



Strategy to Promote Women-led Businesses in Exports in Kenya: Challenges and Recommendations

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Implemented by



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Introduction

OBJECTIVES OF THE STUDY

- Assess the challenges and needs of women owned/led-businesses in exports operating in Kenya
- Identify priority needs for exporting firms (based on a survey)
- Propose recommendations to advance women in trade

- The study is implemented in Kenya by PACCI with KNCCI.
- PACCI intends to use this study in Kenya, to develop and coordinate solutions for women exporting firms in other member countries in Africa, working together with its member National Chambers of Commerce.



In a best-in-region scenario, Africa could add \$316 billion to annual GDP by 2025, or 10 percent above business as usual.

Incremental 2025 GDP from improving gender equality at best-in-region rate

	Improvement over business-as-usual GDP, %	Incremental GDP, \$ trillion
World average	11	11.8
Africa	10	0.3
India	16	0.7
Latin America	14	1.1
China	12	2.5
North America and Oceania	11	3.1
South Asia (excluding India)	11	0.1
Middle East	10	0.4
Central Asia and Eastern Europe	9	0.4
Western Europe	9	2.1
East and Southeast Asia	8	0.9

Source: IHS; International Labour Organization; national statistical agencies; Oxford Economics; McKinsey analysis; McKinsey Global Institute analysis

Sources: McKinsey Global Institute

Background Context Gender Overview

Global benchmarks and informed economic assessments reveal that **advancing women’s economic potential is both a matter of equity and a necessity to advance the country’s economic potential.**

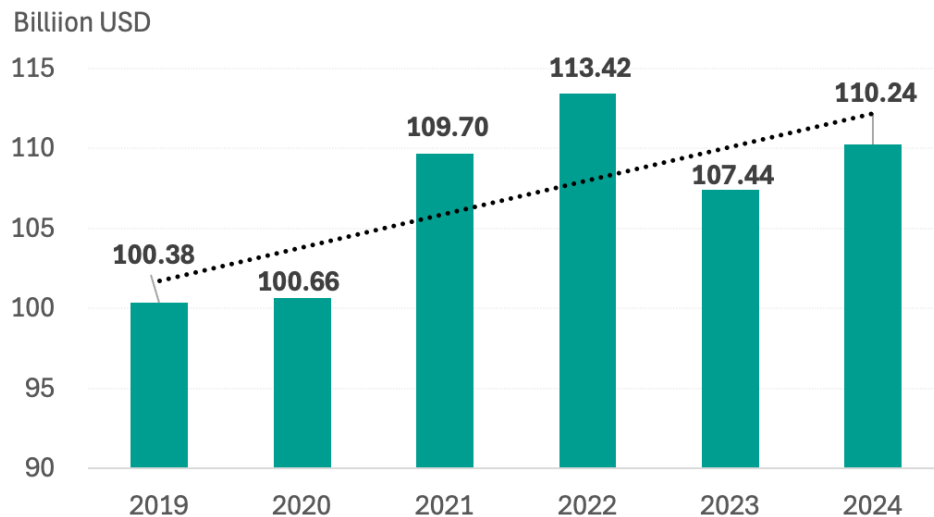
The literature review confirms that integrating women into Kenya’s economic trade activity is essential not only for capturing half of the nation’s demographic dividend but also **for optimizing national growth and productivity**

Background Context

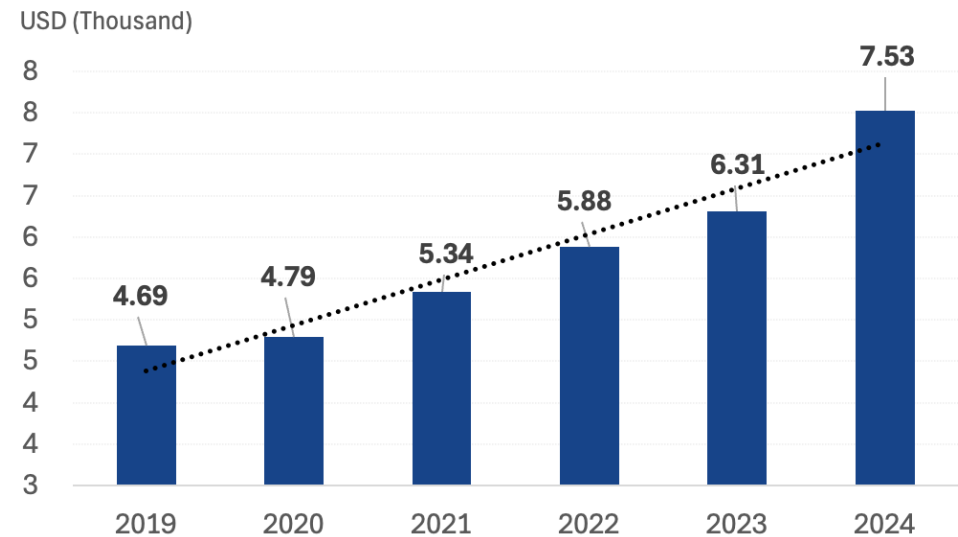
Kenya Trade Overview

- Kenya's GDP grew by 3% in 2024 due to a robust agricultural sector which contributes over 20% of Kenya's annual GDP, which benefited in 2024 from a good year of rain.
- GDP per capita has grown at 10% (yearly average) since 2021.

GDP in Kenya



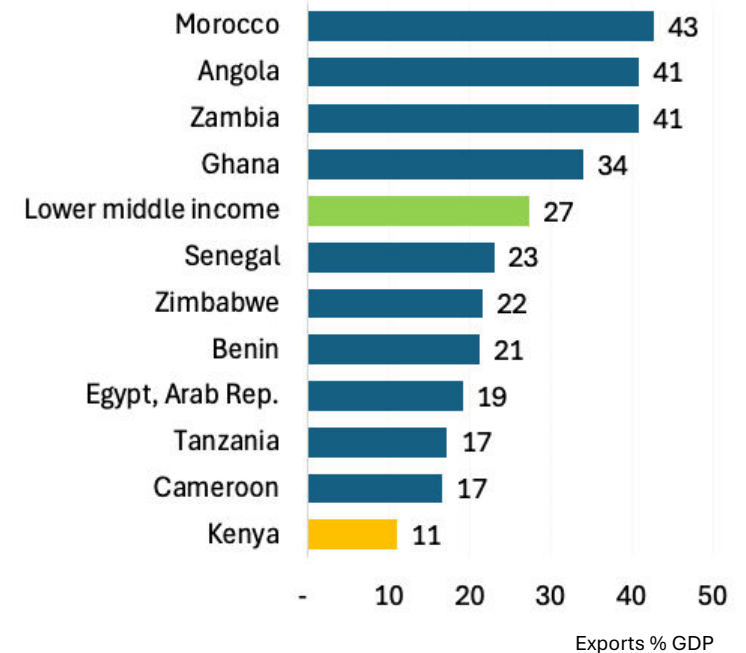
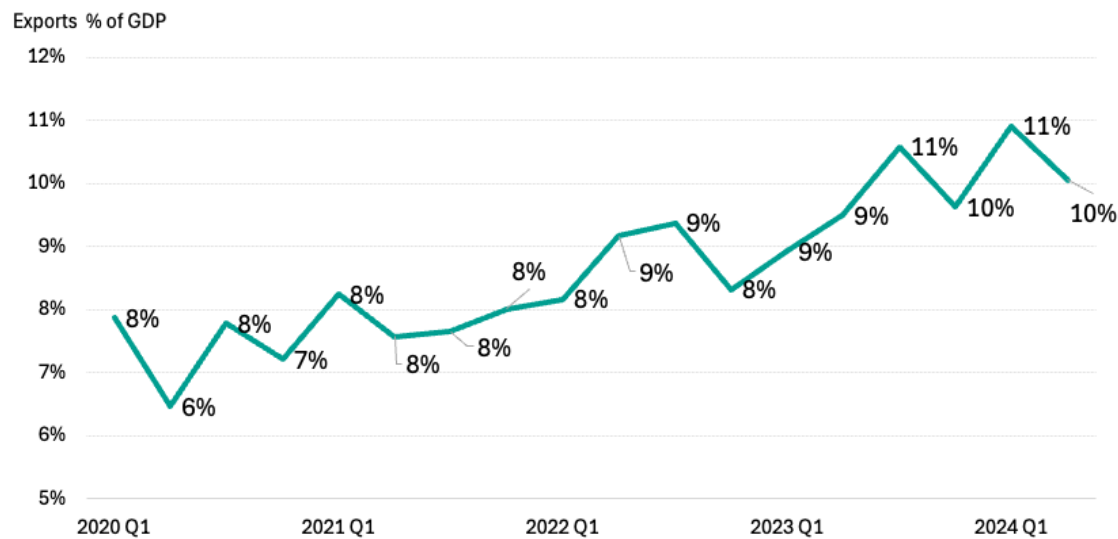
GDP per Capita in Kenya



Sources: World Bank, Kenya Bureau of Statistics, IMF outlook 2025

Background Context Kenya Trade Overview

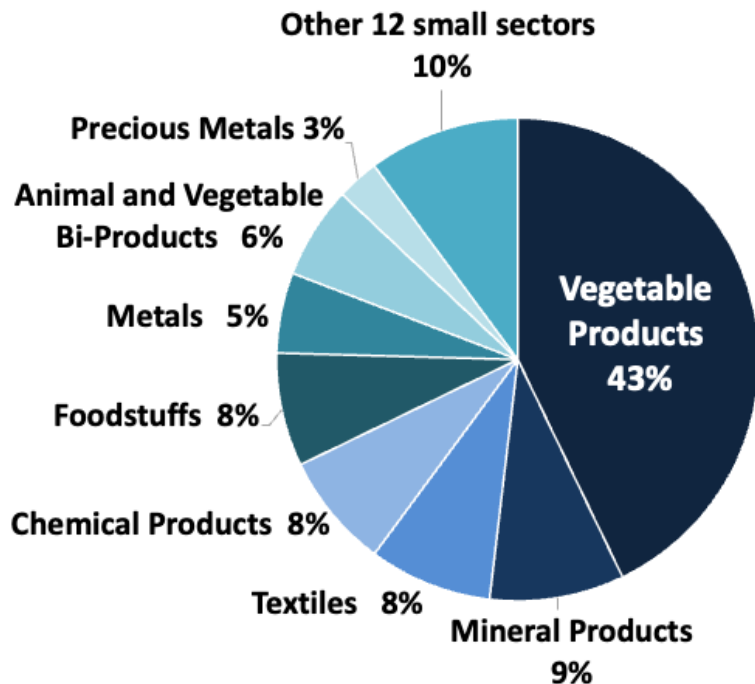
- Exports only account for 11% of GDP but **it has been growing steadily** since 2020 from the lowest 6% participation.
- However, **Kenya exports remain very low compared** with countries in the same income bracket.



