

# LASER PULSE

## Long-term Assistance and Services for Research (LASER) Partners for University-Led Solutions Engine (PULSE)

### Guidebook I: Business and Gender Considerations for Youth Resellers

**SUPPLEMENT TO AGREEMENT NO. AID-7200AA18CA00009**

**AOR Name:** Kevin Roberts

**21 April 2023**

This publication was produced as part of the LASER PULSE program, led by Purdue University and funded by the United States for Agency International Development (USAID). It has been reviewed by LASER PULSE's Research and Publication Review Working Group. The views expressed in this publication do not necessarily reflect the views of USAID, the United States Government, or the LASER PULSE program.



## AUTHORS

Wyatt Pracht, Purdue University

Jacob Ricker-Gilbert, PhD, Purdue University

Tim Rendall, MS, Feed the Future Innovation Lab for Food-Processing & Post-Harvest Handling

Patrick Ketiem, PhD, Kenyan Agricultural & Livestock Research Organization

## ABOUT LASER PULSE

LASER (Long-term Assistance and SErvices for Research) PULSE (Partners for University-Led Solutions Engine) is a \$70M program funded through USAID's Innovation, Technology, and Research Hub, that delivers research-driven solutions to field-sourced development challenges in USAID partner countries.

A consortium led by Purdue University, with core partners Catholic Relief Services, Indiana University, Makerere University, and the University of Notre Dame, implements the LASER PULSE program through a growing network of 3,000+ researchers and development practitioners in 74 countries.

LASER PULSE collaborates with USAID missions, bureaus, and independent offices, and other local stakeholders to identify research needs for critical development challenges, and funds and strengthens the capacity of researcher-practitioner teams to co-design solutions that translate into policy and practice.

## ACKNOWLEDGEMENTS

This work is funded by LASER (Long-term Assistance and SErvices for Research) PULSE (Partners for University-Led Solutions Engine) at Purdue University under cooperative agreement number 7200AA18CA00009. This work is also funded, in part, by the United States Agency for International Development (USAID) Bureau for Resiliency and Food Security under Agreement # AID-OAA-L-12-00003, as part of Feed the Future Innovation Lab for Food Processing and Post-harvest Handling. Any opinions, findings, conclusions or recommendations expressed here are those of the authors alone.

Pracht also acknowledge from the Purdue Jim and Neta Hicks Graduate Student Small Grant Program and the D. Woods Thomas Memorial Fund to Support International Studies. Finally, we acknowledge the KALRO staff who assisted with the training, Denis Wambua, Eliud Rotich, and Vicky Korir.

## TABLE OF CONTENTS

<b>Acronyms .....</b>	<b>4</b>
<b>Project Summary .....</b>	<b>5</b>
<b>Intended Use and Audience for this Guidebook .....</b>	<b>5</b>
<b>Guidebook Introduction.....</b>	<b>5</b>
<b>Module 1: COVID-19 Guidelines.....</b>	<b>6</b>
<b>Module 2: Preparing a Sound Business Plan.....</b>	<b>13</b>
<b>Module 3: How to Keep Proper Business Records.....</b>	<b>22</b>
<b>Module 4: Management of Cash, Stock, and Credit.....</b>	<b>31</b>
<b>Module 5: How to Effectively Market your Products and Services .....</b>	<b>42</b>
<b>Module 6: Identifying Appropriate Sources of Business Finance .....</b>	<b>50</b>
<b>Module 7: Creating and Adapting your Innovation to be Gender Relevant .....</b>	<b>59</b>

## Acronyms

BP	Business Plan
ICDC	Industrial and Commercial Development Corporation
KALRO	Kenya Agriculture and Livestock Research Organization
KIE	Kenya Industrial Estates
K-REP	Kenya Rural Enterprise Programmes
KWFT	Kenya Women Finance Trust
NGO	Nongovernment Organization
PPE	Personal Protective Equipment
SSA	Sub-Saharan Africa
USAID	United States Agency for International Development

## Project Summary

Providing youth with access to economic opportunities is a major challenge across the developing world. At the same time, linking rural smallholder farmers to the agricultural input supply chain is another challenge in SSA and elsewhere in the developing world. The overall project goal was to develop sustainable and resilient supply chains by having rural youth in the Eastern Kenyan Counties of Machakos, Makueni and Kitui counties sell agricultural inputs to farmers who lack market access in Kenya. This pilot project took place during 2021-2022 and was a partnership between Purdue University, The Kenya Agricultural and Livestock Research Organization (KALRO), Bell Industries, local agro-dealers and rural youth between 18-35 years old in the focus counties. Kenya is the appropriate place to implement this pilot project because of its high population density and because many farmers still lack access to modern inputs despite a relatively vibrant input supply chain. This pilot project provides useful lessons learned for others who want to implement projects with rural youth in East Africa and beyond. More details on the project can be found [here](#) and [here](#).

