



## TMEA WOMEN IN TRADE PROGRAMME IN KENYA

Contract Nr: **PO/20210171**

### **End of Project Report** 20<sup>TH</sup> NOVEMBER 2022

**Project Supported By:**





<b>Proposed Project Title</b>	<b>TMEA WOMEN IN TRADE PROGRAMME IN KENYA</b>
<b>TMEA Strategic Impact</b>	Increased number of women participating in Trade and increased incomes of women participating in trade
<b>TMEA Strategic Outcome</b>	Increase trade value and incomes of women traders in East Africa
<b>Project Intermediate outcome(s)</b>	Enhanced capacities of women traders, producers, aggregators, and women owned/led MSMEs to engage in trade in Kenya
<b>Implementing Organization (s)</b>	Partner Africa, TruTrade Africa and Sauti East Africa
<b>Project Focal Person</b>	Peter Aluoch, the Project Manager Jo Ryan, the Project Director
<b>Project Budget</b>	USD 804,551.98
<b>Total Expenditure</b>	USD 804,553.56
<b>Project Duration</b>	27 Months
<b>TMEA Project Leader</b>	Simon Konzolo

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## List of Acronyms:

EAC:	East African Community
PA:	Partner Africa
TT:	TruTrade
SEA:	Sauti East Africa
GGAP:	Global Good Agricultural Practice
HACCP:	Hazard Analysis and Critical Control point
MSMEs:	Micro Small and Medium Enterprises
KEBS:	Kenya Bureau of Standard
KEPHIS:	Kenya Plant Health inspectorate Services
SME:	Small Medium Enterprise
TMEA:	Trade Mark East Africa
SHA:	Self Help Africa
USSD:	Unstructured Supplementary Data
CGA:	Cereals Growers Association
WFP:	World Food Programme
FtMA:	Farm to Market Association
ASDSP:	Agriculture Sector Development Support Programme
FGD:	Focus group Discussions
PA BCA:	Partner Africa business Capacity Assessment Tool

## CHAPTER ONE: INTRODUCTION

### 1. Introduction and background information:

Women are major actors in the informal sector of the Kenyan economy. They are however disproportionately affected by gender-based barriers that limit their ability to participate in regional and international trade, and to improve their own livelihoods, as well as those of their families and communities. Informal cross-border trade is a key source of livelihood for low-income border communities, and particularly women. With an estimated yearly value of USD \$1.76 billion, informal cross-border trade contributes to poverty alleviation and women's economic empowerment across the East African Community (EAC). Over 70% of informal cross-border traders in the EAC are women who leverage profitable purchasing power differentials across borders to secure financial independence. This project targeted women producers, traders, aggregators and women-owned/led Micro Small and Medium Enterprises (MSMEs) operating within different value chains in Kenya, export and across the border. This report is providing achievements on the implementation of TMEA Women in Trade (WiT) Programme in Kenya for the 24 months period (1st July 2020 – 30<sup>th</sup> September 2022). The report highlights interventions taken by the project, key achievements and challenges encountered and mitigation strategies, and the lessons learnt.

It is also worth noting that during the project period, the overall inflation increased from 5.3% to 5.8% from the first quarter of 2021, mainly driven by rising fuel and food prices. Fuel inflation increased on account of increased pump prices and continued COVID-19 containment measures in the transport sector. Food inflation increased marginally as a result of increases in prices of a few key food items. The economy rebounded strongly towards the end of third quarter of 2021, as activity in industry and services sectors picked up following the easing of COVID-19 restrictions in 2021. Real Gross Domestic Product (GDP) grew by 10.1 percent compared to a contraction of -4.7% in the same period from fourth quarter of 2020. However, the agriculture sector contracted by -0.9% in the second quarter compared to a growth of 4.9% in the same period of 2020, due to dry weather conditions. National Treasury reported that Kenya's real GDP grew 9.9% in the third quarter of 2021 and this growth was attributed to the easing of Covid-19 containment measures.

Despite the challenges mentioned above, the project continued with implementation of activities in adherence to the government COVID-19 guideline and registered several milestones during the project period. The report covers activities of the following four output areas: Output 1 - *Strengthen market access for aggregators and producers*; Output 2 - *Increase participation of women traders in select sectors*; Output 3 - *Enhance capacity in women-owned and women-led Small & Medium Enterprises (SMEs) and Micro Small & Medium Enterprises (MSMEs)*; and Output 4: *Improve the policy and regulatory environment*

for women in trade. It presents a summary of the achievements and on-going activities for the said period.

### 1.1. About Partner (s)

**Partner Africa (PA)**, a leading not-for-profit social enterprise and a pioneer in the field of ethical and socially responsible business practice, was officially established in September 2011. PA provides ethical audits, training, trade development projects and consultancy services for a range of global clients including international brands and retailers (such as AB InBev, Heineken, Twinings, Mars, Primark, Tesco, M&S and Morrisons), local suppliers, smallholder farmers, governments, NGOs and Trade Organizations. PA is driven by a social mission to improve the livelihoods of workers and producers, while assisting access to international supply chains. Partner Africa is a social enterprise that is wholly owned by International NGO Self Help Africa (SHA). SHA is dedicated to the vision of an economically thriving and resilient rural Africa. SHA works in nine countries across East, Southern and West Africa and has almost 50 years of experience working in smallholder farmer-led agriculture and agri- enterprise.

**TruTrade (TT)** is a social enterprise operating in Kenya and Uganda to transform the way smallholder farmers access markets. Its mission is to increase smallholder farmer incomes by integrating them into sustainable value chains. This is achieved by bringing together the ‘supply power’ of millions of small-scale producers to meet local, regional and international market demand. By digitizing value chains transactions, TruTrade makes rural agricultural markets work better for farmers, aggregators and buyers. TruTrade believes that this is critical for the small-scale producers to prosper and for agribusiness to drive rural development. The TT platform provides traceability back to the farmer and provides clients with sourcing reports. This is done through a network of Sourcing Agents who perform quality checks on produce delivered by the farmers at the collection points and are paid a commission based on the quality and quantity of volume aggregated. The farmers are paid via mobile money at farmgate.

**Sauti East Africa (SEA)**: is a women-led social enterprise headquartered in Kenya designing and deploying mobile information systems (MIS) in low-technology, rural environments to cross border traders and farmers in the East African region. Since the pilot launch in 2016, in Kenya, Sauti has expanded its operations to Uganda, Rwanda and Tanzania with over 85,000 total users to-date. Sauti has been able to reduce the information asymmetry gap among women traders and farmers leading to women being empowered to trade more legally, profitably, and safely through accessible digital platforms. The digital platforms offer a wide range of information services including market prices, exchange rate, agronomy information as well as social service support. Sauti East Africa’s previous deployments of ICT-based

market information solutions include country contexts such as Kenya, Uganda, Tanzania and Rwanda.

## 1.2. About the project:

The Women in Trade project sought to increase the number of women participating in cross-border trade and export within the agricultural sector in Kenya by eliminating the barriers of entry to trade for women, and building the capacity of producers, aggregators, cross-border traders and women-owned or women-led MSMEs/SMEs. The overall target of this project was to have 7,000 women producers, aggregators, and traders and between 35-60 women-owned or women-led MSMEs / SMEs engaged in agribusiness. There has been a significant impact achieved on the project beneficiaries throughout the 27 months' duration (July 2020- September 2022). The project targeted counties of Bungoma, Busia, Elgeyo Marakwet, Embu, Kilifi, Kirinyaga, Kisumu, Kitui, Kwale, Machakos, Makueni, Meru, Migori, Muranga, Homabay, Siaya, Tharaka Nithi, Trans Nzoia and Uasin Gishu. The project's theory of change was that, **If** the project reduces gendered barriers to productivity, strengthens market access opportunities, and improves the skills capacity for women-led and women-owned Small and Medium Enterprises (SMEs) and Micro Small and Medium Enterprises (MSMEs) in the agricultural sector, **Then** the market barriers that prevent women's participation will be reduced and the competitiveness level of female traders, producers and SME / MSME engagement in trade will be enhanced, **Resulting** in increased participation and greater profitability for women producers, aggregators and cross-border traders in Kenya's agricultural sector and enhanced capacity of women-led and women-owned SMEs and MSMEs.

**The project results were achieved through the delivery of four main outputs:**

- Strengthen access to agri-markets for female aggregators and producers
- Increase participation of women traders in select sectors
- Enhance capacity in women-owned and women-led Small & Medium Enterprises (SMEs) and Micro Small & Medium Enterprises (MSMEs)
- Improved the policy and regulatory environment for women in trade.



## CHAPTER TWO: PROGRESS MADE

## 2. Progress made (Table)

Description		Indicators	Project Target	Midline progress	Endline Progress
Output 1	Strengthen access to market for 60 aggregators and 3,000 women producers	Number of female producers using TT Market Connect Service	2,000 female producers	500 female producers	2,119 female producers using TT market connect system
		Volume of produce sold by women producers per annum	900MT	450MT	580.739MT
		Number of female aggregators taking up new business opportunities	30 SA	15 female sourcing agents	37 Female sourcing agents

Description		Indicators	Project Target	Midline Progress	Endline Progress
Output 2	To increase participation of women traders in select sectors; Improved business and market information accessibility for 5,000	Number of new female users accessing information using Sauti platform	4,000	5,153 new female users have accessed the platform since project onboarding activities started in April 2021.	22,428 new female users have accessed the platform since a project on boarding activities started in April 2021.