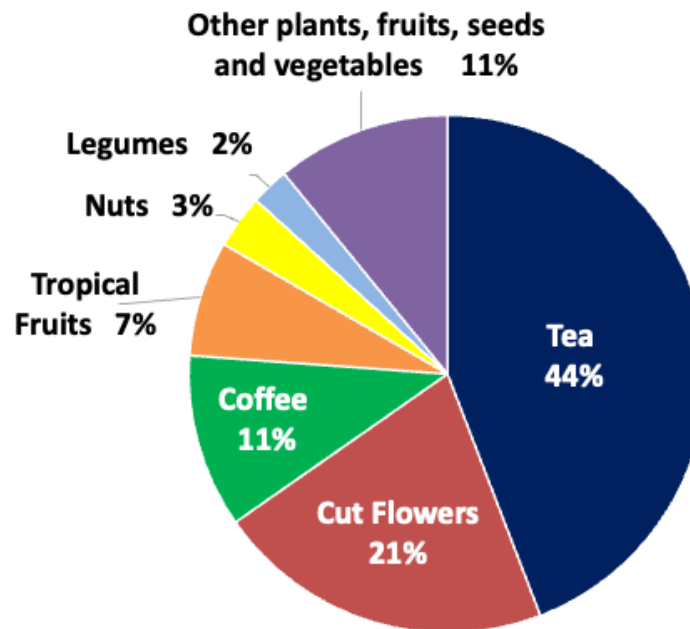
Sources: World Bank, Kenya Bureau of Statistics, IMF outlook 2025

Background Context Kenya Trade Overview

Key Export Sectors



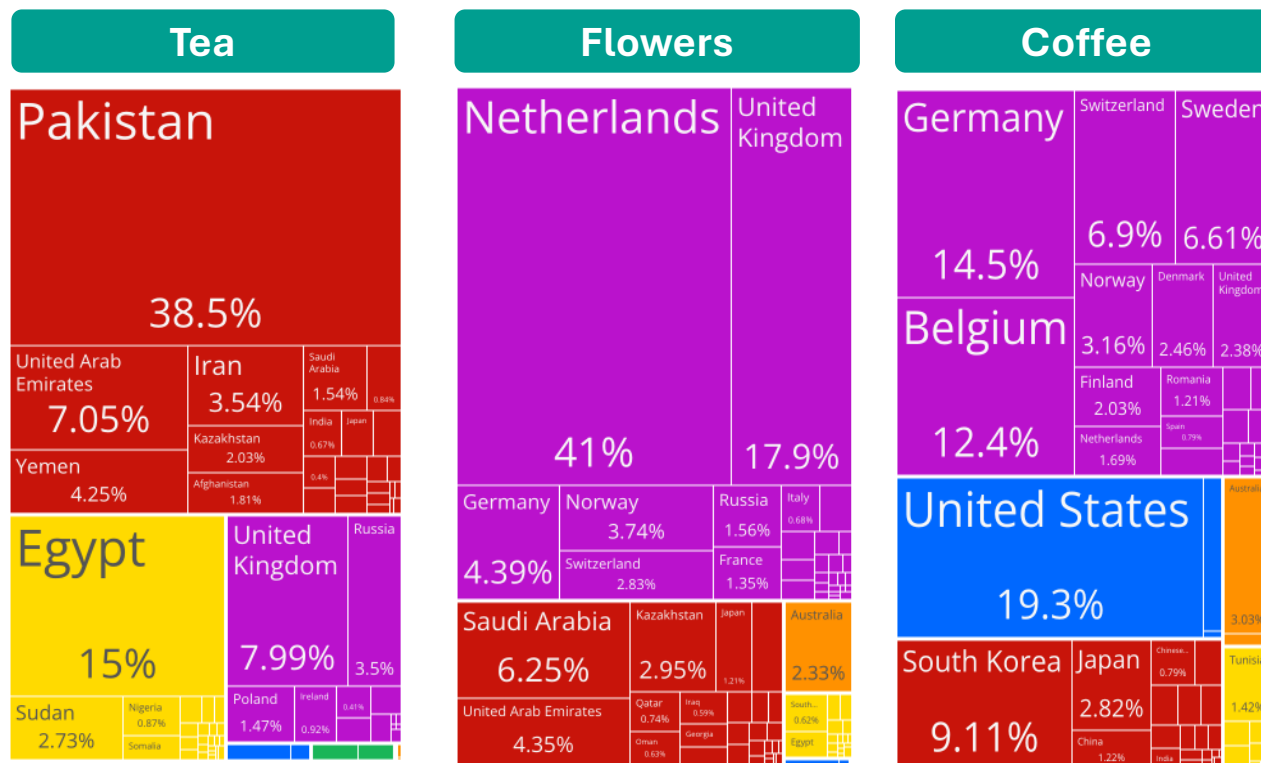
Key Agricultural Products



- Total exports amounted to US\$13.85 billion in 2023
- Over 57% of the total amount of exports is comprised of **vegetable/fruit products** or bi-products which is a **female-labor intensive sector**
- Majority of exported crops are tea, coffee, cut flowers and tropical fruits

Background Context Kenya Trade Overview

Export destination by product



- Main export destinations include **Middle East countries (for tea) and EU (for cut flowers and coffee).**
- Other Agricultural produce like **vegetables and fruits** is mostly **exported to neighboring countries (Uganda and Tanzania)**

Sources: WDI 2023, WITS 2023

Background Context

Women's participation in export sectors

Women's participation on export-related industries is varied, but agriculture remains the largest sector for women's jobs

Agriculture

Tea

Labor-intensive processes like plucking and sorting

Flowers and Fresh Produce

Cultivation, harvesting and processing. Most exports to European markets

Coffee

All Value Chain. Farming, Processing and marketing.

Manufacturing

Textiles and Apparel

Heavily involved in Garment Production

Chemicals

Heavily involved in Beauty and Cleaning products

Informal Sector (Small scale)

Not categorized, handicrafts, textiles and food products. Export to neighboring countries and niche markets.

Services

Tourism and Hospitality

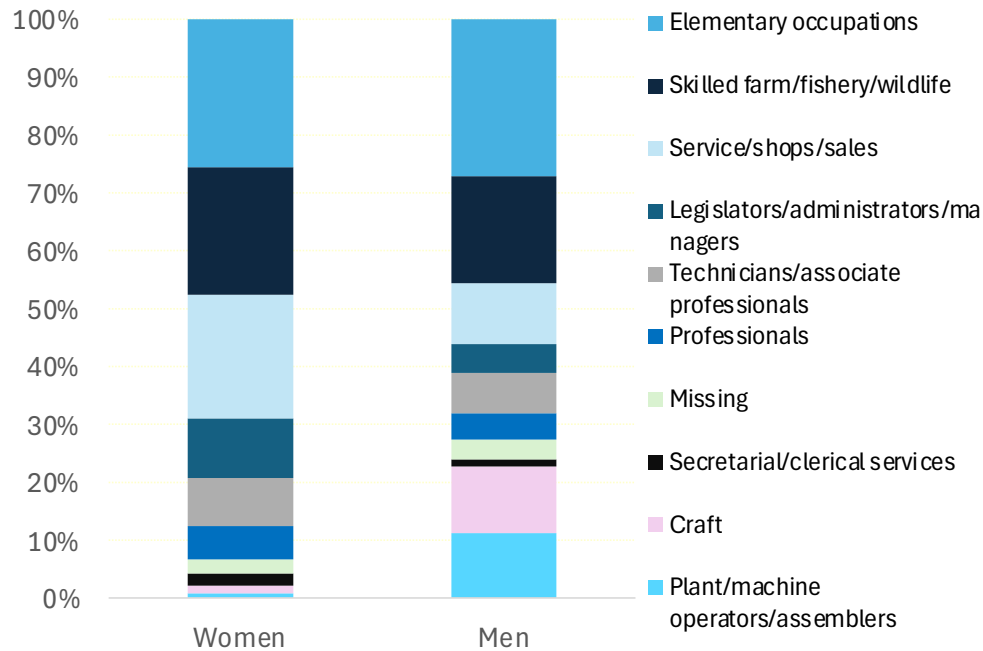
Hospitality management, customer service and food preparation

Innovation and Technology

STEM (Science, Technology, Engineering and Mathematics) educated. Reduced percentage but potentially highly profitable.

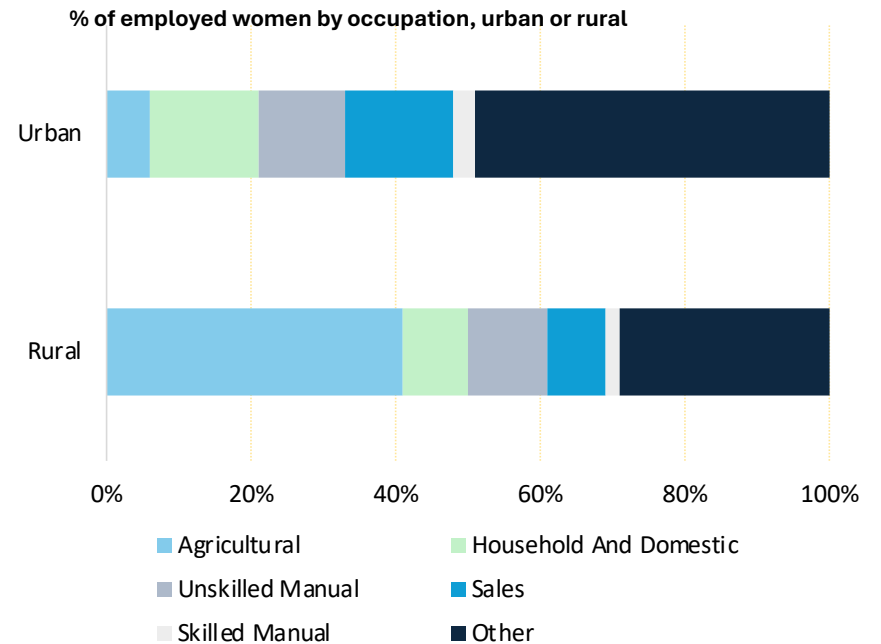
Background Context Kenya Gender Gap Overview

Women's employment is concentrated (2/3 of employment) in **elementary occupations, skilled farm jobs and service jobs**



Distribution of employed by ICSO classification of occupations (Source WB, DHS 2022)

71% of Kenya's population is rural, and **rural women are working mostly in agriculture**



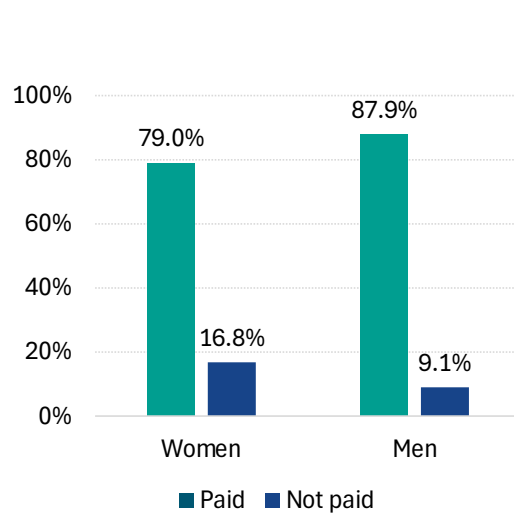
Distribution of women employed by DHS classification of occupations (Source WB, DHS 2022)

Background Context

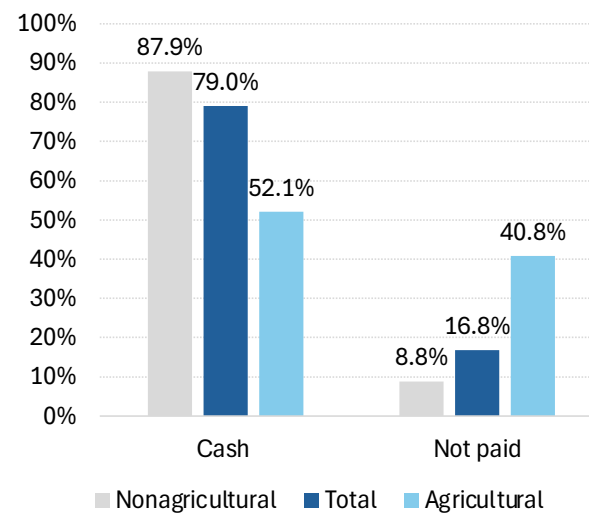
Kenya Gender Gap Overview

Women are also more likely to be engaged in unpaid labor, especially those in agriculture

Type of work for employed women and men



Type of earnings for employed women by sector



- 17% of women reported not being paid for their work, against 9% of men.
- Rural women engage in unpaid labor in higher proportions, particularly the younger group and those working in an agricultural job.

