mastercard foundation

Youth in Sustainable Aquaculture

The YISA program Q3 2026 impact stories

June - August 2026

Kenya



In partnership with

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Nancy Omondi
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Introduction

This issue highlights some of the stories of the Youth in Sustainable Aquaculture, a partnership program with the Mastercard Foundation and consortium partners led by Farm Africa that aims to strengthen resilient livelihoods through innovative aquaculture practices, enabling work opportunities for young women and men.

Background

The surge in demand for fish in Kenya represents a promising avenue for economic expansion through the aquaculture sector. Fish consumption is rapidly increasing with population growth and a shift towards healthier protein sources.

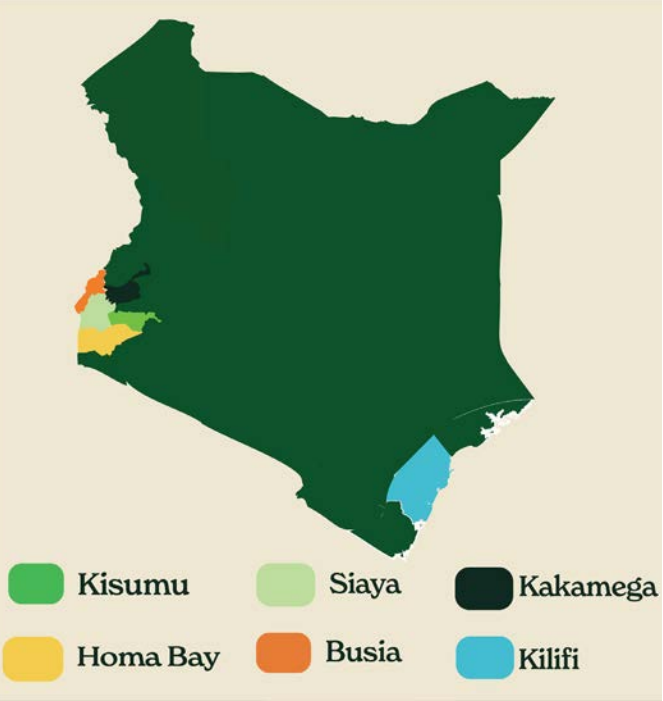
Kenya's aquaculture sector holds immense potential for economic growth, offering employment opportunities for young women and men. However, despite this potential, the sector remains largely untapped by young people due to challenges such as limited awareness, skills, access to resources like capital and land, market constraints, and perception issues.



What we are doing

To address the issue and enable access to diginified and fulfilling work opportunities for young people, the Mastercard Foundation in partnership with Farm Africa and consortium partners including Echo Network Africa Foundation, Lattice, Aquarech, Ramogi Institute of Advanced Technology, Hydro Victoria, and Livingwood Consultant Ltd is implementing the Empowering Youth in Sustainable Aquaculture Markets and Job Creation program also known as the Youth in Sustainable Aquaculture (YISA) program.

Program counties



(Bottom left) YISA program participant, Faith Onyango
Photo: Farm Africa / Maurice Goga

Program value chains

- Aquaculture
- Mariculture
- Soybean production
- Black Soldier Fly production

Program progress update

Youth unemployment remains a major challenge in Kenya, with many young women and men either unemployed or underemployed. According to the International Labour Organization (ILO), young people in Kenya continue to face significant barriers in accessing decent work due to limited employment opportunities, skill mismatches, and the dominance of informal employment. The ILO further notes that many young people experience prolonged transitions from school to work, making it difficult to secure stable livelihoods.

As a result, many young people rely on casual jobs to earn a living and support their families. One of the most common jobs is working at construction sites, locally known as mjengo, as handymen and handywomen. Depending on the location and availability of work, they earn between KES 300 and KES 700 per day. While these jobs provide a source of income, they are often temporary and physically demanding, and offer limited opportunities for career advancement or long-term financial stability.

The Youth in Sustainable Aquaculture (YISA) program seeks to address this challenge by creating sustainable work opportunities for young women and men in the aquaculture sector. The program equips young people with technical, business and life skills, facilitates access to finance and markets, and supports them in establishing and growing profitable enterprises across the four value chains: aquaculture, mariculture, soybean production and black soldier fly production.

Since its launch in December 2023, the YISA Programme reached 113,058 young people with work-enabling interventions by August 2026.

