to understand how it explains or supports different aspects of the challenges faced by women entrepreneurs in accessing markets for WASH products.

### **Liquidity Theory**

Liquidity Theory was proposed by Simpeh (2011), emphasizing the role of financial resources in entrepreneurial success. The theory suggests that individuals with financial capital are better positioned to acquire the necessary resources to identify and exploit entrepreneurial opportunities.

One of the strengths of this theory is its ability to highlight the importance of financial resources in entrepreneurship. It provides a strong foundation for understanding why individuals with sufficient financial capital are more likely to start and sustain businesses. This theory is closely related to the financial resource challenges faced by women entrepreneurs in accessing markets for WASH products in Iringa. It helps explain how financial constraints limit their ability to expand their businesses and compete in the market. Based on these insights, several recommendations for action can be made. First, governments and financial institutions should develop tailored loan and grant programs to improve financial accessibility for women entrepreneurs. Second, capacity-building programs should include financial management training to help entrepreneurs maximize available resources and explore alternative funding methods.

### **Social Capital Theory**

The Social Capital Theory emphasizes the role of social connections in entrepreneurial success. Simpeh (2011) highlights that stronger social ties to resource providers facilitate resource acquisition and enhance the

probability of opportunity exploitation. Entrepreneurs who have access to well-established social networks can benefit from shared knowledge, mentorship, and business opportunities, making it easier to establish and grow their ventures. One of the key strengths of this theory is that it highlights the importance of social relationships in business success. It explains why some entrepreneurs, despite having limited financial resources, succeed through strong networks that provide mentorship, funding opportunities, and market linkages.

This theory is closely related to the business network challenges faced by women entrepreneurs in accessing markets for WASH products in Iringa. Limited social capital can hinder women entrepreneurs from accessing key business resources, such as market information, financial support, and mentorship. To address these challenges, women entrepreneurs should be encouraged to join business associations, cooperatives, and networking groups to expand their connections and improve market access.

## Empirical Review

Al-Dajani and Marlow (2021) conducted a study titled, “Women’s Entrepreneurship and Development in the Middle East.” This qualitative research used in-depth interviews with 45 women entrepreneurs across Jordan, Lebanon, and Egypt. Findings showed that cultural norms, restricted mobility, and exclusion from male-dominated networks limited women’s access to critical business intelligence. The lack of reliable market information restricted their ability to compete in high-growth industries, forcing many to operate in low-margin, saturated markets. The authors emphasized the need for policy-driven interventions to democratize access to business networks and data-sharing systems.

Kabeer (2019) conducted a study about, “financial access and women entrepreneurs: Overcoming barriers in developing countries”, examined the financial constraints affecting women entrepreneurs in South Asia. Using a mixed-methods approach and a descriptive research design, the study focused on women-led SMEs, with 250 participants selected through stratified random sampling. Data was collected through surveys and key informant interviews and analyzed using descriptive statistics and correlation analysis. Findings revealed that limited access to finance, due to lack of collateral, high interest rates, and stringent banking requirements, significantly impeded women's ability to access and sustain markets. The study recommended gender-sensitive lending policies and targeted financial literacy initiatives. It also suggested further research into how digital financial services could support market access for women entrepreneurs dealing in essential products such as those in the WASH sector.

Smith and Johnson (2018), “Business Networks and Women Entrepreneurs: Challenges in Accessing Markets for WASH Products in East Africa”, investigated business network constraints affecting women entrepreneurs in the WASH sector. Using a qualitative case study design, the study targeted 25 women from Kenya, Uganda, and Tanzania selected through purposive sampling. Data were collected through in-depth interviews and analyzed using thematic analysis. The study found that women in the WASH sector struggle with limited access to formal business networks, gender-based exclusion in informal networks, and difficulty forming partnerships with suppliers and distributors. These constraints significantly restricted their ability to expand into wider markets. The researchers recommended establishing women-focused networking platforms, mentorship opportunities, and partnerships with NGOs.

