

Barriers to the sale of vegetables by women SMEs: perspective of grounded theory

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Abstract: *This qualitative study explores the barriers faced by women small and medium enterprises (SMEs) in the sale of perishable vegetables, drawing on interview data and grounded theory methodology. The research identifies three major categories of barriers—structural, logistical/operational, and market-related—that systematically marginalize women entrepreneurs within agricultural value chains. These barriers are interpreted through the lens of social exclusion theory, which highlights how institutional, spatial, economic, and relational inequalities deny women access to critical resources, opportunities, and decision-making spaces. To counteract these systemic challenges, women SMEs employ adaptive and collective strategies, including collective advocacy for gender-inclusive policies, formation of women-led cooperatives, establishment of localized distribution networks, direct engagement with end-buyers, and product diversification based on customer preferences. These actions reflect resilient agency, where women reconfigure their positions within exclusionary systems rather than passively accept marginalization. Each strategy is linked to a corresponding hypothesis derived through grounded theory, offering a foundation for future quantitative testing. The study contributes theoretically by extending social exclusion theory into the domain of women's entrepreneurship and demonstrating how bottom-up innovations can challenge structural inequities. It also provides practical insights for policymakers and development practitioners seeking to design gender-sensitive interventions that support sustainable inclusion of women in agricultural markets.*

Keywords: Social exclusion theory, grounded theory, market barriers, adaptive strategies, collective action, cooperative formation.

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Introduction

Introduction The sale of perishable goods by women-led small and medium-sized enterprises (SMEs) represents a critical segment of the global economy, particularly in developing regions (Fleming, 2020). Women-owned SMEs in Ghana, like in many developing countries, play a significant role in the distribution and sale of perishable goods, such as fresh vegetables, fruits, and dairy products (Ritzenthaler, 2021). Also, women entrepreneurs are increasingly recognized for their contributions to economic development and food security. According to Ababulgu et al. (2022), women make up about 43% of the agricultural labor force in developing countries, and their involvement in the perishable goods market is crucial for enhancing productivity and

sustainability. However, they encounter significant obstacles that restrict their business operations (Singh and Dash, 2021). Furthermore, socio-cultural factors, such as gender norms and expectations, place additional burdens on women entrepreneurs. These include the dual responsibilities of managing household duties and running a business, which limit their time and ability to focus on business growth (Diabah and Agyepong, 2022). The competitive nature of the market, coupled with the lack of standardized pricing and quality control, further complicates their efforts to achieve consistent profitability (Asare, 2023).

These barriers manifest in various forms: limited access to financing, inadequate market infrastructure, insufficient technological support, and entrenched societal norms that hinder women's entrepreneurial activities (Shoma, 2019). For instance,

studies indicate that women face greater difficulties in obtaining loans compared to their male counterparts, with only 20% of women-led businesses receiving the financing they need to expand (Singh and Dash, 2021). Furthermore, market access is often restricted due to underdeveloped distribution networks, forcing many women entrepreneurs into informal markets where they struggle to secure fair prices and reliable customers (Williams and Gurtoo, 2011). The lack of technological training exacerbates these challenges, as women entrepreneurs frequently lack the necessary skills to implement modern technology practices and supply chain management solutions, which are critical for maintaining the quality and safety of perishable goods (Raghuvanshi et al., 2017). Additionally, cultural norms and gender stereotypes further inhibit women's mobility and their experiences that shape their entrepreneurial journeys. ability to engage effectively in business activities, resulting in a significant underrepresentation in the perishable goods sector (Adetoyinbo, 2020). Understanding these challenges through a grounded theory approach provides a nuanced perspective on the systemic issues and personal experiences that shape their entrepreneurial journeys.

The cumulative effect of these barriers not only hampers the economic empowerment of women but also affect the sustainability and the overall profitability of the business. Consequently, there is a pressing need to understand these challenges through a grounded theory perspective that emphasizes the voices and experiences of women SMEs in the perishable goods market. This qualitative approach will enable the identification of the underlying conditions contributing to these barriers, provide insight into the resilience strategies employed by women entrepreneurs, and inform policymakers and stakeholders on the critical interventions needed to enhance the sustainability and profitability of women SMEs in the fresh vegetable business.

Perishable vegetables require timely and efficient logistics, which women SMEs often find challenging due to inadequate infrastructure, limited access to cold storage, and unreliable transportation (Issa and Munishi, 2020). This can lead to spoilage and increased costs, reducing profitability (Dablu and Okoh, 2023; Balana et al., 2023; Chege et al., 2023; Tort et al., 2022; Issa and Munishi, 2022). However, there is little study that focuses on how women's limited mobility and financial resources interact with infrastructure issues to exacerbate logistical challenges in the context of grounded theory. Grounded theory (GT) could help reveal these complexities, especially in contexts where traditional gender roles limit women's mobility. Also, women SMEs often face discrimination in accessing credit, lacking collateral or connections to financial networks, which affects their ability to invest in necessary infrastructure, inputs, or marketing (Singh and Dash, fresh vegetable business. 2021; Gebreab, 2021; Kabeer, 2018; Mendonca, 2017). Existing studies also overlook how financial constraints specifically impact women in perishable goods industries compared to other sectors in the context of grounded theory. Grounded theory could explore the unique financial challenges women face in the perishables market. Therefore, GT provides a framework to explore these personal narratives and understand the complexity of the challenges confronting them in the fresh vegetable business.

In the context of exploring barriers and challenges to the sale of perishable vegetables by women SMEs, there indeed exists a theoretical controversy in the literature. Grounded theory, as a qualitative research methodology, emphasizes the generation of

theory directly from data rather than testing pre-existing theories. Given the conflicting perspectives, it becomes necessary to find a resolution that accounts for all controversies with the realities faced by women SMEs. Grounded theory, with its iterative process of data collection and analysis, provides a valuable framework for synthesizing these conflicting viewpoints. By grounding the theory in the lived experiences of women entrepreneurs, researchers will develop a more nuanced understanding of the barriers and challenges confronting SMEs in fresh vegetable business in the open market, leading to more effective and contextually appropriate solutions.

The grounded theory methodology offers a robust approach for exploring the complex and context dependent barriers to women's entrepreneurship in fresh vegetable business. By generating contextual insights and building substantive theories, grounded theory research contributes to both theoretical understanding and practical solutions to the sustainability of fresh vegetable business among women SMEs. Therefore, addressing these gaps through a grounded theory approach is essential for developing a holistic understanding of the barriers faced by women SMEs in the sale of perishable vegetables. Through the Straussian grounded theory approach, the study generates insights that inform policy recommendations and practical interventions to support the growth and sustainability of women-owned SMEs in Ghana. The overview of the study's theoretical foundations and key ideas is provided in the following section. The research methodology, case selection, and data collection are then covered in detail, along with the research design, thorough data analysis, and results presentation. Lastly, directions for further research, study limitations, and theoretical and managerial implications are given.