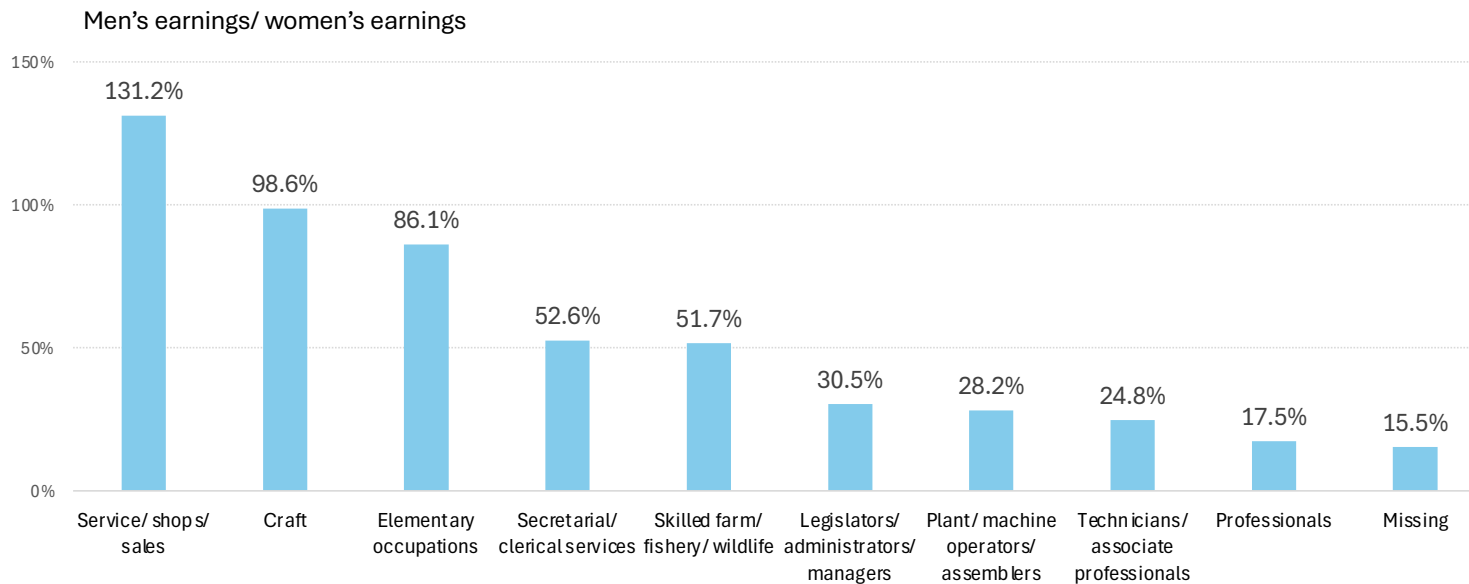
Source: DHS (2022) – Share of 15- to 49-year-old reported as employed. A woman/man is considered employed if she/he had a job in the last 12 months before the KDHS survey

Background Context

Kenya Gender Gap Overview

In addition, women report **lower earnings than men, even with comparable education levels and in similar job types**

Pay gap: Men's percentual difference in reported earnings compared to women's by ICSO occupation



- Men report higher earnings in all assessed occupations
- Men report significant higher earnings in the 3 occupations where women's employment is concentrated: Elementary occupation, skilled farms, and service and sales.

Source: DHS (2022) – Share of 15- to 49-year-old reported as employed. A woman/man is considered employed if she/he had a job in the last 12 months before the KDHS survey

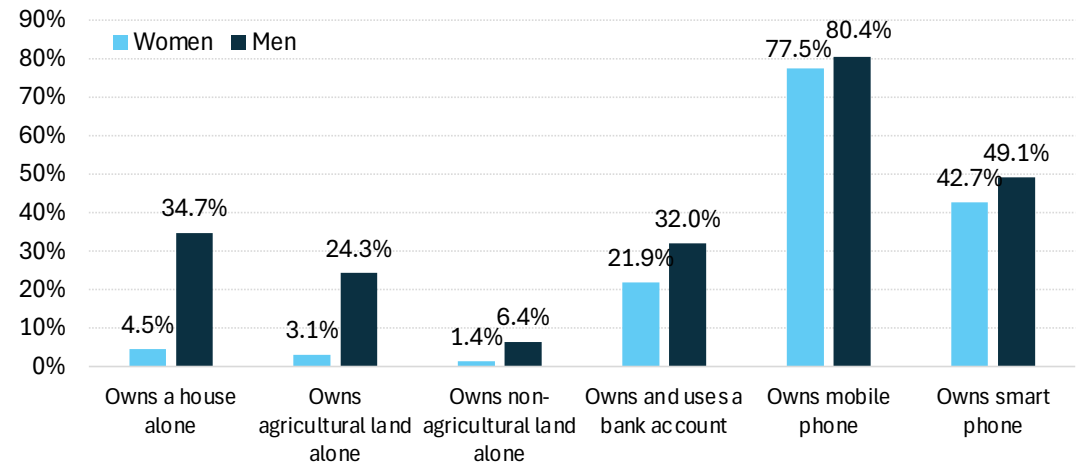
Background Context

Kenya Gender Gap Overview

Kenyan women also have fewer assets than men, reducing their economic potential

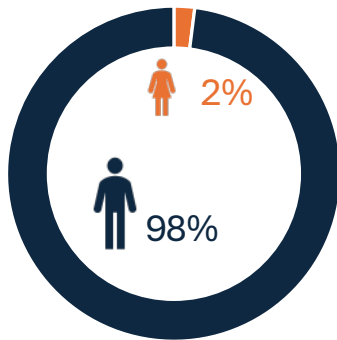
- Only 3.1% of women reports owning an agricultural land on vs 24.3% of men
- Only 4.5% of women reports owning a house vs 34.7% of men
- Ownership and use of bank accounts remains low for both but particularly for women

Percentage of men and women aged 15 to 49 who:



Source: DHS (2022)

Land ownership in terms of overall hectares of land



Between 2013 and 2017, only 10% of title deeds issued by the Government were given to women vs to 87% to men

Source: Kenya Land Alliance 2018

Background Context

Kenya Gender Gap Overview

Kenyan women face significant challenges pursuing entrepreneurship opportunities and expanding their businesses:

x Less likely to be licensed, less likely to be formally registered	Women-led business account for 61% of unlicensed MSMEs and 31% of licensed MSMEs
x Tend to employ fewer paid non-household workers	Women entrepreneurs' profits represent 65% of their household's total income
x Generate about half the profits compared to men	Women earn 43 % lower profits than those businesses run by men
x Receive less investment and higher borrowing costs	Both men and women face challenges in access to finance. However, women-owned businesses receive less investment and higher borrowing costs
x Women have lower access to technology and infrastructure	Women's lower smartphone ownership (34% vs 49% for men in 2021) is an indicator of their lower access to technology and infrastructure

Source: World Bank (2024) Policies to promote women's economic empowerment in Kenya

Background Context

Kenya Gender Gap Overview

According to a WB recent study, there are **specific drivers of gender gaps in agriculture**, which confirms the findings of the current assessment

<p>1. Significant gender differences exist in land and livestock ownership</p>	<p>2. Gender gap in access to financial services affects women's participation and productivity</p>	<p>3. Lack of investments in gender responsive extension and advisory systems</p>	<p>4. Low female participation in high value agriculture commodities and those involved, earn less than male farmers</p>
<p>Less ownership, lacking title deeds, more time-consuming types of livestock. Evidence: influences their resilience and agricultural productivity.</p>	<p>Women in Kenya have benefited of mobile money services, but they do not effectively close the gap in terms of financial accounts and access to credit.</p>	<p>Close to 40-41% of smallholder farmers report not having accessed these services. Evidence: Vital for mitigating the adverse effects of climate-related hazards on agriculture.</p>	<p>Less than 10% of smallholder women farmers of fruits and vegetables for export (FAO). Women primarily trade in less profitable commodities.</p>
<p>5. Gender gap in access to inputs, such as improved seeds, fertilizers, and modern farming techniques</p>	<p>6. Women's participation in agricultural cooperatives is low</p>	<p>7. Gender digital divide</p>	<p>8. Time poverty</p>
<p>Compounded by their lack of land ownership, which restricts their ability to secure loans and participate in agricultural programs that could provide such resources.</p>	<p>Only 29% of female cooperative memberships and 9%, in management roles. Evidence: supports the use of sustainable farming techniques and strengthens women's safety nets and household resilience.</p>	<p>Advanced agricultural technologies (need sophisticated devices, which are less frequently used by women due to higher costs and low encouragement for adoption. There is a 7% gender gap in ownership of cell phones and a 34 % gap in access to internet.</p>	<p>Climate change exacerbates time poverty for women farmers by impacting productivity and increasing traditional household responsibilities. Agricultural demands intensify as women must adopt more labor-intensive practices to maintain crop yields, including frequent replanting and manual irrigation.</p>

Source: World Bank (2024) Policies to promote women's economic empowerment in Kenya

Background Context

Kenya's Current Government Programs

8 Government agencies met in early 2025 to understand current programs:

- State department for Industry
- State department for Investment and Promotion
- State Department for Crop Development
- KEBS
- KRA
- KENTRADE
- KEPROBA
- KIPPRA

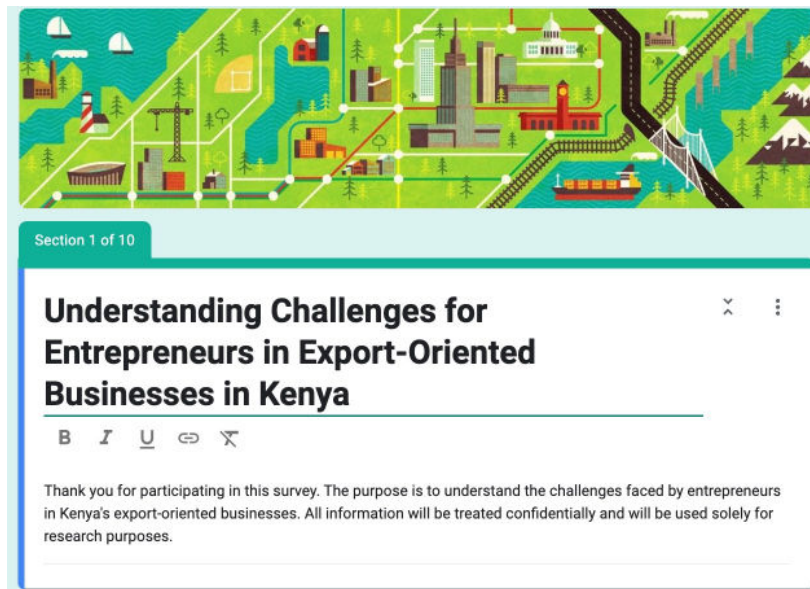
Many **interesting programs are already in place to help entrepreneurs** in different ways:

- KIEP program (State Dpt. for Industry)
- KRA information desks at border crossings
- KEPROBA programs for product development and market access
- SD for Crop Development in different sectors and regions (Leather Factory in Tsavo, Mangoes in the Valley, etc.)