While existing literature provides insights into the challenges faced by women entrepreneurs in accessing markets, significant gaps remain in understanding the specific market information challenges for women involved in WASH product businesses. Agarwal (2014) and Ansam (2021) highlight general market access issues such as limited knowledge and gender biases in funding and investments. However, these studies lack a specific focus on the WASH sector, where women face unique challenges due to the nature of the products and services they provide. Additionally, there is limited research that explores how digital tools could effectively bridge these gaps for women entrepreneurs in the WASH sector, leaving room for further investigation into the specific barriers they face in accessing relevant market information.

Methodologically, most of the studies on women entrepreneurs’ market access challenges, such as those by Agarwal (2014), Singer, and Ansar (2022), use qualitative or quantitative approaches that focus on general business sectors. However, there is a lack of sector-specific studies focusing on women in the WASH industry.

Contextually, while studies like those of Ovens (2025) and Aterido, Beck, and Iacovone (2013) examine barriers women face in developed and developing countries, they do not address the specific challenges within low-resource settings where WASH products are crucial. For instance, Asonga, Adegbayo and Nnana (2021) focus on Sub-Saharan Africa and Southern Africa but fail to highlight how socio-political contexts, such as government policies and cultural norms, directly influence women's market access in the WASH sector specifically in the Tanzania context. Research needs to take into account the specific cultural, economic, and institutional contexts that women entrepreneurs in the WASH sector face in different regions, especially in countries with varying degrees of market maturity and government support.

Finally, while digital tools and fintech solutions have been identified as key areas for bridging gaps in access to market information and financial resources, as suggested by Agarwal (2014) and Iskenderian (2025), there is insufficient research on how these tools specifically impact women entrepreneurs in the WASH sector. This gap is critical, as digital platforms may play a transformative role in reducing market information challenges, especially in regions where traditional business networks are inaccessible or gender-biased.

## METHODOLOGY

This study was conducted in Iringa region, specifically targeting Iringa District Council (DC), Kilolo district, Mufindi district, and Iringa Municipality. The research design employed a descriptive research approach, which aimed to systematically describe the characteristics, challenges, and experiences of female entrepreneurs in the WASH sector. The target population comprised women entrepreneurs engaged in marketing and distributing Water, Sanitation, and Hygiene (WASH) products in Iringa region, Tanzania, including Iringa Municipality, Iringa District Council, Kilolo District Council, and Mufindi District Council. With a total regional population of approximately 1,122,100 people (NBS, 2022), of whom about 569,400 were women, local estimates from Community Development Officers, district trade offices, and NGOs indicated that between 400 and 600 women were involved in small-scale WASH entrepreneurship activities. These activities included soap making, selling reusable sanitary pads, menstrual hygiene education, and water treatment products, either formally or informally, across these districts.

Table 1: Target Population

Sn	Area	Target Population
1	Iringa DC	50
2	Kilolo DC	50
3	Mufindi DC	50
4	Iringa MC	150
Total		400

Source: Researcher, (2025).

The study used purposive sampling and simple random sampling techniques. Purposive sampling was used to select women entrepreneurs who were directly engaged in the marketing and distribution of WASH products such as those involved in soap production, menstrual hygiene items, and sanitation hardware in the four selected districts of Iringa region. Simple random sampling was applied after purposive identification of eligible women entrepreneurs, where participants were randomly chosen from this refined group. A sample of 200 women entrepreneurs who participated in the Maji Safi Project MSMEs support program was selected. The target population comprised 400 entrepreneurs from Iringa Region. Using Morgan's formula, the sample size was calculated as follows:

Table 2: Sample Size

$n = \frac{N}{1 + Ne^2}$
$n = \frac{400}{1 + 400(0.05)^2}$
$n = \frac{400}{1 + 400(0.0025)}$
$n = 200$

Source: Researcher, (2025)

Table 3: Area-wise Distribution of Sample Size

Area (District)	Population of Women Entrepreneurs (N)	Proportion (%)	Sample Size (n)
Iringa Municipality	150	37.5%	75
Iringa District Council	50	12.5%	25
Kilolo District Council	50	12.5%	25
Mufindi District Council	150	37.5%	75
Total	400	100%	200

Source: Researcher, (2025)

The research utilized primary and secondary data sources to ensure a comprehensive understanding of the topic. Primary data were collected through interviews with female entrepreneurs engaged in WASH product marketing, as well as key stakeholders such as policymakers and NGO representatives. Secondary data were gathered from scholarly journals and articles, reports from international organizations such as the World Bank and UN Women, government and NGO reports, conference papers, and case studies.