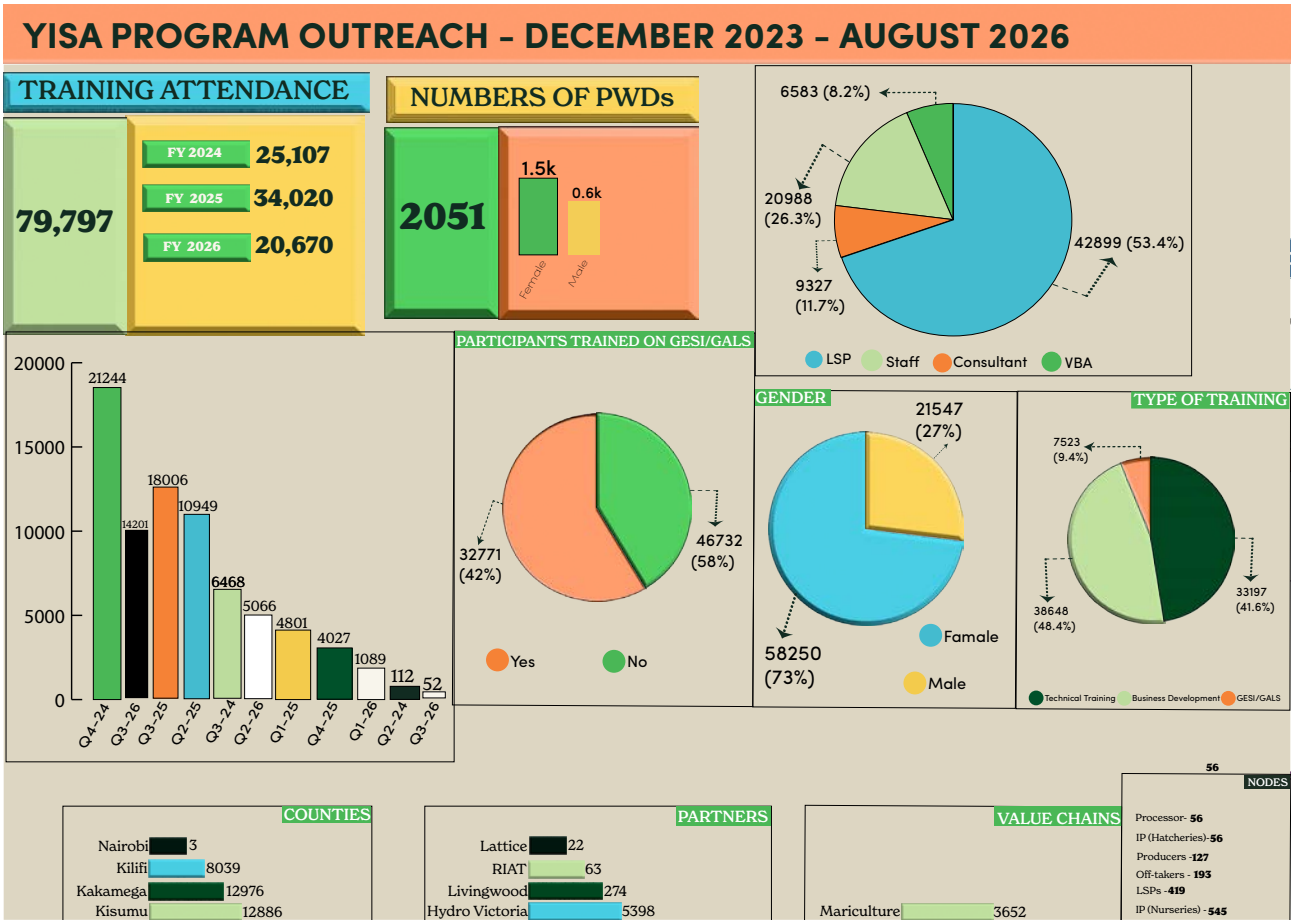
These interventions included gender equality and social inclusion (GESI), entrepreneurship support, technical training across the four value chains, access to finance, and market linkages.

During Years 1 and 2, **59 127** young people were reached, comprising **25,107** participants trained in Year 1 (December 2023–November 2024) and **34,020** trained in Year 2 (December 2024–November 2025).

By the end of quarter three of year three (December–August 2026), an additional **20,670** young people had been reached through program interventions brining the total cumulative number of participants to **79,797.** Participation in the program reflects a strong emphasis on reaching young women. Young women account for **73**% of participants, while **27**% are young men. The program has also made deliberate efforts to promote inclusion, with **2,051** are persons with disabilities participating in the program.

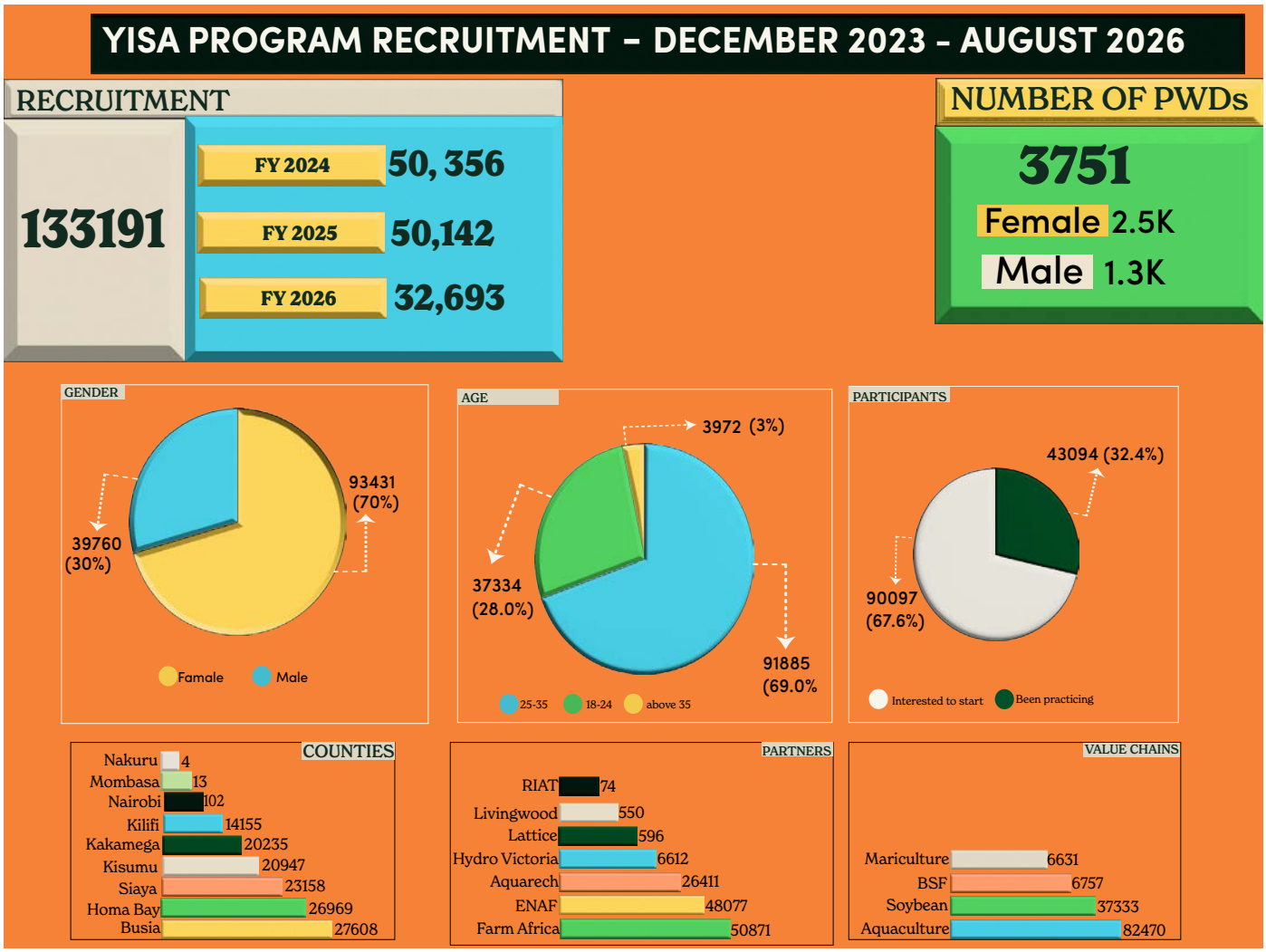
As at end of year three, quarter three, the program has created work enabling opportunities for **64,446** young women and men across the aquaculture, mariculture, soybean production, and Black Soldier Fly (BSF) value chains.