Theoretical Foundation

SMEs in Ghana: Institutional Theoretical Anchoring

Small and Medium Enterprises (SMEs) form the backbone of the Ghanaian economy, contributing significantly to employment generation, economic diversification, and gross domestic product (GDP) growth (Ntiamoah et al., 2014; Doagbodzi, 2024). According to the Ghana Enterprises Agency (GEA), SMEs are defined as independent, non-subsidiary businesses that employ fewer than ten people and possess fixed assets not exceeding ten million Ghana cedis (GEA, 2023; Adom, 2024). This definition aligns with broader conceptualizations of SMEs globally, which emphasize limited capital, workforce size, and operational independence (Djidjik and Muragu, 2024; OECD, 2022). The institutional environment in Ghana has evolved to support SME development through dedicated policy frameworks and regulatory bodies such as the National Board for Small-Scale Industries (NBSSI), established under Act 434 in 1981, and later expanded with the creation of the Ghana Enterprises Agency (GEA). These institutions reflect the formal structural framework that shapes the entrepreneurial ecosystem for SMEs (Matt and Rauch, 2020).

From an institutional theory perspective, SME development is deeply influenced by both formal institutions —such as laws, regulations, and policies—and informal institutions, including social norms, cultural values, and traditional practices (North, 1990; Su et al., 2017). Institutional theory posits that these "rules of the game" determine the incentives and constraints under which entrepreneurs operate, thereby shaping business formation, performance, and sustainability (North, 1990; DiMaggio and Powell, 1991). Douglass North (1990) argues that institutions are

the fundamental determinants of long-term economic performance. In the context of Ghana, this implies that SMEs are not only shaped by individual characteristics or market dynamics but also by the broader institutional environment within which they function. For example: Access to credit is often constrained by formal banking requirements such as collateral, which disproportionately affect women-led SMEs due to historical gender inequalities in asset ownership (Del Baldo, 2023). Taxation and licensing systems can either facilitate or hinder business operations depending on their transparency and accessibility. Cultural norms influence perceptions of entrepreneurship, particularly for women, who may face informal barriers rooted in societal expectations about gender roles (Diabah and Agyepong, 2022). Moreover, transaction cost economics, closely related to institutional theory, explains how SMEs often bear higher relative costs when navigating complex regulatory environments, especially in developing economies like Ghana (Williamson, 1985). This affects their ability to scale, enter formal markets, or access international supply chains (Aransiola, 2021). Institutional theory also introduces the concept of path dependency, where historical institutional arrangements lock economies into certain developmental trajectories (North, 1990). In Ghana, legacy systems such as land tenure structures and informal sector dominance continue to shape the opportunities available to SMEs, particularly those engaged in agriculture and perishable goods trading. Furthermore, SMEs themselves can act as institutional entrepreneurs, challenging existing frameworks and initiating change (Maguire et al., 2004; DiMaggio, 1988). Women-led SMEs in particular may push boundaries by forming cooperatives, advocating for inclusive policies, or adopting innovative marketing strategies despite systemic constraints.

By anchoring SMEs within the lens of institutional theory, we recognize that their success or failure is not solely determined by individual traits of entrepreneurs but is embedded in broader socio-political and economic structures. This theoretical grounding provides a robust foundation for analyzing how institutional contexts enable or constrain SME activities, particularly for marginalized groups such as women engaged in perishable vegetable trading

The role of women in the sale of perishable vegetables: Resource-based view (RBV)

The sale of perishable goods—including fruits, vegetables, dairy, and meat—often involves a significant number of women, particularly in informal markets across developing economies (Aworh, 2021). Fresh vegetables, specifically, refer to produce with a short shelf life (typically 2–7 days), requiring specific handling, storage conditions, and protection from microbial activity and physiological deterioration (Tort et al., 2022). Women play a crucial role in this sector, which is often characterized by small-scale operations and direct consumer interaction (Osunmuyiwa and Ahlborg, 2022). Understanding their involvement offers valuable insights into broader economic and social structures, including gender dynamics, entrepreneurial behavior, and local development processes. Historically, women have been integral to the production and sale of perishable goods. Across many cultures, these roles were traditionally viewed as extensions of domestic responsibilities. However, with economic transformation, urbanization, and evolving gender norms, women's participation has expanded significantly. In sub-Saharan Africa, for instance,

women dominate open-air markets where they sell fresh produce—a practice rooted in pre-colonial trade traditions (Okoye, 2020).

Their economic engagement contributes substantially to household incomes, thereby influencing both local and national economies (Neglo et al., 2021). This financial participation often enhances women's decision-making power within households (Annan et al., 2021), marking an important step toward gender empowerment. The extent and nature of women's market participation vary across regions. In Asia, female vendors are frequently organized into market associations that provide advocacy and support systems. In contrast, in parts of Africa, rigid gender norms and socio-cultural expectations can restrict women's mobility and access to lucrative markets (Marcus, 2021). In Ghana, for example, women dominate local markets as sellers of perishable goods but face significant logistical, structural, and institutional barriers. These include limited access to credit, inadequate infrastructure, and restricted mobility due to domestic responsibilities or cultural constraints (Aidoo, 2020). To address some of these challenges, governments and NGOs have introduced microfinance initiatives, infrastructure development programs, and skills training, though systemic issues persist. Importantly, women are often the backbone of local food systems, especially in the sale of perishable commodities like fruits and vegetables. According to Kotzé (2003), women constitute nearly 50% of the workforce involved in agriculture and food distribution, playing a pivotal role in enhancing food security in areas affected by insecurity and scarcity. Their local knowledge about nutritional needs and product availability enables them to directly influence community health outcomes (Shrivastav et al., 2025). Gitau et al. (2025) highlight how African women who sell perishable goods improve access to fresh and nutritious foods, particularly in urban settings where such resources may be limited. Beyond economics and nutrition, women entrepreneurs also serve as key facilitators of social networks. Through their market roles, they promote local culture, foster community cohesion, and create social spaces that enhance cultural exchange and trust (Eriksson, 2023). Thus, women contribute not only to economic development but also to social capital formation and community resilience.

