

CASE STUDY

ENHANCING PRODUCT PICKUP PROCESSES FOR ONE ACRE FUND

A PAYGOPS PILOT

CLIENT OVERVIEW

One Acre Fund supplies smallholder farmers with all the tools they need to succeed (agricultural inputs, training, financing, and insurance), while scaling operations to reach more farm families each year.

Years of Operation: Since 2006

Countries of Operation: Kenya, Nigeria, Rwanda, Burundi, Tanzania, Malawi, Zambia, Uganda, and Ethiopia

Impact: As of 2024, One Acre Fund has served over 5 million farmers, generating \$421 million in new farm profits and assets. Farmers directly supported by One Acre Fund increase their income by over 40% annually from the same land. By 2030, they aim to reach 10 million farmers with life-changing services.

Operational Values: Humble service, trust, integrity, hard work, family of leaders and continuous growth in service of smallholder farmers.

CONTEXT

Essential Service Providers (ESPs) in the agritech sector often face challenges in delivering products smoothly, especially in remote areas, where operations depend heavily on field agents and retail points. Without the right digital tools, these key processes can become slow, error-prone and, ultimately, result in a frustrating experience for both staff and farmers. This often means long wait times and repeated, cumbersome steps to follow just to access the inputs farmers need. Automation offers a clear path forward, particularly when paired with no-code solutions that enable ESPs to build and customise workflows that fully adapt to their contexts and needs. Tailored solutions not only improve operational efficiency but also enhance the farmer experience, making scale and impact more achievable.

THE OPPORTUNITIES

One Acre Fund has been a PayGops client since 2020, relying on our platform as the backbone of a comprehensive operational model that enables them to serve farmers in Kenya all year-round, allowing them to move beyond their previous, season-dependent and manual farmer enrollment system. By implementing PayGops as their core infrastructure, they've expanded their reach through multiple sales channels and flexible payment options (cash, group loan, individual loan, etc). Together, we've designed and deployed several custom workflows, covering delivery and inventory management, credit scoring, and more. ([Check out our dedicated PayGops x One Acre Fund series to learn more.](#))

"For the past three years, we've meticulously built custom workflows and forms within PayGops to meet our client's unique field operational needs, especially streamlining farmer product pickups at shops with One-Time Password (OTP) and ID verification. This extensive customisation, however, made the standard lead page complex for field agents, while the pickups were identified as a peak-season bottleneck", explains PayGops' Lead Software Solutions Specialist, Simon Schaffner.

Building on such custom workflows and the flexibility of PayGops, we've identified opportunities to further enhance One Acre Fund's operations in Kenya, aiming to streamline processes, strengthen data integrity, and scale impact, ultimately improving the farmer experience and operational efficiency:



STREAMLINING PRODUCT PICKUPS AT RETAIL SHOPS (DUKAS)

One Acre Fund Kenya aimed to reduce the time it took to process the pickup of products at dukas to ensure quicker service for smallholder farmers and more reliable data tracking.



DIGITISING AND STANDARDISING KEY WORKFLOWS

Key workflows depended on manual entries, increasing the risk of errors and inconsistencies across teams and locations.



SCALING WITH A UNIFIED, FLEXIBLE DIGITAL INFRASTRUCTURE

With operations spanning multiple regions and countries, One Acre Fund needed a single, comprehensive solution that could support standardised processes while adapting to local needs.

THE SOLUTION

In response to the opportunities identified through our ongoing collaboration with One Acre Fund Kenya, the PayGops team began by conducting collaborative sessions with the client to gain a comprehensive understanding of their evolving operations, growth ambitions, and on-the-ground realities. This discovery phase was critical in ensuring that any proposed solution would be fully tailored to their context and needs.

Staying true to PayGops' mission to empower essential service providers through automation and process digitalisation, our software solutions specialists proposed a solution leveraging two of our most recent innovations:

USER JOURNEY EDITOR & CUSTOM APP DESIGNER

The User Journey Editor is a no-code tool that allows organisations to create and adjust step-by-step workflows tailored to their field operations. With it, clients can design intuitive, guided experiences for agents, ensuring consistency, accuracy, and efficiency in key processes (like product pickup).

The Custom App Designer offers even greater flexibility by building on those user journeys and workflows to let clients create fully customised, purpose-built apps that match their evolving operational needs and simplify agents' daily tasks. Together, these tools empower clients to own and adapt their digital processes without requiring heavy development work.

While these no-code tools are designed to be used directly by organisations, PayGops also offers hands-on support when needed. **In this specific case, the One Acre Fund Kenya team relied on our solutions specialists to fully design and implement the user journeys**, ensuring the solution directly addressed their key operational challenges. Given our in-depth understanding of their workflows and experience building tailored processes, it was a natural step for the client to entrust our team with the implementation.