- **No women-focused program/project** are in place, **BUT many of the beneficiaries are women** due to the nature of the programs (e.g. agricultural programs or cross-border trade assistance).
- There is **a lack of an organized approach to collect data** on the beneficiaries of the programs, so it is difficult to understand their impact on women-led businesses.
- **Many programs seem to be targeting individuals rather than associations**, which reduces the impact of the programs.
- Seems like some agencies at national and local levels are targeting the same objectives, some **coordination and cooperation among agencies could potentially lead to higher impact and better results.**

Assessment Methodology

Online survey for firms developed



The survey included 45 questions covering:

1. Demographic Information
2. Business in Trade Information
3. Constraints and Challenges
4. Business and Gender
5. Support and Resources
6. Opportunities and Recommendations

- Recorded **116 responses** in 3 batches, in October-November 2024
- Online survey asked both men and women that are already exporting or would like to become exporters
- 8 qualitative in-depth in-person interviews with seasoned exporters, sporadic exporters and aspiring exporters
- Responses from members of KNCCI and KMA (Kenya Manufacturers Association)

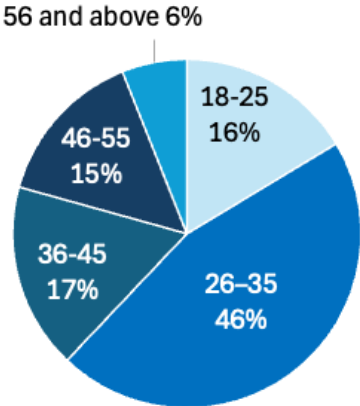
Assessment Results

Demographic Information

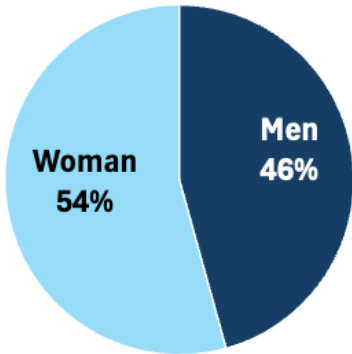
- Mostly **youth** (62% are below 35 years old)
- Mostly **educated** (68% have college education or more)
- Balanced in gender, but most respondents (54%) **were women**
- 79% located on Rift Valley, Eastern region, Coast and Nairobi

Source: online survey to Kenyan firms (Oct-Nov 2024)

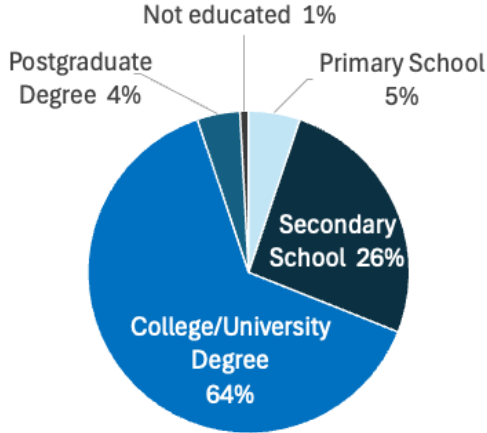
Age Distribution



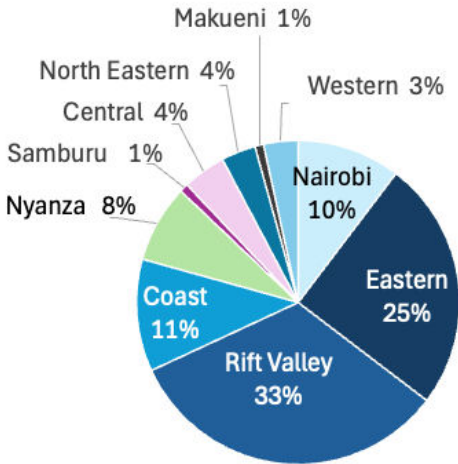
Gender



Education Level



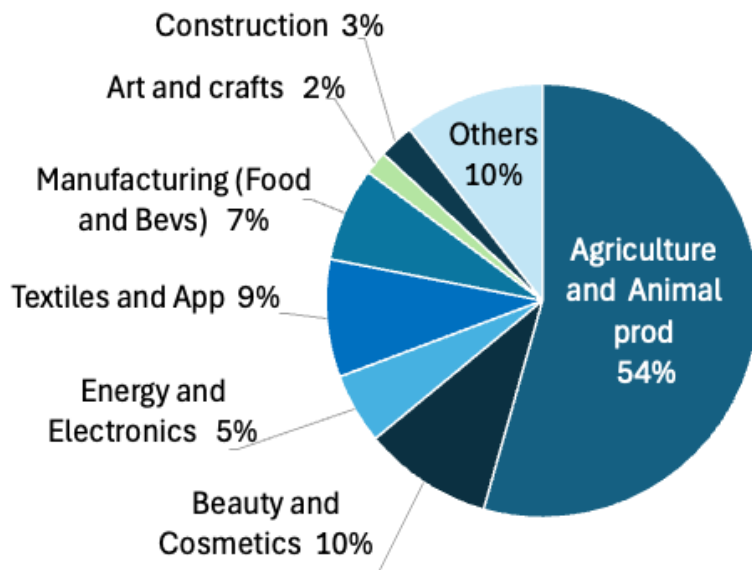
Business Location



Assessment Results

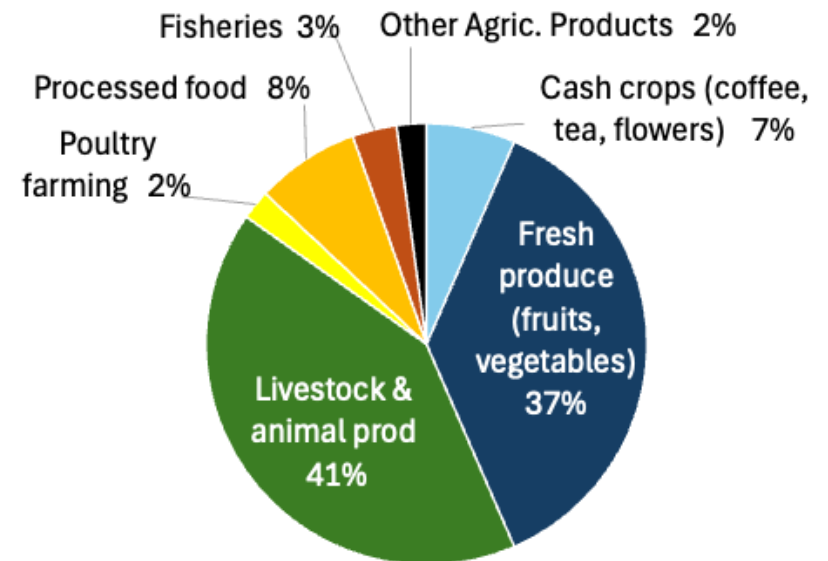
Demographic Information

Economic Sector



Large majority is Agriculture (54%), followed by Cosmetics(10%) and Textiles (9%)

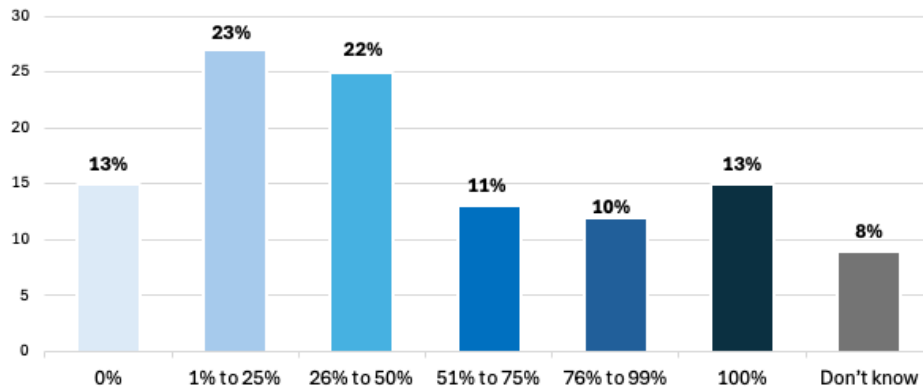
Agricultural Sub Sector



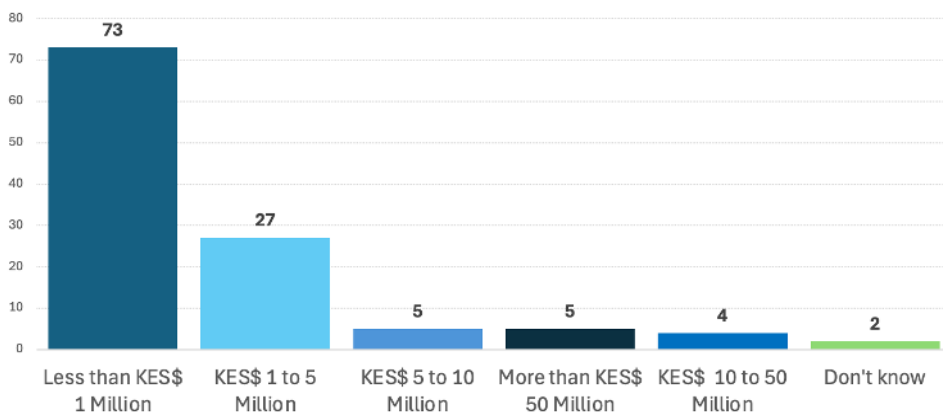
Large majority is Fresh produce and Livestock (78%), with over 11% doing both activities or more

Assessment Results

Percentage of business owned by women



Number of businesses per revenue bracket



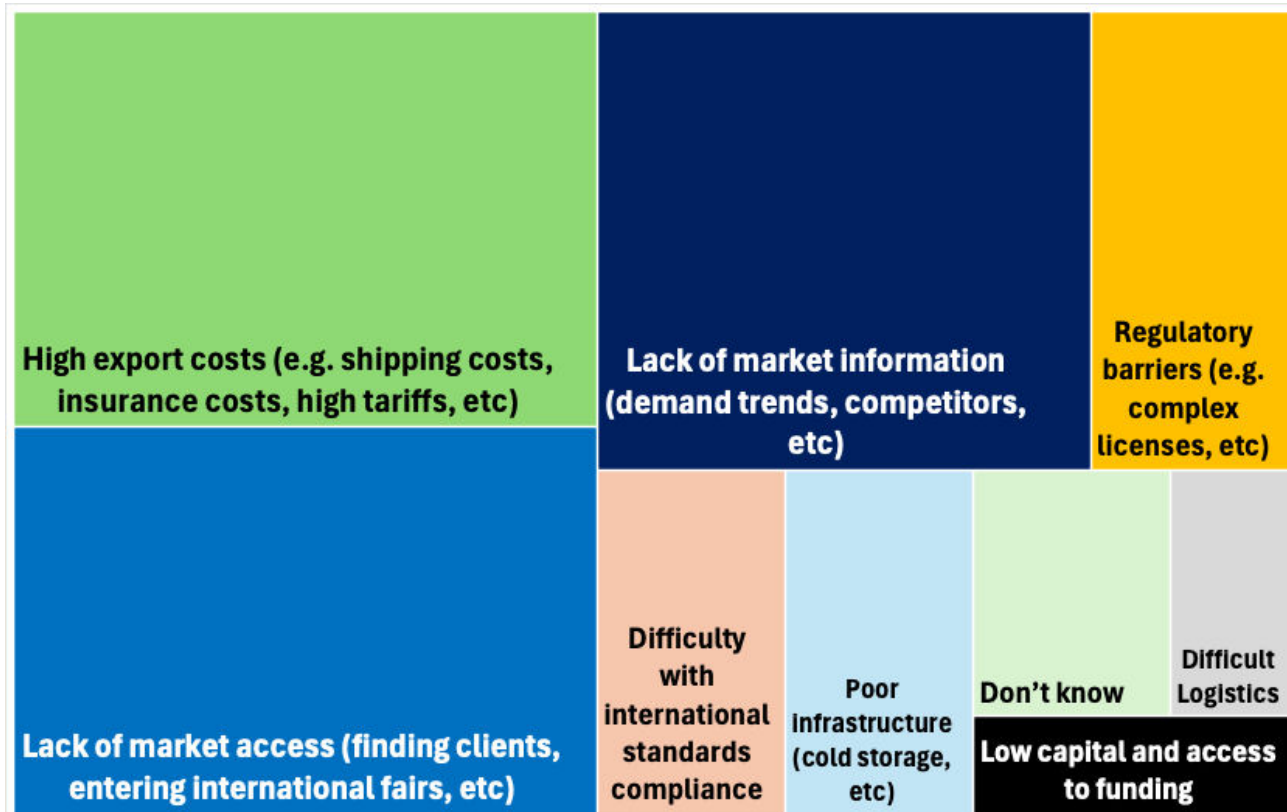
Business Profile

- Most **businesses are solo-founders (65%)** and most of the owners are the top managers (76%)
- **81%** of the firms have a **women in the founding team.**
- **34%** of the women have **more than 51% of the shares** of the business
- Most businesses have **women on top management** positions and more than 66% of the respondents were the founders and/or CEO
- **66% of businesses have 5-10 yrs of experience** and **33% have less than 5 yrs**
- **Most business are small** (84% have less than 10 employees) and have small yearly revenue (86% is less than KES \$ 5 Million- 39k USD)

Source: online survey to Kenyan firms (Oct-Nov 2024)

Assessment Results

The main challenges to start exporting are



Source: online survey to Kenyan firms (Oct-Nov 2024)

Business in Trade

- **Only 17% of respondents (19 businesses) are exporting now, but 90% of the non-exporters would like to start on the business and target EAC, Middle East and EU**
- The main challenges to start exporting are related to market access, high export costs and meeting international standards.