## Intended Use and Audience for this Guidebook

This guidebook is based on the practical training that youth who participated in the project received before they sold agricultural inputs. It provides practical training on business concepts, sales techniques and gender considerations. It is intended to be used with the complimentary guidebook that provides technical training on post-harvest inputs. In total the two guidebooks make up a one-day training that combines classroom learning with hands-on activities. This guidebook is intended for an audience of rural youth who may have limited formal education and little knowledge of business, sales and gender issues.

## Guidebook Introduction

This guidebook is a resource that contains all the material used to train rural youth in Kenya on selling post-harvest inputs to farmers. The trainers who utilize this guidebook should understand basic business principles and have a proven ability to lead training programs. The guidebook is compartmentalized into specific training modules, which were provided to trainees a part of the one-day training session. The modules include:

- Module 1: COVID-19 Guidelines
- Module 2: Preparing a Sound Business Plan
- Module 3: Business Records
- Module 4: Management of Cash, Stock, and Credit
- Module 5: How to effectively Market your Products and Services
- Module 6: Identifying Appropriate Sources of Business Finance
- Module 7: Creating and adapting your Innovation to be Gender Sensitive

The guidebook was developed specifically to support the trainers within the project and the material is targeted for rural youth looking to gain business knowledge and skills. This guidebook contains materials that have been directly drawn or adapted from other sources. Source material is cited throughout the document and in the references section.

## Module 1: COVID-19 Guidelines

### Module Overview

This module covers the necessary COVID-19 Guidelines necessary to complete the following training in safe manner in accordance with the Kenyan Ministry of Health.

### Learning Objectives

- Learn the symptoms of COVID-19 and what to do if they are experiencing symptoms or have been exposed to COVID-19
- Understand program requirements for PPE to protect from COVID-19
- Understand program requirements for hygiene and social distancing to protect from COVID-19.

### Materials Adapted From:

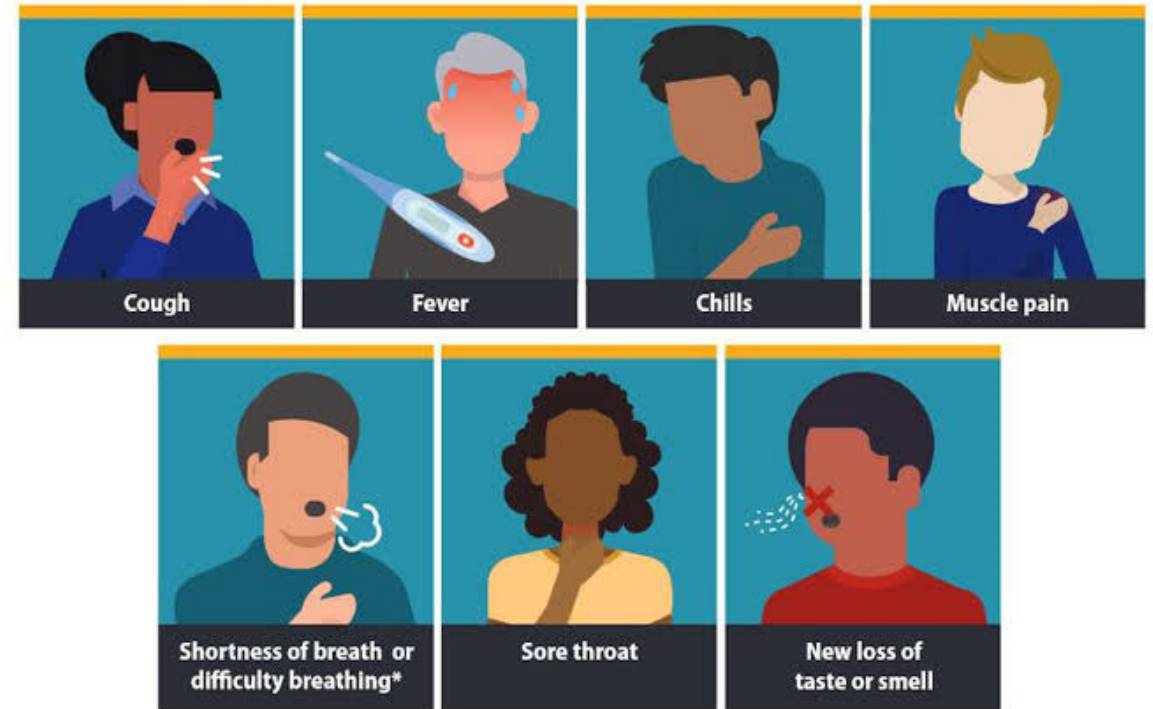
Interim guidance for public use of face masks to reduce droplet transmission for COVID 19. Kenya Ministry of Health. April 10, 2020. Accessed at:

<https://mman.co.ke/sites/default/files/corona/MOH%20GUIDANCE%20ON%20USE%20OF%20FACE%20MASKS.pdf>

Interim Guidelines on Management of COVID-19 in Kenya. Kenya Ministry of Health. Accessed at: <https://kma.co.ke/Documents/Case%20management%20protocol.pdf>

## Symptoms of COVID-19

- Fever
- Experiencing dizziness
- Persistent coughing
- Difficulty in breathing
- Tiredness
- Runny or Stuffy Noses
- Body Aches
- Chills
- Diarrhea
- Vomiting



## PPE Requirements

Training participants will be required to use PPE (facial coverings, masks, etc.) for all interpersonal interactions



## Properly Wearing Masks

### **The masks/face covering should:**

- Cover the mouth AND Nose
- Fit your face well and have no gaps on the side
- Be secured with ties or ear loops
- Allow for breathing without restriction
- Be able to laundered and dried without damage or change to shape
- Be disposed of properly and not loitered

## PREVENTION

TIPS TO AVOID CONTAMINATION: CORONAVIRUS (COVID-19)

**mainc.**  
MADISON AVENUE INCORPORATED



WASH YOUR HANDS  
REGULARLY WITH  
SOAP/SANITIZER FOR AT  
LEAST 20 SECONDS.



COVER YOUR NOSE AND  
MOUTH WITH A TISSUE  
WHEN SNEEZING OR  
COUGHING. IF NO TISSUE,  
COUGH INTO YOUR ELBOW.



STAY AT HOME WHEN  
YOU ARE SICK.



AVOID TOUCHING YOUR  
EYES, NOSE OR MOUTH.



AVOID CLOSE CONTACT  
WITH ANYONE WHO IS  
SICK. KEEP HYDRATED TO  
FLUSH YOUR SYSTEM.



KEEP OBJECTS AND  
SURFACES CLEAN.

## Other Requirements

- Training participants should clean hands with soap and water or hand sanitizer
- Disposable masks should not be washed and re-used

## Other Requirements

- Social distancing (6 feet) shall be maintained in all possible instances
- Avoid being crowded or clustered together in large groups.

## **Module 2: Preparing a Sound Business Plan**

### **Module Overview**

Preparing a sound business plan is crucial for any entrepreneur looking to start a business or secure additional funding. A good business plan provides a roadmap for a company's growth and success. This module will cover the basics of a business plan and provide understanding of how to implement business plans as a new entrepreneur.

### **Learning Objectives**

- Understand what a business plan is and why organizations need a business plan.
- Understand who uses a business plan
- When a business plan is used
- Understand the components of a business plan and why they are important

### **Materials Adapted From:**

Reference: Enterprise Development Programs Guide. Kenya Youth Enterprise Development Fund. 2016. Accessed at:

<http://www.youthfund.go.ke/wp-content/uploads/2017/02/ENTERPRISE-DEVELOPMENT-PROGRAMMES-GUIDE.pdf>

# INTRODUCTION

## Business Plan

Putting your business ideas and information you collect together is making a Business Plan.

### Why do we need a BP?

- **Decide** if you should start your business or not. The BP will help you to judge whether or not starting a business is the right decision
- **Organize** your ideas so that you will see how to start and run your business in the best possible way.
- **Present** your BP to investors or to a lending institution, such as a bank or a microfinance institution, to obtain a loan.

