Gender-Sensitive Enterprise Selection and Climate Adaptation

We are undertaking a consultative process to better understand how agricultural enterprise selection at your county incorporate gender considerations, climate smart practices and support for women led enterprises. This interview aims to identify, how enterprise selection has been conducted at the county level. how gender norms shape gender roles across the various agricultural value chain, critical barriers, opportunities, and policy gaps that affect the inclusion of women, youth, and marginalized groups in agricultural value chains, particularly in the face of climate change. The identification and tracking of such gender-responsive enterprises are key to generating knowledge products under the AAAA framework.

This exercise is intended to support counties in documenting enterprise performance, community preferences, and contributions to climate-smart agriculture (CSA) strategies. Your insights will help us navigate these specific objectives, inform investment priorities, and shape inclusive policies. We welcome your guidance and local context as we align our efforts with the evolving needs of your county. Your responses will be used solely to inform evidence-based programming and policy recommendations.

1. **Enterprise Selection and Community Involvement**
2. How was the selection of agricultural and livestock enterprises conducted in your county, and what criteria guided this process?

In Nandi County there were several selection processes which include;

* **Baseline Assessments and Community Consultations**
* Conducted to understand agroecological zones, livelihood patterns, market access, gender roles, and climate vulnerabilities.
* Farmers, especially women and youth, are consulted through focus group discussions (FGDs), key informant interviews (KIIs), and public barazas.
* **Value Chain Mapping and Market Analysis**
* Identification of existing and emerging value chains (crops and livestock) with market growth potential.
* Analysis of input supply chains, processing potential, and end markets (local, regional, export).
* **Screening and Ranking of Enterprises**
* Enterprises are scored using a **criteria matrix** covering factors like resilience, profitability, inclusion, scalability, and sustainability.
* Multi-stakeholder platforms (e.g., county agriculture committees) validate the shortlists.
* **Pilot Interventions and Feedback**
* Selected enterprises are piloted in representative wards.
* Feedback is collected to inform broader scaling and support programs.

Some of the selection criteria are shown in the following table;

| **Category** | **Criteria** |
| --- | --- |
| **Climate Resilience** | Drought and disease tolerance, suitable for changing rainfall patterns |
| **Economic Viability** | Profit potential, market demand, value addition opportunities |
| **Inclusion & Gender** | High participation potential for women, youth, and vulnerable households |
| **Environmental Sustainability** | Low carbon emisions, soil and water conservation benefits |
| **Scalability & Replicability** | Ease of uptake by smallholder farmers, especially in mixed farming systems |
| **Local Institutional Support** | Presence of co-ops, NGOs, Agro-dealers, extension services and Agreprenuers. |
| **Nutrition and Food Security** | Contribution to household nutrition and dietary diversity |

County priority in **CIDP** hence enjoys Synergy with existing past and

current County initiatives/ interventions e.g. seedling development and

establishment of processing facilities.

Can be grown in steep slopes which exists in most areas across 4

subcounties (Tindiret, Aldai, Nandi Hills, Mosop) without serious soil

erosion, hence being promoted by the **County as an SLM strategy.**

**2**.In what ways were community members—including women, youth, and elders—engaged in the enterprise selection process?

In Nandi County, community members—including women, youth, and elders—were actively engaged in the enterprise selection process through **inclusive** and **participatory** approaches designed to ensure the selected agricultural and livestock value chains reflect local priorities, gender realities, and climate vulnerabilities.

* **Participatory analysis of poverty and livelihood dynamics(PAPOLD)**

Community mapping exercises helped identify existing livelihood practices, gender roles, and climate risks.

Separate focus group discussions were held for women, youth, and elders to ensure their voices were heard without influence from dominant groups.

* **Stakeholder Meetings and Barazas**
* Multi-stakeholder consultative meetings were conducted at ward and sub-county levels.
* Women’s groups, youth associations, and elder representatives were invited to contribute views on suitable enterprises.
* Open forums (barazas) allowed broader community feedback and endorsement of short-listed value chains
* **Youth Inclusion Strategies.**

Special emphasis was placed on digital skills, agribusiness incubation, and climate innovation

**3.**What patterns have you observed in enterprise preferences across different community groups (e.g., by gender, age)?

In Nandi County, distinct patterns of enterprise preferences have emerged across gender and age groups, reflecting differences in roles, access to resources, and livelihood priorities.

* **Women**

**Preferred enterprises:**

* **Indigenous poultry** – low input, compatible with household duties, quick income.
* **Vegetable farming** (e.g., African leafy greens) – high nutrition value, daily income, easy market access.
* **Dairy (milk processing, sales)** – often handle milking and marketing.

**Reasons:**

* Low land ownership limits access to land-intensive enterprises.
* Time constraints favor flexible, home-based ventures.
* Strong participation in local savings groups enables micro-scale agribusiness.
* **Youth.**

**Preferred enterprises:**

* **Beekeeping** – viewed as innovative, low labor, and linked to climate action.
* **Horticulture** (e.g., tomatoes, capsicum) – short cycles, fast returns.
* **Agri-tech services** – digital advisory, input delivery, climate-smart innovations.
* **Rabbit or poultry farming** – low capital requirements and space efficiency.

**Reasons:**

* High unemployment drives interest in short-term income-generating ventures.
* Preference for modern, tech-enabled agriculture.
* Less land but more openness to non-traditional enterprises.
* **Elders.**

**Preferred enterprises:**

* **Dairy** – traditionally seen as stable and reliable.
* **Sorghum and millet** – culturally rooted, drought-resistant.
* **Agroforestry (e.g., avocado, macadamia)** – long-term investment view.

**Reasons:**

* Long-term outlook and interest in sustainability.
* Desire to preserve traditional practices.
* Better access to land and community influence.

1. **Identification of Agricultural Enterprises.**
2. What agricultural enterprises (both livestock and crops) are predominantly led by women, men, youth and elderly in each county?