In this study, the researcher employed questionnaires, interviews and FGD to collect information from women entrepreneurs in Iringa region. The interviews were conducted with a purposive subset of women entrepreneurs selected from the 200 respondents who participated in the study. Two FGDs were conducted with women entrepreneurs from Iringa, each consisting of 8 to 10 participants. Questionnaire was administered to women entrepreneurs to quantitatively assess the extent of market access challenges they faced in marketing WASH products. The Statistical Package for Social Sciences (SPSS) version 26 was utilized to efficiently organize and present quantitative data in tabular and graphical formats, facilitating interpretation and reporting of findings. For qualitative data, thematic analysis was employed.

## DATA ANALYSIS

### Market Information Challenges Faced by Women Entrepreneurs

This section presents and discusses the findings on the extent to which limited access to market information affects women entrepreneurs in Iringa Region, drawing on both field data and existing literature to provide a comprehensive understanding of this challenge.



Table 4: Market information challenges facing women entrepreneurs

Kinds of responses	Agree		Neutral		Disagree		Total
	F	%	F	%	F	%	
Market information							
Customer demand	100	50	30	15	70	35	200 100%
Pricing information	80	40	40	20	80	40	200 100%
Market channels	120	60	20	10	60	30	200 100%

Source: Researchers' Data 2025

The findings on table 4 shows that, 50% of respondents agreed to have sufficient information about customer demand for WASH products. Conversely, 35% disagreed, while 15% remained neutral. These results indicate that only half of the women entrepreneurs feel adequately informed about customer demand, which is critical for aligning their products with market needs. The sizeable proportion of entrepreneurs lacking this information may struggle with inventory decisions, product relevance, and meeting customer expectations. This gap can reduce competitiveness, limit sales, and hinder business growth. Moreover, it may reflect insufficient support systems or poor access to market intelligence for women in this sector. In explaining this phenomenon; the Woman Entrepreneur explained the following during the interview;

"I usually need information about customer demand, such as which hygiene products are most needed in my area. I also rely on up-to-date pricing information to stay competitive, and I need to know the best distribution channels to reach more customers. Additionally, I look for updates on government policies or support programs related to WASH, and I value customer feedback to improve my products and services." (Respondent number 1; 15/07/2025)

During the focus group discussion, participants collectively emphasized the critical importance of having access to accurate and up-to-date market information in order to effectively sell WASH products. Specifically, they highlighted the need for data on consumer preferences, purchasing behaviors, and demand fluctuations, particularly during specific seasons or health awareness campaigns. The women also stressed the necessity of receiving real-time information on pricing trends, which enables them to competitively price their products while ensuring profitability.

The findings also indicate that, 40% of respondents agreed that they regularly receive reliable pricing information for WASH products. However, 40% disagreed, while 20% were neutral. The data suggest that less than half of the women entrepreneurs have access to pricing information, which is essential for effective pricing strategies and negotiation. Lack of reliable price information can result in pricing products either too high or too low, adversely affecting profitability and market competitiveness.

In the aspect of Market Channels for Distributing WASH Products, 60% of respondents agreed that they are aware of various market channels available for distributing WASH products. Meanwhile, 30% disagreed, with 10% remaining neutral. The majority awareness suggests that many women entrepreneurs understand where and how to sell their products, which is a positive indicator for market participation. Nevertheless, the 30% who lack such awareness face significant barriers to expanding their reach and increasing sales. This lack of knowledge may limit their access to potentially more profitable or stable market outlets and reduce opportunities for growth and sustainability.

### Financial Resource Challenges

This section presents and discusses the findings on financial barriers experienced by women entrepreneurs in Iringa Region and examines how these constraints influence their ability to compete and expand within the WASH sector, while also linking the results with insights from existing literature.