Through its four value chains, the program supports young women and men to participate in various nodes of the program value chains, including production, input supply, aggregation, value addition, and market linkages. By doing so, the program is creating work-enabling opportunities for young people across its six implementing counties.



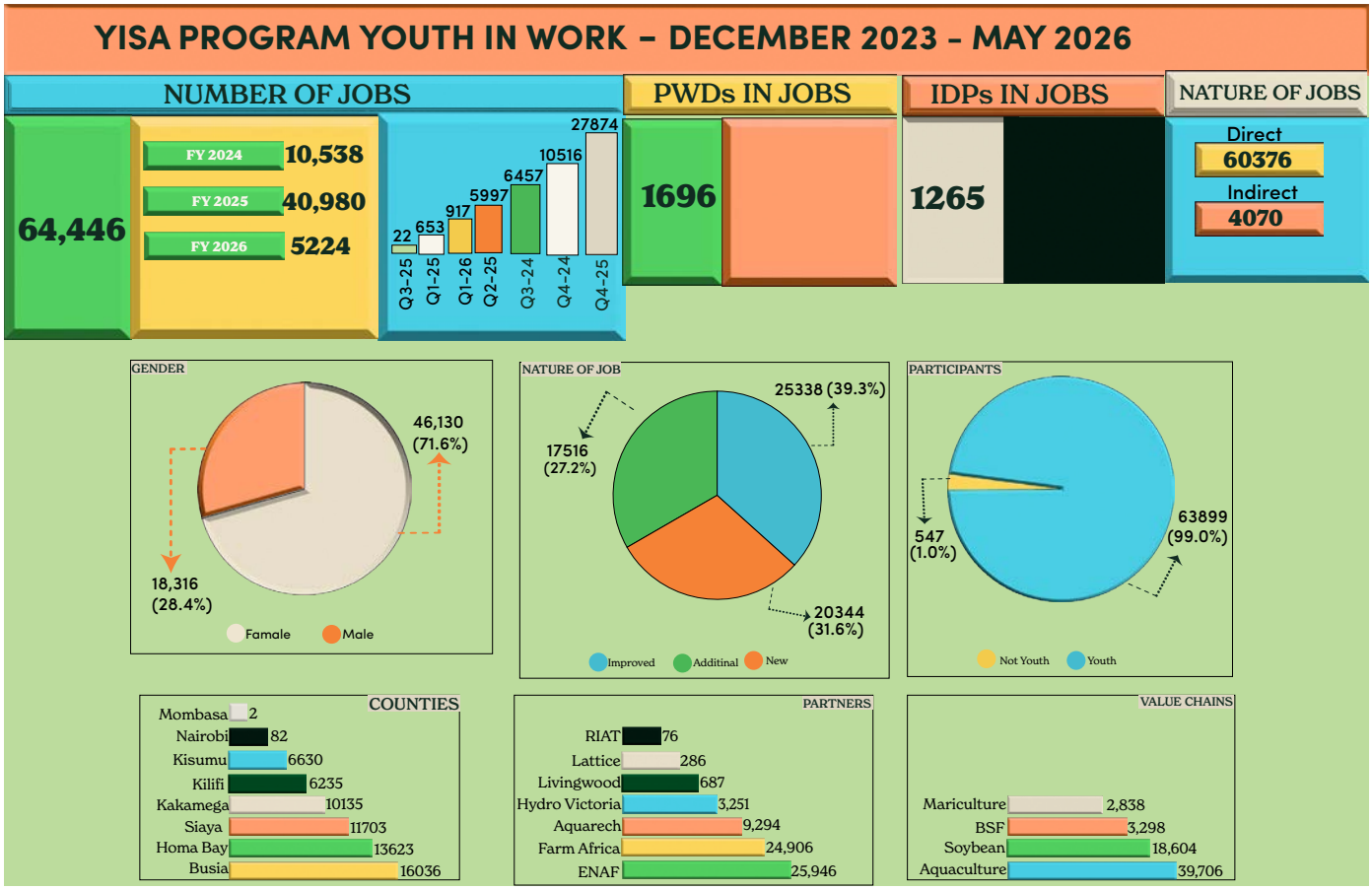
79,797

young women and men supported with work enabling interventions with 73% being young women.



133,191

young women and men who have been recruited in the program since December 2023 with 70% being young women.



64,446

young women and men in work as at August 2026 of which 72% are young women.

YISA program impact, goals and key interventions

Program impact	• To enhance resilient livelihoods through innovative aquaculture practices to enable access to work opportunities for young women and men.
Program goal	• To facilitate 150,000 inclusive, meaningful and dignified employment opportunities for young men and women as well as, persons with disabilities (PWDs) and internally displaced persons (IDPs) in Kenya's aquaculture sector.
Program's key interventions	• Outcome 1: Increase quality and productivity of fish (aqua and mariculture value chains) • Outcome 2: Increase opportunities for financially disadvantaged young persons (entrepreneurship development along the value chains through trainings) • Outcome 3: Growth of enterprises led or owned by financially disadvantaged people (enterprise development through markets and finance linkages) • Outcome 4: Promote gender transformative approaches (deliberate linkages and training young women on leadership and governance.)