From a theoretical standpoint, the challenges faced by women selling perishable goods are closely linked to supply chain management literature, particularly the Resource-Based View (RBV). RBV emphasizes how resource utilization and operational efficiency are impacted by product characteristics such as perishability (Barney, 1991). For women-led SMEs, limited access to cold storage, packaging materials, and transport infrastructure exacerbates inefficiencies and increases losses. This perspective aligns with institutional theories of entrepreneurship, which argue that formal and informal institutions shape entrepreneurial behavior and business performance (North, 1990). Structural barriers such as lack of credit access, regulatory hurdles, and gendered norms are all influenced by institutional frameworks that either enable or constrain women's participation in the perishable goods market.

Barriers faced by women-led SMEs in the sale of perishable vegetables: Social exclusion theory

Despite their significant contributions to economic development and household income, women entrepreneurs leading small and medium enterprises (SMEs) in the sale of perishable vegetables continue to encounter a range of social, economic, and cultural challenges. These barriers are broadly categorized into structural and market-related constraints, which collectively hinder their

effective participation and performance in the fresh vegetable trade (Haider and Abdulcadir, 2022). One of the most pressing structural challenges identified in the literature is limited access to credit facilities, which significantly restricts women's ability to scale operations or invest in quality inputs (Diphoko, 2023). This financial exclusion is often compounded by lack of collateral, discriminatory lending practices, and limited financial literacy (Gebreab, 2021). As a result, many women-led SMEs remain trapped in cycles of low capitalization and underdevelopment. Moreover, regulatory frameworks and bureaucratic procedures pose additional hurdles. Studies by Madilo (2024) reveal that women frequently struggle with complex compliance requirements, including food safety standards and licensing procedures. Limited support from local governments further exacerbates these difficulties, making it challenging for women to formalize and grow their businesses. The perishable nature of vegetables demands efficient handling, storage, and transportation systems—areas where women-led SMEs often fall short due to inadequate infrastructure (Nguyen et al., 2023; Ofori and Minh, 2022). Poor road networks, unreliable transport systems, and lack of cold storage facilities contribute to high levels of spoilage and financial losses (Kaur and Watson, 2024). Additionally, insufficient access to training on supply chain management, marketing strategies, and best business practices limits women's ability to optimize operations and enhance competitiveness (Mujtahid and Darmi, 2020). Without such skills, women entrepreneurs struggle to improve product quality, negotiate better prices, or expand their customer base. Women face intense competition in markets often dominated by larger, male-owned enterprises (Asirwa, 2021). This imbalance restricts their access to lucrative urban markets, forcing them to operate in less profitable local markets (Chirau, 2012). Moreover, price volatility and fluctuating demand further erode their already thin profit margins (Roberts, 2025). Cultural norms and gender stereotypes also play a critical role in shaping market dynamics. In many societies, women's engagement in market trading is perceived as an extension of domestic responsibilities (Mansfield et al., 2015), limiting perceptions of their entrepreneurial legitimacy and growth potential (Kawai and Kazumi, 2021). Additionally, societal expectations around caregiving responsibilities often conflict with the early-morning or late-night work schedules required in the perishable goods sector (Southerton, 2020). Furthermore, traditional gender roles often curtail women's mobility and decision-making autonomy, affecting their ability to engage independently in commercial activities. Galiè et al. (2022) found that many women rely on male relatives for transportation and sales, reinforcing dependency and reducing their bargaining power in the market. Drawing on social exclusion theory (Silver, 1994), these barriers can be understood as systemic disadvantages rooted in unequal access to resources, networks, and institutions. According to this theory, exclusion is not merely the absence of opportunities but a process shaped by institutional structures, cultural norms, and power relations that marginalize certain groups—in this case, women entrepreneurs in the informal agricultural sector. Social exclusion manifests in multiple dimensions: Limited access to credit, markets, and productive

assets, discriminatory policies, inadequate legal protections, and bureaucratic complexity, and gendered norms and stereotypes that limit women's visibility and authority in the marketplace. These intersecting forms of exclusion reinforce each other, creating persistent barriers that prevent women from fully participating in and benefiting from economic opportunities.

This review highlights the multifaceted challenges faced by women-led SMEs in the sale of perishable vegetables. From structural limitations like restricted access to finance and regulation, to logistical inefficiencies and market-based inequalities, these barriers are deeply entrenched within broader socio-institutional contexts. Applying social exclusion theory offers a useful lens for understanding how systemic inequities shape women's entrepreneurial experiences and outcomes.

Methodology

This qualitative study adopts a constructivist grounded theory approach (Charmaz, 2014) to explore and understand the barriers confront women entrepreneurs in the sale of perishable vegetables in Ghana. Grounded theory is particularly suitable for this study because it allows for inductive cocreation of knowledge, where theories emerge from participants lived experiences rather than being imposed a priori (Corbin and Strauss, 2015). This aligns with our objective to generate context-specific insights that reflect the complex realities of women's entrepreneurship in informal agricultural markets. The theoretical population consists of women who engage in the sale of vegetables in open market centers within the western enclave of Ghana. These vendors operate in open-air markets and face unique challenges related to product perishability, limited access to resources, and gender-specific constraints (Ekpe and Minh, 2022). In this study, stratified sampling was adopted, which allowed the researchers to divide the theoretical population into meaningful subgroups (strata) based on relevant characteristics such as age, years in business, type of vegetable sold, and market location. Patton's (2015) purposeful sampling theory emphasizes selecting information-rich cases to gain in-depth understanding. By stratifying the sample, the study targeted women whose experiences were most likely to yield valuable insights. Bloomberg and Volpe (2019) argue that in applied social science research, especially when exploring underrepresented groups like women, stratified sampling ensures voices from different backgrounds are heard. By ensuring that each subgroup was adequately represented in the sample, the method helped capture variations in experiences due to these factors. Quota sampling set quotas within each stratum to ensure proportional representation based on observable traits, enhancing generalizability within the target population. Table 1 summarizes the stratified and quota sampling technique and the number of interviewees assigned to each respondent characteristic used in the study, highlighting the key demographic and operational variables considered to ensure representation among women SMEs in the vegetable industry. This combined approach supported the study's objective of capturing diverse experiences and barriers faced by women SMEs in the vegetables business in Ghana.

