



In-Country and Regional Programme Highlights



Digital Trade, Policy, Safeguarding and Inclusion in a Nutshell



African countries push for unified fish standards to boost intra-African trade

AQUA CONNECT

TURNING LOCAL FISHERIES INTO ENGINES OF JOBS AND GROWTH

The Women and Youth Economic Empowerment in Fisheries
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MESSAGE FROM THE PROGRAMME LEADERSHIP

Why inclusion sits at the heart of the fisheries programme



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During the quarter, the programme placed inclusion at the centre of accelerated programme activities, equipping women and youth with skills in fish handling, value addition, business management, and digital trade platforms, while connecting them to formal markets, financial services, and regional trade opportunities. By convening cross-border dialogues, field-based financial literacy training, and capacity-building initiatives, the programme ensures that participants not only gain knowledge but also tailored access to resources and decision-making spaces.

These efforts are already yielding results with women and youth opening formal accounts, accessing credit, strengthening enterprise governance, supplying regional markets and transforming previously informal, fragmented operations into coordinated, market-ready enterprises. Digital tools, partnerships with trainers, and direct engagement with financial institutions are further reducing barriers and creating pathways for sustainable, inclusive growth.

In parallel, safeguarding interventions acknowledge the risks women and young traders face, particularly around transactional exploitation, and worked to strengthen awareness, reporting and safer trading spaces. Digital tools were also deployed to connect traders to markets and reduce dependence on informal systems. By centring inclusion, the programme is not only expanding economic opportunities but also building fairer, safer and more resilient fisheries value chains, aligning with AfCFTA's mission to ensure women and youth benefit meaningfully from regional trade.

Emerging insights, assumptions and strategic shifts

Programme delivery continues to validate core assumptions, particularly the central role of women in fish trade and processing. However, emerging evidence shows youth participation, while present, is lower than initially projected, necessitating stronger emphasis on youth-led enterprises and employment pathways. Building on lessons from Year 1, the programme is transitioning from dispersed pilot interventions to a more focused approach centred on high-impact, system-level levers. This includes targeted portfolio adjustments in the DRC and Nigeria to safeguard results and strengthen regional trade corridors aligned with AfCFTA objectives.

Persistent structural constraints, such as non-tariff barriers, cold chain and logistics gaps, and inconsistencies between policy frameworks and border-level implementation, continue to impede trade efficiency. In response, the programme is adopting adaptive measures, including onboarding small-scale traders, advancing SPS digitisation, and making selective cold chain investments to enhance the resilience and functionality of regional fish trade systems. These refinements position the programme to model a more inclusive and commercially viable regional fisheries value chain, anchored in women's economic leadership and expanded youth enterprise growth.



H.E. Wamkele Mene, the Secretary General of the African Continental Free Trade Area (AfCFTA) Secretariat

Member States call for accelerated implementation of AfCFTA Agri-Trade Action Plan By Wezi Chunga Sambo, Agri Trade Consultant.

Member States of the African Continental Free Trade Area (AfCFTA) met in Addis Ababa on 8–9 December 2025 for a consultation on the AfCFTA Agri-Trade Action Plan, as efforts to unlock intra-African agricultural trade gather pace. Convened by the AfCFTA Secretariat, the meeting brought together representatives from 44 AfCFTA State Parties and three Non-State Parties, alongside Regional Economic Communities, private sector actors, and development partners, to deliberate on the proposed plan, which remains under consideration within AfCFTA policy processes.

The discussions deepening national ownership and supporting the domestication of the Action Plan. Participants reflected on the structural challenges holding back regional agri-trade. Despite agriculture employing around 60% of Africa’s workforce, less than 20% of agricultural and food trade takes place within the continent. African countries also spend more than \$80 billion annually importing food, much of which could be produced and traded regionally.

Delegates highlighted persistent non-tariff barriers, fragmented standards, slow border procedures, limited access to finance and weak logistics as major constraints. The forum agreed that prioritising agri-trade value chains, including maize, rice, soya, fruits and vegetables, palm oil, meat, fish, cashew and cotton, could stimulate trade, strengthen food security and support positive climate outcomes.

These value chains are seen as critical pathways for unlocking trade and economic opportunity in Africa. The Women and Youth Economic Empowerment in Fisheries through Inclusive Market Access Programme was referenced as a practical example demonstrating how coordinated policy reforms, targeted investment, and private sector engagement can support women- and youth-led enterprises to access regional markets, and how similar approaches could be adapted across other priority value chains.



