

UNIT  
**13**



# Marketing



LEARNING / FACILITATING MATERIALS

CITRUS PRODUCTION  
NATIONAL CERTIFICATE I



**NEPAD**  
TRANSFORMING AFRICA



implemented by  
**giz** Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH





# Introduction

Welcome to the start of your career in citrus marketing

A career in citrus marketing has never been as popular as it is now; competition is strong and the standards are getting high. So you too must aim higher, particularly if you see it as opportunity to build up your lifelong career.

There have been significant changes in the citrus industry over the years which have brought new standards, techniques, products and opportunities. Many career options are also available within the pineapple marketing.

This unit will look at, advertisement, distribution, contract farming and out-grower schemes and market requirements for citrus.

While training, you should make an effort on improving your personal habits, skill and knowledge to get along well with the new development in the pineapple industry.

Congratulations for making the decision to study citrus marketing. You have taken the first step towards a very interesting and satisfying career.

This learning material covers all the Learning Outcomes for marketing requirements for the **Certificate I Programme**.



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## Demonstrate knowledge in advertisement

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This LO will cover the importance of advertisement, identify various media that promote advertisement, importance of participating in international and local fairs, plan and execute at least one exhibition and explain the roles of fliers, manuals and journals in advertising.

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### PC (a) Explain the importance of advertising

#### Importance of advertising

Advertisements have crept even into smaller and insignificant things of our life. Everything from education to career building, to buying soap or a mobile phone, one has to rely on advertisements. Some importance's of advertising are:

- It helps in increasing sales
- It creates awareness in people.
- They persuade or convince other people to buy these brands

### PC (b) Identify the various media that promote advertisement

These days there are two common types of media for advertising depending on your budget and the targeted customer. These are:

1. **Print media:** Advertising in the print media has an advantage of the consumer making reference to the advert in the future if he forgets about the details, but this can cover only those who can read or buy that printed document. Examples of print media are newspapers, fliers, posters, bill boards etc.
2. **Electronic media:** Advertising in the electronic media has an advantage informing a larger number of consumers within a short possible time. However, the consumer cannot make reference to the advert in the future if he/she forgets about the details except it is replayed. This advert also covers only those who have access to electronic media like radio, television etc.

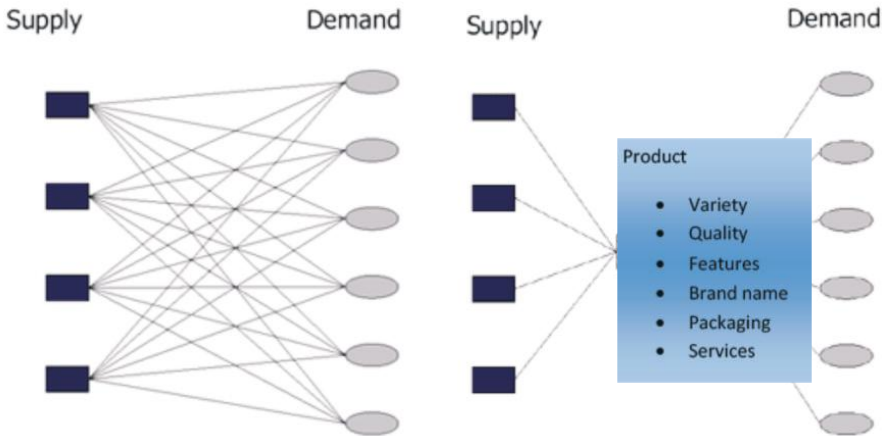
## PC (c) Outline the importance of participating in international and local fairs.

### Importance of participating in international and local fairs.

Trade fairs are time- and (often) sector defined marketing events at which the fundamental products and innovations of an industry or sector are exhibited by a variety of companies referred to as exhibitors, who target interested buyers and industry participants (the visitors). These trade fairs are usually organized by government, chambers, industry associations, or by specialized exhibition companies.