Table 5: Financial Resource challenges

Kinds of responses	Agree		Neutral		Disagree		Total
	F	%	F	%	F	%	F&%
Financial Resources							
Credit Facilities	63	30.5	30	15	107	53.5	200 100%
Affordable interest rates	50	25	33	16.5	117	58.5	200 100%
Suitable loan terms	55	27.5	39	19.5	106	53	200 100%

Source: Researchers' Data 2025

The findings on table 5 shows that, 53.5% respondents have difficulties in accessing credit. These findings imply that access to credit remains a significant barrier for many women entrepreneurs operating in the WASH sector. The limited access to credit facilities may hinder business expansion, reduce investment in hygiene-related innovations, and ultimately limit the scale at which these women can serve their communities. Neutral responses may suggest a lack of awareness or uncertainty about the available financial options. In explaining this phenomenon; the Woman Entrepreneur explained the following during the interview;

"Yes, there are a few financial institutions and organizations in Iringa that offer support to women in WASH businesses, but the support is not always easy to access. Institutions like BRAC, FINCA, and some SACCOs provide small business loans, but the interest rates are often high, and the requirements can be strict, especially for women without collateral. Some organizations like Maji Safi and World SIDO, have offered financial literacy training and occasional financial assistance, but it's not consistent or large-scale. More targeted financial programs and flexible loan terms would really help women like me grow our WASH-related businesses." (Respondent number 8; 15/07/2025)

In the focus group discussion, participants shared that financial support for women-owned WASH businesses in Iringa remains limited. While a few women mentioned accessing small loans from microfinance institutions and village community banks, these facilities often come with high interest rates and rigid repayment terms that are not tailored to enterprise cash flow realities. Several participants also reported participating in NGO-led savings and loan groups, as well as informal rotating credit associations ('vico stadi'), which provided modest support but lacked formal structure and scalability.

The findings on table 5 also shows that, 58.5% of respondents disagreed that the interest rates offered to them were affordable and supportive of business growth. This indicate that interest rates are unaffordable to the majority of women entrepreneurs and constraint their WASH-related enterprises. According to Demirgüç-Kunt et al. (2022), high interest rates are one of the leading deterrents to women's entrepreneurship, particularly in developing countries where microfinance institutions often charge rates above 30 percent annually.

On the other hand, the findings on table 5 shows that, 53% of disagreed that the loan terms they received were suitable for their business needs. The data reveal that most women feel that loan terms such as repayment duration, grace period, or installment amounts do not match the practical needs of running WASH-related enterprises. Inflexible loan terms can increase the risk of default or discourage women from applying for financial support altogether. The neutrality again signals possible financial illiteracy or lack of clear communication from financial institutions. In explaining this phenomenon; the Woman Entrepreneur explained the following during the interview;

"The lack of financial resources affects my ability to market my WASH products in many ways. Without enough capital, I cannot invest in proper packaging, advertising, or transport to reach more customers. Sometimes, I even fail to restock the products that are in demand. If I had better access to financial support, I could expand my business, participate in trade fairs, and even use social media for promotion. But with limited funds, I mostly rely on word-of-mouth and local customers, which slows down business growth." (Respondent number 3;

17/07/2025)

During the focus group discussion with women entrepreneurs, they agreed that limited financial resources significantly hinder their ability to effectively market their WASH products. Many participants pointed out that without adequate funding, they are unable to invest in proper branding, advertise through radio or posters, or even transport their products to wider markets. One participant explained that due to financial constraints, she only sells within her village, missing out on customers in nearby towns. Another added that they often cannot afford to stock enough products, especially during high-demand seasons, which limits their sales.

### Business Network challenges

This section presents and discusses the findings on the extent to which network-related challenges affect women entrepreneurs in Iringa Region, integrating field data with relevant literature to provide a comprehensive understanding of this barrier.