YISA program partners' key activities

Farm Africa	• Lead partner supports monitoring, evaluaItion and learning, technical expertise (aquaculture, mariculture, business delivery services, agronomy), builds capacity for key input market actors, and develops last-mile distribution models.
Echo Network Africa Foundation	• Establish a gender-responsive revolving fund to enhance equal access to finance for value chain actors, employ gender action learning system methodology to address gender barriers, and strengthen market actors' capacity in gender-transformative approaches.
Lattice	• Train local service providers (LSPs) and ecosystem players to offer bundled services (input distribution, extension, produce aggregation). Establish a gender-responsive Challenge Fund to ensure equal access to finance for value chain actors.
Aquarech	• Enhance the use of technology in farming systems and input access while developing viable market channels, such as franchise models, to help local fish traders (mama samaki) access quality fish for their businesses.
RIAT	• Enhance collaboration between research and training institutions (eg RIAT, KEMFRI etc) to promote knowledge transfer and technology adoption to aqua value chain actors.
Hydro Victoria	• Identify and build the capacity of black soldier fly (BSF) producers to boost the production of alternative protein sources for fish feeds.
Livingwood Consultants Ltd	• Enhance the uptake of services delivered by LSPs by value chain players by connecting farmers to quality inputs, advisory services, and markets.

Blein finds success with soybeans



Blein at his soybean aggregation store . Photo: Farm Africa /Maurice Goga

Blein is a young soybean producer and aggregator from Busia County whose journey demonstrates how the YISA program is creating work-enabling opportunities for young women and men in Kenya.

Before joining the program in 2024, Blein worked at a construction site laborer, earning a daily wage of KES 300. His income was barely enough to meet his family's basic needs, forcing him to rely on irregular, casual jobs to make ends meet.

"There were times when I got work and other times when I didn't. It was never guaranteed. In the construction sector, there are seasons when many people are building and seasons when there is little or no construction work. From the casual jobs, I earned KES 300 per day, which was not enough to meet my family's needs," says Blein.

Giving soybean production a try

Despite his doubts, Blein decided to give soybean production a chance. He sacrificed one acre of land that he had traditionally reserved for maize production and converted it into a demo farm under the YISA program.

The program supported him with certified soybean seed, fertilizer and crop protection products, while also providing technical guidance throughout the production cycle. The results exceeded his expectations. From the one-acre demonstration farm, Blein harvested 600 kilograms of soybeans, convincing him that soybean farming could indeed be a profitable enterprise.

"I realized that what we had been taught about soybean production was true. I sold 550 kilograms to an off-taker and kept the remaining 50 kilograms as seed for the next planting season," says Blein.

Since 2024, Blein has earned between KES 50,000 - 300,000, excluding the income from his most recent harvest during the March–May 2026 season. These earnings have transformed his life, with the impact clearly visible at his homestead. His improved livelihood reflects the positive outcomes of adopting soybean farming.

"Before joining the YISA program, I lived in a thatched mud house. With the income I have earned from soybean farming, I have been able to build a new house. I also bought a motorbike, which has relieved me of the burden of paying transport costs for my children. Today, I can use the KES 4,500 I previously spent on transport to meet other household needs," he narrates.

"The motorbike has also made my work as a Village-Based Advisor (VBA) much easier. It enables me to reach farmers more efficiently when providing last-mile extension services and helps me transport bulk soybean produce from farmers to the aggregation center," he adds.

Community embraces soybean production

Following the success of his soybean enterprise, Blein leveraged his role as a VBA to mobilize and recruit more young people into the YISA program. He has since trained fellow farmers on good agronomic practices, including soybean production, weed management, pest and disease control, harvesting and post-harvest handling.

Through his efforts and the visible success of his demonstration farm, more farmers in the community have embraced soybean production as a viable commercial enterprise.

"In the past, our community grew soybeans mainly for household consumption rather than as a commercial crop. Today, both young and older farmers have embraced soybean farming because of its high yields and the availability of reliable market opportunities that were lacking before the YISA program," recalls Blein.

One of the major challenges facing farmers across Africa is unpredictable weather, and Blein and the farmers he supports are no exception. He recalls that during the last planting season, many farmers planted late and were adversely affected by unfavorable weather conditions.

"The result was a poor harvest. Most of the soybean grains remained green, which the market does not accept. This created conflict between the farmers and me because they expected me to buy produce that did not meet the required quality standards," says Blein.

To address this challenge, Farm Africa, through the YISA program, has partnered with Acre Africa to provide farmers with weather index information and timely weather advisories to support informed planting decisions. In addition, farmers are being encouraged to take up crop insurance to protect their investments against climate-related risks such as floods, drought and other adverse weather conditions.

Sustainability beyond the program

Blein is confident that he can continue growing his soybean enterprise even after the YISA program ends. He attributes this confidence to the technical knowledge and market linkages he has gained through the program.

"I am confident that I can sustain myself even if the program were to end today. First, the program equipped us with the technical skills needed for successful soybean farming. In addition, it linked us to reliable markets. With these skills and market connections, I can continue farming and growing my business independently," says Blein.

He remains optimistic that in the next five years, he hopes to move from being a soybean aggregator to a supplier for soybean processing firms in Nairobi.

"My journey with the YISA program has been life-changing and has had a tremendous impact on my life. Just imagine, I have gone from working as a construction site laborer to running my own enterprise and employing other young people," he says.

He calls on fellow young people working at the construction site or doing manual jobs to take the opportunity and join the YISA program.

As many young people in Kenya continue to grapple with limited employment opportunities, the YISA program is equipping them with the skills, knowledge and resources needed to build sustainable livelihoods.



