

**Abstract:**

A new impetus is emerging with regard to the potential role that agricultural producer associations might play in improving rural economies. For this study, the use of cereal banking to improve accessibility to premium markets was assessed and the factors influencing farmers' decisions to join them were evaluated. The methodology involved a baseline survey of 213 smallholder maize producers in Bungoma district, western Kenya, plus a logit model analysis to predict the probabilities of farmers joining a cereal bank. Membership of other local community-based organizations and the actual harvests achieved strongly influence farmers' decisions to join a cereal bank.