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MERCY CORPS | AGRIFIN

Dalberg Research

Impact of Kuza Agripreneur Model

SUMMARY REPORT

Table of Content

Overview & Methodology

Background: Smallholder farmers face various challenges but agripreneurs and digital solutions act as a bridge

01

Unmet Demand for Smallholder Agricultural Finance

- Smallholder farmers contribute 80% of the food supply in developing regions but face an estimated $450 billion financing gap. Only $50 billion is currently met, with impact-driven lenders covering less than 2% of the demand.

02

Barriers to Growth

- Over 70 million smallholder farmers in sub-Saharan Africa struggle with limited access to finance, inputs, markets, and extension services.
- The current ratio of extension officer to farmers (1:1500 in SSA) falls short of the recommended 1:400 by FAO.

03

Agripreneurs as a Bridge

Agripreneurs emerge as a critical bridge between smallholder farmers and essential services by offering **localised support, access to extension services, financial literacy, inputs, and markets**..

04

Digital Solutions for Agriculture

- Mobile and digital technologies are transforming agriculture by offering farmers access to financial services, markets and real-time agronomic advice.
- Where formal systems fall short, agripreneurs step in using digital platforms like Kuza OneNetwork platform.
- The integration of human-centered and digital solutions makes agricultural advisory more scalable, inclusive, and cost-effective.

The digital agricultural extension landscape in Kenya

Kenya's agriculture is transforming digitally to address climate change, soil degradation, and limited traditional extension. This is supported by Digital Agriculture Roadmap and ENSURE Project.

Kenya's digital extension ecosystem involves a mix of public, private, and non-profit entities collaborating through partnerships like the World Bank's Scaling Up Disruptive Technologies project and CGIAR's Platform for Big Data in Agriculture.

Extent: The Evolving agricultural digital extension landscape in Kenya

- Digital tools available for **farmers have tripled** from 17 (2013) to over 50+ (2025) with AI/IoT.
- **High mobile penetration with >85%** coverage in areas; enabling services like text-based advisories that reach millions of smallholders.
- Adoption: only a fraction of smallholders (27%) actively engage with the digital tools; **higher in central/western regions** but lower in ASAL regions.
  - **Examples:** KAOP for real-time data; SMS campaigns reach 128,000+ farmers, boosting input adoption by ~2%.
- The sector is marked by **high registration rates** but **low active utilisation among farmers**, highlighting a critical implementation gap.

Ecosystem: Players, mode of operations and trade-offs

Key Player/ Organization	Mode of Operation/ Provision of Extension	Examples of Services
Government Bodies (e.g., Ministry of Agriculture, KALRO)	Public platforms and SMS/radio integrations; policy-driven roadmaps for digital advisory.	KAOP for real-time weather/soil data; text advisories on inputs like lime; national forums for coordination.
International NGOs/ Research (e.g., IFPRI, CGIAR, PxD, Digital Green)	Research-backed SMS campaigns, AI videos, and apps; partnerships with locals for localised content.	Text messages on climate-smart practices; AI chatbots for queries; video extensions in multiple languages.
Private/Social Enterprises (e.g., One Acre Fund, Kuza One, DigiCow)	App-based platforms with human interfaces; bundled services like finance and markets.	Mobile apps for record-keeping and advisories; youth-led agripreneur models for on-ground support.
Multilaterals (e.g., World Bank, FAO, AATF)	Funding and tech pilots; digital profiles and roadmaps for scaling.	IoT sensors for precision farming; investment in agri-tech hubs like AGX Unconference.
Others (e.g., CABI Plantwise, KIPPRA)	Clinic-based digital tools and knowledge banks; economic research for job-focused extensions.	Plant doctor apps for pest diagnostics; content creation for youth employment.

Note: EAC launches USD12.5 million Sustainable Regional Agricultural Extension (ENSURE) Project

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Challenges and opportunities of digital extension

- **Policy & Regulatory Support:** Government initiatives, such as the Kenya Agricultural Sector Extension Policy (KASEP 2023), provide a framework for scaling digital tools
- **Public-Private Partnerships (PPPs):** Collaboration between donors and private companies (e.g., Heifer International's partnership with DigiCow) helps bridge funding gaps and accelerate technology adoption.

Pros

- Scalable and low-cost (e.g., SMS reaches remote farmers efficiently, boosting adoption)
- Improves access to markets, timely information, and decision-making, enhancing yields, incomes, and sustainability
- Attracts youth through tech appeal, creating jobs

Cons

- Limited internet connectivity, low digital literacy (especially among women/elderly), and affordability hinder adoption.
- Not ideal for complex topics; high agent-to-farmer ratios (1:10,000 in some areas) strain resources.
- Gender disparities and resistance to change exacerbate inequities. Over-reliance on tech may overlook local contexts.

Opportunities

- Investment in infrastructure (e.g., low-power IoT networks) and training to boost literacy.
- Partnerships e.g. China/Africa forums for tech transfer; AI for personalised advice.
- Youth-focused models for job creation; policy integration like digital roadmaps.
- Climate-smart tools (e.g., sensors for fish farming) for resilience.

Evaluating these digital and financial inclusion models is crucial for scaling effective solutions and informing agricultural interventions.

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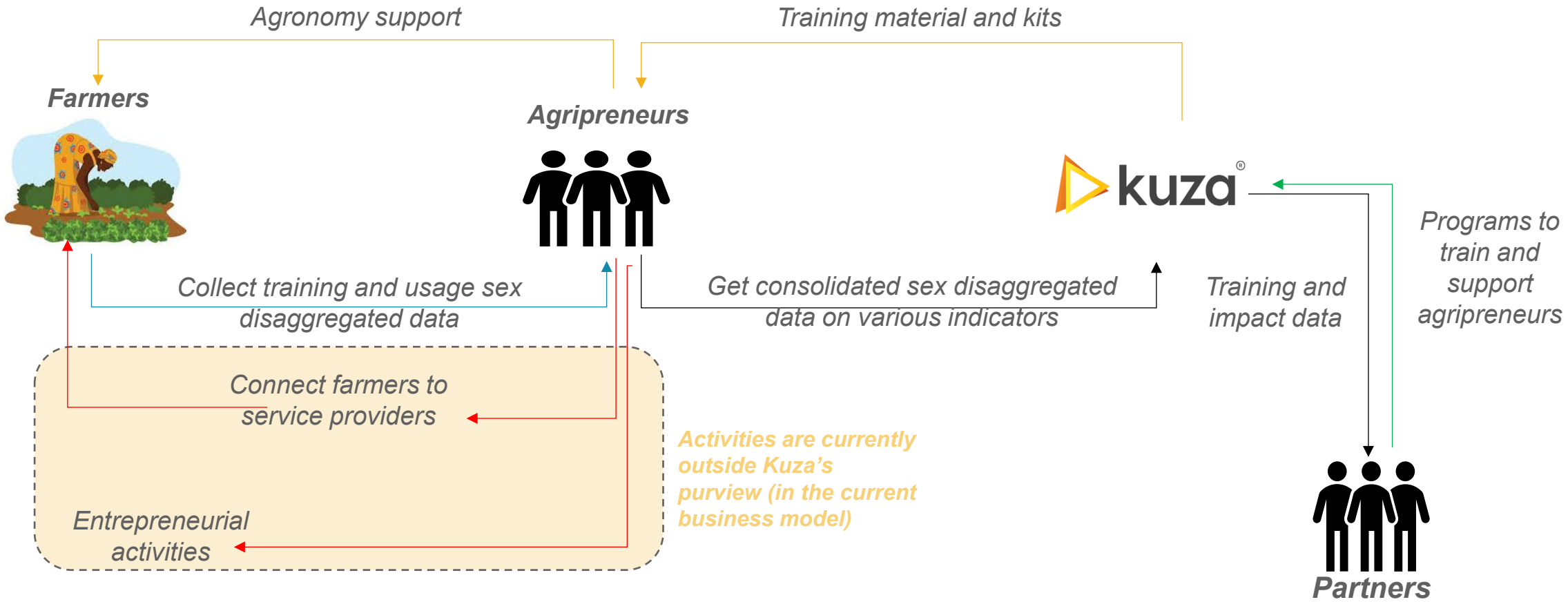
The Kuza Agripreneur Model