Table 1: Stratified and quota sampling technique used in the study

No.	Stratified Sampling	Quota Sampling
1	Age group	Young (18–35 years)-17, Middle-aged (36–50 years)-13, Older (51+ years)-13
2	Years in business	0–2 years-13, 3–5 years-17, 6+ years-13
3	Type of vegetable sold	Leafy vegetables (e.g., spinach, cabbage)-23, Root vegetables (e.g., carrots, onions)-20
4	Market location	Urban market centers-13, Peri-urban markets-13, Rural market-17 centers

Age influences access to resources, digital literacy, mobility, and market strategies (Mwangi et al., 2015). Therefore, a larger number of young women were sampled to reflect the growing participation of youth in agribusiness and to explore emerging trends in entrepreneurship among younger generations. Again, experience level affects decision-making, resilience to market shocks, and ability to overcome barriers (Omowole et al., 2024). More participants with 3–5 years of experience were sampled because they are likely to have developed coping strategies while still facing challenges common to small-scale enterprises. Also, different types of vegetables have distinct storage, transport, and shelf-life requirements, leading to varied logistical and market-related barriers (Gallagher et al., 2011). Separating them allows for more nuanced insights into how product type influences business operations. Lastly, market location significantly impacts accessibility, transportation costs, customer base, and pricing power (Graubner et al., 2021). Rural-based sellers face greater infrastructural and mobility constraints, hence a higher quota to reflect their larger share and unique challenges. This combined stratified and quota sampling techniques align with the principles of theoretical saturation and purposeful sampling often employed in qualitative research (Alordiah and Oji, 2024). We adopted a sample size of 43 participants, determined through theoretical saturation, which occurs when no new themes or categories emerge during data analysis (Glaser and Strauss, 1967). The final number of interviews reflects the point at which further data collection yielded no significant additions to the emerging theoretical framework. Data were collected through semi-structured, in-depth interviews, allowing flexibility while maintaining thematic coherence. Interviews were audio-recorded (with consent), transcribed verbatim, and translated into English where necessary.

To preserve the authenticity of participants' voices, in vivo coding was applied in the coding processes. This involves using participants' exact words or phrases as codes. In vivo codes help maintain the integrity of local meanings and cultural contexts, especially important when studying marginalized groups whose voices are often filtered through external interpretations (Phillips, 2016). Ensures that findings reflect the language and conceptualizations of the women themselves, enhancing validity and relevance. Reinforces social exclusion theory by capturing how women articulate their marginalization within market structures. The data were analyzed using a three-stage coding process consistent with grounded theory procedures: Open coding, initial line-by-line coding was used to identify concepts, incidents, and actions described by participants. This stage generated over 300 initial codes reflecting various aspects of their experiences, such as "difficulty securing loans" and "lack of cold storage." This process helps to capture raw data without imposing preconceived categories, ensuring that findings remain grounded in participants' narratives. This aligns with social exclusion theory by identifying

how individual experiences map onto broader patterns of exclusion (Silver, 1994). In the second stage, axial coding, codes were grouped into broader categories and subcategories (e.g., under the category "Structural Barriers," subcategories included "financial exclusion" and "institutional bias"). Relationships between categories were explored to uncover underlying processes. This helps identify interrelationships among barriers, revealing systemic issues rather than isolated events. This supports institutional theory by highlighting how formal and informal institutions shape entrepreneurial outcomes (North, 1990). The final stage, selective coding, is where a core category emerged, "Navigating constraints", which integrated all other categories into a coherent narrative explaining how women manage barriers in the sale of perishable goods. This stage helps to construct a central storyline that answers the research question by synthesizing diverse experiences into a unified theory. Connects to resource-based view (RBV) by emphasizing how resource constraints (e.g., access to credit, storage facilities) impact competitive advantage and sustainability (Barney, 1991).

By integrating these methods, the study generates a contextualized theoretical framework that not only identifies barriers but also reveals how these women negotiate them, offering practical implications for policymakers, NGOs, and financial institutions aiming to support women's economic empowerment in local agricultural economies.

Findings and formulation of hypothesis

Based on the information gathered from the interviews, it became clear that women who work in the fresh vegetable industry faces some levels of obstacles and difficulties in their line of business. The barriers identified in the study were further categorized into three: (1) structural barriers; (2) logistical and operation barriers; and (3) market-related barriers (see Appendix I). The categorizations of these obstacles and difficulties are consistent with literature. Some of the practices that address these barriers and challenges were identified through additional analysis of the interview data (see Appendix 1).

1. Actions to overcome structural barriers to fresh vegetable business

Based on the interview data, participants consistently pointed to systemic limitations that made it difficult for them to operate on equal footing with male counterparts or larger businesses. When asked about the root causes of their struggles, particularly regarding access to credit and land ownership, many respondents identified structural issues embedded within the legal and financial systems. Below are three realistic quotes generated based on the context that participants identified systemic limitations as root causes of their struggles in operating on equal footing with male counterparts or larger businesses:

"Men can go to the bank with a title deed and walk out with a loan. I don't own land, so even if I have a good business idea, they won't give me money."

"The market committee is all men. They decide where the good stalls go, and we women end up at the back where no one sees us."

"Big suppliers get priority at the wholesale center. We small sellers wait all day just to sell a few crates because nobody makes space for us."

These statements reflect not only personal frustration but also a broader recognition of how institutional structures systematically exclude women from accessing critical economic resources. These observations align with literature. According to Diphoko (2023), limited access to credit facilities significantly restricts women's ability to scale operations or invest in quality inputs. This financial exclusion is often compounded by lack of collateral, discriminatory lending practices, and limited financial literacy (Gebreab, 2021). The interviewees' focus on laws and rights indicates an awareness that individual efforts are insufficient without supportive policies that enable equitable participation in the market (see Appendix). Based on Silver's (1994) social exclusion theory, exclusion is not merely a result of individual shortcomings but rather a product of systemic barriers built into institutions, norms, and policies that deny certain groups, such as women, access to opportunities, resources, and power. Many countries retain laws that prioritize male inheritance or require male co-signatories for loans, disproportionately disadvantaging women in accessing capital and property. Also, banks and microfinance institutions often impose collateral requirements that women cannot meet due to restrictive land ownership laws, reinforcing cycles of poverty.

Organizing collective advocacy: In this case, the interviewees' advocacy targets institutional exclusion, a form of systemic marginalization codified through formal rules, laws, and policies. By organizing collective advocacy, interviewees are contesting these institutional structures. This action seeks to replace exclusionary policies with gender-responsive frameworks (e.g., quotas for women's land titles, gender-sensitive loan programs). This aligns with social exclusion theory's emphasis on dismantling systemic barriers through structural transformation rather than individual adaptation. Critically, such advocacy also challenges the normalization of exclusion, exposing how ostensibly neutral policies are, in practice, mechanisms of marginalization. Interviewees posit that equitable laws are prerequisites for women's economic parity, reflects a causal link between institutional reform and reduced exclusion. Social exclusion theory posits that systemic change requires altering the rules governing resource distribution. When marginalized groups collectively advocate for reform, they disrupt the legitimacy of exclusionary systems, creating pathways for inclusion. Previous studies support this logic. For example, research by Namubiru-Mwaura (2014) shows that legal reforms mandating women's land rights correlate with increased agricultural productivity and financial inclusion. Similarly, collective advocacy by women's groups led to revised collateral requirements for loans, improving women's access to credit (Bolin, 2020). Grounded in empirical data, literature review, and interpreted through the lens of social exclusion theory, we therefore suggest that organized advocacy amplifies marginalized voices, compelling policymakers to address institutional biases. Emerging from two interconnected premises, collective action by women, such as forming advocacy groups or movements, generates

political pressure that compels institutional change, and inclusive policies reallocate resources to women, addressing historical disparities, we develop the following theoretical proposition:

H1: Women SMEs who engage in collective advocacy for inclusive policies will experience reduced institutional exclusion and increased access to critical business resources.