# Users Of Business Plans

- The owners
- Financial Institutions
- Investors
- Potential Partners
- Suppliers

# When is the Business Plan Prepared

- Starting a business
- Expanding an existing business
- Want to procure/access a loan
- Partnering with another person/business



# Contents of a BP

- **Executive Summary** : An outline of your business idea. Includes the name of the business, contacts, type of business, customers, staff, legal form of the business, location, products and services, owners , source of start up capital and amount.
- **The Business Idea** : All business plans are based on an idea. Think about the concept of your business idea so that you can put your idea in writing at the beginning of your Business Plan.
- **The Market Research/Plan** : What services/products is your business going to offer, who are the customers, what are the needs and preferences of these customers, who are the competitors and gaps which these competitors have not filled. (**4Ps of Marketing**).

## Cont.'

- **Organization & Management** : Takes into account the organization structure, staff to be employed detailing relevant qualifications , duties and responsibilities, and remunerations.
- **Costing** : To be able to set your prices and make a financial plan, you need to calculate the cost of your products and raw materials.

## Cont.'

- **Financial Planning** : The goal of any business is profitability. Financial planning will help in evaluation of an investment opportunity by anyone who wants to finance the business.
- **Start-up Capital** : To start a business, you need money for equipment, materials, rent, wages, utilities, licenses etc. Start-up capital can be from both the owner's equity and loans.

# Action Plan/Implementation

- Takes into account the following:
  - Activities to be carried out, including date and time frame.
  - How they will be carried out and who is responsible.
  - Amount of funds required for the scheduled tasks.

# Conclusion

**Failing to plan is planning to fail.**

## **Module 3: How to Keep Proper Business Records**

### **Module Overview**

Proper record keeping is an essential need for any business. Accurate and up-to date business records enable entrepreneurs to track their progress, make informed decisions, and demonstrate their business credibility. This module will cover basic knowledge and skills needed to keep business records.

### **Learning Objectives**

- Understand the importance of good record keeping for a business
- Understand the types of records a entrepreneur can and should keep
- Understand the process of record keeping

### **Materials Adapted From:**

Reference: Enterprise Development Programs Guide. Kenya Youth Enterprise Development Fund. 2016. Accessed at:

<http://www.youthfund.go.ke/wp-content/uploads/2017/02/ENTERPRISE-DEVELOPMENT-PROGRAMMES-GUIDE.pdf>

# OUTCOMES

On completion of this lesson you should understand:

- The importance of keeping records in a business.
- The types of records that an entrepreneur should keep.
- The process of keeping the records.

## What is Bookkeeping?

- Bookkeeping means that you write down all the money that comes into your business and all the money that goes out of your business.
- Record keeping is important in a business for it is the only way to inform the entrepreneur how the business is doing.





# Types of record books

These are some of the record books needed for good record keeping:

- **Cash Book-** The book in which we write all the money that comes in and goes out.
- **Inventory Record:** keeps a record of physical items that your business has at any point in time.
- **Credit Record:** Keeps the record of all the money the customers have to repay for goods and services purchased on credit.
- **Debtor Book:** Keep a record of all whom the business owes (those who have supplied goods and services to the business on credit)
- **Labor Book:** keeps a record of who had worked for you, how much they have worked (number of hours, days or quantity of work done), how much they were paid and when they were paid.

# How do you think bookkeeping could help your business?

## Why bookkeeping?

- You will know how much money you have received,
- You will know how much money you have spent and how you have spent it;
- You can calculate whether you are making a profit or a loss;
- You will be able to make better decisions on what to buy and sell;
- You can keep records of buying and selling on credit, so that people cannot trick you;
- You can keep records of money coming in and going out of a group project and thus prevent abuse of funds and avoid mistrust amongst group members.

# IMPORTANCE OF KEEPING RECORDS.

- Your accounting books helps you to review your business income and expenses and see where you stand financially.
- Records help you control your finances and make smart business decisions.
- It is important to keep records for the following reasons:
  - Future reference;
  - Filing of taxes;
  - Compiling final accounts.
  - You will know when you buy on credit;
  - You will know when you sell on credit;
  - There is transparency in recording the business money;
  - Trust from people who will need to give you a loan like the banks.

## PROCESS OF KEEPING RECORD

- Have basic understanding of accounting before recording transactions in your books. (eg. Cash basis-record in paid cash only, Accrual-record transaction made with or without money transfer, Modified cash basis-Record income when you receive it and expense when you make payment)
- Take advantage of accounting software to streamline processes.
- Keep business and personal finances separate.(open a business bank account to track all the money going in and out of your business)

## CONT....

- Track all transactions as soon as possible or on regular basis
- Find a way to organize accounting receipts and other documents.(check on the expenses)
- Review your books often to stay upto date on finances .(Establish clear customer payment policy to ensure you get paid for your products or services on time).
- Don't put off record transactions to the last minute (Create and stick to a schedule or accounting cycle).