- The Kuza Agripreneur Model is an innovative approach designed to bridge the last-mile service gap in agriculture across Sub-Saharan Africa. The platform leverages young people as trusted, local service providers embedded within farming communities.
- Agripreneurs deliver tailored agricultural services, including advisory support, climate-smart training, input linkages, record-keeping, and market connections, bridging the last-mile service gap for smallholder farmers.



Study objectives and approach

Objective 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.

Mixed methods approach was used to meet the research objectives

Literature review and data analysis

- Analysis of Kuza OneNetwork platform data and existing literature was done to assess the model's impact, user perceptions, and scalability.
- Reports by AgriFin, IFPRI, 60 Decibels and Kuza's internal reports were reviewed
- This helped identify gaps which informed primary data collection

KII and IDIs

- A total of 10 virtual In-Depth Interviews (IDI) was conducted with agripreneurs from Nakuru, Homabay, Makueni, Kilifi, Nyandarua and Kajiado counties to identify gaps and opportunities for Kuza.
- 4 virtual Key Informant Interviews (KII) – were conducted with Kuza staff, mentors and government officials.

FGDs

- 1 physical Focused Group Discussion (FGD) was conducted with smallholder farmers (both male and female) aged 29 to 46 years in Nakuru, where Kuza is actively engaged.
- This session explored nuanced experiences and insights from farmers.

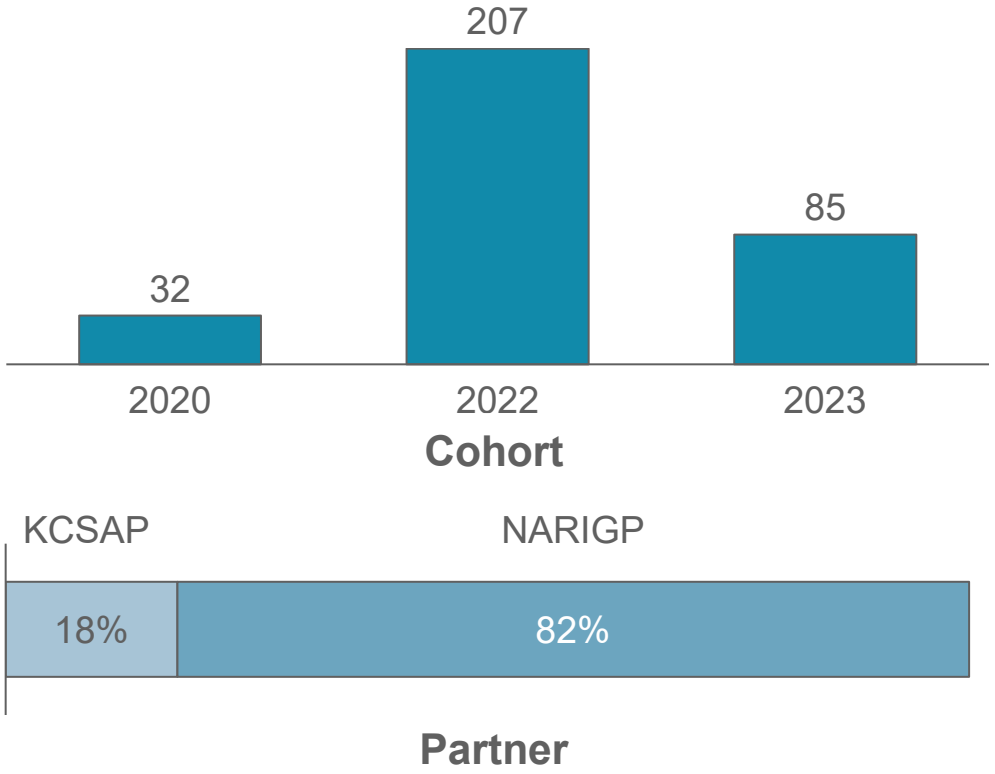
Key informants were selected through Kuza's network and project partners. Dalberg Research, in consultation with Mercy Corps and Kuza, developed inclusion criteria for participant recruitment. A trained team purposively recruited KII and FGD participants.

Agripreneur Interaction with the Kuza OneNetwork Platform

The programme is laying a strong groundwork for transformative rural development by equipping a distributed network of local agripreneurs

324 young agripreneurs engaged under the DAT programme	
26 counties signed MoUs with Kuza under the NARIGP and KCSAP partnerships	
15 training sessions with an average of 152 lessons through the Kuza Leadership Academy and the Agribytes in English & Swahili	
Agripreneurs in top 5	Narok (35), Kirinyaga (31), Vihiga (15), Kisii (15) and Nyandarua (15)
Agripreneurs in bottom 5 counties	Makueni (7), Trans Nzoia (7), Kajiado (6), Kiambu (6) and Machakos (6)

Distribution of agripreneurs by cohort and partner, n=324



Key insights

- **Progressive scaling shows proof of concept to institutional adoption:**
  - *DAT built on NARIGP (82%) and KCSAP (18%), with support from AgriFin.*
  - *Moved from early pilots (2020) → large-scale expansion (2022) → continued adoption (2023).*
  - *Proof of concept validated: governments and partners institutionalized Kuza's youth-led digital extension within agricultural systems.*
- **Strong alignment with public sector programs:**
  - *The DAT programme successfully **leveraged public-sector and donor partnerships** to create a distributed network of agripreneurs, demonstrating that Kuza's model is **scalable, effective, and institutionally adopted**.*

Note: NARIGP - National Agricultural and Rural Inclusive Growth Project; KCSAP – Kenya Climate Smart Agriculture Project; DAT – Disruptive Agricultural Technologies

Training experience (AgriBytes + Leadership)

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, business-oriented agricultural skills.