Basic importance of trade fairs are:

- Show case products
- Sharing of information and knowledge
- Promotion of products and organizations.
- Avenue for selling products



**Fig 1: Situation without trade fairs**

**Fig 2: Using trade fairs**

In **Fig 1**, each of the producers has to move to make their products available at six sites which bring about additional costs.

In **Fig 2**, each producer brings their produce to a central fair (where all products from other sites may be on display) to meet and sell to buyers (market/demand), reducing cost to both the producer and the buyer.

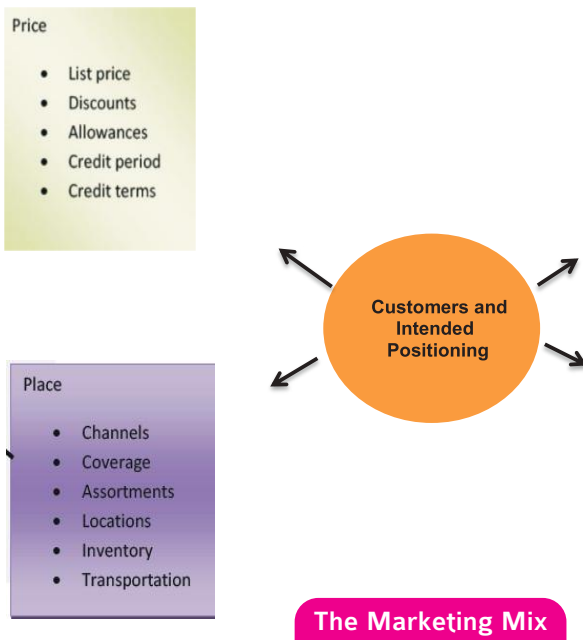
**Promotion**

- Advertising
- Sale promotion
- Public relation
- Publicity
- Personal selling

**Marketing mix:** The product, its price, promotion and distribution blended together to get favourable response from the customer. (Figure below)

This is also called as 4P's of Marketing or Market assortment;

- **Product:** It is a good, service, idea, place or person that offered to customer to satisfy his/her need. The attributes of product are variety, quality, warranty, design, packaging, and service. For example, pure water Limited, a drinking water company in Ghana, offers water in two package names i.e. the bottled water and sachet water.
- **Price:** the value at which customer is willing to purchase the product. For example, MTN offers prepaid service vouchers in GHC 2, GHC 5 and GHC 10 denominations.
- **Place:** Distribution of goods from the factory to the target customer. It includes distributors, stockiest and retailers. To illustrate, MTN uses authorised distributors to sell MTN phones and vouchers and desktops to the target customers.
- **Promotion:** communicating product features and its uses to target customers through different Medias. For example, Vodafone Ghana promotes its cellular services through TV, Radio and newspaper.



## **PC (d) Plan and execute at least one exhibition per a programme.**

Planning and executing at least one advertisement per media for a school programme.

An exhibition, in the most general sense, is an organized presentation and display of a selection of items. In practice, exhibitions usually occur within museums, galleries, exhibition halls, and trade fairs.

Procedure for mounting an exhibition:

### **A. Planning**

- i. Decide on what to exhibit
- ii. State objectives and expectations (decide on general theme of the exhibition)
- iii. Decide on possible date, time, venue and duration
- iv. Register with exhibition company (meeting standards)
- v. Decide on logistics
- vi. Identify personnel, planning/implementation committee
- vii. Develop communication strategies (labelling, using banners, fliers, sample products and posters of products)
- viii. Inform appropriate stakeholders (farmers, MOFA, companies etc)
- ix. Construct your stand

### **B. Opening day**

- i. Clean exhibition centre
- ii. Get logistics and personnel ready
- iii. Convey products to stand
- iv. Arrangement of products





## Self-assessment

### PC (a)

1. State three (3) reasons for advertising citrus products

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### PC (b)

- i. State the various media that promote advertisement for citrus products

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- ii. You intend to advertise your citrus products. State your choice of media and explain the reasons for the choice

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### PC (c)

In groups of three (3), discuss the reasons for participating in international and local citrus fairs

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### PC (d)

1. Plan and mount an exhibition of citrus products following the procedures discussed in learning materials PC (d). Note: Use occasions such as school open days, schools speech and prize given days.