In Nandi County, the leadership of agricultural enterprises varies across gender and age groups, influenced by access to land, labor demands, cultural roles, market trends, and climate risks. Here's a breakdown of predominant agricultural enterprises (both crops and livestock) led by women, men, youth, and the elderly:

**Enterprise Leadership by Group in Nandi County.**

| **Group** | **Livestock Enterprises** | **Crop Enterprises** | **Key Characteristics** |
| --- | --- | --- | --- |
| **Women** | - Indigenous chicken  - Dairy (milk handling & marketing)  - Goats (small stock)  Africans Indigenous Vegetables | - Traditional vegetables (e.g., amaranth, cowpeas)- Beans  - Kitchen gardens/commercial | • Low land and capital needs  • Supports food security  • Fits caregiving schedules |
| **Men** | - Dairy (commercial scale)- Cattle fattening  - Beekeeping- Sheep farming | - Maize (on larger scale)  - Tea  - Coffee- Sugarcane (in lowlands) | • Control over land and income  • Dominant in cash crops and high-investment enterprises |
| **Youth** | - Poultry (broilers and layers)  - Rabbits  - Beekeeping- Fish farming | - Horticulture (tomato, capsicum)- Watermelon- High-value niche crops | • Driven by fast returns  • Open to tech and climate-smart practices  • Often land-poor |
| **Elderly (above 65 years)** | - Traditional dairy  - Indigenous sheep/goats  - Honey (traditional methods) | - Sorghum and millet- Agroforestry (avocado, macadamia)- Maize | • Deep experience  • Cultural authority  • Interested in legacy and long-term resilience |

1. What traditional and non traditional agricultural enterprises are women currently involved in?

In **Nandi County**, women are engaged in both **traditional** and **non-traditional** agricultural enterprises—driven by changing market dynamics, increased access to training and finance, and growing awareness of climate-smart practices.

**Traditional Agricultural Enterprises Involving Women.**

| **Enterprise** | **Key Features** |
| --- | --- |
| Indigenous poultry | Low-cost, household-managed, frequent income from eggs/sales |
| Beans and legumes | Dual purpose—household nutrition and local market sales |
| Traditional vegetables | E.g., cowpeas, amaranth, black nightshade—nutritious, marketable |
| Kitchen gardens | Small plots around homes—supports food and nutrition security |
| Milk handling & sale | Women often handle post-production processing (milking, delivery) |
| Firewood collection & small agroforestry | Traditionally linked to household energy and land care |

Energy conservation devicesJiko liner, fireless cooker

Non-Traditional Agricultural Enterprises Involving Women.

| **Enterprise** | **Why It's Considered Non-Traditional** |
| --- | --- |
| Horticulture (commercial) | Involves greenhouse farming, irrigation systems, market contracts |
| Dairy farming (improved breeds) | Higher capital and land needs—now women-led through cooperatives |
| Avocado/Macadamia farming | Long-term agroforestry investments, historically male-led |
| Agro-processing units | Women now lead in value addition (e.g., yogurt, dried veggies) |
| Agri-digital platforms | Involvement in mobile extension, e-commerce, record-keeping apps |

Multi Storey garden Uses modern technology to Set up.

1. What factors contribute to women’s dominance in these enterprises? (e.g., ease of entry, cultural norms, policy incentives)

**Key Factors Contributing to Women’s Dominance in Certain Agricultural Enterprises in Nandi County**

**1. Ease of Entry and Low Capital Requirements**

* Enterprises like indigenous poultry, vegetables, and small ruminants require minimal startup capital, land, and technical inputs.
* These are accessible even to women with limited financial and asset ownership.
* Enterprises can often be started at the household level, reducing barriers related to land tenure.

**2. Cultural Norms and Gender Roles**

* In many rural Kenyan contexts, women are traditionally responsible for:
  + Food production for household consumption
  + Care work, including feeding livestock and managing kitchen gardens
* These roles naturally extend into enterprises like vegetables, dairy handling, and poultry.
* There is greater social acceptability for women to operate within these domains compared to large-scale cash crops.

**3. Time Flexibility**

* Women often juggle domestic responsibilities; enterprises like poultry and vegetable gardening can be managed alongside caregiving.
* These ventures allow for flexible work schedules, unlike labor-intensive or distant market-oriented activities.

**4. Policy and Donor Incentives**

* Government programs (e.g., NAVCDP, NARIGP and other programs often target women for inclusion in micro-enterprises, especially in climate adaptation.
* Table banking, microfinance, and women’s SACCOs offer gender-friendly financial services tailored to these small-scale enterprises.
* County-level affirmative actions have increased access to extension, training, and grants for women-led agro-enterprises.

**5. Strong Social Networks and Group-Based Participation**

* Women are more likely to participate in chamas, self-help groups, and cooperatives, which offer platforms for:
  + Collective production and marketing
  + Group savings and credit access
  + Peer learning and group training

**6. Climate Resilience and Risk Aversion**

* Women often prioritize risk-averse, climate-smart enterprises that enhance household food and income stability.
* Enterprises like beekeeping, poultry, and traditional crops are more adaptable to climate variability and require less water and inputs.

**7. Targeted Capacity Building and Training**

* Extension services are increasingly deliver gender-sensitive training with female facilitators and women-friendly schedules.
* More women are becoming trainers and lead farmers, encouraging others to follow.

1. What social or institutional barriers have you seen affecting women’s leadership or decision-making in enterprise development?

In Nandi County, despite increasing engagement in agricultural enterprises, women’s leadership and decision-making in enterprise development are still constrained by several social and institutional barriers. These barriers are often deeply rooted in gender norms, legal limitations, and structural inequalities.

**Key Social and Institutional Barriers Affecting Women’s Leadership**

1. **Limited Access to and Control Over Land**

* Customary land tenure systems often exclude women from owning or inheriting land.
* Without land titles, women are less eligible for credit, extension services, or large-scale investments.
* Land decisions are often dominated by men, even within married households

**2. Gender Norms and Cultural Expectations**

* Women are frequently viewed as secondary contributors to household income, not as enterprise leaders.
* Decision-making, especially around high-value crops or livestock, is culturally expected to fall to men.
* Leadership roles in farmer groups, cooperatives, and committees are often male-dominated.

**3. Time Poverty and Unpaid Care Burden**

* Women shoulder the majority of household responsibilities (childcare, cooking, water collection).
* This restricts their time to attend trainings, participate in agri-business planning, or travel for markets.
* Their enterprises are often smaller-scale by necessity, limiting leadership visibility.

**4. Unequal Access to Credit and Finance**

* Women are less likely to own collateral like land or property.
* Many formal financial institutions view women-led enterprises as higher risk, reducing lending access.
* Male relatives often need to co-sign loans, reinforcing dependency.

**5. Limited Representation in Leadership Structures**

* Women's representation in agricultural boards, cooperatives, and producer groups is often symbolic or minimal.
* Decision-making structures are not always gender-sensitive or inclusive.
* Even in women-led groups, final decisions on enterprise investments may still defer to male household heads.