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Lake Turkana fisheries poised for change as reform efforts gather pace

On the shores of Lake Turkana, Kenya's largest inland water body, fisheries remain a lifeline for thousands of households. Yet, the sector is still operating below its potential, constrained by weak or non-existing infrastructure (roads, cold chains, energy), limited market access, security concerns and inequalities, particularly for women and youth.

Programme team engagements with Turkana County Government officials, Beach Management Units (BMUs), traders, women groups and processors in Lodwar and Kakuma in November 2025, revealed a value chain dominated by fragmented small-scale traders and shallow-water fishing using rudimentary gears. Processing and value addition remain basic, largely limited to sun drying and salting, while cold storage and refrigerated transport are non-existent. These gaps continue to drive post-harvest losses and suppress incomes.

Although women are represented within BMUs, their influence in leadership and decision-making remains low and constrained.

Many operate with limited capital and rely on advance payments from buyers, mostly DRC traders, exposing them to price manipulation. But the momentum for change is strong. Turkana County has developed and will be validating a new Fisheries and Aquaculture Policy, which is expected to guide investments and development in the sector. The County Government has launched a Fisheries Development Trust Fund to support fisherfolk, women, youth and persons with disabilities who are interested in investing in fishing and aquaculture. Emerging aquaculture initiatives along the Turkwel River and in Kakuma offer opportunities to diversify livelihoods, drive trade and improve local economies.



Programme team members, Anataria Uwamariya and Mathews Wanjala engage local stakeholders during a field visit in Turkana County in November 2025, observing fish ponds and discussing value chain constraints affecting small-scale fisheries.

IN-COUNTRY AND REGIONAL PROGRAMME HIGHLIGHTS

Financing, market access and data gaps emerge as major pressure points in DRC fisheries reforms at national forum

Access to finance, weak market infrastructure and the absence of reliable data emerged as the most pressing challenges facing the Democratic Republic of Congo (DRC)'s fisheries sector during a national stakeholders' forum held in Kinshasa in November 2025.

The two-day event brought together over 60 participants from government, the private sector, fisher organisations, financial institutions and development partners to assess how the sector can better align with opportunities under the AfCFTA. Despite the country's vast freshwater resources, delegates noted the fisheries sector contribute less than 15% to DRC's national GDP, reflecting deep structural constraints.



Participants at the DRC National Fisheries consultative forum in November 2025. Photo Credit: TMA.

Discussions highlighted persistent constraints to the development of the fisheries sector, notably limited access to finance for women and youth who dominate fish processing and trade. Financial institutions cited weak cooperative structures and poor record-keeping, while producers noted the absence of tailored financial products and risk-sharing mechanisms. Participants also underscored market access challenges, including cold-chain gaps, outdated processing methods and inconsistent border procedures, which continue to drive post-harvest losses and informal trade. These challenges are compounded by the lack of harmonised sanitary and quality standards and weak fisheries data, limiting evidence-based policymaking. Addressing

these bottlenecks, alongside strengthening governance and boosting production, could create a competitive and inclusive fisheries sector.

Cross-Border dialogue puts women and youth at the centre of fish trade's future

Kilimo Trust convened several national Women and Youth Cross-Border Fish Trade Dialogues in Kisumu (Kenya), Jinja (Uganda) and Zanzibar (Tanzania), creating a platform for voices that are often excluded from trade policy dialogues.

In attendance were women and youth traders, processors, fishers, policymakers, border officials, government officials, financiers, private sector and civil society leaders in the three countries. The engagements agreed on a clear regional agenda focused on increasing the visibility of women and youth in trade systems, ensuring their safe participation, strengthening value addition, simplifying cross-border trade processes, and expanding access to finance for women- and youth-led enterprises in fisheries.

"For a long time, women have been invisible in data and decision-making. This initiative provides us with an opportunity to raise our profile, formalise our businesses, and harmonise trade policies to make cross-border trade easier," noted Susan Njeri, President, Association of Women in Fisheries Blue Economy Kenya, during the Kisumu workshop.



Stakeholders at the national dialogue in Zanzibar

OUTREACH TARGETS



The programme reached over 33,700 individuals during the quarter women (69%) and youth aged 15–35 (60%)



148 enterprises were supported across Kenya, Uganda, Tanzania, and Zambia; 29.5% were women-led and 42% youth-led, with Uganda and Zambia showing strong potential for further inclusion.