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

Tomato and Milk Value addition was cited mentioning that at first they were only producing for example, milk which they added value by producing "Lala" (fermented mild) and "Yoghurt" implying a full-cycle nature of the training from production to market

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

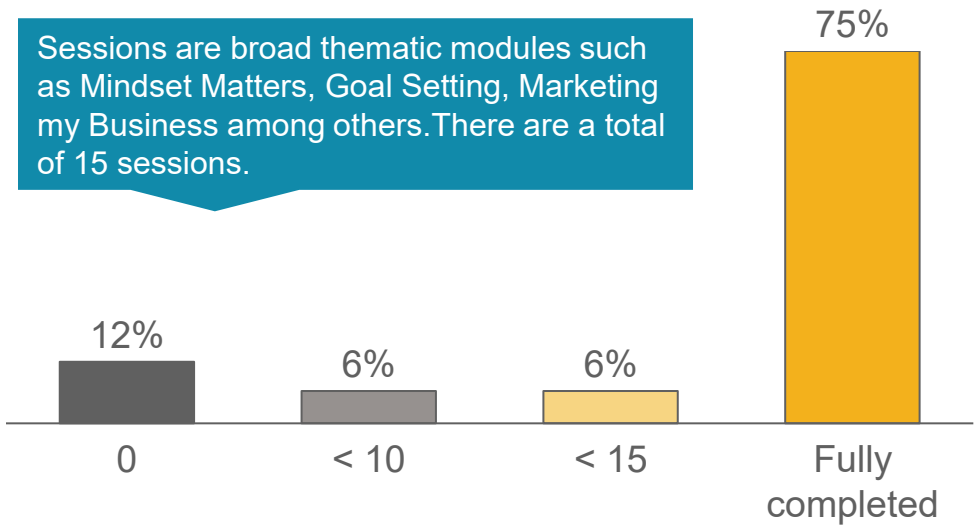
In Homabay, the training helped agripreneurs navigate generational and group dynamics, making them more comfortable working with diverse farmer groups

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 chain—including access to inputs, soil testing, and market linkages

Overall, 75% of agripreneurs successfully completed all 15 sessions of their training, demonstrating strong programme engagement and commitment

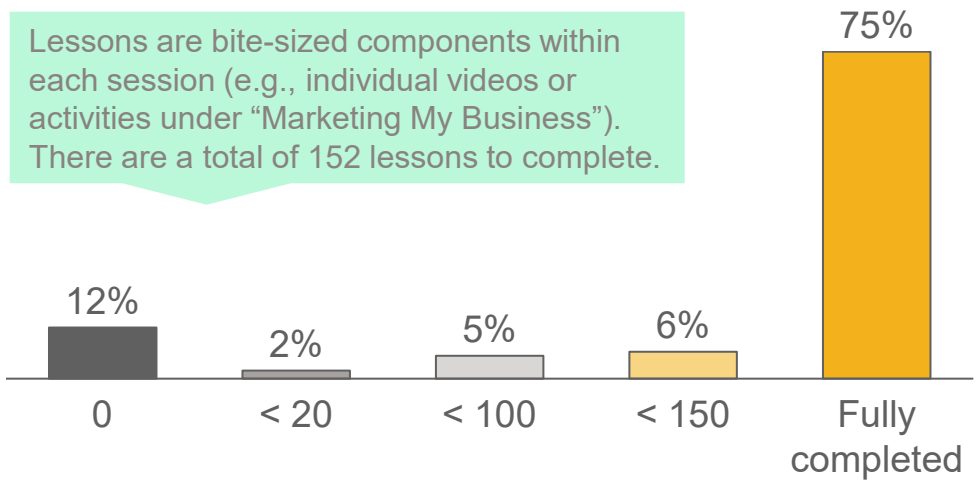
Session completion rates, n=324

Sessions are broad thematic modules such as Mindset Matters, Goal Setting, Marketing my Business among others.There are a total of 15 sessions.



Lesson completion rates, n= 324

Lessons are bite-sized components within each session (e.g., individual videos or activities under “Marketing My Business”). There are a total of 152 lessons to complete.

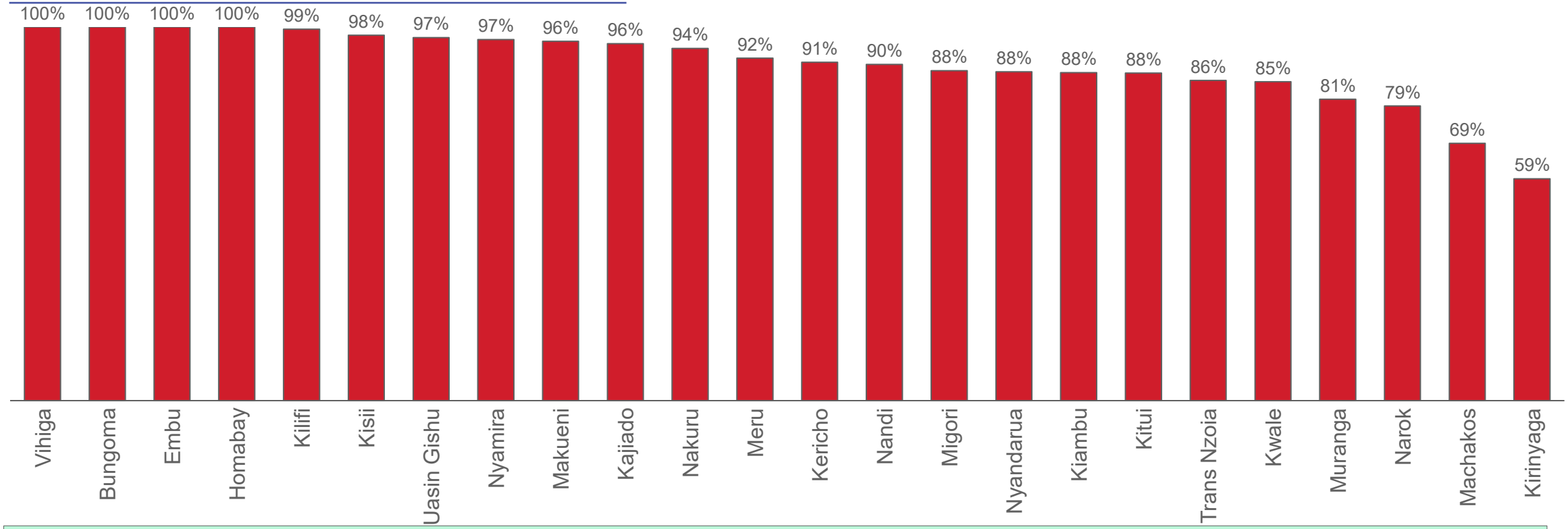


Key highlights

- **Strong commitment among completers:** The fact that 3 out of 4 agripreneurs completed the full programme suggests the model resonates well with its intended audience once they are engaged. This builds confidence in the effectiveness of the agripreneur-led approach.
- **Early-stage barriers are critical:** The 12% with zero engagement largely reflects counties where the incubation process could not start before programme funding cycles closed. While this is not a reflection of agripreneur interest, it highlights the importance of aligning onboarding timelines with county programme schedules to avoid gaps in participation when projects end or transition.
- **Partial completers show potential:** The 13% who engaged partially represent a group that could be nudged into full completion with improved support structures — such as mentorship follow-ups, motivational nudges, or more flexible delivery formats.
- **Sustained programme relevance:** With such high completion rates among the majority, it’s clear the curriculum was well-structured and relevant to agripreneurs’ needs. This strengthens the case for scaling the model to more counties and integrating it with public sector programs.