**6. Lower Access to Technical Training and Extension Services**

* Women receive less frequent and lower-quality extension support.
* Trainings are often held in male-dominated spaces or during times that clash with domestic duties.
* Female farmers may not be taken seriously by male extension officers or trainers.

**7. Market Exclusion and Value Chain Marginalization**

* Women are often confined to low-value chain segments (e.g., local markets, informal processing).
* Men dominate transportation, bulk sales, export contracts, and high-profit nodes of the chain.

**3.Gender Roles in Agricultural Enterprises( for each of the enterprise selected ask the following questions**

1. What specific tasks/ roles in these enterprises are performed by women, men, youth and elderly or shared?( for each enterprise selected probe for the gender roles across the value chain and reasons why?

In Nandi County, tasks and roles in agricultural enterprises are divided across gender and age groups due to cultural norms, physical demands, time availability, asset control, and knowledge access.

**Indigenous Poultry Enterprise.**

| **Value Chain Node** | **Primary Actor(s)** | **Reason** |
| --- | --- | --- |
| Chick rearing & feeding | Women, youth | Close to home; women manage daily care; youth assist with labor |
| Housing & basic infrastructure | Men | Involves construction, traditionally male role |
| Health care (vaccination) | Youth, men | Requires training and physical movement; youth more tech-savvy |
| Marketing (local markets) | Women | Women dominate informal markets and household-level sales |
| Income control | Mostly men (if sales scale up) | Men often step in when enterprise becomes more commercial |

**2.Dairy Farming (Smallholder Level).**

| **Value Chain Node** | **Primary Actor(s)** | **Reason** |
| --- | --- | --- |
| Milking & feeding | Women, elderly | Daily household chore; traditionally assigned to women |
| Cleaning & hygiene | Women, youth | Maintenance work often falls under women’s roles |
| Veterinary care | Men, youth | Requires movement, capital, and technical access |
| Milk transportation | Men, youth | Involves bicycles/motorbikes, culturally male-associated roles |
| Milk sale & cooperative linkage | Men (often registered owners) | Men manage formal market relations and income control |

**3.Vegetable Farming (African Leafy Greens, Tomatoes, etc.).**

| **Value Chain Node** | **Primary Actor(s)** | **Reason** |
| --- | --- | --- |
| Nursery establishment | Women, youth | Low physical demand; women are experienced in early-stage planting |
| Land preparation | Men, youth | Involves digging, plowing—seen as physically demanding |
| Planting & weeding | Women, elderly, youth | Labor-intensive but not highly technical; shared responsibilities |
| Irrigation | Men, youth | Requires equipment operation; youth more likely to adopt tech |
| Harvesting | Women, youth | Time-sensitive; women often manage harvest for household and market use |
| Marketing | Women, youth | Women dominate local markets; youth handle bulk sales or aggregation |

1. **Beekeeping**

| **Value Chain Node** | **Primary Actor(s)** | **Reason** |
| --- | --- | --- |
| Hive construction | Men, youth | Involves carpentry and material handling |
| Hive inspection | Youth, men | Physical activity; requires training and protective gear |
| Honey harvesting | Youth, men | Risk and strength required; women slowly entering with training |
| Processing and packaging | Women, youth | Less risky; women-led value addition becoming common |
| Marketing | Youth, women | Youth use digital channels; women use local networks |

1. What barriers( social cultural economic) prevent women from expanding their roles in these enterprises?

Women in Nandi County face several social, cultural, and economic barriers that limit their ability to expand roles in agricultural enterprises—especially into leadership, high-profit, or value-addition stages of the value chain

**Key Barriers Preventing Women from Expanding Their Roles**

1.**Social & Cultural Barriers**

| **Barrier** | **How It Affects Women** |
| --- | --- |
| **Gender norms & role expectations** | Women are expected to prioritize domestic work and caregiving over enterprise expansion. |
| **Male-dominated decision-making** | Men often make final decisions about household resources and large investments, even in women-led ventures. |
| **Limited mobility** | Cultural restrictions or safety concerns limit women’s access to distant markets, training centers, or suppliers. |
| **Community perceptions of leadership** | Leadership roles in cooperatives or producer groups are often assumed to be for men. |

2. **Economic Barriers**

| **Barrier** | **How It Affects Women** |
| --- | --- |
| **Lack of collateral (e.g., land ownership)** | Most financial institutions require land titles, which many women do not possess. |
| **Limited access to credit & finance** | Without formal land or asset ownership, women struggle to qualify for loans or scale-up grants. |
| **Unequal pay & benefit distribution** | Even in mixed enterprises, men often control profits, leaving women under-compensated for their labor. |
| **High cost of inputs and services** | Women struggle to purchase quality seeds, vet care, or tools due to limited income or delayed payments. |

3. **Informational & Institutional Barriers**

| **Barrier** | **How It Affects Women** |
| --- | --- |
| **Limited access to training and extension** | Women often miss out on technical trainings due to poor scheduling, male-dominated environments, or lack of invitations. |
| **Lack of market information** | Women often rely on local middlemen and do not have access to price data or buyer networks. |
| **Exclusion from value chain governance** | Women are underrepresented in cooperative leadership, certification boards, and marketing associations. |
| **Inadequate policy enforcement** | Gender inclusion policies exist but are not enforced at the local level or within farming institutions. |

4. **Time and Labor Constraints**

| **Barrier** | **How It Affects Women** |
| --- | --- |
| **Unpaid care burden** | Daily chores, childcare, and elder care reduce the time and energy available for enterprise scaling. |
| **Seasonal labor overload** | Women are often overburdened during peak seasons (weeding, harvesting) without additional help. |

1. At which process/ value chain for each enterprise do women control decision-making and income and why?

In Nandi County, Kenya, women are increasingly gaining control over decision-making and income in specific stages of various enterprise value chains. This shift is influenced by cultural norms, cooperative structures, and targeted empowerment initiatives.

**Agriculture & Horticulture**

**Control Points:**

* **Production & Marketing:** Women are actively involved in cultivating high-value crops such as kales, cabbages, and indigenous vegetables. They often control the marketing and income from these crops, especially when operating on small plots of land.

**Why?**

* Horticulture requires less land and capital, making it accessible to women.
* Support from cooperatives and access to credit have empowered women to take charge of production and sales.

**Dairy Farming**

**Control Points:**

* **Milking & Processing:** Women are primarily responsible for milking and have been trained in value addition processes like yogurt and cheese production.
* **Sales & Income Management:** Through cooperatives, women manage the sale of dairy products and control the resulting income.