Strengthened market linkages and cross-border trade facilitation enabled the formal trade of over 650 metric tonnes of fish and fish products, valued at over \$615,000, across four EAC border points (Horo Horo/Lunga Lungu, Busia, Mpondwe, and Entebbe International Airport) via 11 SMEs engaged in export/import trade.



Financial inclusion interventions fostered positive behavioural change among fish value chain actors, particularly women and youth, with 87% improving record keeping, 67% separating business and household finances, and 93% gaining confidence in financial management.



Blended digital and in-person delivery model proved effective in building trust and understanding of financial products, with 86% of participants remaining active with formal credit services post-training.

Top Line Targets for FY 2026

In its second year, the Programme aims to reach over 149,000 additional participants, facilitate work opportunities for more than 88,000 young women and youth, and extend support to over 5,300 MSMEs. Implementation will be guided by evolving operational realities, including a strategic pivot in Nigeria and the Democratic Republic of Congo, alongside persistent cross-border trade barriers that continue to constrain fish flows and market efficiency. Year two is therefore positioned to accelerate progress towards establishing fisheries as a priority regional value chain under the AfCFTA, while strengthening the role of women and youth in driving inclusive and formalised intra-African trade.



Youth participants engage in a group discussion on challenges limiting youth participation in cross-border fish trade in Zanzibar. Kilimo Trust.

NEWS SPOTLIGHTS



Building financial confidence and access across fisheries communities

In the review period, MSC focused on strengthening financial inclusion across fisheries communities in Kenya, Uganda, Tanzania and Zambia by equipping women and men with financial literacy skills to inform decision-making. More than 15,000 participants completed hands-on training, supported by follow-up assessments to gauge behavioural change. The programme also introduced two financial inclusion instruments to help bridge the gap between financial knowledge and practice. In Kenya's Migori and Busia counties, the impact was particularly evident, with over 360 women gaining access to formal financial services through account-opening and credit-scoring support at a local bank.



African countries push for unified fish standards to boost intra-African trade



Delegates at the 2nd physical meeting of the ARSO Technical Committee on Fish, Fisheries and Aquaculture, held in Uganda in September 2025

African nations are stepping up efforts to harmonise fish, fisheries and aquaculture standards to facilitate cross-border trade and strengthen food safety. This momentum was highlighted at the second physical meeting of the African Organisation for Standardisation (ARSO)'s Technical Committee on Fish, Fisheries and Aquaculture, held in Uganda from 24 to 26 September 2025.

Hosted by the Uganda Bureau of Standards and facilitated by TradeMark Africa with the AfCFTA Secretariat and Mastercard Foundation, the meeting convened regulators and standards experts from over a dozen countries, including Egypt, Ghana, Nigeria, South Africa, Tanzania, Uganda and Zambia. Nigeria's Dr Oguntade chaired the session, which was attended by ARSO Secretary General Dr Nsegimana Hermogene and senior national standards officials.

The committee reviewed 25 draft African Standards, developed through national consultations, covering canned and frozen fish, shellfish, bivalves and seaweed, as well as hygiene, labelling, processing, and environmental, health and safety practices for aquaculture.

Once adopted, the standards are expected to reduce technical barriers, protect consumers and boost the competitiveness of African fish products. The committee also proposed new work on a general code of practice for fish products, standards for canned finfish, and specifications for fish oil.

THE STORIES OF CHANGE

Group dynamics are transforming Kenya's fisheries sector for women and youth

Across Nyanza, Turkana, and the Coast, nearly 4,000 women and youth traders and processors have joined formal business groups and trade associations, unlocking access to structured markets and creating opportunities far beyond their local communities. What started as small-scale, individual trading is now evolving into coordinated, market-ready enterprises, able to negotiate better prices, meet buyer requirements, and plan for growth.

The most visible impact has been cross-border market access. Women in Turkana County, for instance, are now supplying fish to buyers in the DRC. Christine Akatorot, a member of Chopper Women Business Group, explains that these opportunities emerged through forums facilitated by Kilimo Trust, where group leaders connected with larger traders from other regions who already had access to DRC markets.

Being part of a formal group is also changing the way members manage their businesses. Through table banking and regular savings with recognised financial institutions, they are strengthening cash flow, building resilience, and creating a solid foundation for growth. Beyond finances, these groups are enhancing the confidence, leadership, and a stronger voice for women throughout the fisheries value chain.