Table 6: Network Challenges Facing Women Entrepreneurs

Kinds of responses	Agree		Neutral		Disagree		Total
	F	%	F	%	F	%	F&%
Market Access							
Participation in trade fairs	68	34	40	20	92	46	200 100%
Participation in networking events	64	32	36	18	100	50	200 100%
Linkages with suppliers	52	26	42	21	106	53	200 100%

Source: Researchers' Data 2025

In this study, only 34% of women reported to have active participation in trade fairs, which suggests that while some women are leveraging such opportunities, a significant portion remains disengaged. This limited participation may reduce opportunities for product exposure, business visibility, and networking, ultimately constraining their ability to expand their markets. Trade fairs are essential for entrepreneurs to showcase products, meet buyers, and learn market trends. In explaining this phenomenon; one woman entrepreneur explained the following during the interview;

"I usually interact with other women involved in similar WASH businesses on a weekly basis, especially during local market days or community meetings. These interactions provide opportunities to share information about customers, suppliers, and marketing strategies. However, sometimes the frequency is limited due to busy schedules and lack of organized networking platforms." (Respondent number 4; 17/07/2025)

During focus group discussion with women entrepreneurs, the women expressed that they interact regularly, mostly on a weekly or biweekly basis, depending on market activities and community events. These interactions often happen informally at local markets, women's groups, or during trade fairs. They highlighted that such meetings are important for sharing experiences, exchanging information about suppliers and customers, and providing mutual support. However, some participants noted challenges such as limited organized platforms for networking and time constraints due to household responsibilities, which sometimes reduce the frequency of their interactions. Overall, they agreed that stronger and more frequent networking would significantly help improve their business performance.

Concerning women entrepreneurs' participation in the networking events to build business relationships, the findings on table 6 shows that, 14% strongly agreed and 18% agreed that they attend networking events. An equal number 18%, remained neutral. Meanwhile, 26% disagreed and 24% strongly disagreed, suggesting that about half of the women do not engage in networking events. This implies that most women entrepreneurs do not regularly participate in networking events, which could hinder their ability to form valuable business



relationships, access market intelligence, and create strategic alliances.

The findings indicate that most women entrepreneurs (53%) lack strong and reliable relationships with product suppliers, which may lead to inconsistent supply, limited negotiation power, and higher costs. This weakens their market competitiveness and reduces their ability to meet customer demand effectively. In explaining this phenomenon; the Woman Entrepreneur explained the following during the interview;

“The support we receive from our business networks varies but is crucial for our success. Many women mentioned getting valuable information about where to source quality WASH products at better prices, as well as tips on marketing strategies and customer preferences. Some networks also offer moral support and encouragement, which boosts confidence. A few women reported receiving referrals and leads for potential customers through these connections. However, not all participants felt their networks provided substantial financial support or formal training, indicating a need for more structured assistance within these groups.” (Respondent number 7; 17/07/2025)

During the focus group discussion, participants emphasized that their business networks primarily provide informational and emotional support. Many women shared that through these networks, they learn about reliable suppliers, pricing trends, and new market opportunities, which helps them make better business decisions. They also highlighted the importance of peer encouragement and sharing experiences, which fosters motivation and resilience. However, several participants pointed out that while the networks are strong in sharing knowledge, they lack formal financial support such as loans or grants. They expressed a desire for these networks to facilitate more training programs and access to funding to better support their business growth.

#### Challenges Faced by Women Entrepreneurs in Accessing Market for WASH products

This section provides a comprehensive understanding of the factors that hinder women’s participation, growth, and competitiveness in the WASH sector in Iringa Region drawing on the findings from the previous sections

Table 7: Challenges Faced by Women Entrepreneurs in Accessing Market for WASH products

Kinds of responses	Agree		Neutral		Disagree		Total
Market Access	F	%	F	%	F	%	F&%
Distribution channels	80	40	40	22	80	45	200 100%
Business Networks and linkages	70	47.5	50	25	80	40	200 100%
Market information	60	30	55	27.5	85	42.5	200 100%

Source: Researchers’ Data 2025

#### Limited Availability of Distribution Channels to Access Target Markets

The findings on table 7 shows that, 40% agreed that there are enough distribution channels available, while 40% of respondents do not believe adequate distribution channels exist. Another 20% remained neutral. The findings indicate that many women entrepreneurs’ experience difficulty accessing sufficient distribution channels for WASH products. This can significantly restrict their ability to expand their customer base and scale up their businesses. Neutral responses suggest uncertainty or variability depending on the business location or network strength.