	<b>women traders</b>	Number of new female users integrating the Sauti platform into their business	2,000	<b>705</b> of the new female users have integrated the platform into their business (used the platform repeatedly more than 3 times)	<b>3,187</b> of the new female users have integrated the platform into their business (used the platform repeatedly more than 3 times)
		Number of women engaging with new features on the Sauti platform (increased awareness of information)	4,000	<b>6,588</b> female users (old and new) have accessed new features on the Sauti platform	<b>12,173</b> female users (old and new) have accessed new features on the Sauti platform

Description		Indicators	Project Target	Midline Progress	Endline Progress
<b>Output 3</b>	<b>Enhance capacity in women-owned and women-led SMEs and MSMEs</b>	Change in capacity assessment score (SCOPE Insight SME, PA BCA tool)  1 = very immature organization  2 = immature organization 3 = maturing organization 4 = professional organization	4 professional organizations	36 MSMEs were trained and underwent implementation support through mentorship/ coaching	24 MSMEs reached Level 4 becoming professional organizations

		5 = very professional organization			
		Number of SMEs strengthening (existing) or establishing new sustainable market linkages (local & Export	10	9 MSMEs linked to different Markets	15 with improved markets and trade agreements: <ul style="list-style-type: none"> <li>• 2 Mature/ Medium</li> <li>• 5 Small/ Emerging</li> <li>• 8 Micro/Small improved markets</li> </ul>

Description		Indicators	Project Target	Midline Progress	Endline Progress
Output 4	<b>Improve the policy and regulatory environment for women in trade</b>	Number of guidance/technical materials produced and learning events which support scaling up of good practice	3 Policy Briefs	Data collected through 6 County level policy discussions	3 Policy Briefs developed to support discussions in favour of women in trade
		Number and descriptions of country policy processes engaged with to influence policy	6 County & 1 National processes	6 County level policy discussions were completed for Bungoma, Busia, Migori, Kajiado, Taita and Kwale Counties	Reports from 6 County-Level delegates meeting completed and 1 National-Level Delegates meeting completed to validate county level reports

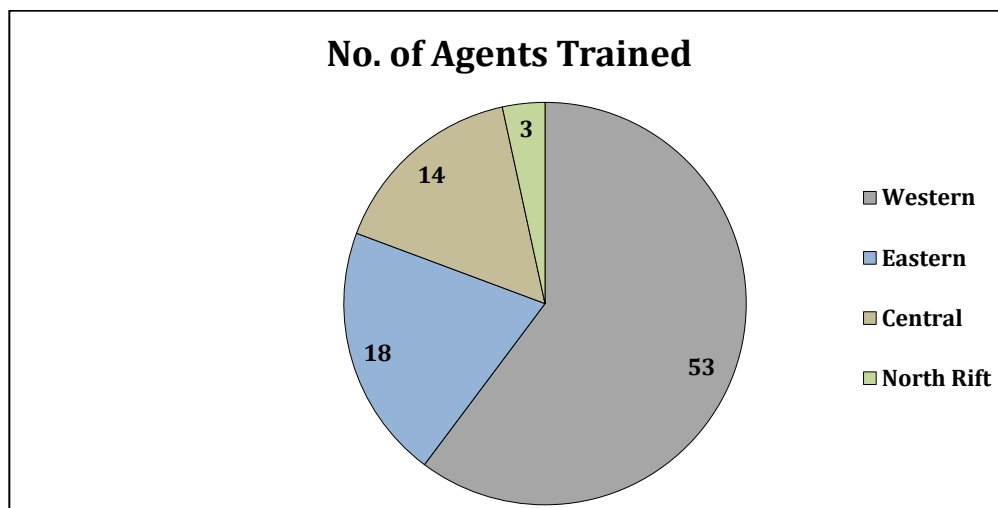
## 2.1. Key activities, outputs completed:

Programme implementation picked up momentum after a long lull occasioned by COVID-19 restrictions imposed by the Government. With the lifting of COVID-19 restrictions, the project put in place a structured work plan with output activities developed to help achieve the quarterly targets. Each activity has set of targets that were achieved under each quarter. The following section presents a summary of the achievements and progress on the implementation of the WiT project as relates different outputs for the year 2.

### **Output 1: Strengthen access to market for 60 aggregators and 3,000 women producers** **ACTIVITY 1.1: Identify, Train and Mentor Women to be Sourcing Agents and grow their businesses**

Sourcing agents are local community-based individuals responsible for mobilizing farmers in the aggregation of good quality produce that meet market specifications. They earn a sourcing commission out of the aggregation work they do. Traditionally this role has been predominantly male dominated in many of the agricultural value chains. Through this project, women aggregators were recruited and trained on aggregation and the dynamics that come with it. Specifically on their roles and responsibilities during aggregation from producers, collection point management, post-harvest handling and food safety. The agents were also taken through the mobile application which they use for registering and requesting for farmer payments.

The women were selected in collaboration with other stakeholders such as the county governments, the Cereal Growers Association (CGA). A total of 88 women aggregators were trained during the two years of the project (Western-53; Eastern-18; Central-14; North Rift-3). TruTrade has continuously provided mentoring support to the women aggregators to build their confidence in taking up aggregation as a business.



**Graph 1: Number of Agents trained by Region**

The women were also taken through a business capacity training during the project. The objective of the training was to equip the aggregators with knowledge on how to formalize their businesses as aggregators and transform from informal business to formal ones where they can tap into existing financial platforms to enable them to do profitable aggregation businesses. The training focused on three key areas: Business Planning, Marketing and Financial Planning as shown below:

1) Business Planning	<ul style="list-style-type: none"> <li>▪ Business Plan Cycle</li> <li>▪ Components of a Business plan</li> <li>▪ Business Description</li> </ul>
2) Marketing Planning	<ul style="list-style-type: none"> <li>▪ Marketing Plan</li> <li>▪ Types of Markets</li> <li>▪ 7Ps of Marketing</li> </ul>
3) Financial Planning	<ul style="list-style-type: none"> <li>▪ Steps in Financial Planning</li> <li>▪ Record Keeping</li> <li>▪ Sources of Startup Capital – existing women friendly sources</li> <li>▪ Organization and Management</li> </ul>

**Table 1: Topics covered in Business Capacity Training**

From the business capacity training, five agents successfully registered their business names. The progress has been slow given the economic challenges that producers face. The next step for those who registered is to have them finalize their business descriptions and start working on the business plans for them to be able to access formal sources of financing and existing financing opportunities for women in agribusiness.

The trade finance facilitated by TruTrade in paying farmers for their produce has been a key success factor in encouraging and building the confidence of the women aggregators to pick up aggregation as they do not have to worry about looking for finance to pay the farmers or expose themselves to the risk of walking around with large sums of cash.

This has enabled the women aggregators register and trade with 2,138 producers of which 1,065 and 1,073 were female and male respectively. From these producers, a volume of 580.739MT (263.106MT-Female; 317.633-Male) of mixed produce (Avocado, Cassava, Maize, Mangoes, Soyabeans, White Sorghum, Red Sorghum and Finger Millet) was aggregated earning the producers Kes 22,821,156 (Kes 9,506,625-Female; Kes 13,314,531-Male). The timely payment of producers, use of certified and calibrated weighing scales and the realization that TruTrade provided access to larger volume market had 400 selling through TruTrade's market connect service more than once during the project with 179 being female and 221 male. The aggregators were able to earn commission of Kes 500,325 (395,102-Female; 105,223-Male).

Below is a summary of trade volume and value facilitated between producers and sourcing agents

		Female	Male	Total
No. of Farmers Registered		1,065	1,073	2,138
No. of Farmers Traded		708	761	1,469
No. of Farmer Transactions		1,068	1,148	2,216
No. of Farmers with Repeat Transactions		179	221	400
No. of Active Sourcing Agents		34	3	37
Commission Generated From Farmers by Agents (Kes)		220,501	279,823	500,325
Volume Traded (Kgs)	Avocados	26,350	40,453	66,803
	Cassava	51,676	22,612	74,288
	Maize	76,818	76,281	153,099
	Mangoes	20,710	48,500	69,210
	Soyabeans	61,888	86,712	148,600

	White Sorghum	12,855	15,051	27,906
	Finger Millet	11,961	23,101	35,062
	Red Sorghum	848	4,923	5,771
	<b>Total (Kgs)</b>	<b>263,106</b>	<b>317,633</b>	<b>580,739</b>
Value Traded (Kes)	Avocados	539,829	1,058,656	1,598,485
	Cassava	365,744	146,856	512,600
	Maize	2,674,947	3,000,887	5,675,834
	Mangoes	314,978	833,000	1,147,978
	Soyabeans	4,108,091	5,567,799	9,675,889
	White Sorghum	429,116	501,004	930,120
	Finger Millet	1,040,607	2,009,787	3,050,394
	Red Sorghum	33,314	196,542	229,856
	<b>Total (Kes)</b>	<b>9,506,625</b>	<b>13,314,531</b>	<b>22,821,156</b>

Table 2: Summary of Volume, Value and Farmers Reached

	Project Targets	Achieved
1	Registration of 80 women sourcing agents	100%
2	Build capacity of 28 women sourcing agents on business planning, marketing and record keeping	100%
3	Formalization of at least 3 Women owned aggregation businesses	100%
4	Recruit 3,000 producers	85%

### Activity 1.2: Improve Market Access Infrastructure

For aggregation to be effective to both producers and women aggregators they need to be equipped with industry scale equipment i.e. weighing scales, tarpaulins, moisture meters, dust coats, packaging materials, spears, visibility materials such as stickers for identification purposes. During the project, the agents were supported with the sourcing equipment which

went a long way to enable the agents source produce of correct quality and weights. Producers were also happy and have built trust on the scales used since they are certified and with the transparency of the process, producers can witness their produce being weighed when they deliver it to the collection points. The use of tarpaulins enabled the agents to be able to perform thorough quality checks on as they tip the produce on the tarpaulin bag by bag and re-bag in the TruTrade bags.