“Before joining Chopper Women Business Group, I traded alone and struggled to reach new markets. Being part of a formally registered association through this programme has given me the opportunity to reach wider markets in the DRC. Through table banking, we are saving and accessing financial services to grow our businesses,” Christine Akatorot, said.

At Bumba beach, 35-year-old Omena vendor, Faith Auma explained how access to credit enabled her to stabilise her supplies. With more reliable supply, she can now meet demand when buyers arrive at the lake and is steadily repaying her loan despite the short repayment period. She said, “After the training, I accessed a loan from Stanbic Bank and used it to stabilize my stock. The loan helped me to consistently have stock every time the fish buyers come to the lake, and I have started repaying it despite the short repayment period.

DIGITAL TRADE, POLICY, SAFEGUARDING AND INCLUSION IN A NUTSHELL

From invisible to investable: how digital tools are reshaping fisheries for women and youth

Across Africa's fisheries value chains, many women and young people have traded informally, relied on paper records and remained excluded from finance, certification and wider markets. This has resulted in limited growth, insecure incomes and missed opportunities in a sector with huge potential.

The Fisheries Programme is using digital solutions to change this. Rather than treating technology as a back-office efficiency tool, the programme is deploying digital systems as enablers of inclusion, dignity and economic agency.



Participants pose for a group photo after a training session on ISOKO in Lubumbashi, DRC in November 2025. Photo Credit: TMA.

Over the review period, more than 1,300 women and youth in Kenya, Uganda, Tanzania and Zambia were engaged through digital needs assessments and registered on the PropaData platform. For many, it was the first time they had a formal digital identity linked to their economic activity. That visibility is proving critical, opening doors to tailored support, financial services and market opportunities that were previously out of reach.

Mobile-first digital profiling has reduced dependence on paper-based processes that often disadvantage women and young traders with limited time or mobility. Disaggregated data has helped identify real constraints, from skills gaps to safeguarding risks, allowing the programme to design more responsive, youth-centred and gender-aware interventions.

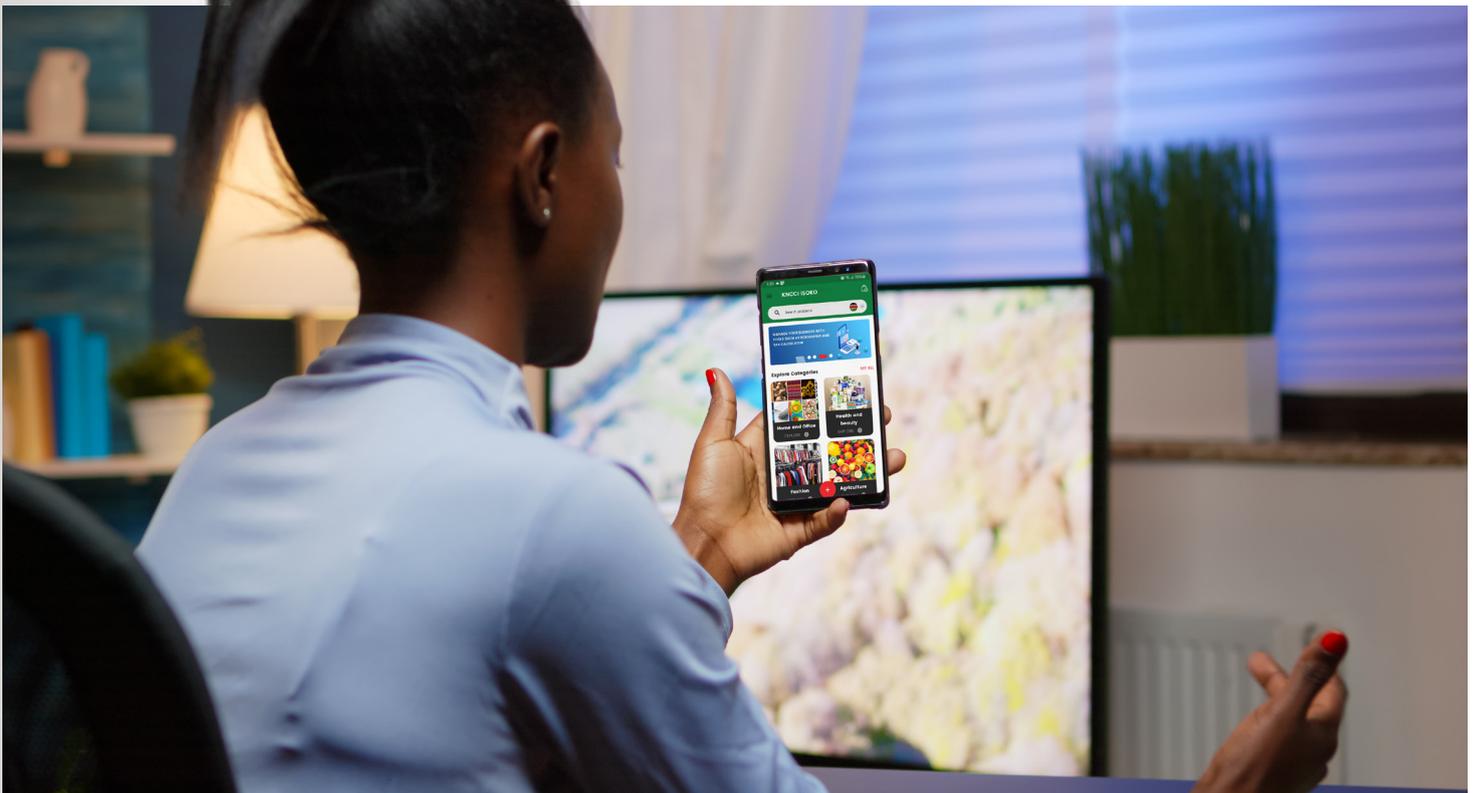
At the collective level, enhancements to the iSOKO platform have enabled cooperatives and associations to manage member data