According to Manfre and Rubin (2016), women-led enterprises often face restricted mobility and limited access to commercial infrastructure, which affects their ability to distribute products effectively. Similarly, the World Bank (2019) reported that female entrepreneurs in Tanzania face challenges with rural outreach, transportation, and warehousing due to low investment in logistics and transport services tailored to women-owned businesses.

These findings reinforce the present study's results by demonstrating that inadequate distribution channels are a widespread structural issue that continues to undermine the growth potential of women entrepreneurs across the region.

#### Inadequate Business Networks and Linkages for Market Access

The findings on table 7 shows that, 12.5% strongly agreed and 22.5% agreed that they benefit from business networks. A considerable 30% disagreed and 10% strongly disagreed, totaling 40% who believe they don't benefit from networks. A further 25% were neutral. This suggests that many women entrepreneurs lack access to strong professional networks or partnerships that could facilitate market entry and expansion. Without these networks, they may struggle to connect with suppliers, customers, or institutional buyers, which limits growth and profitability.

The data indicate that just 35% of respondents agreed or strongly agreed that they benefit from business networks and linkages, while 40% disagreed. This trend supports earlier research by Brush et al. (2017), who emphasized that women are often excluded from influential business networks, which are critical for market penetration, especially in male-dominated sectors like manufacturing and WASH-related ventures. Additionally, the African Development Bank (2018) noted that access to networks and mentorship in the WASH sector is not only gender-skewed but also geographically uneven, with urban entrepreneurs benefiting more than those in peri-urban or rural regions.

Furthermore, Munyua and Wanjiru (2021) examined the relationship between business network participation and market performance, measuring outcomes such as sales growth, supplier relationships, and access to institutional buyers. Results showed that women with stronger networks reported higher sales, increased customer bases, and more reliable supplier linkages. Conversely, those with limited networking opportunities struggled to expand their market presence and access timely market information. The study concluded that inadequate business networks act as a structural barrier for women entrepreneurs and recommended government and NGO-led initiatives to facilitate inclusive networking, including mentorship schemes, peer learning platforms, and targeted workshops for women in SMEs.

#### Limited Access to Timely and Relevant Market Information

The findings on table 7 shows that, 30% agreed they have access to timely and relevant market information. However, 42.5% disagreed, while 27.5% were neutral. This shows a majority either disagreed or were uncertain about access to market information. Limited access to market data (e.g., pricing trends, customer preferences, demand forecasts) may prevent women entrepreneurs from making informed decisions about product pricing, inventory, and marketing. The high percentage of disagreement and neutrality may also reflect a lack of digital tools or training.

Only 30% of respondents in the current study reported having access to timely and relevant market information, and this finding is consistent with earlier studies. A study by Chinomona and Maziriri (2017) in South Africa revealed that many women-owned small and medium enterprises lack access to market intelligence, particularly data on customer preferences, pricing trends, and competitor strategies. This inadequacy restricts their ability to develop market-responsive strategies. Additionally, according to UN Women (2016), the digital gender gap contributes to limited access to online market platforms and resources, which are crucial in modern marketing. Similarly, Kapinga and Montero (2017), in their research on women entrepreneurs in Tanzania, noted that even when information is available, it is not always accessible or affordable for female entrepreneurs, due to digital illiteracy or cost barriers.

Mwangi et al. (2019) found that inadequate access to information on pricing trends, seasonal demand variations, and customer feedback limited women's ability to plan inventories, adapt products, and expand their businesses. Women entrepreneurs often relied on informal networks and word-of-mouth, which was inconsistent and unreliable. The study recommended implementing digital platforms, training programs, and community-based information hubs to enhance access to timely market intelligence, thereby supporting better business planning and market competitiveness. Therefore, the current findings reinforce the conclusion that poor access to market

information continues to be a systemic barrier affecting women's business growth, particularly in specialized sectors like WASH.