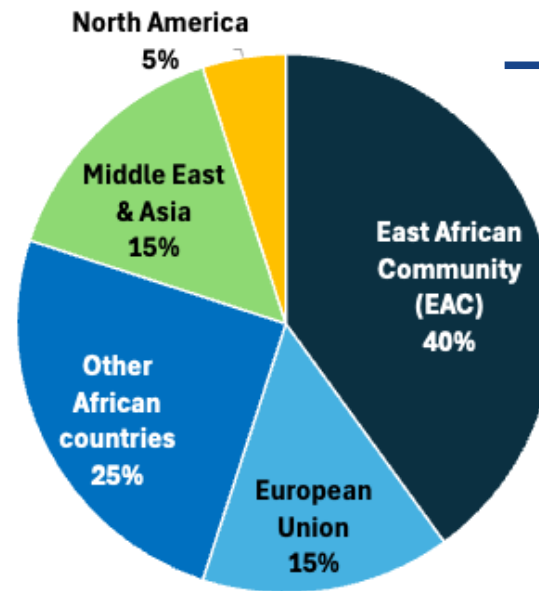
Assessment Results

Business in Trade

Exporters Profile

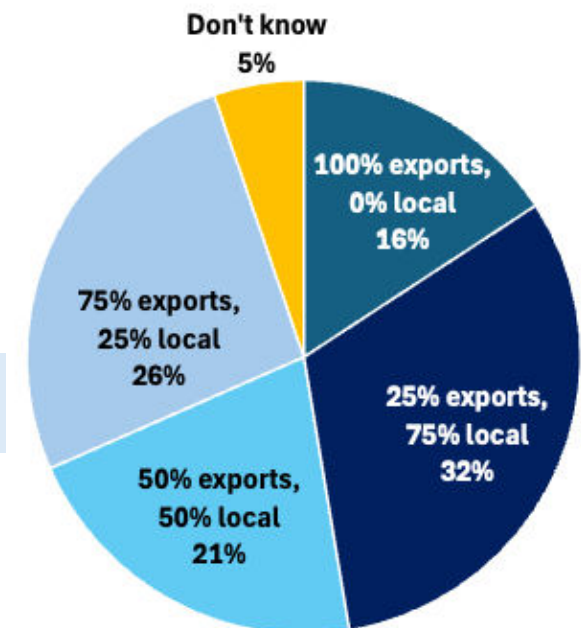
- **47% of the respondents started in the exporting business** a few years ago and their main markets are the EAC, other African countries, the EU and the Middle East.
- For 80% of these companies, 25% or more of their revenue comes from the exporting business.

Source: online survey to Kenyan firms (Oct-Nov 2024)



Main Export Markets

Export vs local market sales



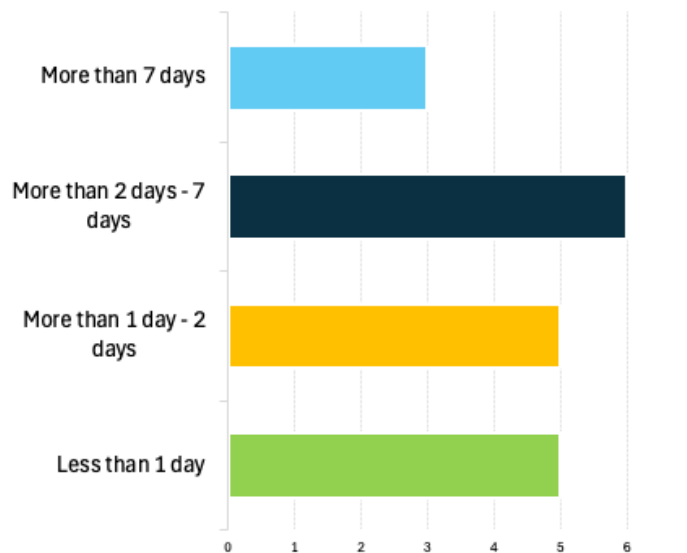
Assessment Results

Business in Trade

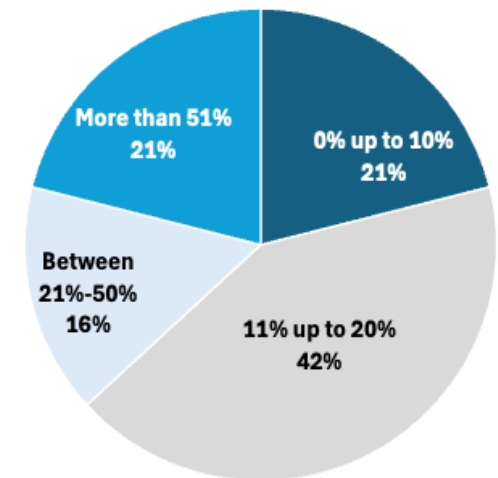
Exporters' Logistics costs

- **Land crossing and airports** are the main ports of exit (76% of respondents), possibly for the type of products exported, mainly agricultural which gives them a short life-span to be traded.
- Time to export could take up to 7 days in some cases, but most of the exports once the paperwork is done **takes less than 2 days**.
- Cost of export mostly amounts up to 20% of sales (for 63% of respondents) but can go as high as 50% or more (for 21% of the respondents).

Time to export



Cost of exports as % of sales



Source: online survey to Kenyan firms (Oct-Nov 2024)

Assessment Results from Respondents

Business in Trade

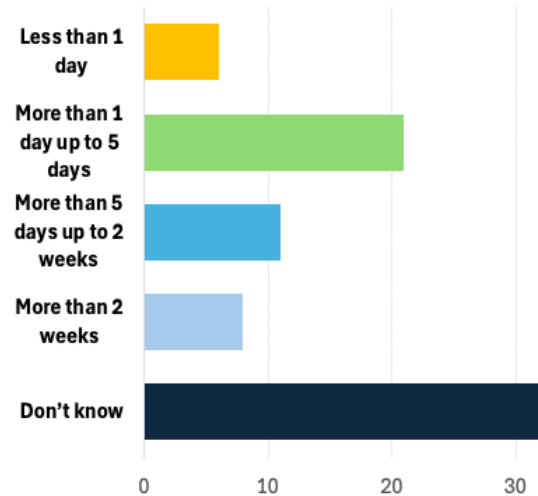
Importer's profile

- About half of the businesses import some inputs that account up to 30% of the final product.
- Most of these inputs come from China, Uganda or India and Middle East.

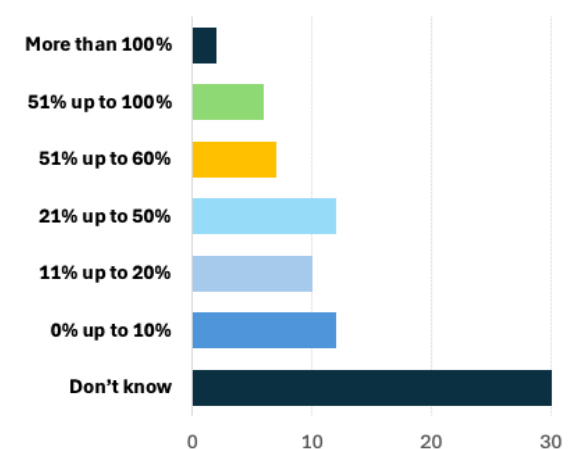
Importers' Logistics costs

- Majority of importers take more than 1 day and up to 2 weeks to receive their products.
- The cost of the import procedure can take up to 50% of the cost of the product.

Time to Import



Cost to import as Percentage of products



Source: online survey to Kenyan firms (Oct-Nov 2024)

Assessment Results

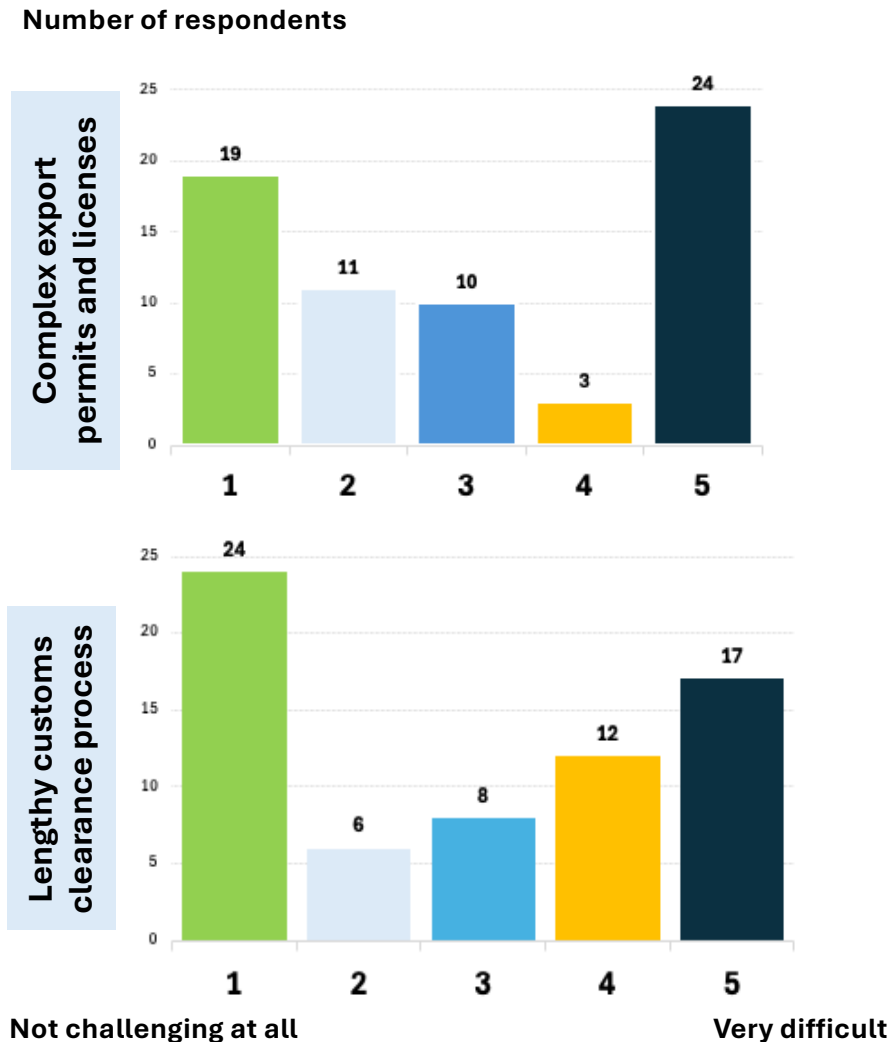
Constraints and Challenges

Regulatory Constraints

- Respondents explained that **export permits and licenses** still pose a hard challenge, paired up with lengthy processes and corruption fees.
- Other regulatory requirements like obtaining a Certificate of Origin or sanitary and phytosanitary regulations are easier to obtain, although about 1/3 of the respondents still find these procedures very difficult.