and participation in ways that build trust and reduce individual digital burden. This community-based approach has lowered barriers for women traders and created new service roles for youth. These roles are formalised through the Digital Ambassador Framework, which trains young people to support onboarding, digital skills and platform use. In doing so, the programme is creating paid work opportunities and pathways into entrepreneurship. Equally, by digitising inspection and certification processes, the programme is cutting red tape that disproportionately affects small-scale traders, making it easier for women- and youth-led enterprises to trade seamlessly across borders.



300 WOMEN AND YOUTH WERE ENGAGED THROUGH DIGITAL NEEDS ASSESSMENTS

The infographic features a circular icon with a gear and a person, a checkmark icon, and a group of people icon.



SIDE BAR

Customising iSOKO digital marketplace for women and youth in fisheries

iSOKO is a regional digital trade platform developed by TMA with support from Global Affairs Canada to enable small-scale traders, particularly women and youth, participate more easily in cross-border trade. Launched in 2023, the web and mobile platform functions as a digital marketplace where traders can buy and sell goods, access real-time market and regulatory information, and use business tools such as bookkeeping services, tax calculators and currency converters. It also enables networking with logistics providers, financial institutions and other traders.

Building on this foundation, the fisheries programme is strengthening and adapting iSOKO to serve as a digital marketplace for women and young people working in the fisheries sector. Through the platform, fish traders, processors and aquaculture enterprises are able to market their products, connect with new buyers and access business development services that support the growth of their enterprises. Rather than creating a new system, this approach accelerates delivery, avoids duplication and leverages existing investments in a platform already designed to expand market access for micro, small and medium-sized enterprises engaged in cross-border trade.

During the reporting period, iSOKO progressed from concept refinement to an adoption-ready design for the fisheries value chain. Insights from digital needs assessments involving more than 1,300 traders across Kenya, Uganda, Tanzania and Zambia informed user journeys, onboarding processes and prioritised feature enhancements, ensuring the platform reflects how traders operate and adopt digital tools.

The Communities and Associations module will now serve as the main entry point, enabling association-led onboarding, member management and engagement through digital ambassadors.



While not yet fully scaled for fisheries, iSOKO is operational and positioned for wider adoption, with nearly 96,000 registered users across seven countries.

Simplifying fish trade and opening regional markets for small traders

Small-scale fish traders along East Africa's borders often face high costs, complex paperwork and long delays that make cross-border trade risky and unpredictable. In November 2025, the East African Community Secretariat, working with TMA and KEPROBA, rolled out training on the Simplified Trade Regime and export procedures for fish in Kisumu and Busia counties to resolve such bottlenecks. The sessions followed the expansion of the STR goods list to 567 tariff lines, allowing traders to move consignments valued below \$2,000 using simplified documentation.