Blein posses for a picture of the at his thatched house he used to live in before joining the YISA program. Photo: Farm Africa /Maurice Goga



Blein posses for a picture of the at his newly built two bedroom house he constructed using the proceeds of soybeans after joining the YISA program. Photo: Farm Africa /Maurice Goga

From pond construction to fingerling production: Monslavia's journey with YISA



Monslavia (with a black top) and members of Mofrey Eco Farm in one of their juvenile nursery for fingerlings production. Photo: Farm Africa /Maurice Goga

When Monslavia Akinyi and the Mofrey Eco Farm Youth Group started their journey in fish pond production three years ago, they earned their income by constructing fishponds for farmers in Homa Bay County. While the work provided an opportunity to earn a living, it was seasonal and inconsistent. The group would only receive work when farmers requested pond construction, and the earnings had to be shared among the members who participated in each assignment.

"We were constructing ponds, but the work was not available all the time. Sometimes we would get jobs in Homa Bay, other times in Siaya, but there were long periods without any work," recalls Monslavia. "Per 300-square-meter pond, we earned KES 30,000, but it was shared among the members who worked on that particular assignment."

In February 2024, the 35-member youth group joined the Youth in Sustainable Aquaculture (YISA) program after learning about it through local mobilization. Although they had experience in pond construction, they had limited knowledge of fish production. The program introduced them to fingerling production as a business opportunity, helping them see how they could generate more regular income from the ponds they were already constructing.

"When YISA came, they introduced us to fish production. They explained the benefits and showed us that, unlike pond construction, fish production gives more regular opportunities because you harvest continuously instead of waiting for someone to call you for work," says Monslavia. Through YISA in partnership with the

Foundation and Farm Africa, the group received technical training on fingerling production, including fish feeding, grading, water quality management and record keeping. They also participated in Business Development Services (BDS) training, where they learned business planning and financial management.

"Before joining the program, we knew nothing about fingerling production. We learned how to feed fish, grade them, monitor water quality and keep records. We were also trained on business planning and record keeping, which now helps us manage our finances properly," she explains.

In addition, the group participated in Gender Action Learning System (GALS) training, which strengthened teamwork and encouraged members to support one another whenever personal or family challenges affected their participation in the group.

"As a group, we learned that when one member has challenges, we should support them. Sometimes we visit them at home, discuss the problem together and see how we can help. It has strengthened our unity," says Monslavia.

Beyond capacity building, the program supported the group through the Revolving Loan Fund, providing production inputs such as fry, predator nets, harvesting nets, fish feeds, weighing scales and packaging materials.

"The Revolving Loan Fund did not come as cash. We received inputs that helped us start production, and we repay the loan without interest. That made it easier for us to establish the business," she notes.

The group started with 10,000 fry, which they nursed into fingerlings over one production cycle. They sold the fingerlings generating approximately between KES 20,000 - 50,000. Part of the income was reinvested to purchase more fry, while the remainder covered operational expenses and motivated members through profit sharing.

"We sold our fingerlings and earned about KES 20,000 to 50,000. We used 70% of the amount to restock fry, paid our expenses, and shared the remaining income among members to motivate us to continue working together," says Monslavia.

The enterprise has since expanded. The group is currently nursing 30,000 fingerlings and expects to generate between KES 100,000 - 150,000 from the next production cycle. They plan to continue reinvesting part of the income into production while saving through the group account to support future growth.

"We now have 30,000 fingerlings. Once we sell them, we will buy more fry so that our ponds do not remain empty. We also save part of the income in the group account and share the rest among members," she explains.

According to Monslavia, the group's progress has attracted interest from the surrounding community. Young people and other community members regularly visit the site to learn about fingerling production and understand how the business operates.

"The community is now interested in what we are doing. People come to ask how we produce fingerlings and how they can also start. Some have already gone for training, although many still lack the capital to begin," she says.

Reflecting on the group's journey, Monslavia says one of the biggest lessons they have learned is to make better use of the resources they already have.

"We already had ponds, but we were not making use of them. Through the program, we realized that if you use the resources you have well, they can generate income. We have learned that money is everywhere if you make good use of what you already have," she says.

Looking ahead, the group hopes to expand its fingerling production enterprise while continuing to strengthen its financial position. Although access to finance remains one of their biggest challenges, Monslavia believes the knowledge and practical skills they have gained have given them a strong foundation for growth.

"We still need more financial support and more training, especially in finance and value chain development, but we are confident we will continue growing," she says.

Her message to other young people is to take advantage of the resources around them and remain committed to their goals.

"We are experiencing unemployment, but young people can use what they have to get what they do not have. Fish production requires patience, commitment and passion, but if you know where you want to go, it can provide a reliable source of income," Monslavia concludes.

Feed crisis to innovation hub: how BSF farming reshaped a young farmer's livelihood



Enoch setting up a BSF exhibition unit. Photo: Hydro Victoria/Anne Nasumba

In his locality, Enoch is known as more than a poultry farmer. He is a trainer, innovator and one of the earliest adopters of Black Soldier Fly (BSF) farming in his area. His journey into BSF farming was driven by a challenge many small-scale farmers face: the rising cost of animal feed. He started off as a poultry farmer, growing his flock from 50 birds to over 600 through brooding. But as his enterprise expanded, feed costs became unsustainable. "I asked myself why animal feed was so expensive," he says. "I realized the main issue was availability of protein, which is important for growth." That question led him to explore alternatives, and eventually to BSF and azolla, both known for their high protein content.

He learned about the Mastercard Foundation's Youth in Sustainable Aquaculture (YISA) program through a farmers' WhatsApp group in Kakamega County. The YISA program offers training in BSF production due to BSF being an ingredient of high-quality fish feed. Despite the distance, he traveled to Bukhaywa to attend the training delivered by Hydro Victoria Africa, one of YISA's implementing partners. "I went because I needed a real solution, not theory," he says. "And after two days of hands-on training, I received starter larvae and began experimenting with this insect immediately". What stood out most for Enoch was seeing the insects up close.

"I remembered how, while farming, I would sometimes find termites and give them to chickens," he recalls. "When I saw BSF larvae, which are bigger and more nutritious, I knew this was something valuable." His instinct wasn't new.

It was farming knowledge he already carried. The training gave it a name and a system. Learning that BSF larvae contain up to 35 percent protein confirmed what he'd already sensed.