Source: online survey to Kenyan firms (Oct-Nov 2024)

Number of businesses rating regulatory constraints. Rating goes from 1-Not challenging at all to 5- Very difficult



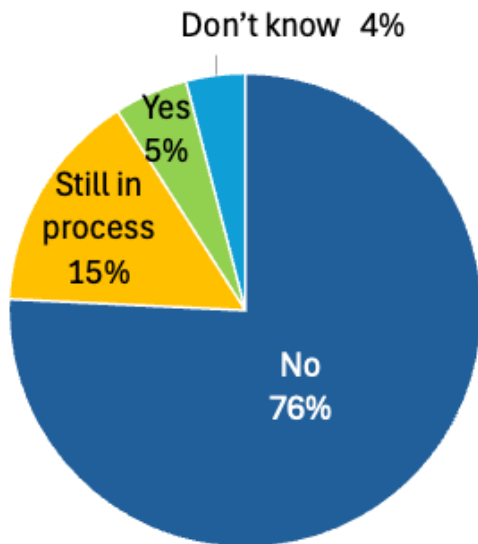
Assessment Results

Constraints and Challenges

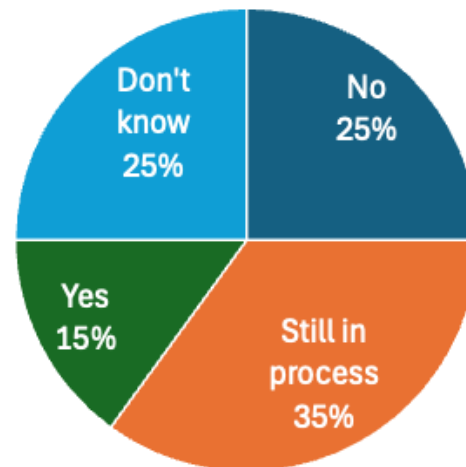
Regulatory Constraints

- Compliance with international quality standards **poses a real challenges, often triggered by lack of information and/or funding to obtain such certifications.**
- Most businesses have not applied or obtained any certification which **highlights the lack of support on these area.**
- Products with international certifications are more likely to get their products accepted and it also helps to increase sales. **50% of exporting businesses are processing one or already have a certification.**

Business with international recognized quality certifications*



Exporting business with international recognized quality certifications*

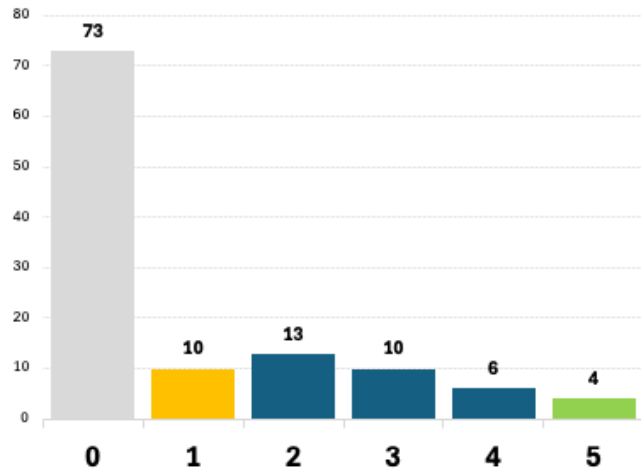


*like ISO 9000, ISO 14000, HACCP or others

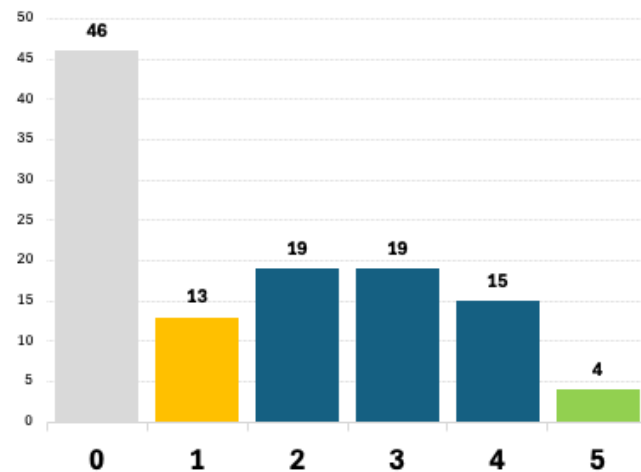
Source: online survey to Kenyan firms (Oct-Nov 2024)

Assessment Results

Kenya Export Promotion and Branding Agency (KEPROBA)



Kenya Bureau of Standards (KEBS)



Never used Deficient services Exceptional service

Constraints and Challenges

Government Services Rating

- Rating of Government agencies shows that very few people have used KEPROBA (Kenya Export Promotion and Branding Agency) which is the main agency for export promotion.
- Only about half of businesses have used KEBS (Kenya Bureau of Standards) which is the main national standards agency or KENTRADE (Kenya Trade Network Agency) for their export documentation requirements.

Number of businesses rating Government Services. Rating: 0: Have never used them, 1: Deficient services, 2: Low quality services, 3: Service as expected, 4: Good quality service, 5: Exceptional service

Source: online survey to Kenyan firms (Oct-Nov 2024)

Assessment Results

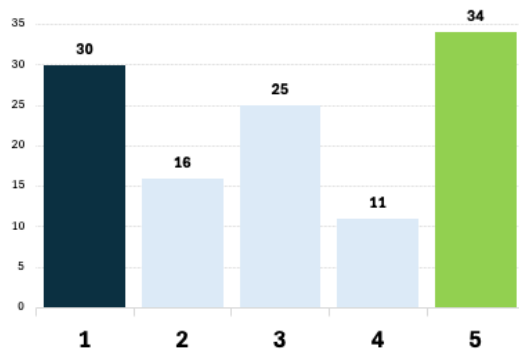
Constraints and Challenges

Factors for Business Success

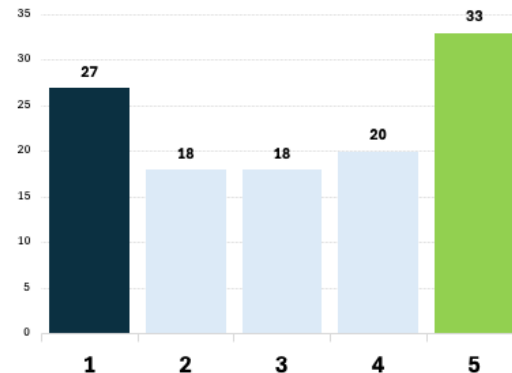
- There is significant **interest in greater access to business networks** and organizations to establish linkages, **attract clients in new export markets, and gain access to advanced technology.**
- The need for skilled labor or workforce does not appear to be a primary concern, likely due to the nature of the industry.

Source: online survey to Kenyan firms (Oct-Nov 2024)

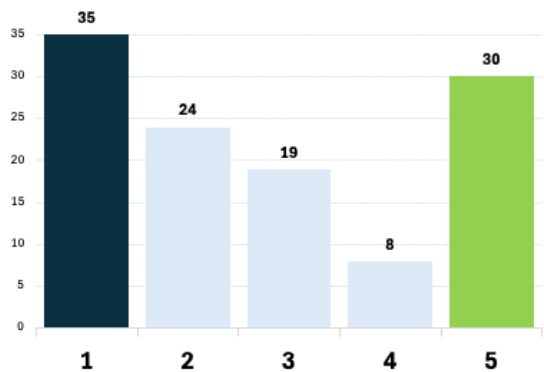
Lack of access to business networks or trade associations



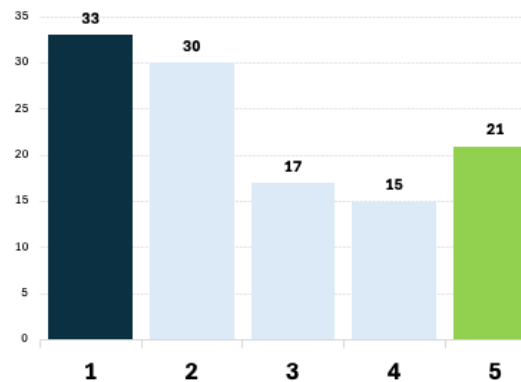
Difficulty accessing export markets and clients



Limited access to technology or innovation in agriculture



Limited access to skilled labor or workforce



Does not affect at all

Affects the business very much

Does not affect at all

Affects the business very much

Rating goes from 1: Does not affect the business at all – to- 5: Affects the business very much

Assessment Results

Constraints and Challenges

Factors for Business Success

There is a **marked interest in improving access to funding and financial support**, particularly due to inheritance laws that impact land ownership and, consequently, the ability to provide collateral.

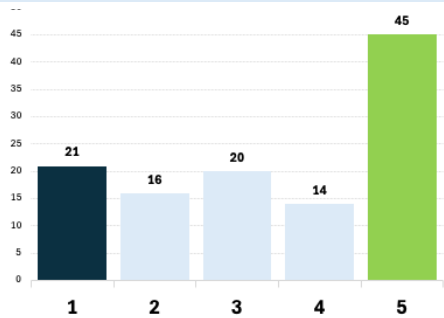
Legal barriers and property rights also play a critical role in establishing guarantees.

Cultural biases and time imbalances significantly influence business success; although half of the respondents believe this gap can be handled.

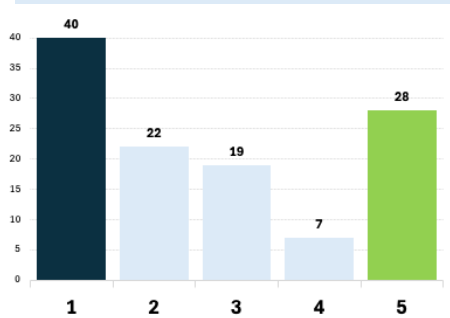
Source: online survey to Kenyan firms (Oct-Nov 2024)

Rating goes from 1: Does not affect the business at all – to- 5: Affects the business very much

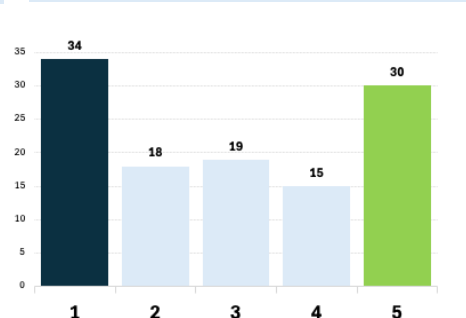
Difficulty accessing loans or financial support



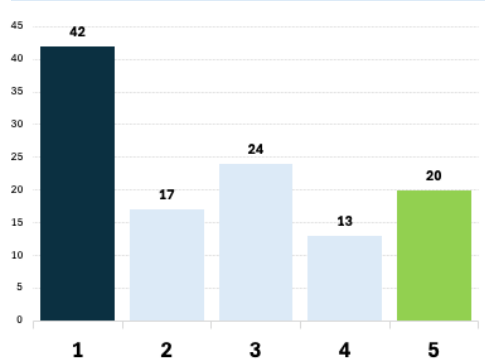
Inheritance laws affecting land ownership



Legal barriers (property rights)



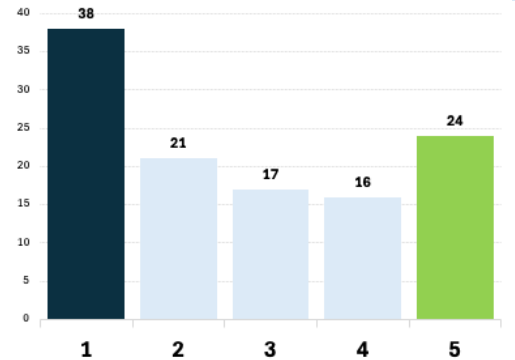
Balancing family and business responsibilities



Does not affect at all

Affects the business very much

Cultural or social biases against women entrepreneurs



Does not affect at all

Affects the business very much

Assessment Results

Major logistical problems faced when exporting

Poor transportation infrastructure (roads, ports, airports, etc.)	High cost of shipping or freight	Difficulty complying with international trade regulations
	Delays at borders or ports	Lack of cold storage facilities for perishable goods
		N/A

Source: online survey to Kenyan firms (Oct-Nov 2024)