# CONCLUSION/SUMMARY

- We have learned the importance of business records and the different types of records that an entrepreneur should maintain.
- Records are a legal requirement.
- Records help an entrepreneur keep track of business transactions, aid in the filing of taxes, compile final accounts and act as a future reference.
- Record types include: Credit records, Debtors records, Production records, Cash book, Purchases records, Stock records and Assets records.
- As the business becomes more sophisticated it will be necessary to hire a knowledgeable book keeper or accountant.

## Module 4: Management of Cash, Stock, and Credit

### Module Overview

This module covers the fundamentals for the management of cash, stock, and credit. Proper management of Cash, Stock, and Credit is critically important for business to ensure they have the right amount of resources (cash, stock, or credit) available, collected or purchased when needed.

### Learning Objectives

- Understand what proper cash management entails
- Understand methods for controlling and monitoring cash
- Understand what proper stock management entails
- Understand methods for controlling and monitoring stock
- Understand the advantages and disadvantages of stock.

### Materials Adapted From:

Reference: Enterprise Development Programs Guide. Kenya Youth Enterprise Development Fund. 2016. Accessed at:

<http://www.youthfund.go.ke/wp-content/uploads/2017/02/ENTERPRISE-DEVELOPMENT-PROGRAMMES-GUIDE.pdf>

## MANAGEMENT OF CASH, STOCK AND CREDIT





## Cash Management

- Separating personal expenses from business expenses.
- Ensuring that you have enough cash to settle your debts and for purchase of additional stock.
- Making sure that you have only the cash you need in the business.

## Cash Management - Continued

- Avoiding unbudgeted spending of cash.
- Saving money for business improvement and meeting unforeseen circumstances.
- Being able to prevent cash losses through fraud or theft.

# Methods of Controlling Cash

- Counting money regularly
- Limit your drawings
- Banking cash regularly
- Do not mix family expenses with business expenses
- Paying yourself
- Preparing a Cash Budget

## Effective Management of Stock

- Stock should always be available when needed.
- Store enough stock and cut down on storage costs.
- Identify which items to order and when.
- Determine which items move fast or slowly.

# Controlling your Stock Levels

## 1. Regularly count your stock

- Proper shop layout and display will assist you in counting your stock.
- Draw-up a timetable when you should carry out stock-taking.

## 2. Record your stocks

- Ensure proper stock records are kept.
- Use stock-cards when recording your stock.



# Credit Management

## Advantages of Selling on Credit

- A credit sale serves as a way of attracting customers who might go to your competitors.
- Buyers would always like to buy more on credit because it eases their cash flow problems.
- An item though sold on credit is a sale; therefore credit sales increase the total volume of sales.

# Credit Management

## Disadvantages of Selling on Credit

- Credit sales ties up your business cash, which could have been used to purchase stock and meet other business needs.
- When you sell on credit there are chances that some customers might completely fail to pay, and this will definitely affect your business profitability.



## Credit Management

- You may use more money trying to follow up your debtors who have defaulted in payments.
- A lot of time is wasted chasing debtors, which may lead to stress

## **Module 5: How to Effectively Market your Products and Services**

### **Module Overview**

Marketing is an essential function for the success of any business. Proper marketing helps a company to build awareness, generate interest, and drive sales. This module covers how to effectively market your products and services to reach your customers and improve profits.

### **Learning Objectives**

- Understand what is marketing and the important of marketing for a business
- Understand the relationship of markets and customers
- Explain the 4 P's of marketing

### **Materials Adapted From:**

Reference: Enterprise Development Programs Guide. Kenya Youth Enterprise Development Fund. 2016. Accessed at:

<http://www.youthfund.go.ke/wp-content/uploads/2017/02/ENTERPRISE-DEVELOPMENT-PROGRAMMES-GUIDE.pdf>

# INTRODUCTION

## **Marketing**

Marketing are activities involved in the transfer of goods from the producer or seller to the consumer or buyer.

## **Market-Process**

exists when a group of buyers and sellers communicate to exchange goods and services

# 4 Ps OF MARKETING

- Product
- Price
- Place
- Promotion

# PRODUCT

- Product is an item that satisfies customer's needs or wants. It can be tangible in the form of goods or intangible in the form of services.