- 2a. Visit a nearby media house and report on the following:

- i. the roles of advertiser
- ii. importance of advertising

- b. Write a report and discuss with colleagues in class.

## Demonstrate knowledge in distribution

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In this LO, you will learn about the roles of FBOs in group marketing, designing a wholesaler distribution format, the roles of retailers in distribution and explain International Commercial Terms (incoterms) used in trade.

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### PC (a) Explain the roles of Farmer Based Organizations (FBOs) in group marketing

In this LO you will learn about the role of Farmer Based Organizations in group marketing, design wholesalers distribution format, the role retailers play in distribution, explain international commercial terms (incoterms) used in trade and prepare and implement a marketing plan for citrus products.

#### Explain the role of Farmer Based Organizations in group marketing

Farmer base organization is coming together of individual farmers for their economic benefits. Cooperation has always been fundamental for human society and plays a prominent role in rural and agricultural development. Farmers in Ghana engaged in collective activities long before the introduction of formal farmer groups and cooperatives.

Collective activities among farmers are traced back to the pre-colonial period during which neighbouring farmers provided each other with reciprocal labour support on their fields, especially weeding. In Ghana, cooperatives are viewed as key instruments for agricultural and rural development.

Therefore, farmers adopted a liberal approach to the development of cooperatives, allowing other types of rural and farmers' self-help organizations for income-generating activities to be formed, all of which are commonly referred to as Farmer-Based Organizations (FBOs).

These groupings help farmers to:

- sell their produce at competitive price
- mobilise resources for transporting their produce to market Centre's at reasonable cost than individuals.
- mobilise inputs to members at a reasonable cost
- serve as a link between members and other organizations.
- Serve as point for information sharing and knowledge acquisition

## PC (b) Design a wholesaler distribution format

Designing a wholesaler's distribution flow wholesaling as the channel of distribution refers to the overall flow of information and goods from original manufacturer to end consumer. The wholesaler, also known as the distributor, acquires goods from a manufacturer, farmer and holds them in a distribution centre and sells them to retailers. Wholesale markets basically have to perform the following functions cost-effectively:

- i. Physical exchange of produce
- ii. Sorting of produce on the basis of standard criteria, thus facilitating sales (working much more efficiently with standardization of weights, measures and quality)
- iii. Formation of an equilibrium price for produce
- iv. Exchange of information between suppliers and retailers
- v. Risk management and hedging (price fluctuation risks)
- vi. Packaging

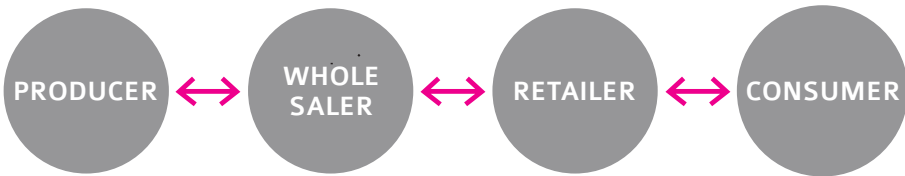


Figure 1

Fig 1 shows a wholesaler distribution format

NOTE: The forward arrow indicating the flow of products from the produce to the wholesale, retailer and to consumer. The returning arrow indicates the feedback information from the consumer through retailer, wholesaler to the producer.

## PC (c) Explain the role of retailers in distribution

Retailing is a distribution channel function where an organization buys products from supplying firms (manufacturers) and sells directly to consumers.