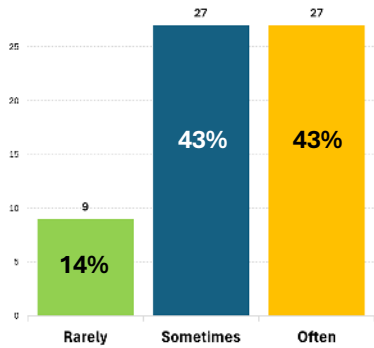
Constraints and Challenges

Factors for Business Success

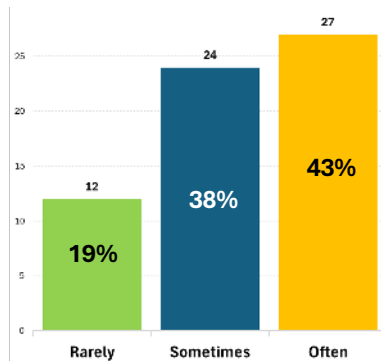
Major logistical problems are related to:

- **High costs** of shipping or freight
- **Poor infrastructure** (networks and cold storage)
- **Delays**
- Comply with **regulations**

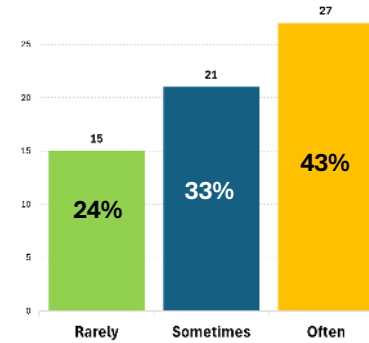
Assessment Results



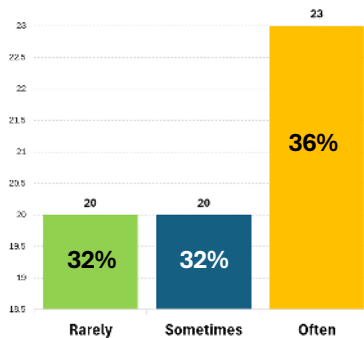
Workplace Harassment
(Indecent proposals, etc)



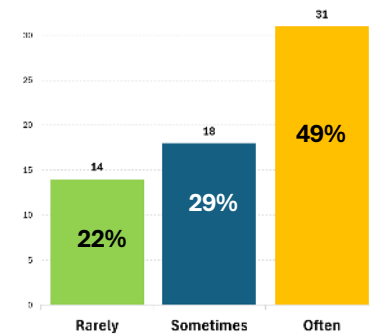
Leadership and Promotion Barriers
(Not getting a position for being a women)



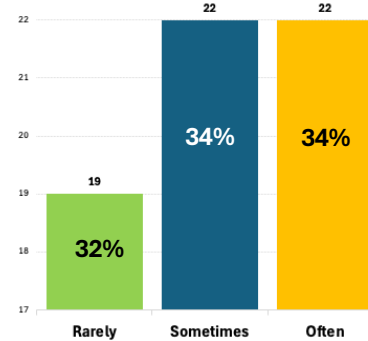
Bias and Stereotypes
(Women are less qualified than men, etc)



Unequal pay
(Men getting higher salaries than women)



Work-life unbalance
(Care of family, household chores, etc)



Barriers to accessing
wholesalers and markets

Business and Gender

Women often face a large number of challenges due to their gender compared to men.

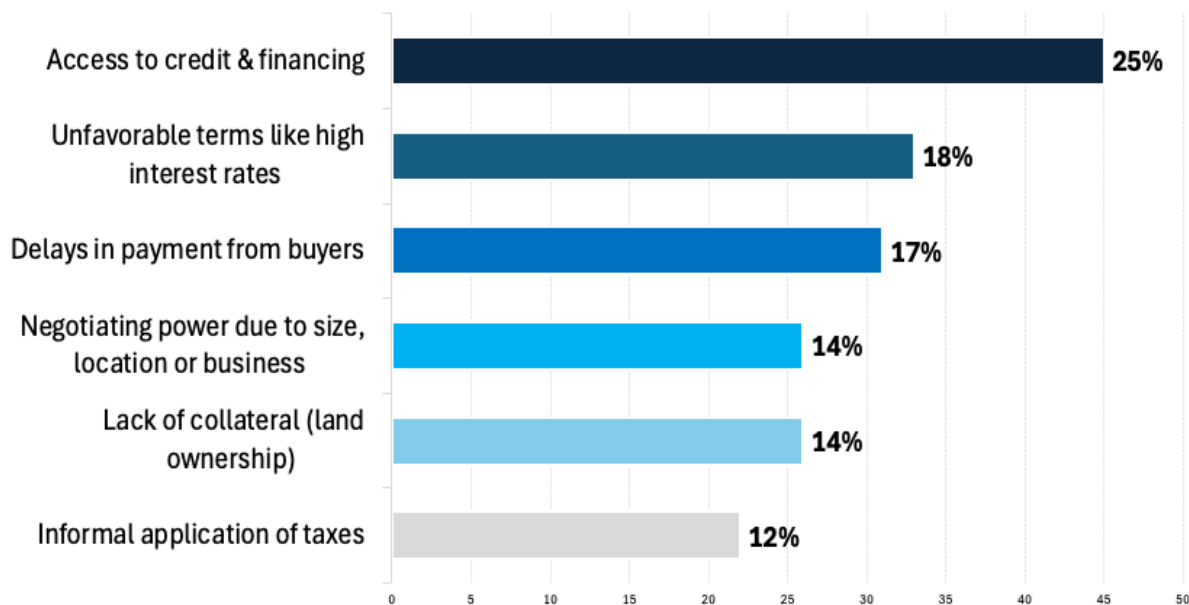
34 to 49% of women often deal with gaps and barriers.

Are women more likely to face the following challenges compared to men? Choose the frequency: Often, sometimes, rarely.

Assessment Results

Business and Gender

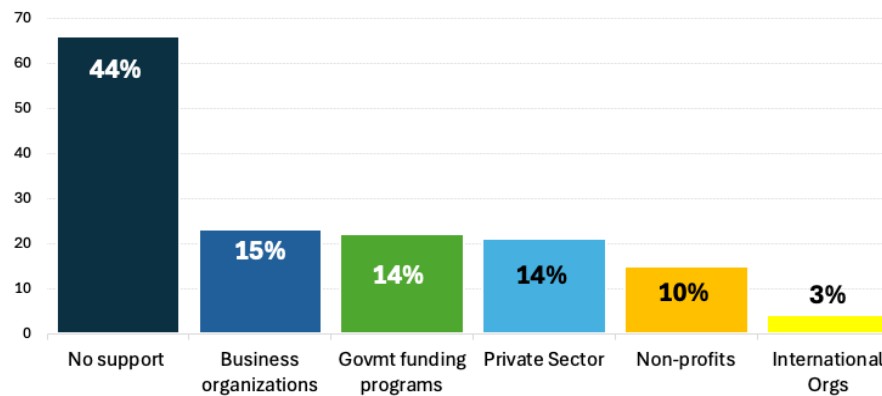
Financial challenges for women in exporting businesses



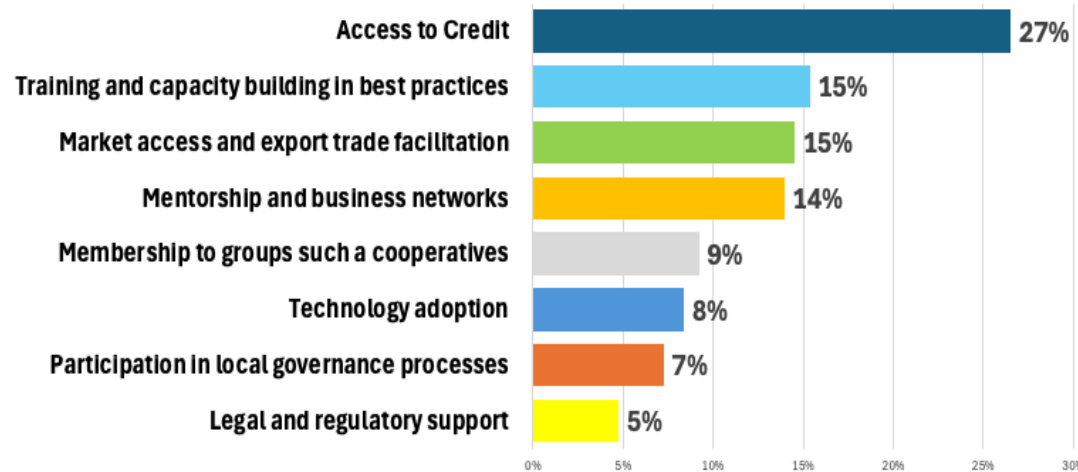
Source: online survey to Kenyan firms (Oct-Nov 2024)

- **Financial barriers remain a significant obstacle for women**, particularly in accessing financing and facing unfavorable terms.
- Access to finance relates to problems such as **no bank branch** or micro-finance office nearby, **limited information** about available products or how to apply and **strict eligibility rules and/or gender bias**.
- **Survey indicates that registering a business and paying bribes is gender-neutral challenge.**

Source of external support received



Type of support that would be most beneficial



Assessment Results

Existing and required support by firms

Only about half of respondents reported not receiving any form of external support.

The most beneficial types of support identified include:

- Access to financing
- Training and capacity building
- Market access, trade facilitation, and business networks

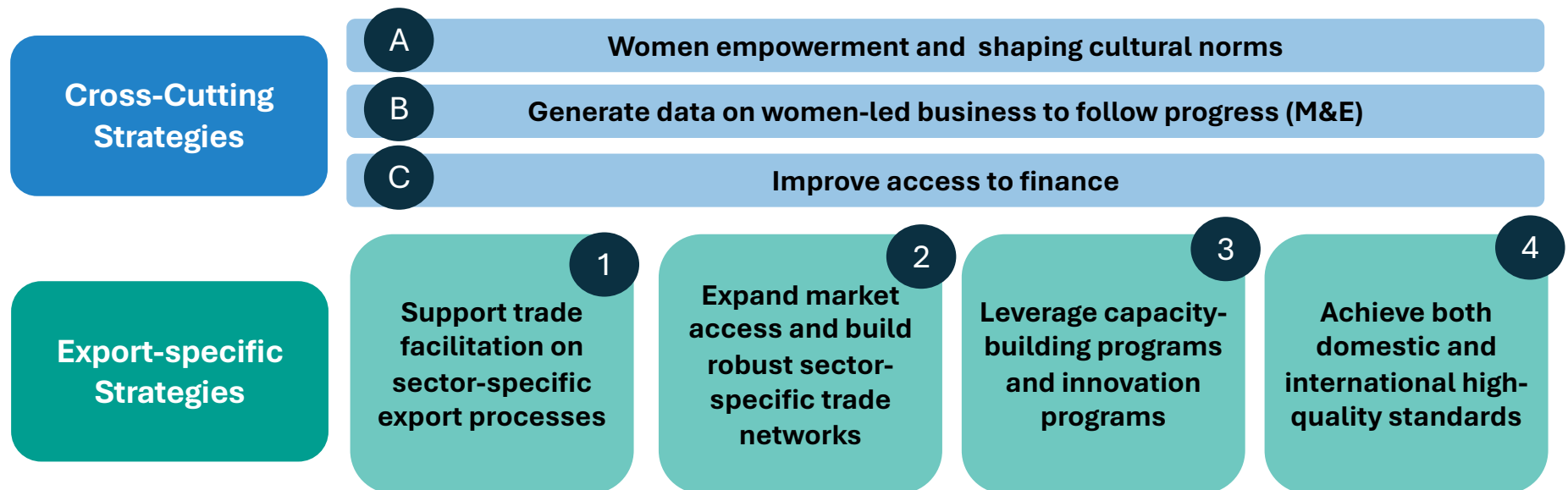
Source: online survey to Kenyan firms (Oct-Nov 2024)

Strategy to promote Women in Trade

Proposed recommendations

This assessment shows that gender gaps are existent in Kenya and that a strategy to promote women-led exporters must contain a **mix of cross-cutting policies** and **export-specific solutions**

These strategies should be implemented as part of a **cohesive export development framework** to **ensure synergy and avoid duplication of efforts.**



Strategy to promote Women in Trade

Proposed recommendations

The implementation strategies depend largely on the exporting experience.

Some strategies must be prioritized and promoted depending on the stage of each business.