# PRICE

- Price is the amount customer pays or is willing to pay for a product.
- Price indicate value that has been added to a particular commodity.

**-Cost** – The amount the product costs.

**-Value** – The value customers obtain from the product.

**-Price** – The price customers pay or buy the product.

## PLACE

- Place refers to the location/area where customer gets access to your product. It is the distribution channel of the product.

# PROMOTION

- Promotion is the art of communicating products benefit to customers and convincing them to acquire the product once or, ideally, a repeated number of times.



# CONCLUSION

What are the main responsibilities you have as a sales person?

- Identify the buyers of your product.
- Successfully create and carry out your product marketing strategy
- Work collaboratively with key persons and increase sales
- Keep contacting with your customers

## **Module 6: Identifying Appropriate Sources of Business Finance**

### **Module Overview**

Business finances serves an essential function in establishing, running, or expanding a business. This module will provide entrepreneurs with an understanding of potential sources of business finance and best practices to preparing to negotiate for finance.

### **Learning Objectives**

- Understand what is business finance and its purpose
- Know the various sources of business finance
- Learn the best practices for negotiating for business finance

### **Materials Adapted From:**

Reference: Enterprise Development Programs Guide. Kenya Youth Enterprise Development Fund. 2016.  
Accessed at:

<http://www.youthfund.go.ke/wp-content/uploads/2017/02/ENTERPRISE-DEVELOPMENT-PROGRAMMES-GUIDE.pdf>

# WHAT IS BUSINESS FINANCE

Business finance is the money one needs to start, run or expand a business.

## **Purpose of Business Finance**

- To start a new business
- To expand an existing business
- To meet an emergency situation
- To boost the existing finances
- To meet normal operational cost

## SOURCES OF FINANCE FOR SMALL BUSINESS

Own Capital

Family &  
Friends

Banks

Small Business  
Loans

Personal  
Loans

Trade credit

Private Equity  
Firms

Venture  
Capital Firms

Crowdfunding

# SOURCES OF BUSINESS FINANCE

## **1. Personal Finance**

- Personal savings
- Sale of personal assets
- Group savings

## **2. Retained Earnings**

## **3. Generating Increased Sales**

## **4. Sale of assets**

# SOURCES OF BUSINESS FINANCE

## 5. Financial Institutions

- Commercial Banks
- Micro Finance Institutions

## 6. Government Corporations and Departments

- Industrial and Commercial Development Corporation (I.C.D.C)
- Kenya Industrial Estates (KIE)
- Ministry of Trade and Industry (Joint Loans Board)

# SOURCES OF BUSINESS FINANCE

## **7. Donor Agencies and NGOs**

- Kenya Rural Enterprise Programmes (K-REP)
- Kenya Women Finance Trust (KWFT)

## **8. Donations from friends and relatives**

# Lenders Requirements

- Purpose
- Amount
- Repayment
- Terms
- Security



## Rules of Negotiating for Business Financing

- Prepare a comprehensive business plan.
- Be prepared to explain uses and benefits of the proposed loan.
- Speak to the appropriate person.
- Do not overstate your financial strength. Be realistic.
- Give complete information about your business.

## Rules of Negotiating for Business Financing

- Seek a lender with whom you feel comfortable.
- Negotiate interest rates and fees.
- Give an impression of confidence and competence.
- Carefully check all terms of the agreement.
- Dress conservatively

## **Module 7: Creating and Adapting your Innovation to be Gender Relevant**

### **Module Overview**

Integrating gender sensitivity into business practices is an important consideration for any business owner. This module will support entrepreneurs to better understand what is gender and why it is an important consideration for a business, particularly agriculture.

### **Learning Objectives**

- Understand what is gender and why it is important for a business
- Understand the intersection of gender equality and agriculture and explain the gender gap
- Understand gender considerations as it relates to agricultural marketing

### **Materials Adapted From:**

The Untapped Market for Agricultural Innovations in Emerging Economies. Securing Water For Food. May 2017. Accessed at: [https://securingwaterforfood.org/wp-content/uploads/2017/08/SWFF-Missing-Markets\\_Final-Report\\_May-2017.pdf](https://securingwaterforfood.org/wp-content/uploads/2017/08/SWFF-Missing-Markets_Final-Report_May-2017.pdf)

# INTRODUCTION

**Gender** refers to the economic, social, political, and cultural attributes and opportunities associated with being women and

## Why Gender Considerations ?

- Gender mainstreaming has been embraced as a strategy towards realising gender equality.
- It involves the integration of a gender perspective into the **preparation, design, implementation, monitoring and evaluation** of policies, regulatory measures and spending programmes, with a view to promoting equality between women and men and combating discrimination.