## CONCLUSION

### Conclusion

The study concludes that access to adequate market information remains a critical challenge for women entrepreneurs in the WASH sector in Iringa Region. Many women lack timely and reliable data on customer demand, pricing trends, and distribution channels, which limits their ability to make informed business decisions. This information gap reduces their competitiveness and restricts their market reach, ultimately affecting the growth and sustainability of their enterprises. Furthermore, the significant positive relationship between market information and market access indicates that improving information flow can substantially enhance women's ability to penetrate and thrive in the WASH market. Therefore, strategies that enhance the availability and accessibility of market data through digital platforms, training, and organized market forums are essential to empower women entrepreneurs and support their business development.

Regarding financial resources, the study concludes that limited access to affordable credit and unfavorable loan conditions are major barriers hindering women entrepreneurs' market participation. High interest rates, unsuitable repayment terms, and lack of tailored financial products restrict women's capacity to invest in business expansion, improve product quality, and increase distribution, which are necessary for effective market access. The strong influence of financial resources on market access underscores the need for financial institutions and policymakers to develop inclusive financing schemes targeting women-led businesses in the WASH sector. Enhancing financial literacy and creating supportive loan environments would enable women to overcome capital constraints and stimulate business growth, thereby improving their competitiveness in the market.

The study finds that weak business networks significantly limit women entrepreneurs' ability to access markets for WASH products. Many women do not actively participate in trade fairs, networking events, or build strong supplier linkages, which reduces opportunities for information exchange, collaboration, and access to new markets. These limitations hinder their business expansion and ability to compete effectively. Given the positive correlation between business networks and market access, strengthening women's participation in networking activities is crucial. Creating inclusive platforms and support systems that encourage women to form and maintain business relationships can enhance their market visibility, increase resource access, and foster sustainable business growth within the WASH sector.

## RECOMMENDATIONS

Based on the level of market information challenges faced by women entrepreneurs in accessing markets for WASH products, the study recommends that relevant stakeholders, including government agencies, NGOs, and local business associations, establish centralized market information centers and digital platforms to provide timely and accurate data on customer preferences, pricing, and distribution channels. These platforms could include mobile applications, SMS services, and online portals tailored to the needs of women entrepreneurs. By improving access to market information, women entrepreneurs will be able to make informed decisions regarding product offerings, pricing strategies, and target customers.

Additionally, the study recommends that capacity-building initiatives such as workshops, seminars, and training programs be organized regularly. These initiatives should focus on equipping women entrepreneurs with skills in market research, data interpretation, and marketing strategies. By enhancing their understanding of market trends and customer demands, women will be better positioned to compete effectively and increase their market share. Continuous engagement with industry experts and mentors can further strengthen their knowledge and confidence in navigating market challenges.

On the financial resource challenges faced by women entrepreneurs in accessing markets for WASH products, the study recommends that financial institutions develop credit facilities specifically designed for women-led

WASH businesses. These products should have lower interest rates, flexible repayment terms, and simplified application processes that consider the realities of small-scale enterprises. By providing accessible and affordable financing, women entrepreneurs can invest in inventory, equipment, and marketing, which are crucial for expanding their businesses and improving market access. Furthermore, financial literacy programs should be offered to empower women with knowledge and skills to manage their finances effectively. Such programs can cover budgeting, record-keeping, savings strategies, and understanding of credit systems. Enhanced financial literacy will not only help women maintain sustainable businesses but also improve their ability to negotiate favorable financial terms, build creditworthiness, and access additional funding opportunities in the future.

Based on the business network challenges faced by women entrepreneurs in accessing markets for WASH products, the study recommends that women be encouraged and supported to participate in trade fairs, networking events, and peer mentorship programs. Establishing linkages with suppliers, distributors, and other entrepreneurs will promote collaboration, knowledge sharing, and increased market opportunities. These networks can provide access to new markets, improve bargaining power, and create a support system for overcoming challenges in the WASH sector.

In addition, government agencies, NGOs, and private sector partners should actively facilitate the creation and strengthening of women-focused business associations. These associations can serve as platforms for advocacy, capacity building, and resource mobilization. By fostering strong business networks, women entrepreneurs can collaborate on joint ventures, share market insights, and collectively address common challenges, which ultimately enhances their competitiveness and sustainability in WASH product markets

## AKNOLEDGMENTS

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