Supporting the women aggregators with the equipment reduces their operational costs as they don't have to look for money to purchase the equipment. This has also helped them during aggregation for other buyers. They have also learnt how to use current technologies to check moisture of produce where traditional methods cannot confidently produce correct results. TruTrade also provided trade finance and storage solutions to the aggregators through the TruTrade Central Bulking Store as they seek to explore contracts with big market players such as the World Food Programme (WFP) who buy millions of tons of produce for relief food.

	<b>Project Targets</b>	<b>Achieved</b>
1	Supply of aggregation equipment to women sourcing agents	100%
2	Trade Financing to the agents and aggregation centres	100%

**Activity 1.3: Build Capacity of Female Producers to meet Market Requirements**

One of the factors contributing to increased productivity by producers is having confidence in the market. When producers get into production when they are sure that their produce will be off taken, they allocate more land for production purposes. Through the project two farmer co-operatives engaged in the Mango and Avocado value chains were supported in acquiring Global GAP Certification. This certification is an assurance that food produced and processed has been done to acceptable levels of safety and quality standards and has been produced sustainably,



*Practicals with Sprayers and Harvesters on mixing of the chemicals before spraying*



respecting the health and environmental care required while adopting climate smart agriculture practices. This enables farmers access and tap into international markets which they wouldn't normally do due to the cost of the certification.

Masii Horticultural Farmers is a Cooperative Society Limited formed in June 2018 to support production and marketing of Mangoes. It has 80 registered members from five cluster producer groups in Mwala sub county, Machakos county with an average potential of producing 7,000 mango fruits per farmer per year. Kiharu Avocado Growers is a Cooperative Society Limited formed in August 2015 to support the production and marketing of Avocados in Kiharu sub county, Murang'a county. It is working with 300 registered members from a cluster of five producer groups within the sub county. They have been producing Global GAP certified Avocado for both local and export markets.

**The training was designed in five areas:**

- a) Production and Farm Management
- b) Social Responsibility and Ethics
- c) Occupational Health and Safety
- d) Environmental Responsibility
- e) Economic Transparency and Traceability of produce from farm level.

Trainings were delivered to 118 farmers (60-Masii; Kiharu-58), ten first aiders; five from each cooperative and ten harvesters and sprayers; five from each cooperative. Samples of soil, water and manure were taken on site and analyzed at accredited government laboratories. This helped further training the farmers on the right inputs and pesticides to use while observing the correct post-harvest intervals. Following the trainings, the groups were able to sell 95.566MT of produce (89.979MT- Mangoes; 5.587MT- Avocados)

The following will need to be monitored on the groups post certification.

- The revenue, quality and quantity of produce they aggregate from their farmers.
- Membership growth to ensure that they are enrolling more active members and sustainability of the groups
- Maintaining of GGAP standards as trained and advised during the audits.

	<b>Project Targets</b>	<b>Achieved</b>
1	Training and certification for 2 producer groups	100%

#### Activity 1.4: Expand Buyer Portfolio for both Local and Export Market providing demand for wide spectrum of produce quality per value chain

The project engaged different portfolio of buyers through the TruTrade's WeSource Connect service to be able to provide a variety of market linkage service to producers and aggregators. Through this the project has built fruitful buyer/supplier relationships with leading organizations in Kenya and East Africa. Through attending different market-oriented workshops such as the Dubai Expo and the Afmass Foodexpo, TruTrade was able to explore possible export market opportunities for fresh produce and other agricultural commodities such as Avocado which was among the key exports being promoted by the Kenya Pavillion in the Dubai Expo. Avocadoes from Mexico are the biggest competition to Kenya avocado in Dubai. Leading retailers such as Carrefour were also present who expressed interest in ready to eat avocado coming from Kenya – straight to shelf. Kerrygroup, a large food ingredient multinational who is keen to support SMEs in improving their food manufacturing.

The project also engaged Equitorial Power a French owned company based in Uganda who is undertaking agri-processing market research in the Lake Victoria area on Cassava Chips processing and fish drying. This will provide an opportunity for producers in the cassava value chain to link cottage processors of cassava to tap into the technology and increase their output of volume of chips processed.

Introducing additional value chains on Sorghum and Finger Millet proved to be an additional source of income producers and aggregators. Finger Millet ranks fourth in consumption after Maize, Rice, and Sorghum in Kenya, yet orphaned and most farmers produce for subsistence. The grains are a rich source of calcium, iron, dietary fiber, essential amino acids and are free from gluten. There is evidence that foods from Finger Millet are good for diabetic patients. Sprouted grains are recommended for infants and elderly people.

The project through TruTrade has closely worked with the Farm to Market Alliance (FtMA) who are heading a PPP programme hosted by the World Food Programme (WFP) and coordinated by the Cereal Growers Association (CGA) at National Level providing a holistic value chain approach thus offering end to end value chain linkages and solutions. Through this partnership the project was able to link the producers and aggregators to the Finger Millet value chain where 169MT was aggregated earning the producers an additional income of Kes 14,703,000 and aggregator commission income of Kes 169,000. WIT contribution to this was Kes 3,050,394 for producers and Kes 35,062 as additional commission income for the aggregators.

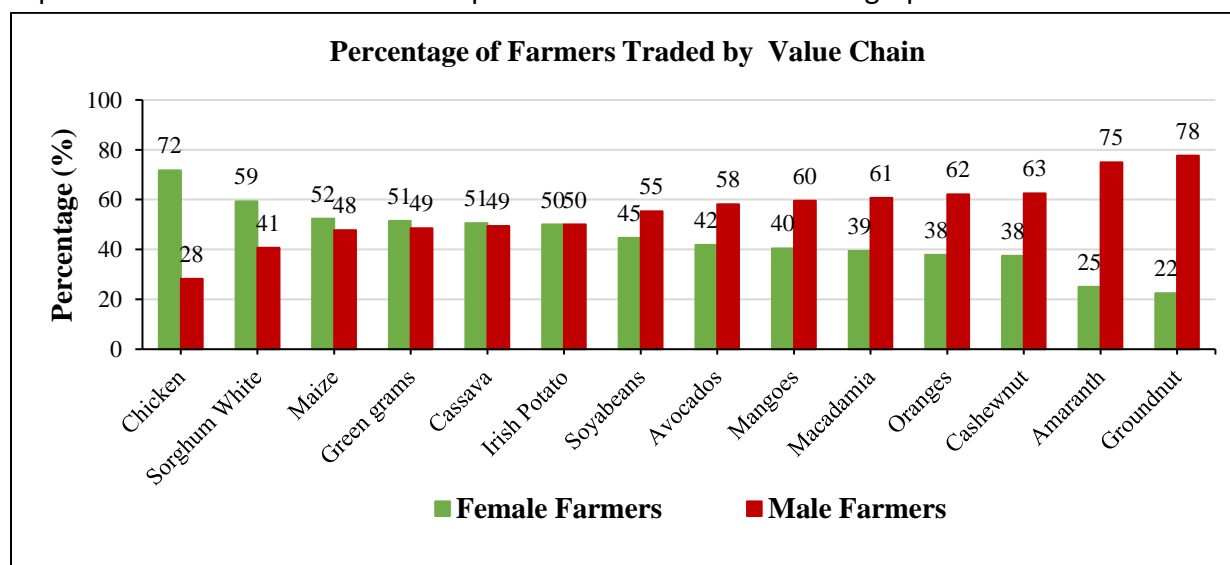
Aggregation of White Sorghum added to the income of producers by Kes 930,120 and commission for the aggregators of Kes 27,906. When these aggregators can reach more farmers through aggregation of produce in other value chains it further builds into their aggregation business.

The project through TruTrade also participated in a radio talk show in Bungoma to further provide market confidence to farmers through West FM which has a good radio programme on agriculture for producers. This was to create more awareness for farmers on TruTrade’s market connect service while sharing pointers to producers on the importance of producing crops that meet market specifications for better value.

**Activity 1.5: Gender Analytics Value Chain viability and Platform Development**

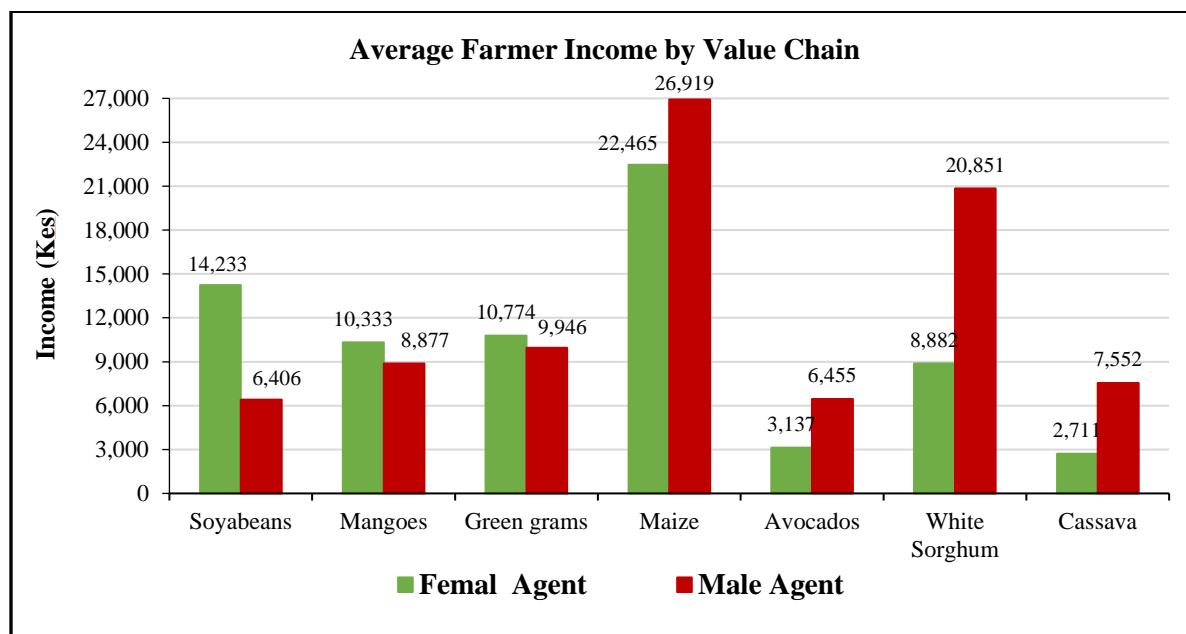
Through the WeSource platform the project generated data on the key value chains that it has continuously traded with since January 2018 to June 2022 with the objective to determine how female and male producers trade and draw insights and trading patterns. The data has been desegregated by gender across 14 value chains which resulted in 4,531 producers accessing markets in 23 counties.