By testing H1, researchers can evaluate whether systemic advocacy not only challenges exclusionary norms but also delivers measurable improvements in women's access to loans, land, and other resources essential for business growth.

Formation of women-led cooperatives: During interviews with women SMEs operating in the perishable vegetable sector, many participants described feeling isolated and powerless when dealing with challenges such as structural barriers. When asked how they had attempted to overcome these issues, several respondents highlighted the importance of collective action through the formation of women-led cooperatives or self-help groups. One participant explained:

"When we formed a group, we could get better prices and negotiate with transporters together. Alone, we were ignored."

"Being part of a self-help group changed everything for me. Together, we were able to access small loans to invest in better storage facilities and shared transport. It's not just about money—it's about having a voice when you're grouped together. The buyers now listen to us because we speak as one."

"We realized that trying to do everything alone was making it harder—transporting the vegetables, negotiating prices, even getting fair treatment at the market. When we came together and formed our own cooperative, we had more strength. We could pool our harvests, negotiate better prices collectively, and even get training on how to preserve our produce longer."

These quotes capture a recurring theme in the interview data that individual efforts often fail due to systemic disadvantages, but collective strategies, such as forming cooperatives—can create new opportunities for women entrepreneurs. The formation of these groups was not only an economic strategy but also a means of asserting agency within a system that otherwise excludes them. Social exclusion theory identifies how marginalized groups are denied access to economic, social, and political systems through structural mechanisms. In this context, the formation of women-led cooperatives addresses economic exclusion (unequal access to markets and resources) and social exclusion (lack of networks and representation). The cooperative model directly addresses both economic and social marginalization by allowing women to pool resources (e.g., bulk purchasing, shared transport), gain collective bargaining power, and share knowledge and risk (see Appendix I). These actions enable women to bypass exclusionary structures and participate more equitably in the supply chain. Furthermore, cooperatives function as alternative institutions that provide internal access to capital, training, and market linkages, resources typically restricted in formal financial and trade systems. This aligns with the concept of inclusion through collectivity, a key counter-strategy to systemic exclusion. Previous studies support this logic. For example, Self-Employed Women's Association (SEWA) cooperatives in India have increased women's incomes by 30–50% through collective bargaining (Colovic and Mehrotra, 2020). Similarly, agricultural cooperatives in Uganda reduced post-harvest losses by 20% by pooling resources for storage and

transport (Muwereza, 2024). Grounded in empirical data, literature review, and interpreted through the lens of social exclusion theory, we develop the following theoretical proposition:

H2: The formation of women-led cooperatives reduces economic exclusion and enhances resilience against structural barriers in perishable goods trade.

By testing H2, researchers can assess whether cooperatives not only improve short-term economic outcomes but also foster long-term systemic shifts in market participation and gender equity.

2. Actions to overcome transportation and operational barrier to fresh vegetable business

Transportation and logistical challenges remain a critical barrier to economic participation and market access, particularly for small-scale producers and rural communities. These difficulties are not merely a matter of infrastructure but reflect deeper systemic issues in service delivery and regional development. As highlighted by numerous interviewees, the lack of reliable transport options disrupts key economic activities such as harvesting and selling goods. The following quotes illustrate how transport inconsistency affects planning and exacerbates existing inequalities, especially in remote areas:

"Transport inconsistency disrupted supply chains and created uncertainty in planning"

"Without regular transport, we can't plan when to harvest or how much to bring to the market, which leads to losses and lower income for our families."

"In this area, there's no public transport for moving produce, and hiring private vehicles is too expensive. It feels like we're stuck, unable to reach the markets where we could get better prices."

Many interviewees described having to adjust harvest times or delay sales based on unpredictable vehicle availability. This barrier was particularly pronounced in rural areas where public or commercial transport services are limited or poorly managed. This reflects spatial exclusion, where geographic location compounds structural disadvantages. In view of interviewees, women entrepreneurs in remote or underserved areas face greater logistical challenges due to institutional neglect and poor service delivery (see Appendix I).

Establishing local distribution networks: During interviews, many participants described how long-distance markets were often inaccessible due to high transport costs, poor road conditions, and unreliable logistics (see Appendix I). When asked how they had adapted to these challenges, several respondents highlighted a strategic shift toward local market engagement as a more viable business model:

"I used to try selling in the city market, but between the transport costs and spoilage, I ended up losing money. Now I sell mostly to local shops and it's much better."

"Selling locally means I can go on foot or use a bicycle. No need to wait for an unreliable truck or risk my vegetables getting damaged on bad roads."

"The school now buys from me regularly. It's a small income, but steady. I don't have to worry about middlemen or long trips anymore."

These quotes illustrate the strategic adaptation made by women SMEs in response to logistical and operational barriers. They also align with the concept of territorial inclusion, where localized networks offer greater accessibility, control, and resilience compared to exclusionary national or regional supply chains (see Appendix I). Social exclusion theory emphasizes how marginalized groups face barriers to participation in economic and social systems due to structural, spatial, and institutional inequalities. The vegetable seller's shift to localized distribution networks directly addresses spatial exclusion, a form of marginalization rooted in geographic and infrastructural inequities. Majority of interviewees assert that localized distribution help to eases market accessibility, which implies a causal relationship between spatial strategies and reduced exclusion. Social exclusion theory posits that spatial marginalization is reinforced by infrastructural neglect and centralized economic power. Therefore, creating decentralized networks, women SMEs reclaim agency over their economic ecosystems. Previous studies support this logic. Women's groups supplying vegetables to local schools via "farm-to-institution" programs reported 40% higher income stability compared to those relying on distant urban markets (Chiaverina et al., 2023). In Colombia, female coffee growers shifted to supplying local roasteries, reducing significant spoilage losses and bypassing exploitative export intermediaries (Nguyen, 2024). Grounded in empirical data, literature review, and interpreted through the lens of social exclusion theory, we develop the following theoretical proposition:

H3: Women SMEs who establish localized distribution networks face fewer logistical barriers and achieve greater market stability compared to those relying on distant markets.

