Abstract

This study examines the influence of Agricultural Credit Cooperatives (ACCs) and Warehouse Receipt Financing (WRF) on smallholder farmers' productivity in Nakuru County. Drawing on data from 272 farmers, findings show that both ACCs ($\beta = .211$, $p < .001$) and WRF ($\beta = .265$, $p < .001$) significantly enhance productivity by increasing access to affordable credit, enabling timely input acquisition, reducing distress selling, and stabilizing market participation. Descriptive results reveal strong reliance on cooperatives but limited access to certified warehouses. The study recommends strengthening cooperative governance, expanding rural warehouse infrastructure, digitizing warehouse receipts, and integrating WRF into national food reserve systems.