Generally, 44% of the producers are female accounting for 42% of volume aggregated with 45% of them being repeat farmers i.e. have sold their produce more than once. Chicken, White Sorghum, and Maize, have been seen to have a higher number of female producers while White Sorghum, Cassava, Greengrams and Irish Potato value chains have been seen to have an equal representation of male and female producers as indicated on the graph below:



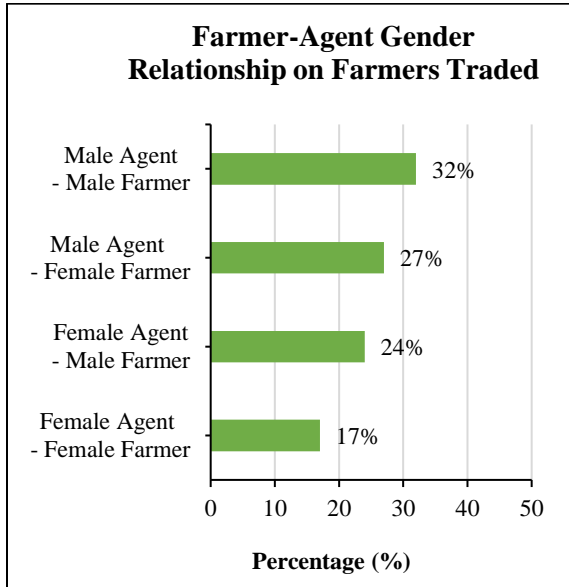
**Graph 2: Percentage of Farmers Traded by Value Chain**

The data was further analyzed to draw insights on the gender relationship of sourcing agents and producers. Though male sourcing agents aggregate twice as much volume than the female aggregators do, producers earn slightly higher income when they sell their produce through female sourcing agents on Soyabeans, Mangoes and Greengrams. Producers earn a higher income when selling their produce through male sourcing agents on Cassava, White Sorghum, Avocado and Maize as shown in the graph below:

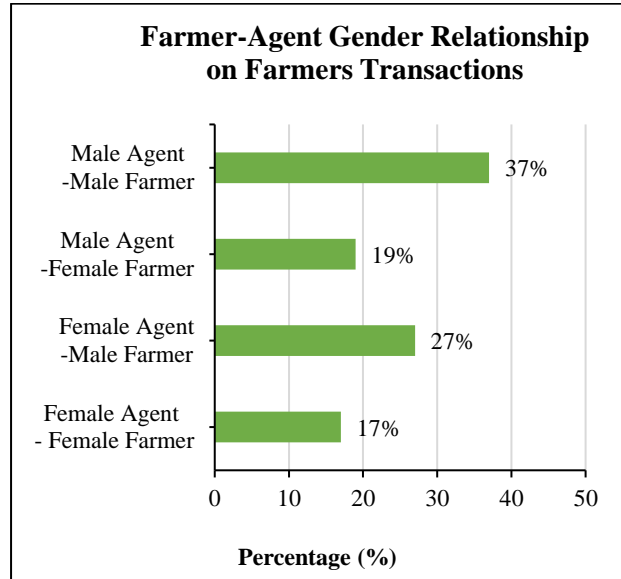


**Graph 3: Average Farmer Income by Value Chain**

On average male sourcing agents aggregate from more farmers and have higher transactions at a ration of 2:3 compared to the female sourcing agents at a ratio of 1:2 respectively. This is attributed to the level of experience in the aggregation of produce by an individual agent. Those who have over two years of consistently aggregating from farmers are able to aggregate more quickly than those who are still trying to get their footing in aggregation. Social-cultural orientation also contributes to female agents not being able to move quickly as they on different occasions must interrupt aggregation to attend to family matters. However since 2020, producers selling their produce through female agents have averagely sold more volume and earned more income than those selling through male agents as shown in the graph below.



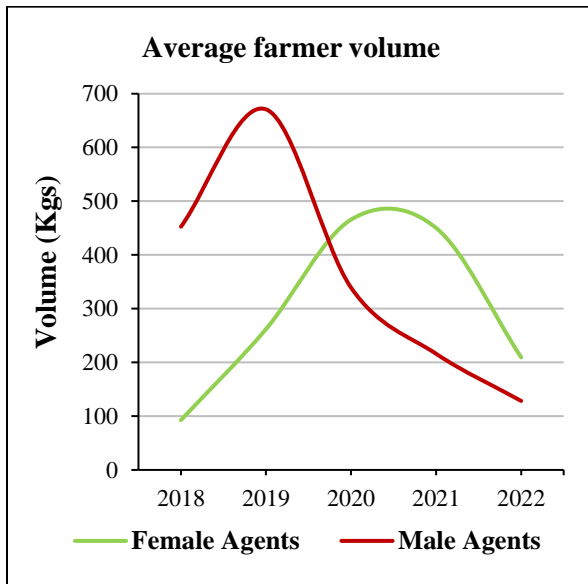
**Graph 4a: Farmer-Agent Gender relationship on farmers traded**



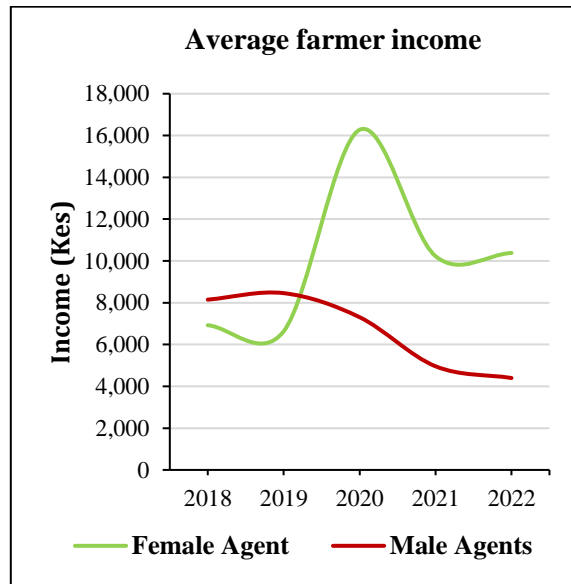
**Graph 4b: Farmer-Agent Gender relationship on farmer transactions**

Female farmer – male agent trade generates the highest average volume. However, this trade also generates the least average farmer income.

Female agents' trades generates the least average volume for male and female farmers. On the farmer income, the female agents generate the highest income for female and male farmers.



**Graph 5a: Farmer-Agent Gender relationship on relationship on Average farmer volume**



**Graph 5b: Farmer-Agent Gender relationship on Average farmer income**

### **Study: Market Assessment of Sorghum**

The project also undertook a market assessment for the Red and White Sorghum value chains to identify existing and potential market opportunities for Red and White Sorghum with an aim of improving market access and socio-economic dynamics for female producers and aggregators in western and eastern Kenya. The specific objectives of the market assessment were to:

- (i) Identify and sketch the trade routes (value chain trade map) for Red and White Sorghum in the study areas briefly providing the roles of each actor.
- (ii) Identify and map out key markets (formal and informal) as well as the main buyers/traders, volumes demanded, etc.
- (iii) Map/profile key value chain actors and/ or institutions (Government, and private sector such as input suppliers, ICT/technology, service providers, financial and logistic service providers) and their roles at inputs, farmer, value addition, markets as well as other business service providers in Red and White Sorghum value chains.
- (iv) Assess the gender dynamics in value addition and marketing of targeted value chains.
- (v) Present gross margin analysis at various levels of the value chain (farm-gate, aggregator, market-gate, etc. as appropriate) for the target value chains.
- (vi) Analyse the overall marketing environment (SWOT) including relevant government policies/regulations, the (current) socio-political situation, road, and transport infrastructure, etc.

While Sorghum is produced by both men and women in Kenya, there needs to be investment in farm mechanization especially at land preparation and post-harvest management level to reduce the workload among women who are majorly involved in these two stages. Access to improved varieties and certified seeds is also a challenge hindering optimum production of sorghum. The level of women participation in the marketing of sorghum is very low and is done through informal trade due to systemic (cultural and attitude) and structural (access to credit, land for production, poor access to inputs and advisory services) factors. Majority of the producers are accessing credit through the VSLAs especially in western region while in eastern they depend on microfinance and mainstream banks. Financial institutions need to develop or customize credit facilities that will be favourable to women since collateral has been seen to be a significant barrier for them to access credit formally.

A swot analysis of the value chain was done as shown in the table below.