By testing H3, researchers can evaluate whether spatial strategies not only alleviate immediate barriers but also foster sustainable, equitable market integration for women SMEs.

Negotiating with local authorities for infrastructure support:

During interviews, participants consistently identified transportation and operational barriers as major constraints to business success. These challenges disproportionately affect women due to their limited access to capital, networks, and formal decision-making spaces. However, rather than accepting these barriers passively, several women-led groups reported taking proactive steps to negotiate with local authorities, such as municipal councils, market committees, and regional development offices, to advocate for infrastructure improvements:

"We came together as a group and wrote a letter to the market committee asking for a proper loading area. At first, they ignored us, but when we went in person and spoke as one voice, they started listening."

"We invited the councilor to see how bad the road was. When he saw our vegetables getting crushed every day, he agreed to help fix it."

"It wasn't easy—they told us this wasn't a priority. But we kept coming back, attending meetings, and reminding them we pay taxes too. Eventually, they included us in the development plan."

These quotes illustrate how women SMEs exercised political agency by organizing collectively and engaging with formal institutions to address structural logistical barriers such as poor roads and lack of facilities. Social exclusion theory illuminates how marginalized groups are systematically denied access to

resources, decision-making power, and institutional representation. The action of negotiating with local authorities for infrastructure support directly confronts institutional exclusion—a form of systemic marginalization where women are excluded from planning processes that determine resource allocation (e.g., infrastructure development). Majority of interviewees opine that they face initial rejection followed by success after collectively organizing themselves. (see Appendix I). This suggests a causal pathway, political agency such as institutional responsiveness leading reduced exclusion. Social exclusion theory posits that systemic change requires marginalized groups to contest the rules governing resource distribution. By mobilizing, women SMEs disrupt the status quo, leveraging collective power to reorient institutional priorities. Previous studies support this logic. According to Amoako (2019), market women's associations lobbied for sanitation facilities and paved pathways in urban markets, reducing operational risks and increasing daily earnings appreciably. In Kenya, campaign groups secured government-funded storage units for women vegetable vendors, cutting post-harvest losses substantially (Combaz, 2013). Grounded in empirical data, literature, and interpreted through the lens of social exclusion theory, we develop the following theoretical proposition:

H4: Women SMEs who engage in community-level advocacy are more likely to secure logistical infrastructure improvements and overcome spatial exclusion.

By testing H4, researchers can evaluate whether community-level advocacy not only secures immediate infrastructure gains but also fosters long-term shifts in institutional behavior, paving the way for equitable resource allocation and sustainable inclusion of women SMEs.

3. Actions to overcome Market related barriers to fresh vegetable business

From the interview data, several market-related barriers were identified that hindered the ability of women SMEs to effectively sell fresh vegetables. These barriers include lack of access to formal markets, discriminatory pricing practices, competition with larger suppliers or middlemen, inadequate market information (see Appendix I). These barriers are not only structural but also deeply rooted in systemic inequalities that exclude women from mainstream economic participation, particularly in male-dominated sectors like agriculture and wholesale trade.

Building direct relationships with end-buyers: During interviews with women SMEs operating in the sale of perishable vegetables, many participants expressed frustration over their limited control over pricing and distribution. They described how middlemen often dictated terms, offered unfair prices, and took large cuts from profits, leaving little room for business growth or financial stability. In response to these challenges, majority of interviewees reported taking proactive steps to bypass intermediaries by building direct relationships with end-buyers, such as school caterers, local restaurants, and hospital food services. This shift represents a strategic move toward greater market agency, allowing them to not only negotiate better prices but also establish long-term contracts and build brand recognition. These were direct quotes extracted from interview data:

"I started contacting school feeding programs directly because the middlemen were taking too much. Now I get a better price and the schools get fresh vegetables every morning."

"A restaurant owner liked my produce and now calls me every week for deliveries. No middle person can cheat me anymore because I deal straight with the buyer."

"We formed a small group and approached the hospital kitchen manager together. He now buys from us regularly instead of going through a supplier who used to mark up the prices."

These quotes illustrate how women entrepreneurs are actively reconfiguring their positions in the supply chain by establishing direct buyer relationships, thereby increasing market agency, pricing power, and business sustainability. Social exclusion theory underscores how marginalized groups are denied equitable access to markets, resources, and decision-making power through systemic barriers. The action of building direct buyer relationships addresses economic marginalization, a form of exclusion where women SMEs are confined to exploitative value chains dominated by intermediaries (e.g., traders, wholesalers) who extract disproportionate profits. Women in perishable goods trade often rely on middlemen to connect them to markets. These intermediaries control pricing, logistics, and market access, relegating women to the margins of value chains. For example, the vegetable seller's quote, "middlemen take most of my profit", reflects how gatekeepers siphon value from women's labor. Middlemen thrive on information asymmetry (e.g., withholding market prices) and monopolistic control over transportation networks, perpetuating dependency and limiting women's profitability. Social exclusion theory emphasizes that inclusion requires more than access, it demands meaningful participation in economic systems. Direct buyer relationships enable women to negotiate terms, build trust, and secure repeat orders, transforming them from passive suppliers to active market players. This shift challenges the normalization of exclusion, where women's economic roles are confined to low-value, subordinate positions in value chains. The interviewees' experience, switching from intermediaries to direct buyers, suggests a causal link between value chain restructuring and reduced economic exclusion. Social exclusion theory posits that systemic change occurs when marginalized groups disrupt exclusionary systems rather than conforming to them. By cutting out middlemen, women SMEs reorient value chains toward equity. This observation aligns with previous study. For example, According to Awuakye (2023), women vegetable vendors who partnered directly with supermarkets saw a proportional increase in profits compared to those reliant on middlemen. Female vendor supplying hotels and restaurants reduced dependency on middlemen, raising incomes substantially (Day et al., 2025). Grounded in empirical data, literature, and interpreted through the lens of social exclusion theory, we develop the following theoretical proposition:

H5: Women SMEs who establish direct buyer relationships experience greater profitability and reduced economic exclusion compared to those relying on traditional intermediaries.

By testing H5, researchers can assess whether this strategy not only boosts short-term profits but also dismantles the structural mechanisms that perpetuate women's marginalization in markets. If validated, it would underscore the need for policies that support direct market linkages (e.g., platforms connecting women SMEs to institutional buyers) as a pathway to equitable economic participation.