The variability in completed sessions suggests that some agripreneurs face local barriers that hinder the full utilisation of the training materials

Session completion rates

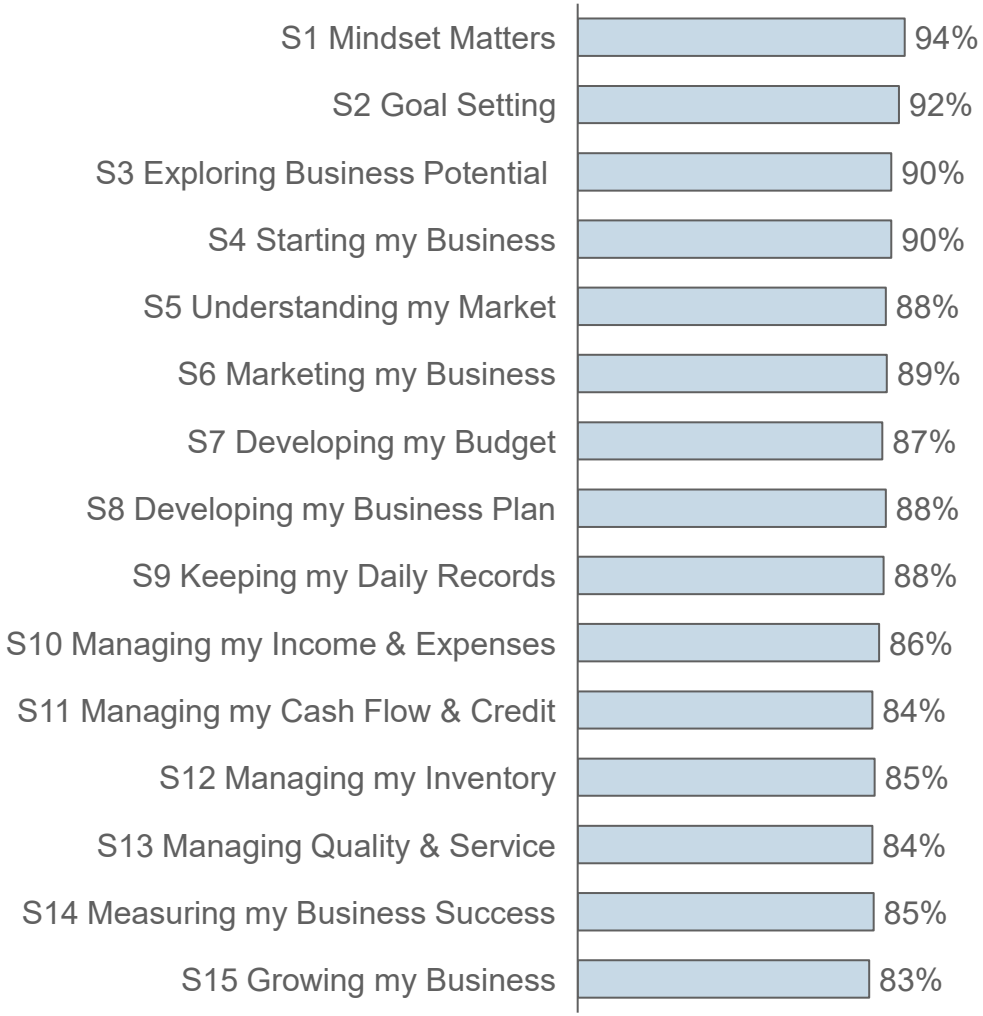


The lower percentages in Kirinyaga, Narok, and Nyandarua do not indicate poor engagement. These counties already had many agripreneurs trained in earlier DAT cohorts; repeat participants did not need to retake the full 15-session incubation. The figures, therefore, reflect programme design and previous training history rather than low uptake.

Nyeri and Tana River could not onboard agripreneurs due to budgetary delays/ conclusion of NARIGP/KCSAP programmes.

The programme is not just training — it's shifting mindsets, building real business capacity, and laying the foundation for agripreneurs to be trusted, capable last-mile extension agents for farmers

Session completion rates



Key highlights

1. Overall high completion rates show strong commitment
Despite the decline, the average completion rate across all 15 sessions remained quite high (**above 80%**). This is a likely indication that the agripreneurs were largely committed to completing the curriculum, showing that the phygital approach and content remained relevant and engaging.

2. Strong initial engagement and gradual decline over time
The first sessions (e.g., *Mindset Matters* and *Goal Setting*) had very high completion rates — **94%** and **92%** respectively. As the training progressed into more advanced and operational topics (e.g., *Managing my Cash Flow & Credit*, *Growing my Business*), completion rates declined slightly to around **83–85%**. This gradual drop is typical in long learning programs, suggesting that while initial motivation was strong, sustained engagement may have been challenged by external factors like time, workload, or topic difficulty.

3. Topics requiring sustained application saw slightly lower completion
Sessions covering **financial management and operational aspects** (e.g., *Managing Income & Expenses*, *Managing Cash Flow & Credit*, *Managing Quality & Service*) had slightly lower completion rates (~84–86%). This could reflect real-world challenges: these topics often demand more time, reflection, or data collection, which could affect timely completion.

Implication for programme design and impact
The platform data shows that **phygital learning models can achieve high completion and retention** among decentralized agripreneurs. However, **future iterations** could strengthen engagement in operational sessions through additional support: refresher sessions, peer groups, or practical assignments.

Agripreneurs' high engagement & completion: fuelled by training relevance, personal growth, and community impact

Most agripreneurs reported that they completed the Kuza training and they cited that the content was applicable and useful

> Yes, I completed it because the content was simplified and practical for my farming activities
>
> **Source:** IDI, Agripreneur Kajiado

> Yes, I completed it. I had started a business that failed. The training helped me understand how to keep records and track profits and losses
>
> **Source:** IDI, Agripreneur Kilifi

A agripreneur from Makueni **did not complete all training modules**, primarily due to the fact that they were onboarded onto the programme mid-way, yet the other Agripreneurs had covered a lot of content