**Table 3: SWOT Analysis of Sorghum Value Chain**

Strengths	Opportunities
<ul style="list-style-type: none"> <li>▪ Government of Kenya’s commitment to the strengthening of the agriculture sector for increased food and nutrition security</li> <li>▪ Drought tolerant and adaptable to multiple environments (High and low rainfall regimes)</li> <li>▪ Existing demand for processing, food, livestock feeds and human food</li> <li>▪ Availability of land (7-10 acres average) in Eastern regions of Kenya – Potential for expansion</li> <li>▪ Strong research base driven by KALRO/ICRISAT</li> </ul>	<ul style="list-style-type: none"> <li>▪ Stable government policies in flour blending regulations 2020, Reduction in excise duty for sorghum products causing increased demand for sorghum</li> <li>▪ Building an inclusive value chain: Potential for women and youth participation at production, processing, value addition, and markets.</li> <li>▪ Promotion as a healthy and nutritious product: for diabetic and obese population</li> <li>▪ Availability of new and high yielding stress tolerant varieties</li> </ul>
Weaknesses	Threats
<ul style="list-style-type: none"> <li>▪ Potential for seed recycling due to lack of sustainable seed systems, poor access, and high prices</li> <li>▪ Low household consumption of sorghum at Household level in Eastern region reducing the diversity of use. Produced mainly for market and chicken feeding.</li> <li>▪ Low commercial diversification: Low volumes going into feeds due to high buying prices by EABL. Animal feed buy at KES 20 against KES 37 at EABL.</li> <li>▪ Weak farmer organization and corporative along sorghum value chain due to poor governance, accountability, and financial literacy</li> </ul>	<ul style="list-style-type: none"> <li>▪ Multiple taxation along the value chain: CESS at Market, roadblocks, Bribes, Permits making production and marketing costly.</li> <li>▪ Monopsony tendency of EABL. Failure of this market will lead to total market collapse</li> <li>▪ Increased population density in Western Kenya, reducing area under cultivation</li> <li>▪ Importation of sorghum from neighboring countries where production costs is loss and therefore low price is a threat to Kenya market.</li> </ul>

Findings and recommendations of the assessment are in the attached Annex I.

## Output 2 – To increase participation of women traders in select sectors - Led by Sauti East Africa

### Activity 2.1 - Expand Sauti’s Information platform content based on needs identified in baseline studies

The project added new information content areas on the Sauti Information platform based on an information needs assessment on farmers and traders. A stakeholder mapping exercise was carried out on information service providers and potential as well as existing partners. The

additional topic areas identified for content expansion included Agriculture, Legal, Health, Anti-corruption and Business support information. The information provided by partners and subject matter experts was verified, translated and adapted for the trade and market digital information platforms. The platforms were then launched to partners and stakeholders.

As project activities were being implemented, specifically capacity building training, Focus group discussions were conducted in each project county to further understand the traders’ information needs and areas of improvement identified on the digital platforms to enhance user experience and knowledge. The consolidated feedback from the sessions showed that Agriculture, Health and Finance information features needed to be upgraded to cater to the local needs of the women. A market linkage feature was also introduced to the platforms due to demand for the need for women to access more markets. The suggested improvements were implemented as shown in detail in the table below:

Topic areas for improvement	Content Expansion
Agriculture information	Information on value specific chain including maize, groundnuts, mangoes, pigeon peas, soybean and poultry farming was added and is live on the trade digital platforms
Health information	Health information including affordable insurance covers for expectant mothers was added and is live and accessible on the platforms e.g Linda Mama cover
Finance Information	Additional information on accessible credit facilities to women and youth such as the “Uwezo Fund” was added and is now live on the trade digital platforms.
Market linkages	A market linkage feature was developed and added to the trade digital platforms. This feature allows buyers and sellers to register as traders across East Africa thus increasing visibility and market access through free advertising on the platforms.

**2.1.1 Information upgrade**

Improved accessibility to markets was enhanced on the digital platforms through an additional marketplace information feature. Small scale traders and farmers are now able to dial the USSD code and send a request to be registered. Once the trader is vetted successfully, their primary product trade including their contact information and country of



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operation goes live on the digital platforms. This increases visibility and market access through free advertising. The marketplace also includes a list of registered buyers who source produce from farmers and traders in larger quantities including TruTrade. 107 traders from both Kenya and Uganda are currently listed as sellers on the platform trading in a wide range of agricultural commodities at competitive market prices. Market information on commodity prices has been upgraded to include 400 agricultural products in 500 markets across East Africa.

### 2.1.2 Trade facilitation platform interface

Engagement with both new and existing users through bulk SMS on current market and information upgrades is always ongoing. Surveys are occasionally deployed to users to monitor their experience and see how best to enhance the existing information features on the digital platforms to better serve them.

	2.1 Project Target	Achieved
1	USSD Content development completed	100%
2	Content adapted and populated on USSD	100%
3.	Outreach to new and existing users on upgraded new information areas via bulk SMS	100%
4.	User experience monitored and enhanced	100%
5.	Additional Information maintained and updated to more topic areas	100%

### Activity 2.2 - Expand Sauti's information platform offering by implementing information sharing via WhatsApp for women's business information

The WhatsApp digital platform was officially launched under the Women in Trade project to users in Kenya. During the first year of the program, templated messages were also deployed to 9,065 active Sauti users to increase outreach and encourage engagement on the WhatsApp platform. Existing Information is continuously being updated based on the user feedback to enhance user experience and help the target beneficiaries integrate the information in their daily business activities. Development of a suite of additional



content to leverage the capacities of WhatsApp including multimedia features on topics related to Covid-19 and contact sharing features were upgraded on the WhatsApp digital platforms. During the second year of project implementation, the Covid-19 pandemic affected the small-holder supply chains and there was a need to promote safer supply chains and to build buyers' confidence. To support farmers and traders, animated audio-visual clips on awareness and preventative measures were programmed and added on WhatsApp <http://bit.ly/sautiafrica>

The increasing demand for access to markets from small-scale traders led to the development and launch of marketplace function on the digital platforms including Whatsapp. Traders from different countries in East Africa are able to send personalized requests to be featured as listed vendors on the platforms. This additional feature has provided a convenient gateway to business engagements and increased market access through free advertising on the platform across EAC and globally. Templated messages prompts are sent out to users once personalized requests are made on the digital platform such as wanting to be listed as a vendor. 107 traders from both Kenya and Uganda are listed as sellers on the platform trading in a wide range of agricultural commodities at competitive market prices.

	<b>2.2 Project Target</b>	<b>Achieved</b>
1.	Updated media suite features and capabilities	100%
2.	Content adapted and populated on Whatsapp	100%
2.	User engagement through Templated messages on information services available	100%
3.	User experience monitored and enhanced	100%
4.	Additional Information maintained and updated to more topic areas	100%

### Activity 2.3 - Training of key platform promoters in women's business groups - associations, cooperatives

To increase women traders' participation in trade in select sectors, capacity building training and media outreach activities were successfully implemented in five project counties including Makeni, Kilifi, Siaya, Bungoma and Migori.

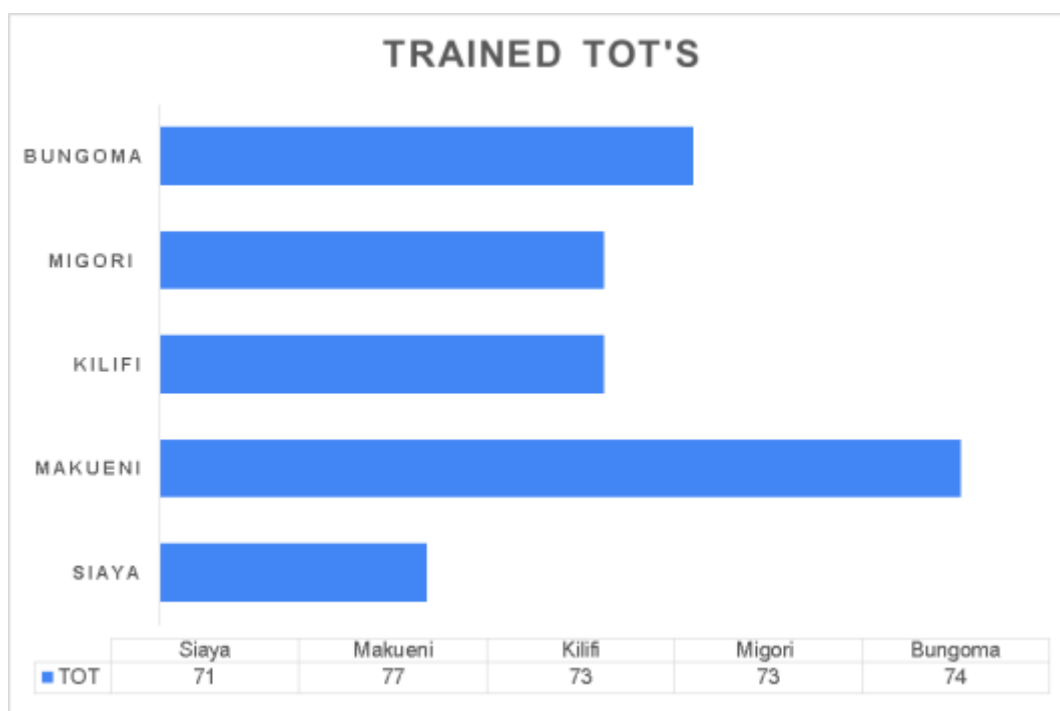
Stakeholder workshops were held in each project county to officially introduce the



Women in Trade (WiT) project to the county government authorities and partners. In attendance were county representatives from the ministry of agriculture, health department, legal department, finance groups, and women groups from various value chains including livestock and fresh produce among others. The key implementing partner at the county level was the Agriculture Sector Development Support Programme (ASDSP II). They were instrumental in the successful outreach and implementation of the Women in Trade project activities at the county level.