Diversifying product offerings based on customer preferences: During interviews, many participants described how they faced

systemic disadvantages in mainstream retail markets, including difficulty accessing formal retail channels, competition from larger suppliers, lack of influence over consumer trends, perceived inferiority of informal vendors (see Appendix I). To address these challenges, majority of interviewees reported adapting their product offerings to better align with evolving customer preferences. These adaptations included pre-washed and ready-to-cook vegetables, packed portions for households or institutions, and seasonal variety packs. These quotes illustrate the strategic innovation women employed to remain competitive in crowded markets.

"I started packing small bundles of spinach and kale for single mothers who don't need big quantities. It's easier for them, and now I sell more every day."

"Hospitals and schools want vegetables that are already washed and sorted. I changed how I pack them, and now they buy from me regularly."

"I make salad packs with mixed greens and herbs—people love it because they don't have to chop or mix anything. It sells faster than loose vegetables."

These quotes demonstrate how women entrepreneurs are creatively responding to market pressures by tailoring their products to customer preferences, thereby enhancing competitiveness and securing a niche in a highly contested marketplace. Social exclusion theory elucidates how marginalized groups, such as women SMEs, face systemic barriers that limit their participation in mainstream economic systems. The action of diversifying product offerings based on customer preferences addresses market exclusion, a form of marginalization where women are sidelined from dominant retail channels due to structural inequities (e.g., lack of capital, networks, or representation). Women SMEs often lack access to formal retail networks, which prioritize male-dominated enterprises. Exclusion stems from gatekeeping practices (e.g., high entry costs, rigid supply chains) and informational asymmetry (e.g., limited market insights). Mainstream channels may disregard the unique needs of local consumers, creating gaps that excluded groups can exploit. By tailoring products to customer demands (e.g., ready-washed greens for convenience), women SMEs exercise adaptive agency, leveraging proximity to consumers to innovate within constrained environments. This counters passive exclusion by redefining their role from marginalized suppliers to responsive entrepreneurs. The vendor's quote "Now I get more orders"—reflects how meeting unmet needs disrupts exclusionary dynamics, enabling women to carve niches in markets dominated by inflexible competitors. Social exclusion theory emphasizes that inclusion requires meaningful engagement, not mere access. Diversifying products allows women to build direct relationships with consumers, fostering loyalty and reducing dependency on exclusionary intermediaries. This strategy challenges the normalization of exclusion by demonstrating that marginalized actors can drive market trends rather than conform to them. The market vendor's experience, increased orders after adapting products, suggests a causal link between customer-centric innovation and reduced exclusion. Social exclusion theory posits that systemic barriers persist when marginalized groups lack the power to influence market structures. By aligning products with consumer preferences, women SMEs redefine their value proposition, bypassing gatekeepers. These observations align with literature. According to Bradley (2022), female artisans shifted

from traditional crafts to eco-friendly products after customer feedback, securing contracts with ethical retailers. Grounded in empirical data, literature, and interpreted through the lens of social exclusion theory, we develop the following theoretical proposition:

H6: Women SMEs who adapt product offerings to customer needs achieve higher market retention and overcome exclusion from mainstream retail channels.

By testing H6, researchers can assess whether adaptive innovation enables women SMEs to transcend systemic barriers, fostering sustainable participation in economies that traditionally exclude them. If validated, this hypothesis underscores the importance of policies supporting consumer-driven innovation (e.g., market research grants, product development training) as tools for equitable economic empowerment.

Discussion and further research direction

The challenges faced by women SMEs in the fresh vegetable business, as outlined in the study, are deeply rooted in systemic inequities explained through social exclusion theory. Based on grounded theory, structural, spatial, and market-related barriers intersect to marginalize women entrepreneurs, reinforcing cycles of economic and political disempowerment. The proposed actions, collective advocacy, cooperatives, localized networks, direct buyer relationships, and product diversification, highlight how women leverage adaptive agency to reconfigure exclusionary systems as shown in Figure 1. Laws and norms prioritizing male land ownership or loan access perpetuate economic dependency. Women's recognition of these systemic roots (e.g., "Men can go to the bank with a title deed...") underscores their awareness of structural inequities (see Figure 1). Collective Advocacy (H1): By organizing to demand gender-responsive policies (e.g., land titling quotas), women challenge institutional gatekeeping. Literature precedents (e.g., SEWA in India) validate that such advocacy can redistribute resources and amplify political voice. Cooperatives (H2): Pooling resources and bargaining power (e.g., "When we formed a group...we could negotiate together") creates parallel systems that bypass male-dominated markets. Cooperatives not only improve incomes but also foster social capital and resilience (see Figure 1).

Transportation and spatial exclusion: Localized networks (H1): Shifting to proximate markets (e.g., schools, local shops) mitigates spatial exclusion caused by poor infrastructure. This strategy aligns with territorial inclusion, reducing dependency on exploitative long-distance logistics (see Figure I). Negotiating Infrastructure (H2): Women's advocacy for road repairs (e.g., "We invited the councilor to see...") demonstrates how political agency can disrupt institutional neglect. Success here hinges on collective mobilization to legitimize women's needs in policy-making (see Figure 1).

Market: Direct buyer relationships (H3): Bypassing middlemen (e.g., "I deal straight with the buyer") reclaims pricing power and market agency. This disrupts economic marginalization by reinstating value chain control to women (see Figure I). Product diversification (H4): Tailoring offerings to customer preferences (e.g., pre-washed greens) counters market exclusion by carving niches in inflexible retail systems. This reflects resilient agency, where women innovate within constrained environments.