### Role of retailers in citrus distribution

- i. Identify a wholesale factory
- ii. Determine products to be retailed and their prices
- iii. Purchase products in bulk from wholesalers
- iv. Repackage if necessary

- v. Sell to consumers in bits
- vi. Supply wholesalers with feedback from consumers

## PC (d) Explain International Commercial Terms (incoterms) used in trade.

International Commercial Terms (INCOTERMS) are the international rules for the interpretation of trade terms used in the international trade created by the International Chamber of Commerce. Examples include Free On Board (FOB)/Cost Insurance and Freight (CIF). Others are:

**EXW:** “Ex Works” means that the seller delivers when it places the goods at the disposal of the buyer at the gates of the seller's premises or at another named place (i.e. works factory, warehouse, etc.). The seller does not need to load the goods on any collecting vehicle nor does it need to clear the goods for export, where such clearance is applicable. **FCA:** “Free Carrier” means that the seller delivers the goods to the carrier or another person nominated by the buyer at the seller's premises or another named place. The parties are well advised to specify as clearly as possible the point within the named place of delivery, as the risk passes to the buyer at that point.

**CPT:** “Carriage Paid To” means that the seller delivers the goods to the carrier or another person nominated by the seller at an agreed place (if any such place is agreed between parties) and that the seller must contract for and pay the costs of carriage necessary to bring the goods to the named place of destination.

**CIP:** “Carriage and Insurance Paid to” means that the seller delivers the goods to the carrier or another person nominated by the seller at an agreed place (if any such place is agreed between parties) and that the seller must contract for and pay the costs of carriage necessary to bring the goods to the named place of destination. The seller also contracts for insurance cover against the buyer's risk of loss of or damage to the goods during the carriage. The buyer should note that under CIP the seller is required to obtain insurance only on minimum cover. Should the buyer wish to have more insurance protection, it will need either to agree as much expressly with the seller or to make its own extra insurance arrangements.

**DAT:** “Delivered at Terminal” means that the seller delivers when the goods, once unloaded from the arriving means of transport, are placed at the disposal of the buyer at a named terminal, port or place of destination. “Terminal” includes a place, whether covered or not, such as a quay, warehouse, container yard or road, rail or air cargo terminal. The seller bears all risks involved in bringing the goods to and unloading them at the terminal at the named port or place of destination.

**DAP:** “Delivered at Place” means that the seller delivers when the goods are placed at the disposal of the buyer on the arriving means of transport ready for unloading at

the named place of destination. The seller bears all risks involved in bringing the goods to the named place.

**DDP:** “Delivered Duty Paid” means that the seller delivers the goods when the goods are placed at the disposal of the buyer, cleared for import on the arriving means of transport ready for unloading at the named place of destination. The seller bears all the costs and risks involved in bringing the goods to the place of destination and has an obligation to clear the goods not only for export but also for import, to pay any duty for both export and import and to carry out all customs formalities.

**FAS:** “Free Alongside Ship” means that the seller delivers when the goods are placed alongside the vessel (e.g., on a quay or a barge) nominated by the buyer at the named port of shipment. The risk of loss of or damage to the goods passes when the goods are alongside the ship, and the buyer bears all costs from that moment onwards.

**FOB:** “Free On Board” means that the seller delivers the goods on board the vessel nominated by the buyer at the named port of shipment or procures the goods already so delivered. The risk of loss of or damage to the goods passes when the goods are on board the vessel, and the buyer bears all costs from that moment onwards.

**CFR:** “Cost and Freight” means that the seller delivers the goods on board the vessel or procures the goods already so delivered. The risk of loss of or damage to the goods passes when the goods are on board the vessel. The seller must contract for and pay the costs and freight necessary to bring the goods to the named port of destination.

**CIF:** “Cost Insurance and Freight” means that the seller delivers the goods on board the vessel or procures the goods already so delivered. The risk of loss of or damage to the goods passes when the goods are on board the vessel. The seller must contract for and pay the costs and freight necessary to bring the goods to the named port of destination. The seller also contracts for insurance cover against the buyer's risk of loss of or damage to the goods during the carriage. The buyer should note that under CIF the seller is required to obtain insurance only on minimum cover. Should the buyer wish to have more insurance protection, it will need either to agree as much expressly with the seller or to make its own extra insurance arrangements.