### 2.3.1 Stakeholder workshop in Kilifi County.

The TOT model of training was adopted for the digital training workshops and a total of 368 women out of the targeted 375 women TOTs were trained on integrating the digital platforms into their day-to-day business activities for better profit margins. The TOTs were strategically selected to represent the local women leaders of the different community groups in the respective counties. The community groups represented covered various thematic areas including table banking groups, poultry farmers, dairy farmers, disability groups, youth and gender groups, women's rights advocacy groups among many others.



### 2.3.2 Number of TOT's trained in each county

Each of the trained TOT was equipped with marketing materials such as T-shirts and information cards to distribute and train fellow members in their respective groups. As a strategy to increase quality users on the digital platforms, TOTs were each tasked to recruit a minimum of 5 quality users after the training sessions. To qualify one as a quality user, one had to make sure that each person they trained visited a minimum for four information topic areas at least three times on each topic area for a certain duration. Once they hit the target, they each received a small token of appreciation as incentive. 47% of the trained TOT's were able to complete the referral program successfully leading to an increase in quality users as measured by the backend dashboard that tracks key indicators related to user behavior on the digital platforms.

### **2.3.3 TOT session group in Kilifi County**

Focus group discussions were conducted with small groups of women selected from the TOT training sessions in each of the project counties. The FGD groups represented a sample of different thematic associations groups present in the larger groups trained. The goal of the



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Focus group discussions was to get feedback and recommendations on the areas of improvement on the trade facilitation digital platforms and the capacity building training.

### **2.3.4 Focus group discussion participants.**

To further increase awareness of the digital trade platforms, media ad campaigns were broadcasted through popular local radio stations that promote agricultural knowledge and whose audience was largely the project beneficiaries. The local radio stations engaged



during the project activities included Mbaitu FM that covers the eastern region, Radio Pwani

that covers the coastal region in Kenya, Radio Namlolwe, Nyota FM and Emuria FM that cover various parts of the western region including Uganda and lastly, Radio Taifa, a national radio station.

	<b>2.3 Project Targets</b>	<b>Achieved</b>
1	Media engagement	100%
2	Trainings and Outreach completed in all project counties	100%
3	Training materials distributed to TOT's in all project counties	100%

**Output 3: Enhance capacity in women-owned and women-led SMEs and MSMEs**

**Output 3.1.: Identify pool of women-Owned/Led M/SMEs with potential to export**

The project developed a ToR which was used to identify and onboard 36 MSMEs based on a selection criterion developed by the project which included, the MSME:

1. Must be a woman owned (>51% shareholding) or women-led businesses (75% women in the senior management),
2. Have evidence of 3 years trading records (for level 1 and level 2 SMEs) and minimum 1 year for level 3MSMEs,
3. Is duly incorporated in the republic of Kenya as a company or a cooperative, or registered under the business names act,
4. Currently involved, or has potential in CBT and/or export trading in agribusiness,
5. Compliant with national and local laws and regulations including but not limited to tax regulation (including a valid Tax Clearance Certificate), health and safety and environmental standards,
6. Ethical business is at the core of company’s vision and management practices.

The table below shows the summary of each MSME category

Category	Annual Turnover Range	MSMEs
LEVEL 1 (5 MSMEs)	>KES 50,000,000	Goshen Farm Exporters, Athi Farms Ltd, Origen EPZ Group, Jade Fresh Exporters and Smart Logistics Ltd
LEVEL 2 (10 MSMEs)	KES 10,000,000 – 50,000,000	Ram Milers, Tanagold Millers, Dheiton Ventures LTD, Afya Foods East Africa LTD, CNS Logistics, Floriken Blooms, Botanic Treasurers, Mace Foods, Mazao Foods and Select Fresh Produce
LEVEL 3 (21 MSMEs)	<KES 10,000,000	Ekaj General Trading LTD, Agribusiness Solutions LTD, Frelin Fresh LTD, Calrose Investment LTD, Agrofoods LTD, Eastcom Foods LTD, Trueways LTD, Dvakoyi Supplies, Dolcester Enterprises, Ndakris Investment LTD, Kalabashi Investments LTD, Asili Foods (Huruma) LTD, Cocovita LTD, Kiliview Enterprises LTD, Shirlam Investment Ltd, Jayasha Enterprises, Yarn Crafts, Vine Foods LTD, NC Seven LTD, Griincom Invest LTD and Zactina LTD

Annex B gives the details of each company onboarded.

	Project Targets	Achieved
1.	Minimum 35 women owned/women led MSMEs onboarded (36 onboarded)	100%

### Activity 3.2: MSME Assessment

Business capacity gap assessment was completed, and capacity needs identified on all the 36 MSMEs as follows: SCOPEinsight Pro SME business capacity assessment tool was used on all the 10 Level 2 MSMEs; and Partner Africa Business Capacity Assessment (PA BCA) tool was used on all Level 1 and Level 3 MSMEs. On some of the more mature Level 1 MSMEs, the project engaged the enterprise CEOs and senior managers to further identify key areas of support. Based on the assessments, the following 9 areas were prioritized as the project's key intervention areas: Quality standards, Organizational development, Strategic Management, Sales and marketing strategies, Customer relationship management and financial management.

	<b>Project Targets</b>	<b>Achieved</b>
1.	Complete baseline and endline capacity gap assessment on minimum 10 Level 2 MSMEs using SCOPE <i>insight</i> Pro assessment tool	100%
2.	Complete baseline and endline capacity gap assessment on minimum 5 Level 1 and 20 Level 3 MSMEs using PA BCA tool	100%
3.	Prioritize 8 capacity gap areas for project intervention on the minimum 35 MSMEs based on PA responsible tool kit	100%

### Activity 3.3.: Development of training modules based on Partner Africa Responsible Business Toolkit

The project identified 8 priority areas of intervention for MSMEs' support. Implementation training modules were developed and customized to meet specific needs of the MSMEs. The following manuals were developed and made available for MSMEs:

	<b>Module Manual Developed</b>	<b>No. of MSMEs Targeted</b>
1.	Hazard Analysis and Critical Control Point (HACCP)	25
2.	Occupational Health and Safety Management Systems (ISO 45001:2018)	24
3.	Quality Management Systems (ISO 9001:2015)	25
4.	Organizational Development	20
5.	Strategic Management	26
6.	Sales and Marketing Strategy	22
7.	Customer Relationship Management	22
8.	Financial Management	17

#### Summary of the achievement

	<b>Project Targets</b>	<b>Achieved</b>
1.	Develop 8 Training Manuals based on PA's Responsible Business Tool Kit	100%

### Activity 3.4: Training / Mentoring for SMEs / MSMEs on relevant modules

The project team completed MSME capacity gap implementation training on 4 modules: HACCP, ISO 45001: 2018 (Occupational Health and Safety Management Systems), ISO 9001:2015 (Quality Management Systems); and Organizational Development. The quality standards training was delivered by the National Quality Institute (NQI), a training department of Kenya Bureau of Standards (KEBS) based in Nairobi. This project partnership with KEBS has a very positive impact as it gave the MSME an opportunity to engage with KEBS directly and understand and learn their requirements for future certification engagements. It also gave KEBS via their NQI staff an opportunity to engage business operators in a learning environment. The implementation training for the other 4 modules was conducted by Lamiro Consult LTD in Nairobi. This was followed with close mentorship and coaching to enable further support on-site on 28 MSMEs.

From the trainings, the project further supported 9 companies on the implementation of quality standards and Global GAP leading to accreditation of 4 companies on HACCP, 1 Company on ISO 9001 (Quality Management Systems), and 4 companies on Global GAP



accreditations. This opened greater market access for the companies in the export market and cross border.

The project leveraged on internal and external networks to provide training scholarships with MIT Sloan Executive Education to 4 MSMEs (Athi Farm Exporters - *Maximizing Your Personal Productivity*, Calrose Investment Ltd - *Supply Chain Strategy and Management*; Agrofoods Ltd - *Developing a Leading-Edge Operations Strategy*; and Goshen Farm Exporters - *Transforming Your Leadership Strategy*). These additional studies have built on the skill sets of the enterprise teams in a way that enables them to lead their teams for greater success.

	<b>Project Target</b>	<b>Achieved</b>
1.	Train 25 MSMEs on Hazzard Analysis and Critical Control Point (HACCP)	100%
2.	Train 24 MSMEs on Occupational Health and Safety Management System (ISO 45001:2018)	100%
3.	Train 25 MSMEs on Quality Management Systems (ISO 9001:2015)	100%
4	Train 20 MSMEs on Organizational Development	100%
5	Train 26 MSMEs on Strategic Management	100%
6	Train 22 MSMEs on Sales and Marketing Strategy	100%
7	Train 22 MSMEs on Customer Relationship Management	100%
8	Train 17 MSMEs on Financial Management	100%

**The following companies have been accredited with different Certifications as a result of project interventions leading to greater opportunities in the export markets:**

	<b>Company</b>	<b>Accredited</b>
1.	Mace Foods certified on HACCP	100%
2.	Jade Fresh certified on HACCP	100%
3.	Athi Farms certified on HACCP	100%
4.	Smart Logistics certified on HACCP	100%
5.	Goshen Exporters certified on ISO 90001:2015 (QMS)	100%
6.	Frelin Fresh Certified on G-GAP	100%
7.	Trueways Enterprises Ltd	100%
8.	Ekaj General Trading	100%
9.	Edan Acres Ltd	100%

### Activity 3.5: Linkages to Markets and financial institutions

Based on the endline assessments conducted, the project succeeded to link 27 companies to new markets as follows: 4 Level 1 SMEs ,8 Level 2 SMEs and 15 Level 3 MSMEs were linked to local and export markets, 10 signed trade agreements and 5 agreements still in the pipeline; while 5 companies were guided on the export market processes and legal requirements and are now exporting. The project team leveraged networks and supported 18 companies gain

access to finance as grant and low-cost credit ranging from donors, NGOs (KCIC and SNV) and different micro-lending institutions in the country. This was as follows: 3 level 1 SMEs accessed the funds in the range of \$50,000 to \$308,000, 5 Level 2 SMEs in the range of \$58,000 to \$375,000 and 10 Level 3 SMEs in the range of \$8,333 to \$83,000. Total funding raised through technical assistance on proposal development and business planning was KES 172,000,000 (equivalent to USD 1,720,000) for the 24 months period.