Drivers to complete training

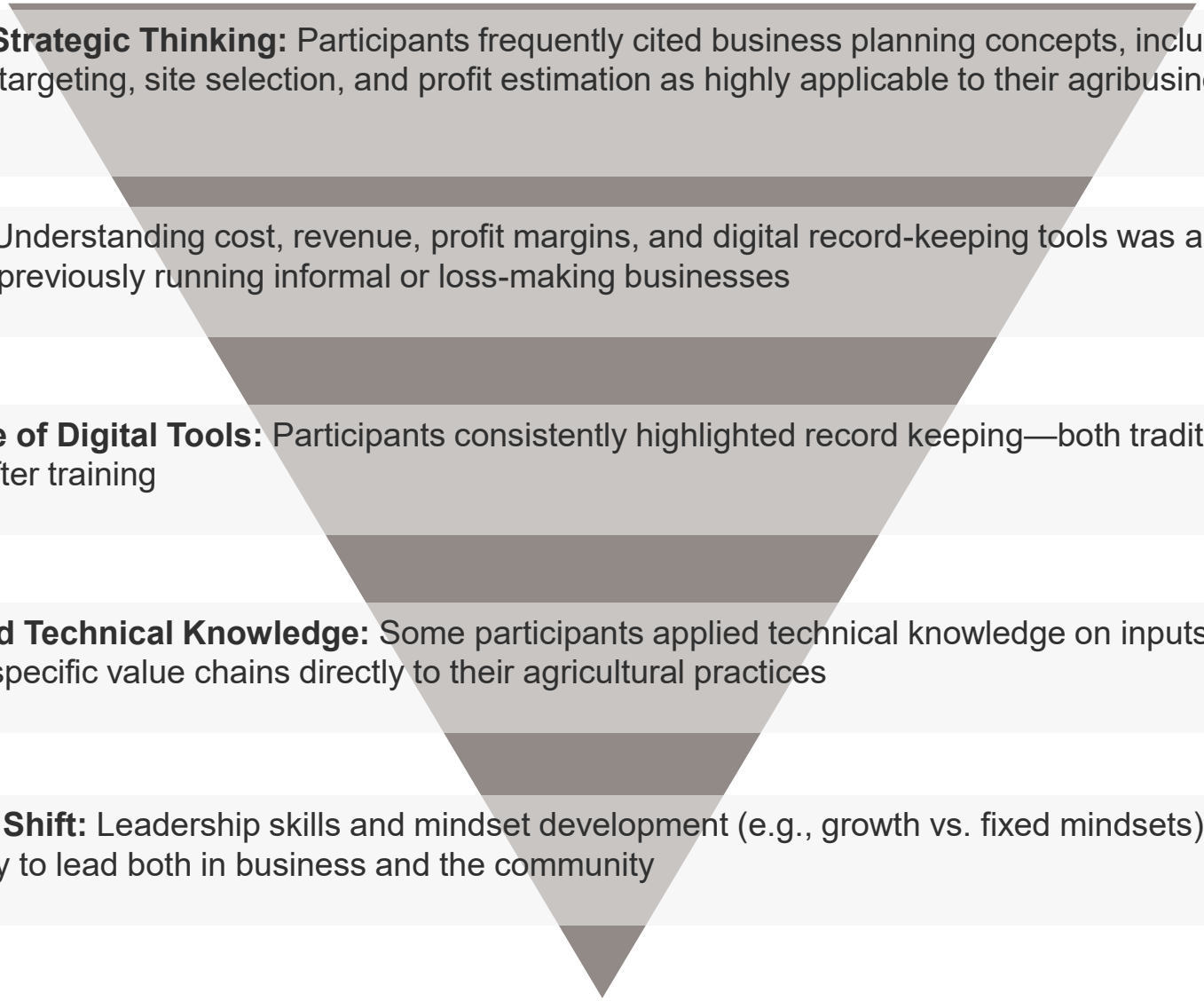
- Business failure and uncertainty
- Connection between the training and farm realities
- Sense of purpose as the training would impart members of the community
- Personal growth
- Passion for Agriculture

Though the trainings were beneficial, the agripreneurs cited several challenges:

Some agripreneurs mentioned needing to use personal phones and internet for training content.

Some mentioned that training completion was tied to equipment return (e.g., digital kits), which created a deadline-driven incentive.

Concepts from the training applied by the agripreneurs



Business Planning and Strategic Thinking: Participants frequently cited business planning concepts, including identifying business goals, customer targeting, site selection, and profit estimation as highly applicable to their agribusinesses

Financial Management: Understanding cost, revenue, profit margins, and digital record-keeping tools was a major takeaway, especially for participants previously running informal or loss-making businesses

Record Keeping and Use of Digital Tools: Participants consistently highlighted record keeping—both traditional and digital—as a crucial skill they applied after training

Agronomic Practices and Technical Knowledge: Some participants applied technical knowledge on inputs, soil testing, mechanisation, and crop-specific value chains directly to their agricultural practices

Leadership and Mindset Shift: Leadership skills and mindset development (e.g., growth vs. fixed mindsets) were important in shaping participants' ability to lead both in business and the community

Drivers for agripreneur engagement: personal growth, community service, and practical training foster mindset shifts and capacity

Drivers to join the Kuza Programme

Knowledge and Skills Development:

- Agripreneurs were motivated by a desire to gain agricultural or business knowledge for personal improvement and community support.
- The desire to become more competent and to serve others as an Agripreneur appears as a source of pride and purpose within the community, mainly in Nakuru County.
- In Homabay County, agripreneurs highlight goal alignment between Kuza content and their personal entrepreneurial visions, indicating a highly intentional learning mindset
- The Agripreneurs in Kajiado County, view themselves as a potential knowledge multiplier, who aim at imparting the knowledge gained through Kuza to the community members

Access to Digital Tools and Practical Training:

Digital facilitation tools were a key motivation as they were seen to simplify farmer training and enhance delivery. Additionally, Kuza's focus on business viability and profit motivated participation

> "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

> "When I was informed that there was a gadget to assist in training farmers, I saw it as something that would make my work easier since I would be able to use it to project videos during the training sessions
>
> **Source:** IDI, Agripreneur, Makueni

Empowering agripreneurs: mindset shifts drive economic aspirations and career transitions

Drivers to join the Kuza Programme

Economic Aspirations:
Seeing real-life success stories within their community (especially from chamas) gaining financially from Agriculture sparked their interest

Some participants were attracted to the programme due to the financial incentives provided

Networking with fellow Agripreneurs and Farmers:
In Nakuru, agripreneurs found non-financial rewards such as farmer relationships, trust, and recognition to be highly motivating

Career Transition:

One of the Agripreneurs from Nyandarua, joined Kuza as a steppingstone to improve income, shift careers, and stabilise livelihoods

> "I was inspired by a woman in our chama who was earning up to 30,000 from poultry. I decided to join Kuza so that I can also get learnings and start poultry farming with my husband's support.

Source: IDI, Agripreneur, Kilifi

> "Initially, they promised that payments will be given to all Agripreneurs who will be trained.

Source: IDI, Agripreneur, Nakuru

> "I saw the value in networking with farmers, staying informed about what was happening in the field, and having genuine, first-hand interactions, especially the pride that comes from directly helping someone solve a problem.

Source: IDI, Agripreneur, Nakuru

> "I chose to transition into farming because it promised better income, and I focused on horticulture. At the time, I was interacting with a limited number of agricultural extension officers and noticed a significant knowledge gap among farmers.

Source: IDI, Agripreneur, Nyandarua

Farmer Engagement

Structured outreach drives high reach, but farmer retention remains a challenge in some counties including Kilifi

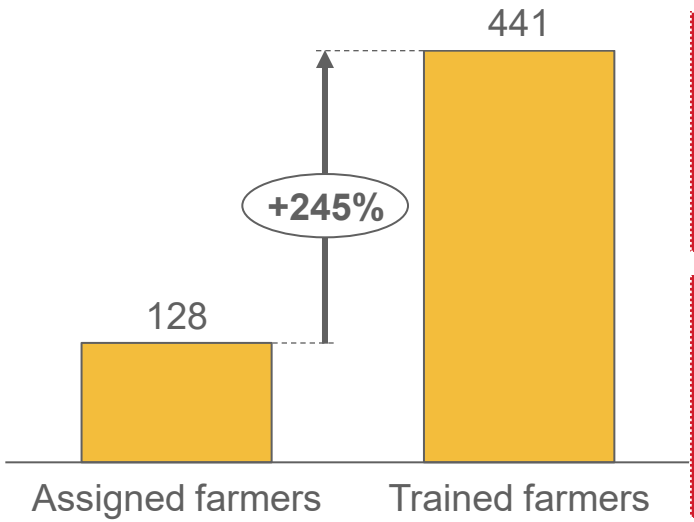
County	Gender	# of Farmers Trained
Nakuru	Female	500
Nakuru	Male	1000+
Homabay	Male	Multiple groups ranging from 15–50 members
Homabay	Female	200
Kilifi	Male	320
Kilifi	Female	600
Makueni	Male	300+
Makueni	Male	300
Kajiado	Male	750+
Nyandarua	Male	200+

> I worked with two groups on a daily basis. Each group had at least twenty members and I worked with a total of ten groups. So, if we take twenty as the number of members and multiply by ten then I would say that I have trained roughly two hundred members

Source: IDI, Agripreneur Homabay

Average # of farmers engaged by an agripreneur

Source: Kuza OneNetwork platform data



95,886 unique farmers engaged

61,370 unique farmers trained are women

~3 in 5 farmers trained are women

~21% farmers trained are youth

The agripreneurs reported training between 200 and 1,000+ farmers, often by engaging with a high number of organised groups and using structured outreach strategies

In Nakuru, high outreach numbers reflect systematic engagement through pre-organized groups, suggesting strong community networks and effective coordination.