**Demurrage:** It is an ancillary cost that represents liquidated damages and delays. It is also a charge for detaining a consignments or goods.

**Bonded Warehouse:** Custom control warehouse where duties are paid as and when demanding.

**B/L:** “Bill of Lading” is a document issued by a carrier (shipping company) the shipper of goods. It is a requirement for payment of the goods by the buyer. It acts as,

- i. A receipt for the goods shipped.
- ii. Evidence of the contract of carriage
- iii. Server as a do document of title (ownership) to the person/organization whose name/address appears on the bill.

Recently an electronic version of electronic Bill of Lading (eB/L) as well as another replacement document known as “Sea Waybill” is also acceptable and in use.(Subject to governing rules and regulations)

	INCOTERMS® 2010 RULES CHART OF RESPONSIBILITY										
	Any Transport Mode		Sea/Inland Waterway Transport				Any Transport Mode				
	EXW	FCA	FAS	FOB	CFR	CIF	CPT	CIP	DAT	DAP	DDP
<b>Charges/Fees</b>	Ex Works	Free Carrier	Free Alongside Ship	Free On Board	Cost & Freight	Cost Insurance & Freight	Carriage Paid To	Carriage Insurance Paid To	Delivered at Terminal	Delivered at Place	Delivered Duty Paid
<b>Packaging</b>	Buyer or Seller	Seller	Seller	Seller	Seller	Seller	Seller	Seller	Seller	Seller	Seller
<b>Loading Charges</b>	Buyer	Seller*	Seller	Seller	Seller	Seller	Seller	Seller	Seller	Seller	Seller
<b>Delivery to Port/Place</b>	Buyer	Seller	Seller	Seller	Seller	Seller	Seller	Seller	Seller	Seller	Seller
<b>Export Duty &amp; Taxes</b>	Buyer	Seller	Seller	Seller	Seller	Seller	Seller	Seller	Seller	Seller	Seller
<b>Origin Terminal Charges</b>	Buyer	Buyer	Seller	Seller	Seller	Seller	Seller	Seller	Seller	Seller	Seller
<b>Loading on Carriage</b>	Buyer	Buyer	Buyer	Seller	Seller	Seller	Seller	Seller	Seller	Seller	Seller
<b>Carriage Charges</b>	Buyer	Buyer	Buyer	Buyer	Seller	Seller	Seller	Seller	Seller	Seller	Seller
<b>Insurance</b>						Seller		Seller			
<b>Destination Terminal Charges</b>	Buyer	Buyer	Buyer	Buyer	Buyer	Buyer	Seller	Seller	Seller	Seller	Seller
<b>Delivery to Destination</b>	Buyer	Buyer	Buyer	Buyer	Buyer	Buyer	Buyer	Buyer	Buyer	Seller	Seller
<b>Import Duty &amp; Taxes</b>	Buyer	Buyer	Buyer	Buyer	Buyer	Buyer	Buyer	Buyer	Buyer	Buyer	Seller

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This chart is designed to provide a basic level of understanding of Incoterms® 2010 Rules and Definitions. For a fuller explanation of the trade terms refer to the ICC website or visit www.i-b-t.net/incoterms.asp.

\* Seller is responsible for loading charges, if the terms state FCA at seller's facility.

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## Self-assessment

### PC (a)

- 1a. Explain Farmer Based Organizations (FBO)
- 1b. Explain the roles of Farmer Based Organizations in marketing agricultural products

### PC (b)

- 1a. Sketch a wholesaler format using the information in (Q 1a) above.
- 1b. Explain how information flow occurs in the format.
- 1c. State the importance of the wholesaler format

### PC (c)

1. Explain the roles of retailers in the distribution of citrus products

### PC (d)

1. Explain the following International Commercial Terms (incoterms) used in trade:
  - i. EXW
  - ii. FCA
  - iii. CPT
  - iv. CIP
  - v. DAT
- 2a. Visit the Ghana Export Promotion Council or Airport or any nearby harbour or boarder (entry points) to find out the type of INCOTERMS used and how they are written and displayed.
- 2b. Submit report in groups and discuss in class

### PC (e)

In groups of four(4), discuss the elements in the marketing plan process

## Demonstrate knowledge in contract farming and out-grower schemes

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In this LO, you will learn about the importance of contract farming and out-grower schemes, the principles used in pricing products, the procedure of negotiation in contract farming and the roles of Memorandum of Understanding (MOU) in business environments.