PRODUCT PICKUP USER JOURNEY: A CLOSER LOOK

The Duka Pickup User Journey was designed to streamline and secure the product delivery process at One Acre Fund Kenya's retail shops (known as Tupande Dukas). It begins with the Delivery Agent setting a planned delivery date for the farmer (lead). At the point of pickup, the duka, the agent captures the farmer's photo and national ID, which is automatically processed using OCR technology (Optical Character Recognition) to extract the ID number. The system verifies that a delivery date has been scheduled and presents the farmer's confirmation details. To validate the pickup, an OTP (One-Time Password) is sent to the farmer's mobile phone via SMS; the agent enters the OTP on PayGops, which is checked alongside the ID. If both are valid, the agent is prompted to select and confirm the delivery of any additional items (add-ons). The workflow then registers the completed delivery and confirms it was successful.

"Our new Custom User Journeys feature resolves the identified bottleneck by transforming the process into a streamlined, step-by-step interface, empowering agents and farmers to effortlessly complete product pickups with clear guidance and confirmation at every stage. Our deep understanding of their existing workflows allowed us to lead this implementation, though distributors can readily adapt or create their own custom journeys in PayGops", adds Simon Schaffner.

PROCESS IMPROVEMENT

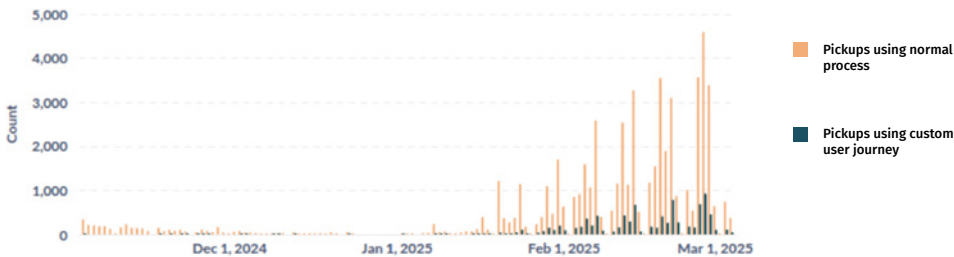
Once the Custom User Journey was built on PayGops, the next step was to deploy it in the field. Our Software Solutions Specialists gathered with the client in Kenya to support and oversee the deployment of the solution across multiple regions and multiple dukas. In total, **65 dukas across the Upper Western region participated in the pilot, from November 2024 to February 2025**. The results show improvements across three main areas: usage, performance and user satisfaction.

To illustrate the real-world impact the solution represents for our client and the farmers, Elizabeth Nanjala Wamalwa, a Duka Assistant (DA) at One Acre Fund's Kimilili duka, the first to take part in the pilot, shares her experience from the field. She reflects on how the process evolved before and after the implementation of the custom user journey:

"Prior to the pilot, the pickup process was often time-consuming and not always as efficient as needed. Since implementing the custom user journey, we have observed notable improvements in speed and accuracy. The process has become more streamlined and dependable, which enhances the overall experience for both staff and farmers. I am very pleased with these developments and optimistic about their

USAGE

Adoption of the custom user journey for product pickups has steadily increased across pilot dukas since January 2025, indicating growing operational activity and user confidence. By March, **pilot dukas accounted for approximately 20% of all pickups countrywide**, demonstrating strong initial uptake.



PERFORMANCE

Process efficiency improved significantly with the custom user journey for product pickup. **The time between OTP validation and contract registration dropped by 57%**, from an average of 4 minutes 26 seconds to just 1 minute 56 seconds. Monthly averages consistently outperformed the standard interface, showing clear gains in speed and consistency.

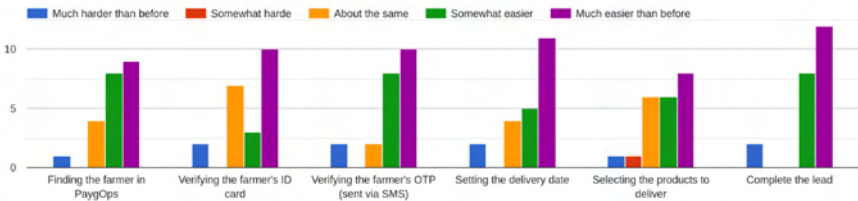


SATISFACTION

The feedback we got from field staff was largely positive. In a survey directed towards 22 participating duka agents, **76% overall satisfaction** was recorded across key usability aspects.

On-site feedback at certain dukas further validated these findings, even with minimal exposure to the new process.

Compare each step with how it worked before: [For each step below, choose: Much easier / Somewhat easier / Same as before / Somewhat harder / Much harder]



LEARNINGS AND NEXT STEPS

Our Lead Software Solutions Specialist shares a broader perspective on the learnings and what they mean for future deployments:

*"The pilot revealed critical insights: agents need flexibility to revisit steps and adapt to real-world scenarios not covered by company processes or guidelines, like product unavailability or pickup rescheduling. Yet, **the Custom User Journeys halved process times and garnered high agent satisfaction.** We're now excited to pilot a similar, potentially even more impactful solution for the lead enrollment process."*

ARE YOU AN AGRITECH PROVIDER?

Are you looking to streamline product pickup and input delivery for farmers? [Get in touch](#) to learn how our Custom User Journeys and Custom Workflows can help you improve efficiency, reduce friction, and scale impact. Our Software Solutions Specialists are happy to show you how our flexible tools can support your unique operational needs.



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