The learning curve was not smooth. It took Enoch months of trial and error to fully understand the BSF production cycle. Early attempts failed due to poor lighting and unsuitable breeding conditions. "I lost my first batch completely," he says. "It was painful, but I didn't give up." With continued mentorship from Hydro Victoria trainers, he adjusted his setup, improved lighting, changed attractants and refined feeding methods. His breakthrough came after observing BSF behavior during an exhibition, where he learned how sunlight increases the fly's activity. Within a short while, he successfully harvested his first eggs.

Today, BSF farming is deeply integrated into Enoch's household and farming system. By mixing BSF larvae and azolla into his feed, he has reduced feed costs by an estimated 40 to 50 percent. "Protein makes chickens grow faster in a shorter time," he explains. "Birds fed on BSF mature quicker, have firmer muscle and a distinct taste that customers prefer over conventional poultry."

The impact extends beyond his farm. Enoch is one of a growing number of young people YISA has supported to turn waste management into viable BSF enterprises. Through this support and subsequent exposure at regional events, he has trained more than 20 farmers across Kakamega, Bungoma, Busia, and Mumias.

He has also represented Kenya at regional exhibitions, including an agribusiness trade fair in South Sudan, where he showcased BSF and azolla as poultry feed solutions. "I went as a poultry farmer, but I ended up presenting BSF larvae as the solution," he says. "These opportunities have expanded my network across East Africa and positioned me as a local resource person for BSF farming."

At home, BSF farming has become a family effort. His wife manages waste sourcing from the local market and understands the production cycle well enough to run the unit in his absence. "Now when she sees organic waste, she doesn't ignore it," Enoch says. "She knows it translates to income." Even his mother, initially shocked by the larvae, now actively separates household waste for her son's unit.

Community perceptions, however, were not always positive. "At first, people thought I was practicing witchcraft," he recalls. "Others associated the larvae with toilets or disease." Instead of using pamphlets or posters to change minds, he used the baraza - a traditional open-air public meeting - the same forum his community has always relied on to inform and explore new ideas, because that's where trust is built. Alongside demonstrations and one-on-one conversations, it gave him room to walk people through the full BSF life cycle. "Once people see the full life cycle and how clean it is, fear disappears," he says. "Farmers who keep poultry and fish quickly embraced it once they saw the feed cost savings."

Enoch's message to young people is this: "Don't look at BSF farming as dirty work. That 'dirty' space is where the money is. Waste is a resource. You can feed your chickens and fish, sell larvae, or train others. This is agribusiness."

Despite his progress, Enoch faces challenges common to growing enterprises. His current unit is small and temporary, limiting the number of flies he can manage. He also lacks equipment for value addition, particularly oil extraction and BSF cake production - which several farmers now ask about for animal feed.

"Standardization and machinery are my biggest gaps," he explains. "Exhibition logistics, such as transporting solar dryers and live larvae to expos, have also presented major setbacks for my enterprise. Looking ahead, I want to have a larger, permanent BSF farm in Ikolomani that can meet rising animal feed demand, support practical demos, and host field learning days."

Enoch's path reflects a pattern emerging across YISA's BSF value chain: young people who enter through a single node - fish, poultry or African leafy vegetables - are increasingly developing multiple streams of income from feed production, training and product sales to build more resilient, dignified livelihoods.

He hopes to expand into BSF oil and cake production and continue training farmers across the region. His business, Jabeg Aginova Feeds, is steadily evolving from a farm into a knowledge and innovation hub. What started with YISA training is now outgrowing a single farmer's capacity. The next stage calls for partners to support him in meeting that demand.



Enoch in South Sudan during the EAC Trade Fair with the Principal Secretary Cooperatives and MSMEs Hon. Susan Auma Mang'eni in 2024



Enoch and Bella of Hydro Victoria during the Lake Region Economic Block (LREB) Regional Climate Change and Agri Expo Kakamega Edition in the year 2025.

YISA empowers young women fish traders in Sindo



Immaculate, a fish trader and a YISA program participants sun drying her sardines in readiness for the frying and selling them. Photo: Farm Africa/Maurice Goga

A visit to Sindo Town welcomes you to a community where young women and men are actively engaged in activities linked to the Lake Victoria silver cyprinid fish, locally known as omena, a popular delicacy in the lake region. Young women can be seen sun-drying the sardines, preparing them for sale as the sun sets. Meanwhile, the men are either resting in the shade or mending fishing nets in preparation for another night fishing on the lake.

Amid these activities, we meet Immaculate, a young mother of three and a member of the Real Gateway Women Group in Sindo. Immaculate joined the Youth in Sustainable Aquaculture (YISA) program through Echo Network Africa Foundation in 2025. Through the program, she attended a business development training course in Mbita, where she learned about business opportunities and the program's Revolving Loan Fund (RLF).

Before joining YISA, Immaculate worked as a casual laborer for fish traders in Sindo. Her main task was selecting sardines from the sardine catch, for which she earned KES 20 per kilogram.

"In a day, I could select up to 10 kilograms. After working the whole day, I would earn only KES 200, which could not meet my basic needs," she recalls.

Immaculate's group was among those that benefited from the YISA Revolving Loan Fund. She received between KES 5,000 - 15,000 in seed capital, which enabled her to start her own fish trading business.

"When I received the loan and business training, I immediately stopped selecting sardines for other traders and started my own

business. I invested KES 80% in buying sardines and used the remaining KES 20% to pay for storage. With the 80%, I bought five basins of sardines," says Immaculate.

As her business grew, Immaculate began to experience significant changes in her household. The income from her business improved her ability to meet her family's needs and brought greater stability to her home.

"Today, I can feed my family, pay my rent and make savings. I have also been able to buy things that remind me of how far the YISA program has brought me. There is greater peace in my home. The domestic conflicts that resulted from lack of money have come to an end because of YISA," she says.

Immaculate encourages young women in Sindo to take advantage of opportunities that can help them become economically independent rather than relying entirely on men for their needs. She also cautions young people against depending on informal lenders who charge high interest rates.