- Gender mainstreaming requires both integrating a gender perspective to the content of the different policies and addressing the issue of representation of women and men in the given policy area.
- Both dimensions – gender representation and gender responsive content need to be taken into consideration in all phases of the policy-making process.
- Addressing the issue of representation means looking at the representation of women and men as policy beneficiaries, as well as their representation in the labour force and in the decision-making processes.

# Designs needs for women small holder farmers

- We are all influenced by gender.
- Gender norms (or rules) tell us what is appropriate for girls and for boys, women and men to do in our society.
- Because of gender stereotypes, girls and women are often less valued and have lower social status.
- How does gender affect agriculture?
- There is much evidence of gender inequality in access to assets, land, technology, technical information, extension services, training, financial services, marketing services, livestock, and farm inputs.
- The result of restricted access to land and other farm inputs is lower productivity on land farmed by women

## Why is gender equality important in agriculture?

- Strengthening the role of women in agriculture could boost agricultural productivity and income, and closing the gender gap by ensuring gender equality in **access to productive resources would raise agricultural output in developing countries** and help reduce hunger.

## What is gender gap in agriculture?

- Women play important and varied roles in agriculture, but they are constrained by two important types of gender gaps: **women have unequal access, relative to men**, to productive resources, and there is insufficient information about the roles and resources of women and men.

## Gender Core Issues in Agriculture





- Predominantly male tasks include the felling of trees, ploughing with oxen or tractors, digging holes, the purchase and use of chemicals, looking for markets and the sale of produce.
- Women usually undertake sowing, harvesting, head carrying of produce, crop-drying, winnowing, seed selection, pig and poultry-rearing.
- However, decisions to market are usually made by men (70%), and those made jointly (15%).

- In rural areas, it is estimated that women's workloads considerably exceed those of men.
- Traditionally, men tend to be responsible for the cash crops, but much of male labour is withdrawn if those crops decrease in profitability.
- Division of labour in agriculture is dynamic and subject to change.

- 81 % of the female labour force and 67 % of men work in the agricultural sector.
- Despite the main role played by women in agriculture, it is estimated that only 7 % of them own and control the use of land.
- Women's rights tend to be limited to access, whereas men enjoy the ownership rights and ultimately control the proceeds from the land.

## Gender issues on Agricultural marketing

- Despite major roles played by women in production, they are **grossly under-represented in marketing**.
- Low education/literacy levels of women (depending on district ranges between 35% - 55%) make them **fear to get involved in marketing**.
- Many women do not know how to count money and fear to be cheated or to register losses during transactions.
- **Workloads** limit women's participation in training and marketing activities.
- **Poor numeracy skills** limit women's participation in marketing.
- **Negative Cultures** (stereotypes) limit women's participation in marketing.
- **Mistrust** in financial matters discourage men and women farmers to form marketing groups

## References

Enterprise Development Programs Guide. Kenya Youth Enterprise Development Fund. 2016. Accessed at: <http://www.youthfund.go.ke/wp-content/uploads/2017/02/ENTERPRISE-DEVELOPMENT-PROGRAMMES-GUIDE.pdf>

Interim guidance for public use of face masks to reduce droplet transmission for COVID 19. Kenya Ministry of Health. April 10, 2020. Accessed at: <https://mman.co.ke/sites/default/files/corona/MOH%20GUIDANCE%20ON%20USE%20OF%20FACE%20MASKS.pdf>

Interim Guidelines on Management of COVID-19 in Kenya. Kenya Ministry of Health. Accessed at: <https://kma.co.ke/Documents/Case%20management%20protocol.pdf>

The Untapped Market for Agricultural Innovations in Emerging Economies. Securing Water For Food. May 2017. Accessed at: [https://securingwaterforfood.org/wp-content/uploads/2017/08/SWFF-Missing-Markets\\_Final-Report\\_May-2017.pdf](https://securingwaterforfood.org/wp-content/uploads/2017/08/SWFF-Missing-Markets_Final-Report_May-2017.pdf)