	<b>Project Targets</b>	<b>Achieved</b>
1.	Link 27 MSMEs to New Markets with at least 2 trade agreements signed	100%
2.	Facilitated 18 MSMEs to link with financial institutions with at least 5 having access to financial agreements	100%
3.	Prioritize 8 capacity gap areas for project intervention on the minimum 35 MSMEs based on PA responsible tool kit	100%

#### **Output 4: Improve the policy and regulatory environment for women in trade**

##### **Output 4.1 Support county-level initiatives to develop women in trade agenda.**

The project carried a mapping activity to identify key stakeholders in the agricultural space within the 6 targeted cross-border counties namely Busia, Bungoma, Migori, Kwale, Kilifi and Taita Taveta. Stakeholders encompassed officials from the MOA- ASDSP II, Ministry of Trade, KRA, KEBS and Women in cross-border trade.

An extensive dialogue with the county stakeholders was completed and agreed on the following 3 key policy areas:

1. *Priority clearance of commodities transported by women through the calibration of weighbridges & related paperwork,*
2. *Female only resting/nursing places at the border crossing points,*
3. *Income Tax Waiver on Smaller MSMEs with annual turnover less than KES.5,000,000.*

County engagement meetings were later organized in respective counties after an in-depth engagement meeting with respective counties with the following specific objectives:

1. *Analyzing government policies, regulations and practices at national and county level affecting women in trade.*
2. *Providing policy regulatory recommendations that will potentially increase women participation in trade.*
3. *Establishing an engagement framework for women in trade and public sector on issues around policy reform and agribusiness at national and county level.*

The round-table meetings created a friendly discussion between the women who were able to express themselves and share out the challenges encountered during cross-border trade. There was a lot of information sharing and networking which led to the formation of county-level WIT policy and regulatory reference groups in each county. A detailed report was developed covering the various challenges experienced by the women in cross-border trade which is attached at the annex. The project developed 3 policy papers on: Calibration of Weighbridges; Tax Waiver on Smaller MSMEs with annual turnover less than KES 5,000,000; Creation of mother friendly packhouses at border posts and later disseminated the papers in the respective counties for further discussion and adoption by the counties.

#### Activity 4.2 Engagement with national level engagement points to develop/support women in trade agenda.

A multisectoral high-level consultative roundtable meeting was organized by Partner Africa at Serena Hotel, Nairobi with collaborations from senior representatives from Women in Trade in Kenya, the government through the Ministry of Agriculture, Livestock, Fisheries and Cooperatives, and the Ministry of Industrialization, Trade and Enterprise (National and County level), regulatory entities, Donor community (DANIDA and Irish Aid), NGOs, Business Network organizations and semi state agencies. Key objective was discussion on the proposed 3 policy framework (Income tax waiver on Women Owned/led MSMEs with annual turnover less than KES.5 million, Family friendly cross border posts and female only resting/nursing places at border crossing points and lastly Priority clearance of commodities transported by women through adjustments, the calibration of weighbridges and related paperwork). The roundtable created an opportunity for invitees to understand the challenges and opportunities facing Women in Trade in Kenya and influence national and county trade policy, this led to the formation of a national reference group.

#### Activity 4.3 Synthesis data and evidence for three policy papers

This activity sought intervention to influence and strengthen the policy framework governing cross border women in trade at national and county level. Previous stakeholder engagements in six counties in Kenya indicated significant opportunities to facilitate policy makers to improve the regulatory environment for women in trade. The report was validated at a national roundtable, which further identified additional information to be incorporated in the report. The report identified three priority areas for Policy Improvements: 1. *Income tax waiver on Women Owned/led MSMEs with annual turnover less than KES 5million* 2. *Family friendly cross border posts, and female only resting/nursing places at the border crossing points.* 3. *Priority clearance of commodities transported by women through the calibration of weighbridges & related paperwork.*

Data collected from the county level reports, national validation notes, media/audio recordings and any other policy documents that was available at county or national level added value to the development of the papers. The project consolidated the findings into 3 policy papers and disseminated in the respective counties. A detailed report is attached in the annex.

	<b>Annual Targets</b>	<b>Achieved</b>
1.	Support County-level initiatives develop Women in Trade Agenda	100%
2.	Engagement with National level Engagements support Women in Trade Agenda	100%
3.	Development of 3 policy papers.	100%

### 2.3 Key outputs completed but not Planned

During the capacity building training of TOT’s identified in the various counties, focus group discussions were held after each training session and one of the key outcomes from the discussion was the need for market access for the women traders and farmers. A marketplace information feature where traders can advertise their businesses for free was built and added to the trade digital platforms as an additional output that was not planned in the original project scope. The goal was to increase the overall project impact through provision of additional channels of marketing that would potentially lead to improved businesses. Currently, 107 traders from both Kenya and Uganda are listed as sellers on the platform trading in a wide range of agricultural commodities at competitive market prices where buyers can easily access from across East Africa region.

The project was designed to provide linkages to financial services opportunities to MSMEs. However, there was no target to be achieved in terms of how much finances/funding to be raised to support the MSMEs. Beyond just linking, the project team went ahead to provide MSMEs with technical assistance including proposal development, supporting on business plan development and collaborating with different financial service institution, a process that lead to raising KES 172 million (USD 1,720,000) within the project period.

Establishment of national or county level trading platforms was never part of the deliverables. However, the project established and supported register a woman in trade alliance comprising the grassroot county level women delegates in six boarder counties, who are linked to the National Women in Trade Alliance. This has enhanced peer-to-peer and cross learning between the women producers, traders, aggregators from the counties with the SMEs. The alliance has well established leadership who are continuously in touch with the county level women delegates for continuous learning and for sustainability.

## 2.4 Key Outcomes Achieved

The key outcomes achieved through the successful implementation of the women in trade project are summarized in the table below.

	<b>Key outcomes</b>	<b>Achieved</b>
1.	Increased trade value of commodities traded by the women producers, and aggregators by USD 200,000	100%
2.	Increased incomes of producers, aggregators by 20%	100%
3.	Increased access to trade and market information for farmers and traders via digital platforms	100%
4.	Enhanced capacity for women to participate in trade for profitable outcomes through capacity building training on the trade facilitation digital information platforms.	100%
5.	Increased awareness of free access to trade and market digital platforms for improved businesses across Kenya through media campaigns	100%
6.	Increased volumes and value of commodities traded and profits by the women Owned/led MSMEs/SMEs in the export markets by 10%	100%
7.	Improved quality standards of commodities meeting export market standards and sold by the women producers, aggregators and MSMEs/SMEs as seen from certification achieved	100%
8.	Improved financial access for the women producers, aggregators and owned/led MSMEs/SMEs	100%
9.	Increased access to markets as determined by the number of trade agreements signed by the women owned/led MSMEs/SMEs	100%
10.	Increased confidence of the women producers, aggregators as seen by the number taking up business opportunities	100%

## 2.5 Financial report (brief analysis of expenditure vs project outputs)

Output Area	Output 1	Output 2	Output 3	Output 4	M&E	Admin Overhead	Total Project Budget USD
Budget Allocation (USD)	168,216.	186,171.44	257,384	58,100	33,301	101,379	848,025
Total Spend	166,682.18	188,853.55	258,742.76	54,303.94	33,346.62	102,623.99	848,026.58
Budget Balance	1,533.82	(2,682.11)	(1,358.76)	3,796.06	(45.62)	(1,244.99)	(1.58)



## CHAPTER THREE

### 3. Lessons learnt

- **Gender mainstreaming** – as much as the project was targeting women producers and aggregators it became evident that there is a need to take an all inclusive approach to be able to achieve the goal of women taking up aggregation roles. Acknowledging that men too play an important role in the decision making of households especially rural households, it was good to also track on their development on the sidelines using similar parameters as allocated to the women producers and aggregators. Also the value chain highly influences gender involved in the aggregation i.e. whether male or female. For example for fresh produce to make profitable sense to an aggregator they need to spend a lot of time undertaking quality checks during aggregation because of its high perishability unlike hard grains where 90% of the time is brought by the farmer to the collection point as is also easy to transport.
- **Capacity support and formalization/establishment** of Women Sourcing Agents as viable commercial enterprises is important to increase their access to business and financial opportunities. Aggregators need capacity development on business management to further build themselves to micro SME level. This can be achieved if they undergo rigorous sessions on business and financial management. During the life of the project, the team introduced the business planning training to the aggregators and the reception was positive. The aggregators are in serious need of the skills they can use to form business partnerships which in turn helps them access finance to grow their aggregation businesses.
- **Seasonality of value chains** – agricultural value chains are highly seasonal and depending on the type of value chain and region some are harvested once in a year. This poses a risk to the achievement of the project goals especially where targets are set on volumes.
- **External factors** – such as drought, changes in domestic and international economics impinge on achievement of project objectives. The country experienced drought in the beginning of year two of the project; drought signifies decline or no production at farm level. None production can lead to close of businesses since there is little to none available raw materials for processing. High cost of input led to a significant drop in production. The Ukraine-Russia conflict that started in quarter seven of the the project drastically affected global economics and led to increase of price in basic products such as Maize, Wheat as these could no longer be imported from the two countries. This was further exacerbated by high energy prices leading to the closure of industries and job losses.