In Kilifi, while total reach was high for one agripreneur (~600), there's a distinction between trained vs. active farmers (only 63 remain engaged), as a large proportion of the dropped off. The reason given for those who dropped off was financial constraints.

Training topics covered by the agripreneurs

Technical Knowledge on Agriculture

Agripreneurs provide hands-on training tailored to local value chains. Topics vary based on their area of expertise and local demand

Below are some of the topics covered by the agripreneurs

- **Poultry:** Chick vaccination, disease management, feed formulation, housing, transitioning from kienyeji to hybrid breeds
- **Dairy:** Feeding, hygiene, milking practices, value addition, milk handling
- **Crop Farming:** Land prep, certified seeds, pest control, fertiliser use, irrigation, crop rotation, and post-harvest practices

Agribusiness and Financial Literacy

Beyond production, many trainers reported to be teaching business-oriented farming, mainly:
Record keeping: both digital and manual

- Goal setting and tracking
- Business planning and profitability analysis
- SACCOs, savings, credit access
- Marketing and value addition

> “ I In chicken farming, I teach them how to take care of their chicken, chicken diseases, chicken medication, vaccinations, poultry houses, chicken feeds, layers and broiler feeds as they are different

Source: IDI, Agripreneur Makueni

Training preferences and recommendations

1.

Practical, farm-based demonstrations: Farmers overwhelmingly preferred on-farm demonstrations over classroom-based sessions, especially for practical topics like spacing and ridging, where low literacy and limited prior experience made hands-on learning more effective

> “Classroom learning can be easily forgotten, especially for practical topics like seed spacing in potato farming. However, when such skills are taught through hands-on demonstration, they are more likely to be retained

Mainly preferred by digitally savvy and well-educated youth

2.

Digital-only training: Some participants showed initiative in downloading farming materials or searching online to supplement their knowledge. However, others, mainly women lacked smartphones or digital literacy and were hesitant about digital-only training.

> “I download and read the material for weeding my potato farm. I check Google for herbicides and their uses, so I know what to ask at the agrovet.

3.

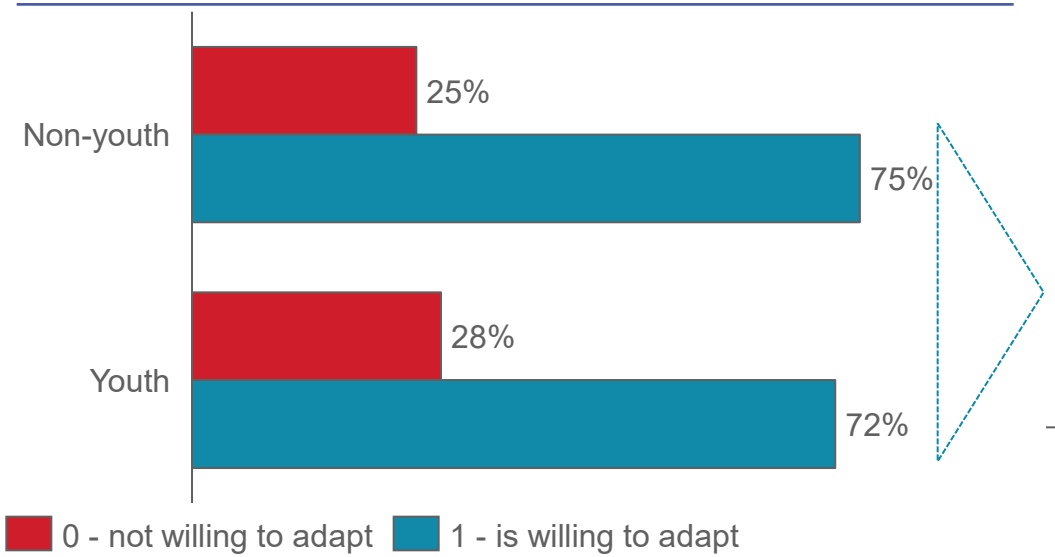
Documentation accessible both online and offline: Where digital devices accessible, some farmers prefer digital training as it saved time, reduced transport costs, share with peers, and allowed them to learn at their own pace (pdf docs, YouTube, handouts etc)

> “It would be more time-efficient than attending group trainings, allowing me to learn independently from the comfort of my home.

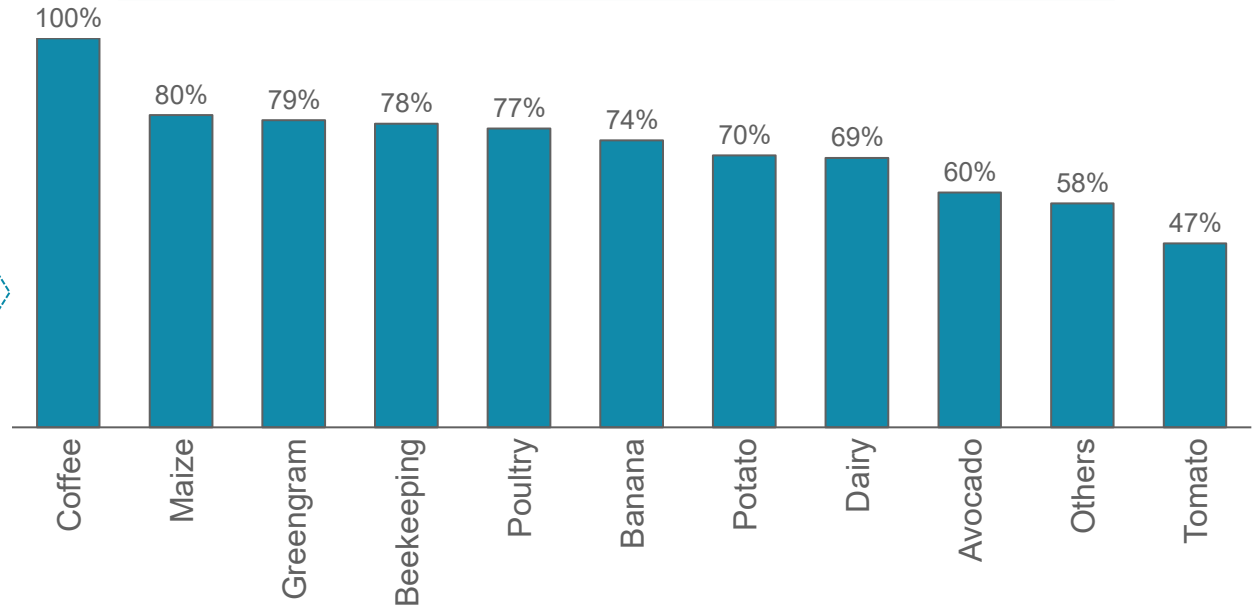
Source: Farmer FGD, Nakuru County

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

Distribution of farmers' willingness to adapt by age



Farmers' willingness to adapt across value chains



The agripreneur-led extension approach demonstrates strong acceptance and trust across ages and major value chains, with potential to sustainably improve agricultural practices for both food security and income diversification — if remaining adoption gaps are tackled through more tailored support and market enablers.