**Why?**

* Training programs have equipped women with skills in dairy processing.
* Cooperative membership campaigns have increased women's participation in decision-making roles within these organizations.

**Retail & Trade**

**Control Points:**

* **Collective Marketing:** Women's groups, such as the Cheptarit Star Women’s Group, have organized collective buying and selling of cereals, supplying to numerous schools.
* **Income Distribution:** These groups manage the distribution of income among members, ensuring equitable benefits.

**Why?**

* Group dynamics provide bargaining power and access to larger markets.
* Collective action reduces individual risks and enhances income stability.

**Handicrafts & Small Enterprises**

**Control Points:**

* **Production & Sales:** Women engage in producing handicrafts and manage their sales, often through cooperatives or self-help groups.
* **Financial Management:** Savings from these enterprises are managed collectively, with women making decisions on reinvestment and distribution.

**Why?**

* Handicraft production can be done alongside household responsibilities.
* Cooperatives provide platforms for training, marketing, and financial support.

**Governance & Budget Participation**

**Control Points:**

* **Public Participation:** Women have been trained to engage in the county's budget process, allowing them to influence decisions on resource allocation.

**Why?**

* Understanding the budget process empowers women to advocate for their needs and priorities.
* Active participation ensures that women's perspectives are considered in county development plans.

**4. Climate Change and Emerging Enterprises.**

1. How have changing climatic conditions influenced the types of enterprises being prioritized in your county?

Changing climatic conditions in Nandi County have significantly influenced the prioritization of various enterprises, prompting shifts in agricultural practices and economic activities to enhance resilience and sustainability.

**1. Agroforestry and Tree Crop Cultivation**

The county has experienced increased rainfall variability, leading to soil erosion and land degradation. In response, there has been a concerted effort to promote agroforestry and the cultivation of tree crops such as avocado, macadamia, and coffee. These crops not only provide economic benefits but also contribute to environmental conservation by stabilizing soils and enhancing biodiversity.

**2. Climate-Smart Dairy Farming**

Dairy farming remains a cornerstone of Nandi's economy. However, climate change has affected fodder availability and milk production. Farmers are adopting climate-smart practices, including the cultivation of drought-resistant fodder crops like Supper Napier grass and Pang Chong 1, and the conservation of feed through hay and silage making. These strategies aim to ensure consistent milk production despite climatic challenges.

**3. Climate-Smart Agriculture (CSA) Initiatives**

To bolster food security and adapt to climate change, there is a growing emphasis on CSA practices. These include soil conservation techniques, mixed farming, and the adoption of drought-tolerant crop varieties. Training programs targeting women and youth have been instrumental in disseminating these practices, recognizing their pivotal role in agriculture.

**4. Low-Emission Food Systems**

Recognizing the need for sustainable agricultural practices, Nandi County has partnered with research institutions to establish a Living Lab for Low-Emission Food Systems. This initiative focuses on developing and implementing practices that reduce greenhouse gas emissions while maintaining productivity, thereby contributing to both local and global climate change mitigation efforts.

**5. Disaster Risk Reduction and Environmental Management**

The county has faced challenges such as floods and landslides, exacerbated by deforestation and poor land management. Collaborations with organizations like the Kenya Red Cross aim to enhance disaster preparedness and response, including reforestation efforts and the protection of water catchment areas to mitigate the impacts of extreme weather events.

1. What are some examples of new enterprises that have emerged as a direct response to climate challenges, and how are they distributed across different gender or age groups?

In Nandi County, several new enterprises have emerged as a direct response to climate challenges, particularly aimed at improving resilience, sustainability, and livelihoods. These enterprises often vary in terms of gender and age participation, reflecting efforts to include youth and women in climate adaptation strategies.

**1. Tree Nursery and Agroforestry Businesses**

* Enterprise: Establishing and managing nurseries for tree seedlings (e.g., grevillea, avocado, bamboo).
* Response to Climate: Helps combat deforestation, soil erosion, and increases carbon sequestration.
* Gender/Age Distribution:
  + Women’s groups are heavily involved in seedling production and planting.
  + Youth participate in tree planting campaigns and maintenance through paid labor or green business startups.
* Example: Women in groups like Cheptarit Star have taken on reforestation initiatives, supported by NGOs.

**2. Climate-Smart Dairy Enterprises**

* Enterprise: Production of fodder crops (e.g., Napier grass, Brachiaria), silage businesses, and biogas systems.
* Response to Climate: Ensures year-round dairy production despite erratic weather and feed shortages.
* Gender/Age Distribution:
  + Men typically own large-scale dairy farms.
  + Women and youth manage fodder plots and value-added dairy processing (e.g., yogurt production).

**3. Drought-Tolerant Crop Farming (e.g., Cassava and sweet potatoes)**

* Enterprise: Shift from maize monoculture to diversified, drought-resilient crops.
* Response to Climate: These crops are better suited to unpredictable rainfall patterns.
* Gender/Age Distribution:
  + Women prefer these crops for household food security and local market sale.
  + Youth are involved in aggregation and mobile marketing platforms.

**4. Organic Composting and Waste Recycling**

* Enterprise: Turning farm and household waste into organic fertilizer.
* Response to Climate: Improves soil health, reduces dependence on chemical fertilizers, and minimizes waste.
* Gender/Age Distribution:
  + Youth-led enterprises dominate here, particularly through digital platforms for compost marketing.
  + Women’s groups engage in local-level compost production for kitchen gardens.

**5. Solar Energy and Clean Cooking Enterprises**

* Enterprise: Selling and distributing solar panels, solar lamps, and energy-efficient cookstoves.
* Response to Climate: Reduces reliance on firewood, cuts emissions, and promotes clean energy use.
* Gender/Age Distribution:
  + Youth entrepreneurs are increasingly involved in distribution and maintenance.
  + Women are end-users and local distributors, especially in rural areas.

**6. Climate-Resilient Agribusiness Platforms (e.g., Mobile Apps)**

* Enterprise: ICT-based services for weather forecasting, crop insurance, and e-extension.
* Response to Climate: Helps farmers plan planting/harvesting and access climate advisories.
* Gender/Age Distribution:
  + Largely youth-driven, especially tech-savvy men and women.
  + Older women and men are beneficiaries of these services, though adoption is growing.

