

THE KUZA ONE NETWORK AGRIPRENEUR MODEL

What have we Learned?

IMPACT BRIEF

Background and Challenges in Smallholder Agriculture:

- Smallholder farmers are critical to food
 supply in developing regions, contributing
 80% of the food supply, but they face a
 significant \$450 billion financing gap, with
 less than 2% met by impact-driven lenders. Need for Evaluation
- Beyond financial access, smallholder farmers in sub-Saharan Africa struggle with limited access to inputs, markets, and quality extension services. The current ratio of extension officers to farmers (1:1500 in SSA) falls significantly short of the recommended 1:400 by FAO, limiting farmers' access to crucial advisory and knowledge sharing.
- Digital solutions like Kuza's OneNetwork platform aim to enhance last-mile service delivery through agripreneurs, bridging the gap between farmers and extension services.
- The Kuza DAT Programme, which was implemented from 2020 to 2024 supported by the World Bank through the NARIGP and KCSAP programmes, is one of the most significant rollouts of the agripreneurship model in Kenya.
- The model's success is reflected in its inclusion within the World Bank—supported NAVCDP Project Appraisal Document (PAD) and in President Ruto's announcement calling for the establishment of 20,000 agripreneurs across Kenya, with all county governments now integrating agripreneurs into their development plans.



Evaluating such digital and financial inclusion models is crucial for scaling effective solutions and optimising agricultural interventions.

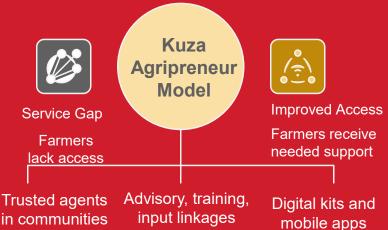
Objectives of the Study

The primary objective of this study was to assess the impact of Kuza's Agripreneur model in improving smallholder farmers' access to inputs, financial services, digital technology, and market linkages, ultimately enhancing farmer productivity, income, job creation, and resilience.

The Kuza Agripreneur Model

This is an innovative approach designed to bridge the last-mile service gap in agriculture across Sub-Saharan Africa.

Bridging the Last-Mile Service Gap







Agripreneurs as Essential Service Nodes

324

agripreneurs engaged under the **DAT** programme

unique farmers engaged

61370

unique farmers trained

trained are women

are youth

counties signed MoUs with Kuza under the NARIGP and KCSAP partnerships

15 training sessions with an average of

lessons through the Kuza Leadership Academy and the Agribytes in English & Swahili

Training experience (Agribytes + Kuza Leadership Academy)

Kuza Agribytes

Key Elements in the Training: Value chain production practices, climate-smart and regenerative agriculture techniques, post-harvest handling, value addition, and market access insights.

Agribytes are 42+ value chain content digitised in short 3-minute videos in English and Swahili languages. Agribytes emerged as a core pillar of Kuza's training, focusing on practical, businessoriented agricultural skills

Nakuru and Kilifi agripreneurs highlighted learning how to write business plans enabled them win grants, identify market gaps, and apply structured thinking.

programme demonstrated The effective value addition in dairy and horticulture, transitioning from raw milk to products like 'Lala' and yoghurt. This reflects a full-cycle training model that strengthens market access, rural incomes, and food system resilience.

Agripreneurs reported learning skills such as soil test and drip irrigation that have been instrumental in their businesses verifying entrepreneurship as a driver joining Kuza

Kuza Leadership Academy

Key Elements in the Training: Leadership development, communication, confidence building, group facilitation

The Kuza Leadership Academy is a 15-week mini-MBA course covering mindset, business training. The Leadership Academy was effective in building confidence and interpersonal skills. The trainings had transformative effect on social influence, enabling agripreneurs to mobilise, communicate, and lead effectively

The leadership training was appreciated as a complement to technical and marketing knowledge

In Homabay, the training helped agripreneurs navigate generational and group dynamics, making them more comfortable working with diverse farmer groups

The Nakuru agripreneurs reported that the training equipped participants with the knowledge to serve as one-stop service providers for farmers, offering support across the entire agricultural value chainincluding access to inputs, soil testing, and market linkages

Session completion rates



Drivers to join the Kuza Programme

To gain more knowledge about what I was expected to do. In the process of helping the farmers, I was also learning and improving myself

Source: IDI, Agripreneur, Nakuru

I was motivated to join Kuza because the programme provided training on topics I was interested in. I felt the areas covered were relevant and important to me, and they would help me apply what I learned to carry out plans I had been developing

Source: IDI, Agripreneur, Homabay

Farmer engagement and impact

Average # of farmers engaged by an agripreneur Source: Kuza OneNetwork platform data

+245% 441 128

Assigned farmers

Trained farmers

Trainings topics offered:

- Crop and livestock (poultry & dairy) production techniques
- Soil fertility; fertiliser application and compost
- Land preparation Soil preparation and water retention
- Crop rotation techniques to improve soil productivity
- Post-harvest handling curing and storage of produce from pests
- Agribusiness skills marketing of product

Number of farmers engaged by an agripreneur Source: IDI with Agripreneurs

| County | Agripreneur gender | # of Farmers Trained |
|-----------|-----------------------|-----------------------------------|
| Nakuru | Female | 500 |
| Nakuru | Male | 1000+ |
| Homabay | Male | Multiple groups 15– 50 members |
| Homabay | Female | 200 |
| Kilifi | Male | 320 |
| Kilifi | Female | 600 |
| Makueni | Male | 300+ |
| Makueni | Male | 300 |
| Kajiado | Male | 750+ |
| Nyandarua | Male | 200+ |

What drives agripreneurs towards training farmers?