- The high willingness among major enterprises like poultry, banana, and dairy shows the program's strong potential to drive meaningful change across thousands of smallholders.
- Lower willingness among tomato and avocado farmers may highlight crop-specific barriers (e.g., market volatility, disease risk, or investment costs).
- The small but fully willing group in coffee and high willingness in maize, greengram, and beekeeping suggest strong niche opportunities for scaling and demonstrating early success.

Training: Content and application

Crop Production Techniques
- *Spacing, ridging, seed placement and depth of planting*
- *Furrow and surface planting*

Soil Fertility and Input
- *Appropriate use of fertiliser quantity*
- *Use of compost manure*

Pest Control
- *Pesticide application practices*
- *Identification and treatment of common crop diseases (**gaps in understanding pest/disease types**)*

Chick rearing
- *Basic knowledge on chick rearing*
- *Introduction to incubator usage, **although follow-up support was lacking***

Water Management Techniques
- *Use and benefits of drip irrigation systems **(Nakuru rains frequently, therefore not used)***
- *Soil preparation and water retention*

Crop Rotation
- *Importance and techniques for effective crop rotation to improve soil productivity*

Storage
- *Curing and storage techniques for potatoes*
- *Prevention of rot and pest infestation during storage*

Source: Farmer FGD, Nakuru County

Impact of Climate Smart Regenerative Practices

Increase in yields

Farmers reported improvements in potato yields. These outcomes demonstrate strong adoption of practices

> 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

> Using 50kg of fertilizer gave poor results; after applying 100kg, yield increased significantly

Better Pest and Disease Management

Crop rotation techniques led to improved soil health, reduced occurrence of diseases, thus farmers had lower input costs – pesticides and fertiliser

> 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 Livelihoods Through Chicken Farming

Beyond potato farming, farmers who received training on chick rearing reported increased income from poultry.

> 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

Farmers reported increased confidence when engaging with input suppliers or agricultural service providers which suggests improved agricultural literacy

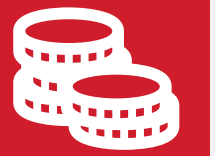
> I have improved decision-making when visiting agrovets to seek services, in that, I know exactly what to ask for

> We seek services only from Agrovets who are well-informed

Source: Farmer FGD, Nakuru County

Agripreneur Challenges and Opportunities

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

- *The agripreneurs faced significant logistical issues, including lack of follow-up support, challenging terrain, poor infrastructure, and unavailability of tools and transport*
- *After training, many agripreneurs felt abandoned with equipment and no follow-up support or community engagement strategies*

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 Skeptism

- *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 better serve farmers

Support Required	Findings
Ongoing Training and Capacity Building	Participants across several counties expressed a desire for continuous, updated training on a wider range of topics. They stressed that knowledge is dynamic, and additional training would strengthen their ability to support farmers effectively. Suggestions included, regular refresher trainings, expanding content to include more value chains as well as deeper training in marketing, financial literacy, and agribusiness development
Access to Capital, Grants, and Financial Linkages	Financial support emerged as one of the most cited needs. Agripreneurs want grants, low-interest loans, or soft funding to help them: purchase inputs, scale their businesses and support farmers through input distribution. They also recommend that KUZA links them with financial institutions and facilitate direct partnerships with input suppliers and/or processors
Improved Digital Tools	Several agripreneurs appreciated the digital tools provided by KUZA but reported technical limitations such as power issues, projector malfunction as well as need for better connectivity and local language support. Suggestions for improvement included: more reliable gadgets and technical support when required, local language translations for inclusivity, gadgets with offline capability as well as provision of power banks
Follow-up Engagement	Participants felt the programme lacked continued engagement and recognition post-training, The agripreneurs recommended: regular check-ins or follow-ups by KUZA coordinators, physical rather than phone-based support and recognition and support for high-performing agripreneurs Agripreneurs in Nakuru & Kajiado expressed need for mentorship and continued connection to KUZA
Strengthening Public-Private Collaboration	Several agripreneurs suggested deeper collaboration between KUZA, local governments, and farmer groups to ensure aligned and sustained service delivery. Suggestions included: more agripreneurs per ward to cover growing demand,

Impact on Agripreneur Business

Benefits of Kuza platform to agripreneurs

1. *Capacity Building and mentorship*
2. *Access to good practical farming skills across 42+ digitised value chains*
3. *Access to digital tools and learning resources*
4. ***Market access and linkages:*** *networks of farmers, who serve both as their market and their training audience.*
5. *Income Generation through commissions and access to tools like the digital record-keeping platform for better business*
6. *Engagement with diverse stakeholders and professional development*

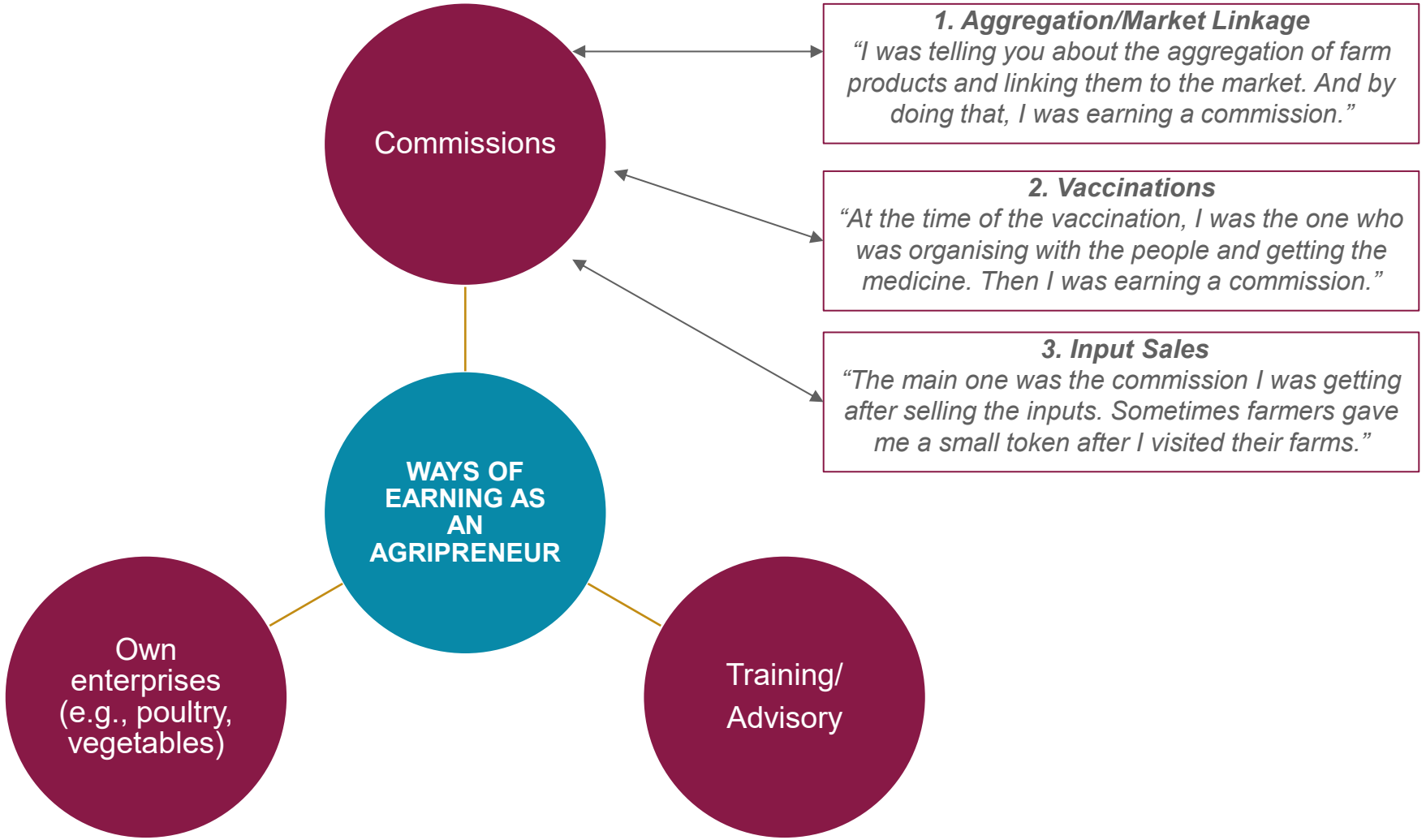
A programme mentor mentioned that mentorship doesn't just support technical skills, but also entrepreneurial decision-making and sustainability planning