**5.Access to Resources and Digital Tools**

1. In your experience, how do men and women, youth and elderly differ in accessing critical resources such as
   1. land,
   2. Finance-the overall financial landscape for access including the informal such as community Savings and loans associations) Saccos banks, insurance services
   3. Access to training and knowledge/extension
   4. Access to information as market, weather
   5. Access to technology eg ICT, digital gadgets, internet, digital literacy

**a. Land**

| **Group** | **Access Level** | **Notes** |
| --- | --- | --- |
| **Men** | **High** | Culturally, land is passed through male lineage. Men often hold land titles and make key decisions. |
| **Women** | **Low–Moderate** | Despite legal rights, many women access land through husbands/fathers. Inheritance and ownership are limited. |
| **Youth** | **Low** | Land ownership is rare. Many farm family land under parents or rent small plots. |
| **Elderly** | **High** | Elders traditionally own and control land, especially older men. |

b) **finance(Micro finance ,Saccos,Chamas)**

| **Group** | **Access Level** | **Notes** |
| --- | --- | --- |
| **Men** | **High** | Men tend to have formal employment, assets for collateral, and longer financial histories. |
| **Women** | **Moderate–High (Informal)** | Women often use **chamas** (community savings groups), table banking, and microfinance. Barriers in formal lending persist. |
| **Youth** | **Low–Moderate** | Limited credit history and collateral hurt bank access, but youth-targeted SACCOs and innovation funds help. |
| **Elderly** | **Moderate** | Some have land/assets but are less likely to take loans. Favor informal lending or pension-based access. |

C) **Access to Training and Extension Services.**

| **Group** | **Access Level** | **Notes** |
| --- | --- | --- |
| **Men** | **High** | Extension officers often target male landowners/farmers. |
| **Women** | **Moderate** | Barriers include time constraints, mobility, and literacy—but NGO programs increasingly target women. |
| **Youth** | **Improving** | New programs focus on youth agripreneurs and digital agro-training. |
| **Elderly** | **Low** | Often left out of formal training. Tend to rely on traditional knowledge. |

d) **Access to Information (Markets, Weather, Opportunities).**

| **Group** | **Access Level** | **Notes** |
| --- | --- | --- |
| **Men** | **High** | Better access to networks, radios, and phones; also attend more market meetings. |
| **Women** | **Moderate** | May receive info through cooperatives or savings groups. Limited mobility hinders access. |
| **Youth** | **High** | Use of phones and social media boosts access to timely information. |
| **Elderly** | **Low** | Often rely on word-of-mouth. Less exposed to timely or digitized information. |

e. **Access to Technology (ICT, Digital Literacy, Internet)**

| **Group** | **Access Level** | **Notes** |
| --- | --- | --- |
| **Men** | **High** | Own more mobile phones and access mobile-based services easily. |
| **Women** | **Moderate** | Many own phones, but digital literacy and cost limit full use. NGOs and county projects are helping bridge this gap. |
| **Youth** | **Very High** | Most digitally literate group. Many run agro-tech businesses or access e-extension services. |
| **Elderly** | **Low** | Least tech-savvy. Use is limited to basic featured phones, if at all. |

1. What challenges do women face in using digital platforms or ICT tools for enterprise development, and how are they navigating these barriers?

Women in Nandi County, like many rural parts of Kenya, face several challenges in using digital platforms and ICT tools for enterprise development. These barriers are both systemic and socio-cultural, but women are also finding innovative ways to navigate and overcome them.

**Challenges Women Face in Using Digital Platforms/ICT Tools.**

| Challenge | Description |
| --- | --- |
| 1. Digital Illiteracy | Many women, especially older or less-educated ones, lack the skills to use smartphones, apps, or online services effectively. |
| 2. Limited Access to Devices | Smartphones, laptops, and reliable internet are often unaffordable or controlled by male household members. |
| 3. Cultural Norms & Gender Roles | In some communities, women may not be encouraged to use technology or attend digital training, especially if it involves travel. |
| 4. Time Constraints | Women juggle domestic duties with work, leaving little time to explore or learn new digital tools. |
| 5. Lack of Gender-Sensitive Content | Digital platforms often lack content that is tailored to women's needs, especially in local languages or literacy levels. |
| 6. Security and Privacy Concerns | Fear of online scams, data misuse, or social stigma (e.g., for using mobile money) can deter adoption. |
| 7. Poor Connectivity and Power Supply | Rural areas suffer from unreliable electricity and patchy mobile network coverage. |
|  |  |

**How Women Are Navigating These Barriers.**

| **Strategy** | **Examples** |
| --- | --- |
| 1. Group-Based Learning | Women learn ICT skills collectively through cooperatives, savings groups (chamas)that offer digital literacy training. |
| 2. Use of Simple & Familiar Tools | Many women rely on basic featured phones for mobile money (M-PESA), SMS-based market alerts, or agriprenuers. |
| 3. Digital Champions | Youth or literate women in a group serve as “digital intermediaries” to help others access and interpret online services. |
| 4. Support from NGOs & Government | Programs like Ajira Digital, Digital Literacy Program (DLP), and county-level initiatives offer training. |
| 5. Women-Only Platforms | Some platforms (e.g., farming WhatsApp groups, women-only Facebook marketplaces) provide safe spaces for peer learning and enterprise growth. |
| 6. Leveraging Radio & Mobile Voice Services | Women access market/weather info through local radio, and platforms like iCow or Digifarm that offer voice-based info in Kiswahili/Kalenjin. |

**6.Economic Viability & Market analysis**

1. How is the market demand for the product (specific value chain)

1**. Dairy Value Chain**

Market Demand: High and growing

Why:

Nandi is a top milk-producing county in Kenya.

Rising urban demand for fresh milk, yogurt, and cheese.

Kenya Dairy Board and processors (e.g., Brookside, New KCC) actively source from Nandi.

Challenges:

Market price fluctuations.

Poor cold chain infrastructure at the farm level.

**2. Avocado Value Chain**

Market Demand: High – especially for export

Why:

EU, Middle East, and China are major buyers.

Nandi’s agro-climatic conditions support quality Hass avocados.

**Challenges:**

Need for certification (GlobalGAP).

Price exploitation by middlemen.

**3. Coffee Value Chain**

Market Demand: Moderate–High (premium/export markets)

**Why:**

Specialty coffee demand growing globally.

Nandi coffee fetches premium prices if well-processed.

**Challenges:**

Limited access to modern processing facilities.

Aging coffee trees and low farmer motivation.

**4. Poultry (Broilers, Indigenous Chicken)**

Market Demand: High and steady (local consumption)

**Why:**

Local hotels, schools, and households favor chicken.

Indigenous chicken fetches premium prices.

**Challenges:**

Disease outbreaks.