"With YISA, you can access affordable, interest-free loans to start your own business. You no longer have to hide when shylocks come looking for their money," she says.

Looking ahead, Immaculate is determined to grow her business and reach markets beyond Sindo. She currently handles about 50 kilograms of sardines a week but hopes to increase this.

"I hope to expand my business to 300 kilograms of sardines a week and reach wider markets beyond Sindo," she says.

About Real Gateway Women Group

Young Real Gateway Women Group was established in 2022 by seven young women who sought to overcome challenges they faced in the fish trade at Sindo Beach Management Unit (BMU). At the time, they often performed low-paying manual work and had limited access to quality fish products for resale, making it difficult to grow their businesses.

To improve their livelihoods, the women began contributing KES 200 daily to support one another and later transitioned into table banking. Their collective savings enabled members to start and expand their businesses, attracting more young women and growing membership from 7 to 16.

The group joined the YISA program after attending a sensitization session conducted by ENAF at Sindo BMU. Through YISA, members received training in business development services (BDS), group dynamics and the Gender Action Learning System (GALS). The training enhanced members' management skills, leadership abilities, teamwork and household decision-making.

YISA has helped transform the lives of group members. The frustrations, discrimination and lack of opportunities they previously experienced have been replaced by confidence, respect and economic independence. Today, the women are recognized and respected traders within the BMU and the wider community.

The group successfully accessed a loan of KES 250,000 from the Revolving Loan Fund, which they invested in expanding their fish trading businesses. Through strong financial discipline and business growth, they fully repaid the loan within 12 months.

Building on this success, the group has applied for a second loan of KES 330,000 to purchase fish in bulk and expand into markets across Homa Bay County and neighboring regions.



Members of Real Gateway Women Group and Ondisore Women Group during the Foundation field monitoring visit.

Owning the lake: the Women rewriting the rules of aquaculture



YISA participant feeding the fish in one of the cages. Photo: Echo Network Africa Foundation / Antony

For generations of women living along the shores of Lake Victoria, economic survival in the fishing industry often meant navigating a deeply entrenched system of exploitation. Akinyi, a resident of Mulukoba Beach in Busia County, knows this harsh reality firsthand. As a member of the Bukani Mama Toto Group, Akinyi experienced a restrictive culture that deliberately kept women away from direct production, forcing them to rely on the "Jaboya" system just to secure fish for basic trading.

"We were completely at their mercy, there was a culture where you could not even buy fish to sell unless you traded your dignity with the boat owners. We were kept at the absolute bottom, with no voice and no way out," Akinyi recalls.

The turning point for Akinyi and her community arrived through the Youth in Sustainable Aquaculture (YISA) program. This initiative provided the Bukani Mama Toto Group, a women-led aquaculture enterprise, with the critical infrastructure needed to transition from vulnerable traders to empowered cage fish farmers.

"When the Youth in Sustainable Aquaculture program arrived, it rewrote our story," Wida explains. "Through revolving loan fund, we received a 28-foot boat, quality feeds, and fingerlings. We were finally given the power to farm our own fish and control our own destiny."

The shift from dependency to ownership has yielded incredible financial results. By breaking the traditional barriers that denied women access to the lake, the group successfully completed one full harvest cycle. During this production phase, the women harvested approximately 6.7 tonnes

of tilapia. Proving their capacity to operate at a corporate level, the group successfully secured a market for their produce, selling the entire yield for about KES 1,000,000 - 2,000,000.

"Because the initial capital was a loan, we made sure to pay back every shilling of the principal and interest," Wida notes proudly. "The profits we kept went straight into our table banking to uplift one another, and we immediately reinvested to multiply our stock in the water."

The Bukani Mama Toto Group is focused on long-term sustainability and continuous growth. Following their highly successful first harvest, the group immediately reinvested in their enterprise by restocking their fish cage with 35,000 tilapia fingerlings in November 2025.

Currently, Wida and her team are meticulously managing their stock as they approach their next major harvest in August 2026. The socio-economic impact on their households has already been profound.

"As we speak today, our children are in class with a zero fee balance," Wida shares. "Not a single child is being sent home. For the first time, we have a voice and real economic power in this village. We no longer beg; we stand entirely on our own."

Through the strategic support of the YISA program, the women of Bukani Mama Toto are no longer waiting on the shorelines. They are actively commanding their own economic futures and building a lasting legacy for the next generation.

14,238

Total participants reached with Revolving Loan Fund

KES 327M

Total Revolving Loan Fund loans disbursed (87% of approved)

KES 126M

Total disbursed in year one (December 2023 -November 2024)

KES 149M

Total disbursed in year two (December 2024 -November 2025)

KES 50M

Total disbursed as at end of August quarter 3 year 3

KES 83M

Total recovered (83% of total amount disbursed)

Turning four kilograms into 25: Susan's growing fish enterprise



Susan, a fish trader frying fish at her business point. Photo: Farm Africa / Maurice Goga

At the busy Kilifi Market, we meet Susan Atieno, a 24-year-old fishmonger, as she carefully prepares Nile tilapia for her customers. Her stall is a hive of activity, with customers streaming in one after another, a clear sign of a thriving enterprise and the growing demand for fried fish.

Susan's journey into fish trading was not a straightforward one. A graduate of Pwani University with a Bachelor's degree in Education, she was optimistic about securing a job abroad after completing her studies. However, things did not go as planned. Instead, she found herself venturing into fish trading.

Before entering the fish trade, Susan worked as a waitress at a local eatery in Kilifi town, earning an income to support herself while pursuing her studies. It was during this time that she met a friend who introduced her to fish trading. Intrigued by the opportunity, Susan joined her as a casual worker. However, the venture did not last long.

"We ran the business for six months before closing down. I decided to return home and re-strategize. Later, I traveled back to Kilifi and started my own business, having learned valuable lessons from my previous experience," Susan recalls.

Armed with about KES 5,000 - 15,000 in contributions from family and friends, Susan decided to venture into the business on her own.