- If the project had **set up a pool of Low-Cost Credit and/or smaller Grant/Match funding** for the MSMEs and aggregators to facilitate business processes/transactions, more results would have been achieved. This is something the project could consider in future, and grants may be directed for qualitative aspects while Low-cost credits to target capex and working capital. This will include building MSME Capacities on becoming ready for Climate Smart funding opportunities.
- **E-Commerce**, including online positioning, publicity and branding for specific MSMEs was not done but would have played greater role in market linkages by facilitating SMEs' interaction with a wider market.

### 3.1. Lessons learnt on what was done well

- During project implementation, the key challenge faced was timely service delivery of the capacity building training in the middle of Covid-19 pandemic. With the travel restrictions and ban of public/social gatherings, the project team became flexible and invented several ways of delivering the project with timeliness till the government directives were lifted. The key lesson learnt from this experience was that when implementing projects, one has to be aware of the current economic and social factors that play a key role in the planning process for successful project delivery. Also, as an organization, we are responsible for providing a safe and conducive environment for the project partners whom we work with during project implementation and care should be taken to observe their safety.
- The macro effect of Covid 19 on the Kenyan economy that led to shocks in demand and supply of goods. This affected business activities leading to low usage of the digital trade and information platforms. Many supply chains were distorted with low flow of commodities into the export market which affected profitability of most value chains. To remedy this, we have found that sending updated information on the trade environment including news updates increased women engagement in business. Some of the information updates sent out included the lift of travel bans and restrictions on movement of goods and services which positively impacted the state of businesses. The team adjusted project delivery according to the status on the ground through creative and cost-effective solutions such as the use of survey tools as opposed to use of field enumerators.
- Identification, recruitment and training of the women aggregators was well done, and this built on the Farmer Service Centre (FSCs) being implemented by the Cereal Growers Association. The component of market access brought in by TruTrade to the FSCs blended in well in the model. The access to market of larger volume of produce went a long way in bringing the women aggregators up to speed with market requirements for produce and building their skills in aggregation. The business capacity development was a welcome idea that can be upscaled among the other trained agents. This will increase their skills in planning for finance, marketing and communications in their aggregation business.



- Introducing other value chains such as White and Red Sorghum and Finger Millet worked well for TruTrade as it provided additional income to the women producers and access to more farmers and commission income for the female aggregators.
- The introduction of the certifications on international export standards (Global GAP, ISO 45001, HACCP and ISO 9001) played a key role in breaking lots of barriers for the women SMEs who were either in the export markets or were intending to trade in the export markets. Lots of volumes, and trade agreements were achieved as a result of this with new markets. The use of KEBS as a training and certification body played a great role in building the relationship between the SMEs and the certification body, which for a longer time, the SMEs considered unfriendly to deal with.
- Partnerships with financial service providers lead to a great achievement in increasing access to finances for the women owned/led MSMEs. Ensuring mentorship and support on proposal and business plan development and supporting negotiate with the service providers was a great achievement.

### 3.3 Case studies of success

Refer to annexes F attached for the detailed case studies.

## CHAPTER FOUR: RECOMMENDATIONS & WAY FORWARD

### 4.1. Recommendations

- Intentionally, involving women aggregators and producers has shown an increase in confidence on the women aggregators to secure other markets since they are now able to understand market differentiation and specifications. This project should be scaled out to other countries and counties with a profiling of the viable value chains that are best suitable for women producers and aggregators. The aggregators should be further engaged on business capacity building to enable them build their skills in business, financial and marketing management. Business Development Support will also be needed post training of the aggregators.
- Continue to improve information awareness among traders and farmers: The project engaged women in trade, specifically farmers and traders who were unaware of the dense ecosystem of information available to them. Oftentimes, they relied on word-of-mouth from knowledgeable peers. These methods indicated challenges on information accuracy and reliability of information. Many women were unaware of the different types of information available to them from government agencies such as Kenya Bureau of Standards (KEBS) and Kenya Plant Health Inspectorate (KEPHIS) and the key role the information played in trade facilitation. Government agencies and private organizations should liaise with each other to create awareness of the trade and agriculture information that is key in unlocking the economic potential of the targeted beneficiaries.
- Coordinate inter-agency integration to maximize meaningful access to available digital information platforms. Interaction with the project partners and stakeholders showed that there is a dense network of agencies including government, civil society, financial service providers and private sector working with SMEs farmers and traders in the local communities who lacked effective communication channels necessary to access actionable business and trade information. While the information is accurate and necessary, the channels used such as workshops and booklets have limited reach and are not sustainable. Inter-agency integration within trade and agriculture could leverage existing platforms to create a central information repository to disseminate information for a wider audience and bigger impact.
- Provision of Technical Assistance on Quality/GGAP Standards is still paramount to enabling more MSMEs access export/cross border markets; Analysis of major export standards with greater opportunities on access to market need to be conducted to support MSMEs access a more targeted standards with maximum impact.

- E-Commerce, including online positioning, publicity and branding for specific MSMEs will be a necessity to facilitate their interaction with a wider market. This will include expansion of Sauti and TruTrade WeSource Platforms or leveraging on existing trading platforms to create a more interactive interface with users for producers and aggregators, while supporting MSMEs/SMEs on creating digital presence.
- The project should set up a pool of Low-Cost Credit and/or smaller Grant/Match funding for the women owned/led MSMEs, traders, aggregators and producers to facilitate business processes/transactions. Grants may be directed for qualitative aspects while Low-cost credits to target capex and working capital. This will include building MSME Capacities on becoming ready for Climate Smart funding opportunities.

## 4.2. Sustaining and expanding the project

### 4.2.1 Sustainability

- The major costs related to deployment of the trade and market digital information platforms is the initial infrastructure set up. The fixed costs of maintaining the information platforms are relatively minor and this ensures effective service delivery by the mobile service operators. With years of experience in designing and maintaining information platforms, the project implementing partners have been able to automate systems and techniques leading to minimal staff and administrative burden. That said, there are still minimal costs to maintaining the information systems. Additional donors are well-placed to continue sustaining these platforms and continue the impact of meaningful information access for women in trade. Further, the initial support to implementation and data population, and minimization of operating costs suggest that implementing partners can also sustain the platform. The TOT training implemented under the project will have a lasting impact on traders and farmers given that the module covered broad gendered challenges faced by women and core business skills needed by the women in trade in broader situations. The relevance of the training material will persist beyond this project.
- The establishment and registration of the Women in Trade Alliance with the WiT MSMEs and traders, and establishment of a well-structured leadership will ensure the project impact remain beyond the project period. The project established grassroot structures in 6 boarder counties of Bungoma, Busia, Migori, Kajoado, Taita taveta and Kwale. The SMEs and the county level platforms and linked and continuously discussing through the whatsapp platforms they created to facilitate their interactions.

- Linkages: Facilitation of access to low-cost credit, that were spread over a longer period of time beyond the project will ensure the interaction between the SMEs and the financial service providers over a longer period. Further, the linkage with KEBS, a certification body through trainings and implementation support has removed the barriers of fear of engagement from the MSMEs, and this will ensure the MSMEs continue to interact with KEBS staff for support.

#### 4.2.2 Expansion

- The geographic impact of the project is unrestricted, meaning any trader in East Africa and across the globe can access the services of the accredited SMEs and producers. Further, the project platforms through SMS/USSD and Whatsapp digital platforms are available to anyone requiring trade information. Acknowledging this, the project will capitalize on the strong social support networks that women in trade use to navigate the trade environment through project partners and social media pages to spread the impact beyond the initial target groups in Kenya. Existing Information is continuously being updated based on the user feedback to enhance user experience and help the target beneficiaries integrate the information in their daily business activities. Recent information topic areas that have been updated include weather forecasts and agronomy information centered on different agricultural value chains.
- There is need to expand the project reach to allow more MSMEs to be accredited and increased access to export markets. On the other hand, the project need to be expanded to include and onboard youths and more women producers, aggregators and MSMEs/SMEs. Targeting can be increased to other countries within the East Africa Community and/or other counties within Kenya.

#### 4.3. Way forward

The team's experience in implementing the project and deploying information resources for Kenya's women in trade suggests that the model is replicable in other geographies across the East African Community countries. This can be through a scale up in Kenya and rolling out the project in Uganda, Burundi, Ethiopia and DRC for the beginning. The information platforms have been developed on the Kenya side of the border and integrating other countries resources would also be useful to women who rely on cross-border trade. Further, many of the same barriers affecting Kenyan Women in agricultural value chains also exist in Uganda and other countries. The next step, then, is to implement phase II of the project in Uganda as a roll out while scaling up in Kenya. The information on the digital trade platforms will be tailored to country specific trade regulatory information as well as value chain specific information dependent on the new geographical region.

## Annexes

THE END OF PROJECT REPORT IS SUBMITTED WITH THE FOLLOWING ATTACHED REPORTS:

1. ANNEX C1-Integrated work plan including status of achievement
2. ANNEX B-Project financial report (ms- excel)
3. ANNEX C- RMF-Monitoring plan – including additional column on status of actual achievements in comparison to the targets and milestones
4. ANNEX D: Endline Presentation
5. ANNEX E: SME ENDLINE ASSESSMENT REPORT
6. ANNEX F-Success stories-
7. ANNEX G: SME PROFILES
8. ANNEX H: GLOBAL GAP – KIHARU COOPERATIVE REPORT
9. ANNEX I: MARKET ASSESSMENT ON SORGHUM VC REPORT
10. ANNEX J: TRUTRADE GENDER ANALYTICS REPORT
11. ANNEX K: MASII FCS GLOBAL GAP REPORT