Poor quality feeds and inconsistent supply.

**5. Cereals and Legumes (Maize, Beans, Sorghum)**

Market Demand: High (food security crop)

**Why:**

Staple food for local and regional markets.

Potential for regional trade (e.g., Uganda).

**Challenges**:

Climate variability affects supply.

Poor post-harvest handling reduces quality.

1. What is the competition landscape for this product and any opportunity where women can tap more on through value addition etc

**1. Dairy Value Chain**

Competition Landscape:

Local dairy farms: Smallholders and large farms compete for milk collection, with major processors like Brookside, New KCC, and Molo Milk dominating the market.

**Challenges:** Poor infrastructure, pricing fluctuations, lack of cold storage, and inconsistent milk quality standards.

**Opportunities for Women:**

Value Addition: Women can tap into dairy processing by producing cheese, yogurt, butter, or even ghee. This allows for better price stabilization compared to raw milk sales.

Training & Support: Programs to help women access processing equipment and build skills in product marketing can lead to direct access to niche markets.

Women-Owned Cooperatives: Establishing women-led cooperatives to collectively process and market dairy products can increase bargaining power and ensure consistent supply.

**2. Avocado Value Chain**

Competition Landscape:

Large-scale exporters: There is significant competition from large farms that have better access to international markets and certification (e.g., GlobalGAP).

Middlemen often dominate the local market, offering low prices to farmers for avocados.

**Opportunities for Women:**

Value Addition: Women can establish businesses around avocado oil production, avocado-based cosmetics, and sauces (e.g., guacamole). This can help farmers gain better value from their crops.

Cooperative Model: Women can form marketing cooperatives to ensure better prices by cutting out middlemen and creating direct connections with exporters or processors.

Organic Avocados: With an increasing demand for organic products, women can focus on growing and processing organic avocados, which have higher export potential.

**3. Coffee Value Chain**

Competition Landscape:

Smallholders: Many small-scale coffee farmers face competition from both large commercial farms and cooperatives, often struggling to maintain quality control and pricing.

Market Access: Limited access to international markets, and domestic consumption remains low.

**Opportunities for Women:**

Value Addition: Women can engage in coffee roasting and packaging, focusing on niche markets for locally roasted coffee. This adds value to the raw product and taps into the growing specialty coffee trend.

Fair-Trade Certification: Women can form cooperatives and pursue Fair Trade certification to access higher-value markets, especially in Europe and the U.S.

Coffee-based Products: Expanding into coffee-based cosmetics or wellness products (e.g., coffee scrubs or oils) provides diversification in revenue streams.

**4. Poultry Value Chain**

Competition Landscape:

Large poultry farms and imported poultry products (e.g., frozen chicken) create a competitive environment for local producers.

**Challenges**: Disease outbreaks, poor feed quality, and high production costs.

Opportunities for Women:

Value Addition: Women can process chicken into ready-to-cook or ready-to-eat products such as sausages, chicken nuggets, or even smoked chicken.

Local Chicken (Kienyeji): The market for indigenous chicken is growing due to its perceived health benefits. Women can focus on breeding and selling Kienyeji as a premium product.

Poultry Feed Production: Women can establish small-scale poultry feed production businesses, leveraging local agricultural waste to create affordable, nutritious feed for small farmers.

**5. Cereal and Legume Value Chains (Maize, Beans, Sorghum)**

Competition Landscape:

Large-scale commercial farms often dominate the market, particularly for maize. Smallholder farmers face challenges in achieving economies of scale and consistency in crop yields.

Middlemen also influence pricing and distribution, leading to low profits for smallholder farmers.

**Opportunities for Women:**

Value Addition: Women can process maize into flour for porridge or sorghum into health drinks and snack products. Diversifying into value-added products like flours or meal kits helps farmers capture more of the market value.

Organic Produce: With increasing interest in organic and health-conscious foods, women can market organic cereals and legumes both locally and for export.

Packaging and Branding: Women-led businesses can focus on branding and packaging products in attractive ways for the urban market, catering to consumers who prefer ready-to-use or packaged foods.

1. What are the economic benefits and profitability levels of these enterprises for women?.

**1. Dairy Value Chain**

* Economic Benefits:
  + Income Stability: Regular milk sales, especially if women are involved in processing (yogurt, cheese), can provide steady cash flow.
  + Improved Livelihood: Value addition leads to better income generation. Women who process milk into dairy products can capture a larger share of the value chain.
  + Access to Markets: Women can access both local and regional markets, especially if they are involved in direct sales of processed dairy.
* Profitability:
  + Raw Milk: Profit margins on raw milk are modest (around KSh 40-45 per liter), but value addition increases margins significantly.
  + Processed Products: Profit margins for yogurt or cheese can be 30%-50% higher than selling raw milk due to the value-added aspect.

2. Avocado Value Chain

* Economic Benefits:
  + Export Opportunities: Avocados, especially the Hass variety, are in high demand for export. Women who participate in the value chain benefit from higher export prices.
  + Higher Earnings: Selling fresh avocados is profitable, but value addition (e.g., avocado oil, cosmetics) can significantly boost earnings.
  + Local Market Growth: As urbanization increases, demand for fresh and processed avocados is growing in local markets.
* Profitability:
  + Fresh Avocados: Profit margins from fresh avocados vary, but they can range from KSh 50-100 per fruit, depending on size and quality.
  + Value-Added Products: Avocado oil can fetch prices up to KSh 2,000-3,000 per liter, offering far higher margins compared to raw fruit sales.

3. Coffee Value Chain

* Economic Benefits:
  + Premium Pricing: Women involved in roasting and packaging coffee can access premium prices for locally roasted or specialty coffee.
  + Increased Market Access: Export opportunities, especially for Fair Trade certified coffee, provide higher income potential for women.
  + Community Impact: Women engaged in coffee production or marketing often have access to cooperative networks, which can improve both income and access to credit.
* Profitability:
  + Unprocessed Coffee: Profit margins from selling unprocessed coffee beans are low, but women involved in processing and roasting see significantly higher profits.
  + Roasted Coffee: Women can sell roasted coffee at a markup of 50% to 100%, and packaged products can provide margins of 30%-50% over raw beans.