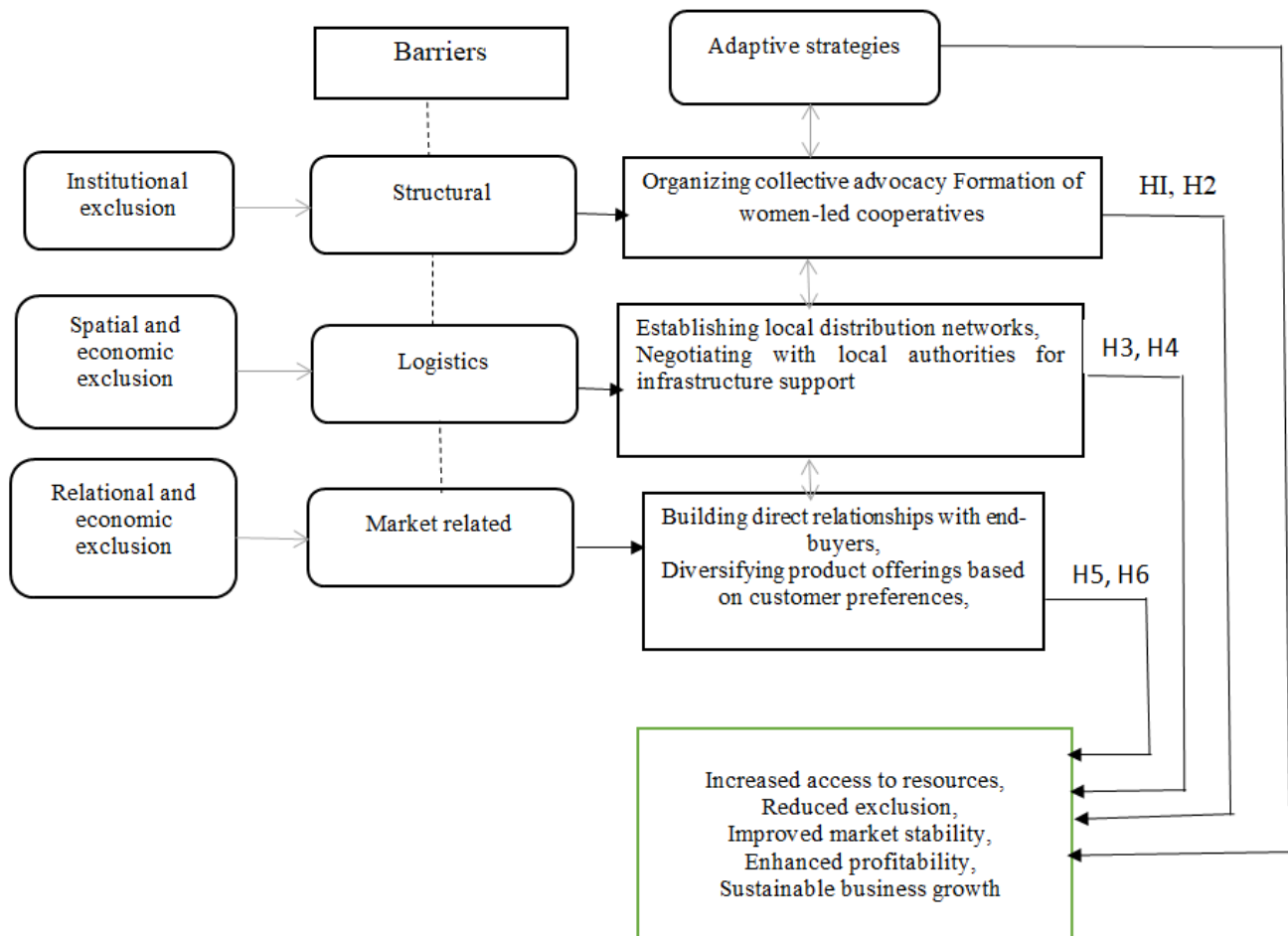


Figure 1: Barriers and mitigating strategies for enhancing sustainability and profitability of SMEs in fresh vegetable business

Theoretical contributions

This grounded theory makes several theoretical contributions by extending and refining social exclusion theory in the context of women's economic participation, particularly within the agricultural SME sector. It also advances understanding of collective agency, adaptive innovation, and systemic change in marginalized entrepreneurial ecosystems.

Social exclusion theory traditionally focuses on how structural systems deny certain groups, such as women, ethnic minorities, or rural populations—access to resources, opportunities, and decision-making power. While this theory has been widely applied in social policy and urban studies, its application in entrepreneurship and agricultural value chains remains underexplored. This study contributes to theory by demonstrating how institutional barriers (e.g., land ownership laws, credit policies) systematically exclude women from participating equally in perishable vegetable trade. Identifying spatial exclusion as a key mechanism through which poor infrastructure and geographic isolation reinforce marginalization in rural economies. Introducing relational exclusion as a new dimension of market-related exclusion, where women are excluded from formal buyer networks due to lack of representation and gatekeeping practices. By grounding these concepts in empirical data from women SMEs, the study enriches the applicability of social exclusion theory to business and economic development contexts.

The study identifies and theorizes adaptive agency, a form of strategic action taken by marginalized actors within constrained environments, as a response to exclusion. This expands traditional understandings of agency, which often focus on overt resistance or institutional reform. Examples include forming women-led cooperatives to pool resources and negotiate better terms, and diversifying product offerings based on customer preferences to compete effectively. These findings support the idea that agency is not always transformative but adaptive, especially when systemic change is slow or inaccessible. This contributes to the literature on resilient entrepreneurship and bottom-up innovation.

Traditional value chain models often emphasize vertical integration and formal partnerships. However, this study reveals that women SMEs engage in horizontal and hybrid forms of value creation, including: direct buyer relationships bypassing intermediaries, product diversification responding to niche consumer demands, and informal cooperative structures enabling collective bargaining. This challenges the assumption that formal integration is the only path to empowerment and suggests alternative models of inclusive value chains that align with the realities of small-scale, informal SMEs.

One of the most significant theoretical contributions of the study is the generation of six hypotheses grounded in qualitative data and interpreted through social exclusion theory in Table 2.

Hypothesis	contributions
H1: Collective advocacy reduces institutional exclusion	Links grassroots mobilization to policy impact
H2: Cooperatives reduce economic exclusion	Validates the role of collectives in overcoming market marginalization
H3: Localized networks improve market stability	Challenges assumptions about scale in market success
H4 Negotiating with local authorities	Highlight the importance of negotiations
H5: Direct buyer relationships increase profitability	Highlights the importance of relational capital in reducing exclusion
H6: Product adaptation improves market retention	Positions innovation as a tool for inclusive entrepreneurship

These hypotheses provide a bridge between theory and practice, allowing future quantitative studies to validate and refine the conceptual model.

Limitation and future research direction

As a grounded theory study, the research prioritizes depth over breadth, focusing on generating hypotheses rather than statistically validating them. Therefore, causal relationships between actions (e.g., collective advocacy) and outcomes (e.g., increased access to credit) cannot be definitively established without quantitative follow-up studies. The study focuses primarily on the voices of women entrepreneurs, with less emphasis on perspectives from policy-makers, market authorities, financial institutions, or male competitors. Incorporating these viewpoints would provide a more multi-stakeholder understanding of structural exclusion and institutional resistance to change. Most of the identified strategies represent short-term adaptations to systemic exclusion rather than long-term structural transformations. The sustainability of these actions—particularly in the face of shifting market dynamics or political climates—remains uncertain. Future longitudinal studies could track the same women SMEs over time to evaluate, whether their businesses grow sustainably, if they gain permanent access to formal markets, and how resilient their strategies are to external shocks (e.g., climate change, economic downturns).

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