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### PC (a) Explain the importance of contract farming and out-grower schemes

In this LO you will learn about the importance of contract farming and out-grower scheme, principles used in pricing, negotiations in contract farming and the roles of memorandum of understanding in business environments.

#### **Contract farming and out-grower schemes.**

Contract farming is an agreement between farmers on one hand and buyers, processing, marketing firms at the other hand for the production and supply of agricultural products under forward agreements, at a predetermined frequency and prices.

Contract farming involves agricultural production being carried out on the basis of an agreement between the buyer and farm producer. Sometimes it involves the buyer specifying the quality required and the price, with the farmer agreeing to deliver at a future date. More commonly, contracts outline conditions for the production of farm products and for their delivery to the buyer's premises. The term, "out-grower scheme", is sometimes used synonymously with contract farming.

#### **Importance of contract farming and out-grower schemes are:**

- i. there is a guaranteed price for both buyers and suppliers
- ii. reliable source of supply of citrus fruits to processors or markets
- iii. reliable markets for citrus fruits
- iv. there is sometimes provision of inputs to farmers from buyers.





## PC (b) Explain the principles used in pricing.

The following are some principles used in pricing of citrus fruits;

### i. Disclosure

Farmers and buyers should make full disclosure of all information necessary for the conclusion of the agreement and this should involve fixed and variable costs e. g unit cost of production, cost of transportation, storage and buildings.

### ii. Transparency in price determination

Prices and payment constitute a key element of any contract, and these points need to be clearly understood and agreed upon by farmer and buyer.

### iii. Readability of contracts

Contracts should be written in clear and coherent language, using a legible type face and words that are understandable by a farmer of average education and experience

## PC (c) Explain the procedure of negotiation in contract farming.

### Procedure for negotiation in contract farming:

The contract should stipulate which party will be responsible for supplying and applying farming inputs. Where contracts envisage the supply of inputs (i.e. pesticides, fertilizer, planting materials, fuel), before the start of each season all inputs should be identified and ordered well in advance of farming operations such as planting and transplanting. Where farmers require inputs for the crops under contract, the buyer could consider supplying these and deducting the cost upon delivery of the contracted product.

**Note:** There should be transparency and fairness in clauses related to input supply and use

### Transparency and fairness in Clauses relating to quality

Contractors and farmers should agree on production practices and procedures that are conducive to producing good quality products. Such practices include proper use of production inputs, which are recommended for the type of agricultural product to be grown. Farmers are also expected to follow good management practices, which may include maintenance of hygienic conditions.

### Determination of price by one party

In some cases the contract expressly provides that the price will be determined by one of the parties. This happens frequently in several sectors, for example the supply of services. The price cannot easily be determined in advance and the performing party is in the best position to place a value on what it has been done.

### Determination of price by third party

A provision that the price will be determined by a third party can give rise to serious difficulty if that third party is unable to accomplish the mission (not being the expert he or she was thought to be) or refuses to do so. This third party possibly can be judges or arbitrators. Determination of price by reference to unit cost of production, current market price and external factors

Contract prices are determined by calculating the unit cost of production against the current market price of goods. In some situations the price is to be fixed by reference to external factors, typically a published index or quotations on a commodity exchange

## PC (d) Explain the roles of Memorandum of Understanding in business environments

A memorandum of understanding (MoU) describes a bilateral or multilateral agreement between two or more parties. It expresses a convergence of will between the parties, indicating an intended common line of action. It is often used in cases where parties either do not imply a legal commitment or in situations where the parties cannot create a legally enforceable agreement. It is a more formal alternative to a gentleman's agreement.