4. Poultry (Broilers, Indigenous Chicken)

* Economic Benefits:
  + Steady Income: Poultry farming offers quick returns compared to other livestock, especially for broilers, with chickens ready for sale in 6-8 weeks.
  + Increased Earnings from Value Addition: Women who focus on processing poultry into value-added products such as sausages, nuggets, or smoked chicken can significantly increase their income.
  + Local Demand: The demand for poultry products in local markets, especially in towns, is consistently high.
* Profitability:
  + Broilers: Profit margins on broiler production are generally low, around KSh 50-100 per bird, depending on feed and market prices.
  + Indigenous Chicken: Indigenous (Kienyeji) chicken can yield higher prices, sometimes fetching KSh 600-1,000 per bird depending on market conditions.
  + Value-Added Products: Processing poultry into products like sausages or smoked chicken can offer profit margins of 30%-50% or higher, depending on product quality and marketing.

5. Cereal and Legume Value Chains (Maize, Beans, Sorghum)

* Economic Benefits:
  + Food Security and Self-Sufficiency: Growing and processing cereals and legumes ensure food security for women and their families, with surplus often sold for income generation.
  + Diversification: Women who focus on diversifying their products (e.g., sorghum flour, millet snacks) can access new markets and reduce risks associated with crop failure.
* Profitability:
  + Raw Cereals: Profit margins for raw cereal crops are modest, with KSh 20-30 per kilogram typically earned from maize or beans.
  + Value-Added Products: Processing into flour or snack foods can increase profits by 30%-40% due to the added value and branding potential.

1. How do these enterprises compare to male-dominated ones in terms of income and sustainability?

**Income Levels: Women vs. Male-Dominated Enterprises.**

| Aspect | Women-Led Enterprises | Male-Dominated Enterprises |
| --- | --- | --- |
| Scale of Operation | Often small-scale (due to limited access to land, finance, and machinery) | Medium to large-scale, especially in cash crops and livestock |
| Types of Enterprises | Poultry, dairy processing, vegetables, handicrafts, food vending, cereal processing | Large-scale dairy, cash crops (tea, maize, sugarcane), transport, and hardware |
| Average Income | Moderate but improving with value addition (e.g., women can earn KSh 10,000–30,000/month from poultry or yogurt processing) | Higher average income due to scale and market dominance (e.g., KSh 50,000–200,000+/month from dairy or large-scale farming) |
| Profit Margins | Often higher per unit due to localized sales and value-added goods | Lower per unit but high overall due to volume of sales |

**2.Sustainability and Long-Term Resilience.**

| **Aspect** | **Women-Led Enterprises** | **Male-Dominated Enterprises** |
| --- | --- | --- |
| Diversification | More diversified (e.g., women often run mixed enterprises—small livestock + vegetables + retail) | Often focus on single high-capital enterprises (e.g., maize, dairy) |
| Resource Efficiency | High: women optimize use of available resources (e.g., kitchen gardens, organic waste use in composting) | Medium: more mechanized but sometimes overreliance on inputs and credit |
| Environmental Sensitivity | Strong alignment with climate-smart agriculture and organic farming practices | Less consistent—some large farms are sustainable, but many use chemical-intensive methods |
| Social Impact | Women’s enterprises tend to reinvest income into households, education, and food security | Male-led businesses often scale up commercially but may reinvest less in family/community welfare |

1. What socio-economic benefits (e.g., improved household welfare, community development) do these enterprises bring?

Women-led enterprises in Nandi County bring substantial socio-economic benefits, not just to individual entrepreneurs but also to households and the broader community. These benefits extend beyond income, influencing education, nutrition, gender equality, and local development.

The following are some of the socio-economic benefits

* Improve household welfare through income, food, and education.
* Strengthen community development through employment and social networks.
* Foster gender equity and empower women to lead.
* Enhance resilience to climate and economic shocks.
* Build the foundation for sustainable local economies.

**7. Replicability & Scalability**

1. What factors contribute to the success of these enterprises?

Several key factors contribute to the success of women-led enterprises in Nandi County. These elements work together to enhance profitability, resilience, and long-term sustainability:

* Access to Productive Resources
* Access to credit facilities
* Access to Training and Capacity Building.
* Access to Market information and Value Addition technologies.
* Formation of cooperatives and strong farmer groups.
* Financial literacy.
* Access to ICT technologies and tools.

1. Can these enterprises be replicated in other counties/regions? What conditions are necessary?

Yes, women-led enterprises in Nandi County can be successfully replicated in other counties or regions in Kenya and beyond—but certain enabling conditions must be in place to ensure effectiveness and sustainability. These enterprises, such as small-scale dairy, poultry, horticulture, value addition, and agro-processing, are generally adaptable, but their success depends on contextual readiness.

The condition necessary for replication for these enterprises include but not limited to;

1. Agroecological Suitability.
2. Access to Inputs and Infrastructure
3. **Availability of Finance and Credit Services.**
4. **Availability** Extension Staff to carry out training
5. Availabilty of market
6. Availability of Women-Friendly Policies and Social Norms.
7. Access to basic infrastructure and digital tools
8. Functional **cooperative networks or support groups**
9. How can value chains and market access be improved to enhance their viability?

Improving value chains and market access is critical for enhancing the viability and profitability of women-led enterprises, especially in counties like Nandi. Below are key strategies and actionable steps that can be taken to strengthen both areas:

* Strengthen Producer Groups and Cooperatives e.g Forming or strengthening women-led cooperatives or self-help groups and training groups on governance, record-keeping, and contract negotiation.
* Promote Value Addition at local level-e.g. Support women-led cottage industries with training and starter kits, business incubation.
* Promote Market Linkages- Create digital platforms or apps to connect producers with buyers, organize farmers stakeholder events events and Support contract farming arrangements that include women as signatories.
* Create enabling policies and incentives- Support subsidies or tax breaks for value-added women’s enterprises.

**8. Data Availability & Policy Support**

1. What data sources exist to track the success and impact of these women-led enterprises?

* Kenya National Bureau of Statistics (KNBS).Census 2019
* County Integrated Development Plans (CIDPs).
* Ministry of Agriculture & Livestock Development e.g KIAMIS Data
* SACCO Societies Regulatory Authority (SASRA)
* USAID, IFAD, FAO, World Bank, UN Women,
* iCow, DigiFarm, M-Farm.
* Chamas & Self-Help Group Records

1. Qualitatively capture the policy frameworks supporting the women -led V.Cs.

**How Policies Support Women-Led V.Cs**

| **Policy Framework** | **Type of Support Offered** |
| --- | --- |
| Constitution & Vision 2030 | Legal equality, economic rights |
| Gender in Agriculture Policy | Inputs, training, cooperatives, extension |
| Gender Development Policy | Economic empowerment, decision-making |
| AGPO (Procurement Law) | Preferential access to public markets |
| County CIDPs | Funding, infrastructure, localized programs |
| Women Enterprise Fund | Loans, training, market linkage |
| ASTGS | Commercialization of women-led agribusinesses |
| MSE Act | Capacity building for informal and small enterprises |
| Digital Economy Blueprint | ICT access, digital literacy, digital market engagement |
|  |  |

1. Map the landscape for women’s collectives or cooperatives that would enhance their collective voices for favourable enabling environment.