Cross-Cutting Strategies

Strategy to promote Women in Trade

Proposed recommendations

A

Women empowerment and shaping cultural norms

Build Awareness and Challenging Stereotypes

- Launch **public campaigns** challenging harmful stereotypes and promote value of gender equality. Include calls to action encouraging women to **join trade missions and B2B events**.
- **Highlight role models** and celebrate successful women in various fields to inspire and keep challenging traditional gender roles
- **Facilitate community discussions** and address misconceptions on the role of women in society. Extend public campaigns into FBOs*, CBO*s, schools and health centers to reach more rural women.

Promotional material and community discussions facilitated by Business Associations (BAs)* in partnership with Ministry of Gender

Improve Education and Skills Development

- **Life skills training aimed at women** on leadership, digital literacy and financial literacy
- **Stem promotion** through scholarship, mentorship programs and workshops
- Advocate for **universal access to quality education** for girls and women
- Launch a 'Youth Ambassadors for Trade' initiative—**train university students on business-acumen and digital portals**.

Ministry of Education Advocacy and Life Skills Training through BAs*

Legislative and Policy Advocacy

- Advocate for policies that promote **women's rights** such as anti-discrimination laws and equal employment opportunities
- **Push for quotas and representation** in leadership positions both public and private sector
- **Advocacy for workplace policies that support working mothers** and affordable childcare services
- **End Gender-Based Violence** and provide protection
- **Showcase existing transparency initiatives** (e.g. KEPROBA dashboard) and propose mandatory KPI tracking

Advocacy from BAs*, Ministry of Gender

*Chambers of Commerce and Business Associations

*FBO: Faith-Based Organizations, CBO: Community-based organizations

Proposed Implementing party

Cross-Cutting Strategies

Strategy to promote Women in Trade

Proposed recommendations

B

Generate data on women-led business to follow progress (M&E)

Proposed Implementing party

Develop a Framework

- Framework should include **business demographics, financial performance and challenges** faced
- **Data needs to be gender-disaggregated**, including business ownership, leadership roles, and workforce composition
- **Establish KPIs** on business growth, access to resources and social impact
- Organize annual data-sharing & protection workshops (with KIPI/KNBS) to align protocols across all agencies.

BAs* in partnership with Ministry of Education, Trade and Agriculture. Ministry of Gender (reps should be present in all meetings)

Identify Sources and Tools

- **Government databases** (business registries, tax authorities) and **Partner with private institutions** (e.g. Bas, Banks and grassroots associations)
- **Use digital tools and tech-driven solutions** including big data analysis, AI and blockchain (for data integrity)
- **Use qualitative insights** including surveys, interviews and focus groups
- **Build capacity to collect and analyze this data.** Offer annual data-analysis workshops with certifications
- **Establish a national women-in-trade data portal** with county-level dashboards

BAs* in partnership with Government Agencies that collect Data such as KRA and Kenya Bureau of Statistics

Leverage Data for Program Design

- Data needs to be collected at regular intervals (min bi-annual reviews) to **track changes and measure progress** of all programs with gender KPIs
- **Impact assessment on the effectiveness of initiatives** aimed at women-led businesses
- **Create Feedback loops to refine programs** and adapt strategies
- **Co-create simple glossaries** with CBO*s and market hubs for dissemination

BAs* in partnership with think tanks and Ministry of Gender

*Chambers of Commerce and Business Associations

*CBOs: Community-based Organizations

Cross-Cutting Strategies

C

Improve
access to
finance

Proposed
Implementing
party

Create Gender-Specific Financial Products

- **Publish an online/offline directory of export-finance products** (e.g. loans, guarantees, crowdfunding platforms, etc)
- **Design loan products for women** with low interest rates, flexible repayment terms and small loans
- **Use digital and alternative credit scoring** like transaction histories and behavioral data **and credit models that don't require traditional collateral** (land-based) such as group lending or future cash flows
- Encourage the **use of local crowdfunding platforms tailored to women exporters**

BAs* in partnership with financial institutions and Ministry of Gender

Strategy to promote Women in Trade Proposed recommendations

Develop Women-focused Investment Funds

- **Establish venture capital funds** to prioritize investments in high growth sectors such as technology and agriculture led by women
- Use a **blend of private and public funds** to incentivize investment on women-led businesses
- **Support microfinance institutions** to reach underserved areas
- Run **outreach sessions on existing credit-guarantee schemes** via BA*s and banks

Advocacy from BAs* in partnership with Government agencies (State Department for Investment)

Strengthen Regulatory and Policy Frameworks

- Advocate for women to have **equal access to property ownership**
- Incentivize with **tax breaks or subsidies** all banks and lenders to prioritize loans for women-led businesses
- Set up **Credit Guarantee schemes** to reduce the risk for financial institutions lending to women
- Develop **incubators and accelerators** targeting women

Advocacy from BAs*

*Chambers of Commerce and Business Associations

Export-specific Strategies

Strategy to promote Women in Trade

Proposed recommendations

1

Support trade facilitation on sector-specific export processes

Agricultural Sector

- Improve guidance and compliance of **SPS, Certificates of origin, quality and health certificates** as well as **Packaging and labelling requirement** tailored to importing country . Offer mobile labs and batch testing services at county centers.
- Advocacy for ports and land crossing to obtain **cold-storage facilities for perishables**
- Establish **pre-clearance and fast-track lanes**
- Collaborate with destination countries on **Mutual Recognition Agreements**

BAs* in partnership with KEBS, KRA, Ministry of Trade

Manufacturing Sector

- Improve guidance and compliance of
 - Technical standards
 - Product safety and Good Manufacturing Practice certifications
 - Intellectual property
- Support **product traceability**
- Promote **harmonization of standards** through trade agreements

BAs* in partnership with KEBS, KRA, Ministry of Trade

All sectors

- Improve the **information portal** with detail the step-by-step to start and successfully finish an export process
- Promote the **use of digital tools** to reduce complexity and promote transparency
- Promote the use of **blockchain technology** to improve supply chain transparency and reduce fraud
- Foster resilience to global disruptions by **diversifying routes and logistical partners**, create contingency plans and digital processes
- Establish a joint KNCCI-Govt one-stop shop certification portal to streamline export readiness

BAs* in partnership with KEBS, KRA, Ministry of Trade

Proposed Implementing party

*Chambers of Commerce and Business Associations

Export-specific Strategies

2

Expand market access and build robust sector-specific trade networks

Proposed Implementing party

Strengthen Sector-specific trade networks for women

- Promote collective actions on **women-only groups** to promote **knowledge sharing** and **mentoring** opportunities from seasoned exporters
- Create **clusters** (or sector-specific subgroups) to improve **supply chain efficiency** and promote community-building initiatives
- Expand KNCCI and BMOs' service portfolio to offer bundled export support: group documentation, bulk logistics, collective market intelligence, and end-to-end process facilitation for member businesses.

BAs* in partnership with Ministry of Trade and Ministry of Gender

Increase market access for women exporters

- Increase **participation on fairs** to highlight women-only products
- Organize Government-led missions to visit **target markets, meet potential buyers and establish partnerships**
- **Facilitate B2B matchmaking** events to connect directly with potential clients
- Support **development of green value chains** by promoting certifications in sustainability, encourage standards that will pay a premium in other markets and include climate adaptation practices (e.g. regenerative agricultural, circular economy, etc.)

BAs* with support and partnership with KEPROBA, Ministry of Trade and Ministry of Gender

Promote the use of digital tools

- Utilize online platforms for **virtual exhibitions**, which are cost-effective and allow participation from remote locations
- Encourage women entrepreneurs to use the **online marketplaces (national and global)**
- Create an **export-only digital platform** to centralize tools and resources for women exporters
- Pilot AI-powered analytic tools for marketing and VR trade fairs for remote buyer engagement
- **Host quarterly ISOKO onboarding workshops** for exporters to navigate real-time market leads and order management

BAs* with support and partnership with KEPROBA, Ministry of Trade and Ministry of Gender

Strategy to promote Women in Trade

Proposed recommendations

*Chambers of Commerce and Business Associations

Export-specific Strategies

3

Leverage capacity-building programs and innovation programs

Proposed Implementing party

Export-readiness Programs

- Training on navigating customs, trade regulations and international standards
- Workshops on logistics, warehousing, shipping, cross-border payments and destination distributors

BAs* on export-focused workshops, one-on-one mentorships, partnership with KEPROBA

Digital Literacy & Innovation

- Skills to navigate in e-commerce platforms and use of marketing tools such as email, social media, cloud storage and office software
- Training on CRM software and supply chain management tools
- Cybersecurity awareness to protect data, cyber threats and safe online practices
- Develop USSD-based trade portals for non-smartphone users
- Partner with KIPi* for data protection training modules in all digital literacy curricula

BAs* with online and in-person workshops, mobile-based learning platforms and partnerships with tech companies
Partnership with KIPi

Financial Management and Marketing

- Training on basic financial skills, budgeting, manage cash flow, record-keeping and financial planning.
- Skills to manage financial risks and making investments
- Educate on how to proceed with national and international tax fillings
- Training on how reach target audiences, build brand awareness and driving sales
- Skills to analyze consumer behavior, competitors and target markets
- Training on the use of SEO, content creation and email marketing

BAs* using interactive workshops, hands-on training, successful case studies. Partnership with marketing agencies and financial institutions.

Strategy to promote Women in Trade Proposed recommendations

*Chambers of Commerce and Business Associations

*KIPi: Kenya Industrial Property Institute

Export-specific Strategies

4

Achieve both domestic and international high-quality standards

Proposed Implementing party

Domestic and Regional Standards

- Key to build a **first layer of quality standards** and meet regional requirements
- Perform **gap analysis and internal audits to analyze practices**
- Implementation plans to build **quality process systems and ensure consistency**
- **Training for employees** on requirements and quality control
- Align certificates validity periods and **create one-stop certification portal**

KEBS in partnership with BAs*

Strategy to promote Women in Trade Proposed recommendations

International Recognized Standards

Most recognized standards include:

- ISO Certifications (9001-Quality management, 14001-Environmental Management and 22000-Food Safety)
- CE for European Market
- Good Manufacturing Practices (GMP)
- Halal and Kosher
- ISO, HACCP, Global GAP
- **Financial support to obtain such certifications**

KEBS in partnership with BAs*

Other considerations

- **Most sectors need financial support** to obtain such certifications
- Ensure **quality certifications are matched with supply chain integration for traceability**
- **Encourage sustainability and social impact certifications** (e.g. Organic, Fair Trade, Rainforest Alliance, etc)

KEBS in partnership with BAs*

*Chambers of Commerce and Business Associations

Strategy to promote Women in Trade

Proposed recommendations

Some of the recommendations can be built **over already ongoing initiatives** that are already impacting women-led businesses:

Update ISOKO platform

- Update the page to incorporate a **check out list** and incorporate **logistic delivery solutions** at national level and export process
- Implement an **integrated payment gateway**

Update KNCCI Target Market Information

- Update the page with **market intelligence and demand trends** on destination countries
- Update the portal to create **virtual fairs with new clients**
- **Integrate real-time market opportunity alerts** into ISOKO platform and cross-border desks

Incentivize use of financial tools at KNCCI

- **Partnership with financial institutions offering a specific access to loans and funding for women**
- Update with **e-learning modules and certifications**

Coordinate and link existing Government Initiatives

- Expand KEPROBA programs targeting associations . Team up with with KEBS targeting international standards.
- Existing Ministry of Investments, Trade and Industry/KIEP programs could also target associations and focus on export-readiness products
- KRA information desks could team up with KENTRADE and digitalize information desks at cross-border points
- KEPROBA team up with existing State department for Crop Development/Regional programs to get export-ready products and help with market access. Same partnerships can be done with the Kenya Industrial Estates programs.
- KENTRADE could also target and train associations on how to use and find the information to navigate the export process
- Convene bi-monthly tech-and-standards forums with KNCCI, KIPI, KNBS & sector agencies.