## Self-assessment

### PC (a)

- 1a. Explain the difference between contract farming and out-grower schemes
- 1b. In a group of three (3), discuss the reasons why you will engage in contract farming and out-grower schemes

### PC (b)

1. State the differences in the following principles used for pricing citrus fruits:
  - i. Disclosure
  - II. Transparency in price determination
  - III. Readability of contracts

### PC (c)

1. In groups of four, discuss the following negotiation procedures in citrus contract farming:

- i. Transparency and fairness in Clauses relating to quality
- ii. Determination of price by one party
- iii. Determination of price by third party
- iv. Determination of price by reference to unit cost of production, current market price and external factors

**PC (d)**

- 1a. Explain the term Memorandum of Understanding (MOU)
- 1b. State the importance of Memorandum of Understanding when conducting business with consumers.

## Demonstrate knowledge in market requirements

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In this LO, you will learn about methods of grading to conform to standards in citrus marketing, voluntary and legal requirements for market entry and implication of exceeding maximum residual levels of pesticide.

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### PC (a) Explain and demonstrate how grading is done to conform to standards in citrus marketing

#### Grading

Regardless of the market destination, the fruit should be sorted according to size, shape, firmness, external colour, insect damage, and decay. Visibly damaged fruit should be rejected. However, there are certain minimal requirements for citrus fruit intended for any market. The fruit should be:

- cleaned and free of dirt or stains
- matured and firm
- well shaped and have fully developed eyes
- free of punctures, wounds, and cuts
- free of sunburn, insect damage and decay

### PC (b) Explain voluntary and legal requirements for market entry.

**GLOBALGAP** is a private sector body that sets voluntary standards, or Good Agricultural Practices (GAP), for the certification of agriculture, including some aquaculture, products around the globe. It assures farmers and consumers of their safety, health, and welfare, environmental and social impacts on fruits. There are provision for group and individual certification to meet requirement. There should be an officer at the farm and a yearly audit for renewal of certification.

**Fair trade:** is an organized social movement that aims to help producers in developing countries to make better trading conditions and promote sustainability. It advocates the payment of a fair and premium price to farmers as well as higher social and environmental standards. It focuses in particular on exports from developing countries to developed countries.

There are several recognized Fair-trade certifiers, including Fair-trade International (formerly called FLO/Fair-trade and fair for life).

Hazard Analysis & Critical Control Points (HACCP): Is a management system in which food safety is addressed through the analysis and control of biological, chemical, and physical hazards from raw material production, procurement and handling, to manufacturing, distribution and consumption of the finished products.



Logo for HACCP

Organic standards: It is a legal certification for agricultural produce without the use of chemicals and pesticides.

### PC (c) Explain the implication of exceeding maximum residual levels of pesticide

#### Implication of exceeding maximum residual levels of pesticide

Pesticide residue refers to the pesticides that may remain on or in food after they are applied to food crops. The levels of these residues in foods are often stipulated by regulatory bodies in many countries. Exposure of the general population to these residues most commonly occurs through consumption of treated food sources.

Persistent chemicals can be magnified through the food chain and have been detected in products ranging from meat, poultry, and fish, to vegetable oils, nuts, and various fruits and vegetables.

Among other things the implications of exceeding maximum residual levels of pesticides includes:

- Health hazard
- Rejection of fruits from the markets
- Withdrawal of certification
- Penalty to the supplier if found guilty



## Self-assessment

### PC (a)

1. Visit the school or nearby farm or Citrus shops and demonstrate how citrus fruits are graded to conform to standards in citrus marketing.

### PC (b)

1. Explain the following:
  - i. voluntary requirements for market entry
  - ii. legal requirements for market entry

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### PC(c)

Explain the implications of exceeding maximum residual levels of pesticide

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