Mapping the landscape for women’s collectives or cooperatives involves identifying the key actors, institutions, types of groups, and the support structures that can strengthen their collective voice for a more favorable enabling environment—especially in enterprise development, agriculture, and value chain participation.

1. **Existing and Emerging Types of Women’s Collectives in Kenya (esp. Nandi County).**

| **Type** | **Description** |
| --- | --- |
| Chamas (Self-Help Groups) | Informal savings and investment groups common across Kenya; foundation for solidarity, micro-loans, and start-ups. |
| Women-led Cooperatives | Registered cooperatives focusing on dairy, poultry, maize, coffee, crafts, or value-added foods. Often gender-inclusive but led by women. |
| Table Banking Groups | Microfinance collectives pooling savings and lending at meetings, often supported by NGOs or county governments. |
| Producer Groups | Farmers organized around common value chains (e.g., avocado, dairy, chicken), often supported by county departments or donors. |
| Digital/Online Women Networks | WhatsApp groups, Facebook pages, or mobile platforms (like iShamba, DigiCow, or Farmers’ App) used to share market and training info. |

**2.Key Stakeholders Supporting Women’s Collectives.**

**Government & Public Institutions**

County Gender & Social Services Offices – Register self-help groups and support training.

Ministry of Cooperatives and MSMEs – Supports formal cooperative registration and growth.

Women Enterprise Fund (WEF) – Offers financial and capacity-building support to women groups.

Uwezo Fund – Funds youth and women groups, with training included.

3. **Opportunities for Enhancing Collective Voice & Advocacy**

| **Area** | **Opportunity for Women’s Collectives** |
| --- | --- |
| Policy Influence | Join/participate in County Budget Forums, Agriculture Boards, SACCO AGMs to push for inclusion and fair representation. |
| Market Access | Use collective bargaining to enter institutional markets (schools, hospitals), bulk buyers, or export aggregators. |
| Access to Finance | Leverage group strength to access credit, grants, or subsidies; improve loan eligibility. |
| Training and Extension | Pool resources to invite trainers, share knowledge, or access county extension services. |
| Infrastructure Lobbying | Advocate jointly for rural roads, water access, cold storage, or aggregation centers from county or donor programs. |
| Legal and Land Rights | Work with NGOs or paralegals to defend group or individual land rights. |

1. Are there any policy gaps that need to be addressed to further support women in these enterprises?

**Key Policy Gaps Affecting Women in Enterprises and Value Chains.**

* Limited Access to Gender-Responsive Finance
* Underrepresentation in Policy and Budget Planning Forums.
* Weak Support for Digital Inclusion of Rural Women.
* Lack of Integrated Value Chain Support
* Weak Monitoring & Evaluation of Women-Focused Programs.
* Short-Term, Fragmented Support e.g Narigp.

1. What recommendations can be made to strengthen these enterprises through policy interventions and investments?

* Improve Land and Resource Access for Women.
* Expand Access to Tailored Finance
* Strengthen Women’s Participation in Cooperatives and Markets.
* Invest in Gender-Specific Extension and Training Services
* Support Climate-Resilient Women Enterprises

1. From your perspective, what policies are currently enabling or hindering women’s participation in climate-resilient enterprises?

**Enabling Policies for Women in Climate-Resilient Enterprises.**

* Kenya Climate Smart Agriculture Strategy (2017–2026)- Enabling Role: Recognizes the need to mainstream gender in all CSA interventions.
* Kenya’s Constitution (2010) – Article 27 & Article 60- Enabling Role: Guarantees equality and non-discrimination, including in environmental and land rights
* Agriculture Sector Transformation and Growth Strategy (ASTGS 2019–2029)- Enabling Role: Prioritizes women and youth inclusion in climate-resilient agribusiness and value chains.
* Women Enterprise Fund (WEF) & Uwezo Fund- Enabling Role: Provide micro-finance to women’s groups which can be applied toward climate-resilient activities (e.g., poultry, solar dryers, greenhouses).
* Gender Policy in Agriculture (Draft, Ministry of Agriculture)- Enabling Potential: If finalized and enforced, this would mandate that all agricultural programs integrate gender analysis and resource allocation.

**Policies or Gaps Hindering Women’s Participation.**

* Weak Implementation of Climate Policies at County Level- Problem: Many County Climate Change Acts (where they exist) lack clear provisions for women’s participation in climate enterprises.
* Inadequate Integration of Gender in Climate Financing- Problem: Funds from Green Climate Fund, County Climate Change Funds, or donor grants often lack gender-specific quotas or outreach mechanisms.
* Limited Land and Resource Rights- Barrier: Women’s limited control over land and water restricts their ability to invest in long-term climate-smart practices (e.g., agroforestry, rainwater harvesting).
* Digital Exclusion in Climate Adaptation Tools- Gap: Climate information systems (apps, SMS alerts, weather tools) are not gender-sensitive—women often lack access to smartphones, electricity, or digital literacy.

1. What kinds of support (e.g., financial, technical, policy) would make it easier for women and marginalized groups to thrive in enterprise development?

To enable women and marginalized groups—especially in rural areas like Nandi County—to thrive in enterprise development, a holistic package of support is essential. This must include financial, technical, and policy interventions that address both immediate and structural barriers. Here’s a breakdown:

1. Financial Support- Provide Low-interest, collateral-free loans tailored for women and informal entrepreneurs, Strengthen support for chamas, SACCOs, and table banking groups through matching grants and credit guarantees.
2. Technical Support-Training on business planning, recordkeeping, marketing, branding and Digital literacy and use of tools like M-Pesa, WhatsApp, e-commerce platforms, etc
3. Policy & Institutional Support- Enforce and expand Access to Government Procurement Opportunities (AGPO) for women, youth, and PWDs and Build their capacity to meet public procurement standards.
4. Improved Market Access- Facilitate access to physical markets and digital platforms (e.g., Twiga, DigiFarm, social media)
5. Branding and Certification- Support small producers in meeting KEBS, organic, or fair-trade standards so they can fetch higher prices.