"I started with 4 kg of fish. On the first day, I called a former client who used to buy from us before the business closed, and I was able to sell all 4 kg. I thought I would do the same the next day, but I did not sell a single fish. I thought of giving up," she says.

Onto the YISA program

Susan heard about the YISA program through one of her clients, Sarah, who informed her about a training course organized by Farm Africa and the Mastercard Foundation in partnership with Kuuza Freezers in Kilifi.

"I was informed about the YISA program training by Sarah, one of my clients from Mnarani. I hesitated about attending the training, and while I was still deciding whether to go, I received a call

from Dennis at Kuuza Freezers, who explained the training in detail. I decided to give it a try," Susan recalls.

During the training, Susan and other fish traders were introduced to the YISA program and trained on business development skills, which she says have contributed significantly to the growth of her business.

"We were trained on how to develop our businesses and informed about the importance of record-keeping, tracking losses and profit margins, and maintaining proper fish-handling hygiene. This has greatly improved my business.

"Before the training, I ran my business without keeping any records. It was simply about making enough money to meet my daily needs, such as paying rent and buying food, and that was it. However, the training opened my eyes. Today, I can track my sales, know how much I have sold, calculate my profit margin and see how much I am saving," she says.

In addition to business knowledge, Susan and other traders were provided with starter kits, including a frying pan, a modern stove, a cooler box and a parasol. Today, she sells 25 kg of fish per day, earning a profit of KES 1,000 –3,000 per day, compared with the KES 500 profit she previously earned from selling just 4 kg per day.

Despite this progress, Susan still faces several challenges that hinder her ability to maximize her profit margins, including being scammed by suppliers and a lack of adequate storage facilities.

"I was once scammed of about KES 10,000 - 18,000 in two separate incidents after sending money to suppliers who failed to deliver the fish two times. From these experiences, I have learned not to trust just anyone. Nowadays, I order fish from reliable distributors such as Kuuza Freezer and other trusted distribution outlets."

Looking ahead, Susan remains hopeful that one day she will operate a large fish distribution and eatery outlet, creating more direct jobs for young people in Kilifi County. She is grateful for the support she has received through the YISA program and encourages other young people to join the program and follow in her footsteps.

"This is a good business, especially for beginners. Like any other business, it has its challenges, but they are manageable. To those who are willing to start, I say: just start. Don't be afraid."

"Before the training, I ran my business without keeping any records. It was simply about making enough money to meet my daily needs, such as paying rent and buying food, and that was it. However, the training opened my eyes. Today, I can track my sales, know how much I have sold, calculate my profit margin and see how much I am saving."

Susan
YISA program participant



Susan preparing the fish ready for frying. Photo: Farm Africa / Maurice Goga.

From Fish Trader to Aquaculture Entrepreneur: Florence Creates Opportunities for Others



Florence at her newly established eatery in Kendu Bay town

Florence's training in Fisheries and Aquaculture gave her an understanding of the potential of Kenya's blue economy. However, limited capital, unreliable markets and few business connections made it difficult to turn her knowledge into a sustainable livelihood.

She started a small fish trading business, selling fresh fish and adding value to omena. Before joining the Youth in Sustainable Aquaculture (YISA) programme in 2024, inconsistent income made it difficult to meet household needs and expand her enterprise.

"I had the knowledge, but I had no platform. I couldn't reach enough people, I lacked capital, and I didn't know how to connect effectively with both customers and fish farmers," she recalls.

After learning about YISA through a community group, Florence enrolled as a Local Service Provider (LSP). She received training in aquaculture technical skills, business development, entrepreneurship, Gender Equality and Social Inclusion (GESI), and pedagogy. The program also connected her to networks and opportunities across the aquaculture value chain.

"The training completely changed my mindset. It showed me that fish farming is not just about production but about understanding the entire value chain, creating value and identifying business opportunities," she says.

With increased confidence and new skills, Florence expanded her activities. She now trades

fresh fish, processes omena, manages an eatery and serves as both an LSP and Trainer of Trainers (TOT). She is also part of a group that owns two fish ponds.

Her enterprise has created employment for three young people—two women and one man—each earning between KES 3,000 - 10,000 monthly. Through her training engagements, she shares technical, business and life skills with fish farmers and community groups. Her work has earned recognition from YISA and the Homa Bay County Government.

The impact extends to her household. By sharing lessons from GESI and GALS with her husband, Florence helped promote shared household responsibilities. She now contributes to her children's school fees and supports her parents and siblings.

Despite challenges, including fluctuating fish prices, inconsistent supply and limited capital, she plans to expand into hatchery production and create more employment opportunities.

"Aquaculture has many opportunities across the value chain. Don't waste time waiting. Start with what you have, use the opportunities available, and keep learning," she says.

"The training completely changed my mindset. It showed me that fish farming is not just about production but about understanding the entire value chain, creating value and identifying business opportunities."

Florence

YISA program participant



Florence explaining the impact of YISA when she was visited by a team from the Foundation and YISA program partners during a field monitoring visit in Homa Bay County. Photo: Farm Africa / Maurice Goga.



Peter Kochupe, Berverly Shitandi and Jane Bundi when they visited Florence's eatery during a field monitoring visit in Homa Bay County. Photo: Farm Africa / Maurice Goga.



Florence seated showcasing various fish value addition products during the 9th Devolution Conference held in Homa Bay County. Photo: Farm Africa / Maurice Goga.



YISA participant harvesting frys at Aquarech's hatchery in Kisumu. Photo: Farm Africa/Maurice Goga

YISA program: quarter three impact stories

The YISA program year three quarter three impact stories provides up-to-date insights into the progress of program implementation and highlights impactful stories from the field.

For this publication, an informed consent was obtained from all participants whose stories are featured in this publication. Participants gave permission for their photographs, videos, and direct quotes to illustrate and demonstrate the program's results, outcomes, and impact across relevant communication and publication platforms.

Cover photo: YISA program participant Immaculate airing her sardines in preparation for the market in the eveming. Photo: Farm Africa/Maurice Goga

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