A Kuza staff also added that the programme's design ensures standardised training, high scalability, and secure data access, promoting trust and professionalisation

Beyond Farming: How agripreneurs built multiple income streams

During the programme, agripreneurs were describing multiple streams through which they were earning money.

The mainstream was commissions that they were earning from linking farmers to input suppliers, agrochemical companies, or market buyers. Others were earning through coordinating farm services such as soil testing, vaccinations, and aggregation of produce.



Across all accounts, agripreneurs emphasised that commissions were the dominant stream while supplementary income sources were being developed as opportunities arose.

How agripreneur income shifted over time

1. Typical Monthly Commissions Being Earned

Agripreneurs were reporting that their commissions were varying widely depending on activity levels such as coordinating input supply, aggregating produce, linking farmers to markets, and organising services like soil testing or vaccinations and market cycles. For most, they were earning between **KSh 10,000** and **KSh 20,000** in a typical month. Generally, commissions were being described as **inconsistent**, with some months generating zero income while other months were yielding substantial returns. This pattern was reinforcing the **seasonal nature** of the agripreneur role.

2. Changes in Commissions Over Time

Agripreneurs stated that their earnings were starting small and gradually increasing as they kept building trust with farmers and as their networks were expanding. For example, some were beginning with **about KSh 5,000–7,000** a month and later reaching **15,000–20,000**. This growth was being attributed to having more farmers, access to Kuza tools, and gaining experience. The overall picture was that commissions were increasing with experience but were never stable, fluctuating with conditions beyond the agripreneurs' control.

3. Drivers of Increase or Decrease in Earnings

When asked why their commissions were increasing or decreasing, agripreneurs were highlighting several factors. **Increases were being attributed to consistency, commitment, farmer trust, and the support of Kuza training and digital tools**. On the other hand, **decreases were being tied to poor weather, crop failures, high costs of inputs, and weak market demand**. Some were also explaining that **commissions were being lowered when oversupply occurred,** such as in banana farming seasons where too much produce led to market price drops. Overall, agripreneurs were showing a clear understanding that their earnings were directly tied to external agricultural cycles and market dynamics.

4. Peak and Off-Peak Seasons

Agripreneurs described their commissions as being seasonal, with peaks during planting and harvest periods and off-peaks when production was low. For example, potatoes were being cited as generating high commission between April and July when farmers were buying fertiliser and pesticides. Off-peak months such as January or October were being described as almost income-free. Some crops like tomatoes were being linked directly to rainfall cycles, with heavy rains destroying harvests and reducing income. Others were pointing out that irrigation could help reduce these seasonal dips, but generally agripreneurs were agreeing that their earnings were highest when farming cycles were most active and lowest in between seasons.

Key Learnings & Recommendations

Kuza OneNetwork Platform: Implementation fidelity summary

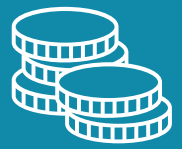
What worked

1. Farmer profiling and sensitisation activities were successfully rolled out across counties.
2. Digital extension and training components were partially implemented, with iterative improvements over time.
3. Mentor support was largely effective; the mentor reported 95–98% success in achieving training targets.
4. Hybrid training models (online + in-person) improved accessibility and adaptability post-COVID.
5. Innovation in digital tools: Kuza introduced battery-operated, offline-compatible toolkits to address power and internet issues.
6. Continuous learning and system tweaks by Kuza staff ensured better integration of components over time

What didn't work

1. Delayed fund disbursement: County program fund release was slow, disrupting activity timelines, procurement, and training schedules.
2. Limited use of M&E platform: 60 Decibel evaluation reports done to evaluate the impact..
3. Informal market linkages: Farmer connections to buyers and input suppliers were mostly ad-hoc, with few structured value-chain partnerships, bundled services, or scalable commercial pathways..
4. Reallocation of digital toolkits: Counties retracted tablets and projectors after project closure, reducing some agripreneurs' ability to continue delivering digital services.
5. Inconsistent county engagement: County participation in training and follow-up was uneven, limiting consistent integration of the model into local extension systems..
6. Diverse stakeholder feedback: Mentors reported positive results, but some partners highlighted gaps in delivery consistency and unmet expectations..

Improvements suggested in onboarding agripreneurs



Introduce financial and motivational incentive

The agripreneurs mentioned that the current model lacks sufficient incentives to attract or retain committed agripreneurs thus high attrition

Refine minimum age criteria

The younger agripreneurs (below 24yrs) had challenges such as lack of commitment, short-term expectations and no follow-through

Increase understanding of the Kuza Model

Agripreneurs mentioned that many applicants (or non-applicants) don't understand the opportunity well enough. A structured pre-recruitment exposure is needed to ensure only committed agripreneurs apply

Prioritise experience-based selection

In shortlisting, there is need to prioritise youth with prior experience in agribusiness, have a proven track record of engaging in agriculture as a business and have successfully engaged farmers previously

Broaden selection panel

An agripreneur flagged issues of political interference in recruitment processes. To mitigate, panels should include more technical experts from agriculture ministries and development programs

Enhancing women participation

While 50% of the agripreneurs are women, increasing the number to 60-70% would be ideal due to better long-term commitment and alignment with broader gender empowerment goals

More robust onboarding process

Suggestion for improvement included, tracking onboarding outcomes and localising content further by sub-county or agro-ecological zone

Incorporate adults (1-2 per cohort)

They would play a role of mentoring and motivating the young agripreneurs. This reflects the sociocultural importance of elders in rural contexts

THANK YOU

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