Drivers

Passion and Experience: Many agripreneurs began training farmers because they are farmers themselves and experienced firsthand the challenges of low yields, livestock deaths, or lack of knowledge. Their personal success stories inspired them to share what they learned

Knowledge gap among farmers: Some agripreneurs noted that farmers themselves requested training, especially after noticing gaps in knowledge or poor productivity

Program-Driven Incentive: Others were inspired by Kuza's support which empowered them to confidently lead and engage farmers

Verbatim

"I noticed other farmers' chickens were dying, while mine survived due to proper vaccination and other practices I had been taught. I had to share that knowledge. Source: IDI, Agripreneur Homabay

"I formed a cooperative with other farmers to attract buyers. The need for collective learning made training necessary Source: IDI, Agripreneur Nyandarua

"The projector provided made it easier for me to train farmers. We also interacted on WhatsApp, and when I shared photos of my crops on Facebook—like my bean production and harvest—they had no doubts about accepting what I was teaching them Source: IDI. Agripreneur Makueni

Over 70% of the trained farmers are willing to adapt the good agronomic practices they are trained on

Impact of Climate Smart Regenerative Practices

Increase in yields demonstrating a strong adoption

Initially we had leased one acre and got about 20 sacks. After training, we're now getting 80 bag after using the Super variety of Shangi seeds

Better pest and disease management

Crop rotation has reduced the need for pesticides, as disease occurrence has significantly declined. This has lowered input costs and improved yields. Additionally, less fertiliser is required.

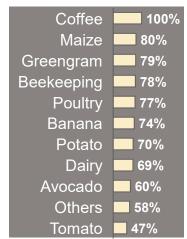
Improved livelihood through poultry farming

We formed a group and started rearing chicken. We were taught on rearing layers and are now making money from selling eggs

Improved agricultural literacy

I have improved decision-making when visiting agrovets to seek services, in that, I know exactly what to ask for

Willingness to adopt



Challenges, support required and key learnings

Challenges in delivering services to farmers when working with the government



Financial Constraints and Delays:

Agripreneurs from Nakuru, Kajiado, and Kilifi consistently reported financial challenges, including delayed reimbursements from Kuza and out-of-pocket expenses for travel, which hindered their ability to reach farmers or maintain consistency in training delivery



Logistical Challenges: Agripreneurs faced key logistical hurdles, including poor infrastructure, limited transport, and lack of follow-up support. Many felt abandoned post-training, with no guidance on equipment use or community engagement.



Farmer Expectations and Low Adoption Rates: Agripreneurs encountered resistance from farmers expecting handouts or doubting the legitimacy of trainings. Difficulties arose in mobilising full attendance due to travel. weather, or competing responsibilities



Language Barrier: A significant language barrier was noted: the Kuza platform and materials were in English, yet many farmers understood only local languages



Political Interference: Local political figures, such as MCAs, misinterpreted training initiatives as political moves, which disrupted initial implementation



Initial Skepticism: Some farmers responded rudely or mistrusted trainers initially. Trainers had to strategise so as to win them over



Note: The payment of agripreneurs was being done by the counties. When there was delays from the counties, Kuza stepped in to pay the agripreneurs and then later claimed from the counties.

Support Required by Agripreneurs: To enhance their service delivery, agripreneurs require:

| Ongoing training and capacity building | Continuous, updated training on diverse topics and refresher sessions. | |
|--|--|--|
| Access to capital, grants, and financial linkages: | Grants, low-interest loans, or soft funding for inputs and business scaling. Kuza linking agripreneurs with financial institutions is recommended. | |
| Device ownership and sustainability | Early challenges arose where counties procured and reclaimed digital devices, disrupting continuity. Kuza recommends that future programs enable agripreneurs to own their tools e.g., through county-backed loans or ward-level SACCO financing | |
| Follow-up engagement | Regular check-ins, physical support, and recognition from Kuza coordinators. | |
| Strengthening public- private collaboration | Deeper collaboration between Kuza, local governments, and farmer groups to ensure sustained service delivery. | |

Impact on Agripreneur Business The programme has significantly impacted agripreneur businesses. leading to:

| Increased Business Income | Agripreneurs reported significant income growth due to enhanced knowledge, improved practices, and better linkages. For example, one agripreneur's monthly income increased from KES 10,000 to KES 90,000. |
|---------------------------------|--|
| Income Diversification: | Agripreneurs successfully diversified their income through commissions, advisory fees, and their own enterprises like poultry farming and feed production. |
| Employment Creation | Increased income enabled some agripreneurs to employ others or create indirect jobs within their communities. |

Sustainability concerns: Despite positive impacts, concerns about sustainability were raised, including fluctuating market prices, unreliable season patterns, and limited access to affordable credit. Financial constraints, delayed farmer payments, and high input costs often hindered growth.