The training focused on practical use of the STR, explaining how traders can benefit from reduced clearance costs, faster processing and preferential treatment when trading within the region. To improve accessibility, the STR guide and common list of goods were translated into Kiswahili, making the rules clearer for traders and border officials alike.

Kisumu was selected for its role as Kenya's main inland port on Lake Victoria and a hub for fish landing, processing and export. Busia, on the Kenya-Uganda border, remains a major corridor for regional fish trade. The two locations offered real-world insights into the challenges and opportunities facing small-scale traders. More than 100 participants, mostly women and youth traders, took part in the forums alongside government agencies. Discussions covered AfCFTA market opportunities, rules of origin and the need to formally onboard small cross-border traders into the STR.



A digital ambassador leading a digital up skilling session for traders in Haut Katanga région in DRC. Photo Credit: TMA.

Safeguarding workshop for women and youth in Mwanza, Tanzania in June 2025. Photo Credit: TMA.



When trading fish comes at a personal cost and how the programme is confronting safeguarding risks in Africa's fisheries

For many women and young people across Africa's fisheries value chain, earning a living can carry hidden risks that go far beyond market prices and transport costs.

New insights from safeguarding activities under the fisheries programme reveal how widespread sexual exploitation, abuse and harassment remain in the sector, and why addressing these risks is a central part of inclusive trade efforts.

Between May and June 2025, safeguarding training needs assessment workshops were held across Kenya, Uganda and Tanzania, reaching nearly 950 fish value chain actors, most of them women and youth. The findings were stark. Almost a quarter of participants did not know where or how to report safeguarding concerns, while many had either experienced or witnessed gender-based violence but lacked access to formal reporting mechanisms or support systems.

One woman's account, shared during the workshops, illustrates the reality behind the statistics. Travelling to secure fish during a period of scarcity, she was told she would only be sold fish if she agreed to sexual demands. She fled in fear, abandoning her goods. Her story reflects what the programme describes as a "double jeopardy" many women traders face, forced to pay twice for fish, first through exploitation and again in cash.

In response, the programme undertook a safeguarding training needs assessment completed in October 2025 and is now structuring tailored training materials for partners and participants. Initial capacity-building sessions were held for TMA staff in September, followed by targeted training for a youth-led fisheries enterprise in Kisumu in October. These sessions focused on recognising risks, understanding power dynamics in fisheries, and strengthening knowledge of legal frameworks and reporting pathways.

In November, safeguarding focal persons from implementing partners took part in advanced training on survivor-centred approaches, investigations and grievance mechanisms, with a strong emphasis on confidentiality and the principle of "do no harm". A broader safeguarding assessment of fish landing sites and markets across East Africa is also planned to examine behaviours and physical conditions, such as lighting, sanitation and childcare facilities, that affect safety and dignity.

LOOKING AHEAD

• In early 2026, MSC will convene a Kenya-based financial stakeholder forum to share field insights, close information gaps, and encourage wider participation in fisheries finance. The programme will also evaluate outcomes and behaviour changes in Uganda, Zambia and Tanzania, measuring progress in financial access, loan uptake, savings, and their impact on business growth and job creation.

• The programme will continue to register and train women and youth aged 18–35 in fish handling, value addition and business skills, while strengthening MSME market linkages and formalisation, expanding awareness of cross-border trade procedures, standards and digital platforms, and scaling partnerships with TVET institutions and financial service providers.

THROUGH THE LENSES



Wanawake na Maendeleo Self Help Group in Muleba, Kagera, specialises in sardine (dagaa) value addition, including buying, drying, processing, packaging and selling. Kilimo Trust has signed an MoU with the group, which will offer internship opportunities to programme participants, providing youth and women with hands-on experience in enterprise operations and quality standards.



Salma Chatto, CEO of Mikindani Seaweed Company in Mtwara, Southern Tanzania displaying some of the firm's products. Her company produces a wide range of products including petroleum jelly oil, soaps, tea masala, Vicks and lotions. The programme will work with Salma to train youth and women, providing hands-on skills in processing, packaging and product development.



Changai seaweed women traders in Kwale County in an onboarding session, marking their entry of into the programme for capacity building and inclusive market access support.



Auma Susan (also on front cover page) feeds fish at her cage in Wairaka Landing Site, Jinja, Uganda, purchased using facilitation support provided under the AfCFTA, TMA and Mastercard Foundation Women and Youth Economic Empowerment in Fisheries Programme in November 2025. Photo Credit-Lattice.

Implementing Partners:

