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# **NAKURU WASH PROGRAMME**

**BI-ANNUAL REPORT**

**JANUARY – JUNE 2016**

**Submitted by Practical Action Eastern Africa to WASTE Netherlands**

**25<sup>th</sup>/07/2016**

## **1.0 Abbreviations**

UN	-	United Nations
MOH	-	Ministry of Health
VIPs	-	Ventilated Improved Pit Latrines
FSM	-	Feacal Sludge Management
OD	-	Open Defecation
WSP	-	Water and Sanitation Programme
PHOs	-	Public Health Officers
WASH	-	Water Sanitation and Hygiene
WAK	-	WASH Alliance of Kenya
KEPHIS	-	Kenya Plant Health Inspectorate Services
KEBS	-	Kenya Bureau of Standards
NASWAMA	-	Nakuru Solid Waste Management Association
USTWG	-	Urban Sanitation Working Group
ICC	-	Inter-agency Coordinating Committee
UCLTS	-	Urban Citizens Led Total Sanitation
MCAs	-	Member of County Assembly
SACCOs	-	Savings and Credit Cooperative Societies
SMEs	-	Small and Medium Enterprises
MFIs	-	Micro Finance Institutions
CBK	-	Central Bank of Kenya
KBA	-	Kenya Bankers' Association

## 2.0 INTRODUCTION

Nakuru town is the fourth largest town in Kenya and it is the fastest growing town in East Africa at 13% annually (UN Habitat 2009). The Population estimates show that Nakuru town has 500,000 people with 44 % (218,216 people) of the residents living in the informal settlements. In Nakuru town, only 25 % of the population is served with sewer connection, while 75% relies on onsite sanitation services (septic tank connected, Ventilated Improved Pit latrines (VIPs) and pit latrines). Faecal Sludge Management (FSM) is a significant challenge especially in high density – low income settlements where majority of the urban population live. This project is therefore, closely partnering with the Ministry of Health in the County for effective implementation and scaling up. According to Water and Sanitation Programme (WSP) of the World Bank and Kenya's National Ministry of Health state of the sanitation data for Nakuru County 2014, only 41.3% is improved sanitation, 35.3 % comprise shared sanitation facilities, 23.3 % is unimproved sanitation. Open Defecation (OD) is rated at 2.8 % in the County. Going forward, the main intervention goal by department of Health in Nakuru County with her partners is to redress unimproved and OD levels (26.1 %) to acceptable levels of improved sanitation in the County.

The overall objective for the Nakuru WASH Programme 2016 is to realise increased access to improved sanitation and waste management services by urban poor communities living in Kaptembwo, Rhonda and Mwariki high dense – low income settlements in Nakuru town.

The Project specific objectives for 2016 period are:

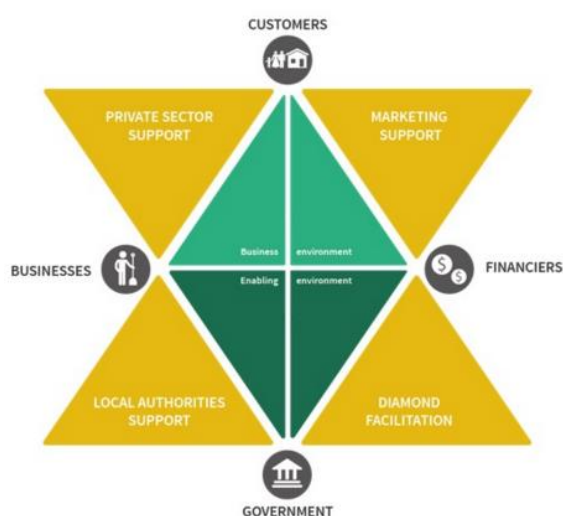
1. To promote the up-take/up scaling of innovative and low cost waste management technologies for improved environmental health and livelihoods in project target areas through increased environmental awareness campaigns and ground support.
2. To create awareness and build capacity of institutions and communities on faecal sludge management (FSM) to have decentralized FSM and promote the uptake of Rama Technology after successful piloting in phase one of the programme and ongoing decentralized faecal sludge management.
3. To lobby and influence the Nakuru County and National Environmental Management Authority (NEMA) to adopt pro-poor and innovative waste management technologies/approaches and have a sustainable institutional arrangements.
4. To support in policy formulation, influencing and practice for WASH, update of decentralized integrated solid waste management and urban and peri-urban agriculture support through composting at both County and National levels.

## 5. Sustainable Financing of sanitation and waste enterprises in Nakuru

### 3.0 Progress summary report for January – June 2016 Period

Practical Action and WASTE Netherlands continued with implementation of sanitation, solid waste management and WASH financing projects in Nakuru in year 2016 which is considered a bridging year for the DGIS funded programme. Close collaboration and networking with key stakeholders in Nakuru County helped in enhanced smooth activities implementation. These included departments of Health and Environment in Nakuru County, WASH Alliance of Kenya (WAK) Secretariat, AMREF Health Africa, Nakuru Solid Waste Management Association (NASWAMA), Nakuru town pit emptiers group and local artisan cadres. WAK Secretariat was key in coordinating planning and field monitoring processes with all WAK partners in Kenya which included Nakuru WASH Programme where Practical Action and AMREF work closely together.

### 3.1 Annual Planning by WAK and DWA Partners for 2016



Before commencement of actual work on the ground, WASH Alliance Kenya (WAK) secretariat coordinated all partners to reflect from 2011 - 2015 programme work. The lessons gained from the reflections were used to inform the WAK partners coherent planning and deliverables targeting for the bridging fund available from Northern Dutch WASH Alliance (DWA) partners in 2016. This was realized during the Southern WAK and Northern DWA partners 2016 annual planning meeting held at Gelian Hotel in Machakos

County from 15<sup>th</sup> – 19<sup>th</sup> February 2016. There was also a capacity session for WAK partners facilitated by DWA partners from WASTE, SIMAVI, AMREF Netherlands and RAIN. One key output of the capacity building session was getting acquainted with the concept of Diamond acceleration model as illustrated in the above picture. The model aims to see more results delivery by private sector through market led service provision in which the NGOs play a supportive facilitation role working with the local authorities to provide an enabling environment for the private sector and businesses to flourish in service provision. The model applies for both WASH and Waste management services delivery. By June 2016, the Diamond acceleration model is gaining momentum in Nakuru for Nakuru WASH Programme.

The following are summary progress report for the specific project objectives led by Practical Action for the period January – June 2016, in Nakuru County, Kenya.

### **3.2 Objective 1: To promote the up- take/up scaling of innovative and low cost sanitation and waste management technologies for improved environmental health and livelihoods in project target areas.**

The following are key interventions undertaken in contributing to this objective.

#### **3.2.1 Community sessions**

The project team held six community sessions in the project areas of Mwariki, Kaptembwo and Rhonda aimed at sensitizing the urban community on appropriate low cost sanitation and waste management technologies and other issues of environmental sanitation.

All the meetings were facilitated by Public Health Officers (PHOs) from the three informal settlements of Rhonda, Kaptembwo and Mwariki and by two Officers from the department of Environment and Natural resources and Energy in Nakuru West Sub-County. Two hundred and ten (210) participants each representing a different residential plot participated, with 80 % of all the participants being women whereas men represented 20 % only.



Right: Winnie Mouko (PHO) of County health department addressing a community session in Rhonda

The sessions were also attended by representatives from waste collectors in the respective areas. The entrepreneurs assisted in identifying areas that have household waste collection low compliance rates and therefore involving the community through such forums will help increase the number of new clients served by the waste collectors and reduce illegal dumping in open places. Such forums also offer a good platform for entrepreneurs to market their waste collection services to the local community as well as demonstrating to the community that the waste entrepreneurs are engaged in legally recognised waste businesses by the Nakuru County Government.



Left: Photo shows a representative of a solid waste collection group (Mwariki Pembe Mbili) addressing participants in one community session. Right: Photo shows an Officer from the department of environment (Joel Bett) addressing a community session.

The community sessions are useful in sensitizing the people at the household level on the importance of waste separation at source. Officers from the department of environment and our project team are engaging the local community on this issue and are trying to identify challenges that are likely to be faced. Once the community is enlightened on the importance of separation at source, it would be possible to implement waste minimization plans because all waste will not find its way to the dumpsite. Separation at source will help in promoting recycling and reuse of waste therefore generating incomes to the recyclers and reducing the inspection fee charged on waste entrepreneurs for every trip they make to the dump site. However, to operationalise the waste separation at source, the project team awaits for enactment of Environmental Management and Conservation Bill 2015, which is at debate level at County Assembly after submission.

### **3.2.2 Organic waste recycling & marketing support**

Waste entrepreneurs dealing with value addition and reselling of recovered waste have continued to receive support from the project. Members of Green Community self-help group have benefited from the project in terms of product testing and marketing. With the project has supported two testing sessions of organic compost manure samples at the Kenya Plant Health Inspectorate Services (KEPHIS) to establish presence or absence of heavy metals and pathogens as well as nutrient levels. KEPHIS is the only Kenya's accredited institution for testing all agricultural inputs. The project supported Griincomm organic fertilizer was found to be free from pathogens, heavy metals and nutrient levels were within acceptable Organic fertilizer standards as established by Kenya Bureau of Standards (KEBS). By June 2016, the group had managed to produce 150 bags (7,500Kg) each weighing 50 Kg, selling locally at Ksh 1,000.00. During the March – April rain season, over 75 bags were sold out. The groups target by June 2016 was 10,000 Kg of final product.



The group has also received support in marketing their services at the just concluded Agricultural Society of Kenya Show held at Nakuru. The project has also helped in linking waste recovery entrepreneurs to officials from National Environmental Management Authority (NEMA) for a documentary that will be aired in the local dailies for visibility.



Top photos: Show members of the Green Community group at their stand in the just concluded Agriculture Society of Kenya (ASK) show at Nakuru. Bottom photos: Show a marketing brochure for Griincom organic fertilizer developed by Nakuru project to support enhancing product market visibility

### **3.2.3 NASWAMA support & monitoring of new beneficiaries for year 2016**

The project team has continued to support Nakuru Solid Waste Management Association (NASWAMA). Members from the association have continued to receive personalized support to promote their waste businesses. The project team is working on developing a simplified system that will help in improved record keeping and faster tracking of all activities of the entrepreneurs. Once implemented, it would be possible to identify areas with revenue leakages, record new clients enrolling for waste collection services, monitor all payments and receipts in a timely manner. Currently members of NASWAMA have realized new enrolments of five thousand, six hundred and twenty (5,620) new households (or 28,100 people) clients regularly benefiting from paid for weekly waste collection services in January 2016 period to date.

### **3.2.4 Training of Artisans**

Twenty five (25) artisans commonly referred to as “Fundis” from three low income settlements in the project area of Mwariki, Rhonda and Kaptembwo all in Nakuru County were invited to participate in a two day training held at Chester Hotel Nakuru on 23<sup>rd</sup> - 24<sup>th</sup> June 2016. The aim of the training was to educate and update more artisans on low cost WASH technologies vital in improving sanitation status in the project targeted low income areas of Nakuru town. Through the training, the acquired skills and knowledge is aimed to boost more improved toilets construction in liaison with plot owners, a proactive step that ultimately leads to open defecation free settlements in the spirit of Urban Citizens Led Total Sanitation initiative.

Project team sampled out 7 artisans from the project areas and carried out a training needs assessment. The assessment informed the trainer on the specific areas artisans’ required further training. The training was held for two days, first day covering the theory part while day two comprised of field visits and practical demonstrations. The participants were trained on low cost sanitation technologies suitable for Nakuru town and areas with high water tables and rocky areas, in addition they were trained on proper hygiene practices.





Above photos: Artisans participants in a focused group discussion and a training session. Below photos: Artisans learning in field sessions at on-going improved toilets constructions.

### 3.2.4.1 Focus of artisan training

They areas of focus during the artisan include the following:

- Appropriate low cost waste storage technologies e.g. septic tanks and soak pits and how to construct them.
- Different types of sanitation facilities applicable in the urban set up, rocky areas and areas with high water tables.
- Assessment of the construction sites especially for areas with loose soil.
- Standards and specifications for designs of septic tanks, soak pits and other sanitation facilities
- Recommended materials of pit lining to ease the exhaustion services.
- On-site sanitation.
- Recommended super structure materials that are low cost
- Appropriate location of sanitation facility in a plot
- Faecal sludge management
- Recommended distance between toilet and household (should be based on space) and toilet and water point.
- Hygiene-handwashing facility and available localized technologies like use of concrete basin.

- Sanitation construction techniques. The toilet can be leach pit, pit latrine, single vault Urine Diversion Dry Toilet and Double Urine Diversion Dry Toilet.

#### **3.2.4.2 Factors to put into consideration when constructing a sanitation facility**

- By-laws by the county Government, the toilets should be compliant to the laws set (Approval of plans)
- The toilet should be low cost, appropriate and user friendly.
- Consider availability of building materials and equipment in the project area.
- Population/ people to be served by the sanitation facility constructed. (World Health Organisation recommends: 25 male for 1 door toilet and 20 female for 1 door toilet).
- Availability of water and exhaustion services either mechanical or manual exhausters – pit emptiers.
- Waste recovery either fertilizer through composting, biogas from bio-digester or briquettes through carbonization.
- Faecal sludge management process, the process of sludge capture, storage, emptying transportation and treatment.

#### **3.2.4.3 Challenges faced by residents in the project areas**

Since most of the sanitation facilities were Pit latrines and VIPs, the discussions were centered on these two. Several challenges regarding the two types of sanitation were raised and included the following:

- Difficulty in exhausting as a result of dumping of solid wastes such as polythene paper, solid waste materials, maize cobs, sanitary pads, pampers etc. These materials are most often non-biodegradable and result into filling up of the toilet therefore reducing the lifespan of the facility
- Crumbling as a result of poor soils. The area is characterized by volcanic sands of pozzolanic origin with very poor load bearing capacity. This poses a big difficulty in digging as the walls crumble. The toilet facilities also collapse especially when it rains.
- Smells and bad odor. Most of the toilets constructed are difficult to clean and maintain due to use of inferior building materials and poor workmanship. This renders the facility smelly.
- The area borders several industries and factories. The effects of air pollution are manifested by corrosion of roofing materials due to the effects of "acid rain"

- Poor drainage and inadequate storm sewers. The area is on the lowest level of Nakuru town and therefore it is very prone to flooding. Flooding destroys the laid up facilities leading to major losses and environmental pollution.
- Infested by flies and cockroaches. Most of these toilets are not used properly prompting infestation by flies, cockroaches and other rodents due to defecation of the slab.
- Vandalism of laid up infrastructure since that is where the poorest of the poor live.
- The infrastructure in the area is dilapidated. Access roads are nearly impassable.

#### 3.2.4.4 Mitigation measures

The following mitigation measures were proposed.

- That the designs consider putting up equal number of bathrooms.
- That the designs have a hand washing facility
- That the designs have a soak pit for draining the grey water.
- That the people are educated on good hygiene practices
- Use of right materials for anal cleaning like tissue paper, leave or other soft papers.



### **3.2.5 Design of Public Sanitation Facilities**

Consideration must be given to the inclusion of the following objectives in the design stage:

- minimising of water and non-renewable resource consumption
- promoting health and hygiene
- reducing initial investment cost without spoiling functionality
- meeting the demand of intended users
- enhancing of durability of materials and equipment
- easy to extend, upgrade and replicate
- safe disposal of waste products with focus on possible reuse options
- reducing of environmental pollution
- providing options to reuse waste products
- meeting minimal space requirements

### **3.2.6 Features of a good sanitation design:**

- a. Generally, the number of toilet doors will be determined by the number of people to be served by the facility and the frequency of usage.
- b. All on-plot Sanitation facilities in urban environment should include a bathroom facility, storage component e.g. septic tank and a soak pit for draining the grey water and if possible, a hand washing facility.
- c. Sufficient lighting has to be provided.
- d. Directional signage should provide users with clearly visible directions to indicate the location of the facility.
- e. On-plot Sanitation facility should be clearly visible and easily accessible to all users. Access to toilets should be easy also for disabled users.
- f. The distance between the houses of users and the toilet facility should not exceed 200 metres.
- g. The building exterior should be well presented, clean, well-managed, welcoming and should ensure that users feel safe and comfortable. For security reasons the gates and doors should be able to be closed and locked where applicable.

- h. Natural or solar lighting should be used as opposed to electrical lighting. The toilet design should incorporate the use of as much natural light as possible through skylights, translucent glass blocks and other passive design features. Artificial lights, where required, should be high mounted and vandal resistant.
- i. The entrance walls should be built with a semi-translucent material (such as glass blocks) to increase visibility and natural light. It is recommended that these walls have a continuous gap below the wall and roof for ventilation.
- j. The interior design should maximise user visibility and minimise the opportunity for collision and conflict. No blind corners will leave open sightlines throughout the facility. The use of light colours is recommended for maximum visibility. For hygienic reasons, sanitation facilities should be designed to minimise hand contact as far as possible.
- k. All water closets (WCs) should preferably consist of squatting pans with P-trap fitted with a flush valve and an automatic flushing device with a manual bypass. However, also sitting pans or toilet benches can be considered. The fixture should be concealed for easy maintenance and to deter vandalism. Toilet cubicles should be spacious, well lit, vandal resistant and easy to clean. WC cubicles should be 800 mm (min) x 1,750 mm (min).
- l. Shower cubicles/Bathrooms should be spacious, well lit, vandal resistant and easy to clean. Shower cubicles should be 800 mm (min) x 1,750 mm (min).
- m. Where a plot has people with special needs, each sanitation facility should have at least one designated unisex toilet for disabled people, not integrated with male and female toilets. A unisex toilet allows assistance by a companion of either sex, and it is less demanding of space than provision on an integral basis.
- n. Proper ventilation of a sanitation facility is one of the highest priorities. Ineffective ventilation can make toilets/bathrooms unbearable, even if it is well designed. Effective ventilation ensures that air is quickly extracted, and helps to avoid dampness and subsequent growth of mould on floors and walls. Gaps and grills should provide natural air ventilation. The toilet enclosure and layout should be designed to maximize its breathing ability.

- o. Good technical status of equipment will always be of high value for the toilet users who can rely on a high standard of sanitation services as compared to frequent break-down when using low-quality equipment. e.g. gate valves
- p. On-plot Sanitation facilities should be connected to a reticulated sewer if available. Other systems that may also be considered are composting toilets. The type of system to be used will be determined / influenced by the site characteristics.

### 3.2.7 Assessment of newly constructed improved toilets by artisans in 2016

One of the Nakuru WASH programme target is capacity build of artisans and linking them with plot owners in order to deliver new improved sanitation facilities benefiting 1,200 households by December 2016. During the reporting period, the project team did an assessment with trained artisans to establish newly constructed sanitation facilities in 2016 and count household beneficiaries.

The table below summarizes the assessment which didn't cover all 25 artisans and one project target settlement (Mwariki) – the assessments continues and more complete figures will be available by the next quarterly progress report in September 2016. Using two key master artisans, monitoring showed they had constructed 60 new improved toilet facilities most of them being pour flush connected to septic tanks and least being pit latrines – 09 facilities. This implies a major shift from unimproved to improved facilities in the project area.

A table illustrating new improved sanitation facilities built by two Artisans by June 2016

Technology type	No. of toilet doors	No. of bathrooms	No of HH users	User ratio
Pour flash septic connected	48	29	461	1:10
VIP latrines	3	2	24	1:8
Lined pit latrine	9	4	50	1:5
<b>Total</b>	<b>60</b>	<b>35</b>	<b>535</b>	<b>1:8</b>

Note: User ratio refers to total number of new toilets only (60) divided by total users (535)





Photos showing some of the 2016 newly constructed sanitation facilities by Practical Action and WASTE trained artisans in Rhonda and Kaptembwo, courtesy of Nakuru WASH Programme.

### **3.3 Objective 2: To create awareness and build capacity of entrepreneurs, institutions and communities on faecal sludge management and promote the uptake of Rama Technology after successful piloting in phase one of the programme and ongoing decentralized faecal sludge management.**

A refresher training course was carried out on 19<sup>th</sup> May 2016 whereby 25 manual pit emptiers (13 women and 12 men) were trained on personal occupational health and safety by two senior Officials from the department of Public Health Nakuru County. The manual pit emptiers operate from Kaptembwo, Lanet, Manyani, Kivumbini and Mwariki low income settlements areas of Nakuru town. The training focused on Personal Hygiene, diseases and conditions associated with Faecal Sludge Management (FSM), Occupational health hazards and handling faecal matter skills.

Manual pit emptiers offer necessary services that promote better sanitation standards by engaging in provision of FSM services for onsite sanitation within the project areas. Their work is especially important in highly populated areas (informal settlements) that are inaccessible by mechanized pit exhausters where there is no sewerage system. Manual pit

emptying in Nakuru is also important in the sense that some toilets are poorly constructed and cannot be mechanically exhausted because they can easily collapse. Some landlords have also constructed toilets at the furthest end of their residential plots with no access therefore manual pit emptiers have to be employed to exhaust them once they are full. The usage of toilets in low income areas is also a challenge because clothes and non bio degradable waste is often thrown into pit latrines making it hard for mechanized exhaustion.

Through these trainings, manual pit emptiers are empowered to take care of themselves while working and to be aware of what they are supposed to do to prevent themselves from accidents and getting sick. It is the role of pit emptiers to prevent themselves from accident and ill health caused by their work. Through such trainings, injuries to the pit emptiers and other people are prevented. Manual pit emptiers will also develop a positive health and safety culture and be able to manage their health and safety better. By continuously observing the guidelines trained upon, group members would be able to avoid financial costs that might arise in the event of an accident and would be healthier to carry out their job



Photos show manual pit emptiers during training on occupational health and safety, Nakuru.

### **3.4 Objective 3: Lobby and influence the Nakuru County and National Environmental Authority (NEMA) to adopt pro - poor sanitation and innovative waste management technologies/approaches**

#### **3.4.1 Development of national guidelines of Urban Community Led Total Sanitation**

Working closely with, department of Health in Nakuru County, National Ministry of Health, AMREF Health Africa, and Umande Trust, Practical Action is leading in the development of national guidelines for Urban Citizens Led Total Sanitation (UCLTS) approach. During the last quarterly period, two write shop meeting were held where by both zero draft and first draft guidelines were produced. The immense UCLTS lessons and experiences from Nakuru town by the above partners were used to immensely inform the guidelines. Nakuru WASH Programme lessons and experiences by both Practical Action and AMREF are incorporated. The draft has been shared with a small think-tank of national Urban Sanitation Technical Working Group (USTWG) where positive feedback was received. The next steps is to share the draft with full members of the national USTWG and finally with national Inter-agency Coordinating Committee (ICC) WASH partners before handing over the guidelines to national Ministry of Health for roll out across the County to inform on UCLTS activities.

#### **3.4.2 Nakuru Inter-agency Coordinating Committee**

In collaboration with the department of health, Nakuru County, the project team and other partners involved in WASH have been planning to hold Inter-agency Coordinating Committee (ICC) WASH stakeholders meeting in Nakuru slated for 27<sup>th</sup> and 28<sup>th</sup> July 2016. Nakuru County is among the leading Counties with an active ICC on WASH in Kenya. The ICC helps in harmonizing WASH interventions being implemented by different partners in the County. It is also a strong platform to share experiences, challenges and lessons learnt and the adoption of best practices in Nakuru. Practical Action shares best experiences in this forum to influence other WASH partners and the County Government.

#### **3.4.3 Nakuru County Public Health and Sanitation Bill 2016**

During the quarterly period, Nakuru County Public Health Bill 2015, which Nakuru WASH Programme supported in its drafting stages, passed through the public participation stages and first reading at the County Assembly. The bill was gazetted on 5<sup>th</sup> May 2016 in the Nakuru County Gazette Supplement Bills, 2016 for official purpose of introduction into the

County Assembly for debate and enactment. During the July 2016, ICC meeting, more lobbying will be done to Members of County Assembly (MCAs) from influential Health committee who are objectively invited for the meeting. Practical Action and AMREF through Nakuru WASH Programme are supporting the ICC meeting. It supports low cost sanitation and faecal sludge management technologies in the County among other key issues.

### **3.5 Objective 5: Sustainable Financing of sanitation and waste enterprises in Nakuru**

Practical Action carried out a mapping exercise of commercial banks and Savings and Credit Cooperatives (SACCOs) within Nakuru County exploring possible alternative source of sustainable financing. Results indicated that each financial institution has its own niche target market. While commercial banks mainly target the big institutions, corporate entities Small and Medium Enterprises (SMEs) and bankable individuals, the Microfinance Institutions (MFs) targets groups, SMEs, farmers to mention a few. The increase in the number of financial institutions has led to a lot of dynamism in the industry which has resulted to innovation as banks fight to have a big market share in the industry.

#### **3.5.1 Commercial banks mapping**

The mapping exercise targeted these financial intuitions in Nakuru Central Business District. All banks in Kenya are regulated by Central Bank of Kenya (CBK) and the Kenya Banks Association (KBA). Despite being controlled by CBK, each commercial bank has its own regulations and procedure hence different banks will have differing terms and conditions for lending and cash deposits. SACCOs were identified as the cheapest source of finance with a lending rate of 12 % on average. In addition, SACCOs issue loans three time the accounts turnover/ total savings of an account holder as compared to commercial bank which depends on the security value and the 5Cs of credit i.e. (Collateral, Capacity, Condition, Capital and Character). A Summary of business loans lending rates collated during the survey, all based on reducing balance are tabulated in the table below.

<b>Most expensive</b>	<b>Least expensive</b>
Jamii Bora Bank - 24%	Gulf Africa Bank - 16%
Guaranty Trust - 23.4%	First Community Bank - 16.8%
Sidian Bank (formerly K-Rep) - 23%	Diamond Trust bank - 17.2%
Transnational Bank - 23%	
NIC Bank - 22.7%	

Project team has continued to create demand and awareness of the sanitation financing product with Sidian bank through community session; these sessions have reached at least 210 plots in Mwariki, Kaptembwa and Rhonda. NASWAMA members and 5 waste SMEs have continued to save with Sidian bank.

K-Rep was rebranded to Sidian bank which involved change in the management and the operation of the bank. This management changeover resulted to an increase change in the interest rate from 15% to 23% for sanitation financing loan product previously going at 15% reducing balance in 2015. This project external change has remained a major challenge facing WASH financing as most potential loanees in the project areas find it very inaccessible. Consultations with Sidian bank management have not yet resulted to a reversal of interest rate charged on sanitation loans under guarantee fund arrangement. Waste SMEs are due to receive tenders for garbage collection services hence they are afraid to borrow the loan under new tough terms. In this quarter Sidian bank offered only Ksh. 500,000.00 loan to a landlady for the construction of improved sanitation facility in her plot since she had collateral.

### **3.5.2 Mapping SACCOs**

The mapping exercise identified 4 major SACCOs operating within Nakuru town namely, Stima SACCO, Cosmopolitan SACCO (formerly Mwalimu SACCO), Boresha SACCO and Vision Afrika SACCO. Cosmopolitan SACCO core target was initially teachers but has since expanded its target base to include other industries seeking financial services. Stima SACCO has a strong financial base as compared to others as it supports online banking and its branches are in all major towns countrywide. Boresha and Vision Afrika were new SACCOs in the industry.

Funding from the SACCOs could be done through the individual or group approach at a rate of 12% /annum on a reducing balance. Loan amounts advanced across all SACCOs is three times the accounts turnover/savings. The latter two conditions are favorable than those offered by the commercial banks. Similar to any other financial institution, SACCOs only give loans to their members i.e. those who have saved with the SACCO for a period of at least 3 months for individuals and 6 months for groups. The saving period is normally necessary in SACCOs as it is applied to assess the ability to repay and character of the client.

Due to long process of entering into an MOU and equally required 3 – 6 months of new saving period, transferring the Guarantee Fund from Sidian Bank to a potential SACCO was

not an option as those who have been saving with Sidian bank would also be required to undergo a savings period with the SACCO.

#### **4.0 Other Activities**

Other activities carried out during the period up to June 2016 that added value to Nakuru WASH Programme included the following:

##### **4.1 Learning visit by Ethiopian Government Delegation in Nakuru**

Two separate delegations of Ethiopian Government visited Nakuru County to learn from Nakuru WASH Programme in mid - June 2016. A combined team of about 22 came from national ministries of Water, Health, Environment and Finance. They aimed to learn from our lessons and best practices which they can adopt when they go back home. They learnt a lot from decentralised solid waste management model in Nakuru town where citizens receive regular household/institutions paid waste collection services via waste SMEs. Material recovery and recycling was an eye opener for them especially bio-degradable waste to organic fertiliser. They also learnt our experiences of using UCLTS approach in scaling up access to improved sanitation. The study trip was coordinated by Practical Action, department of Health of Nakuru County Government and AMREF Health Africa.

##### **4.2 Learning Exchange Trip to Durban**

Through support of Connective Cities of Berlin in German and WASTE via Nakuru WASH Programme, Patrick Mwanzia of Practical Action participated in a learning exchange trip in Durban, South Africa. The theme of the learning was about “Re-thinking urban upgrading - The Urban NEXUS approach to promote green and inclusive settlements” held on 21<sup>st</sup> - 23<sup>rd</sup> June, 2016. The nexus approach here refers to almost the Diamond acceleration model advocated by the DWA partners. The only difference is that the nexus approach targets to solve one development problem through various stakeholders’ participation leading to multiple benefits. For instance, readdressing urban solid waste management challenge through adoption of waste minimization strategy as its currently being done in Nakuru town – paid waste collection services, material recovery and recycling (bio-degradable to organic fertilizer), value addition ( plastics and paper), compliance among households for collection services by waste SMEs (preventing illegal dumping and dangerous waste burning practices). Benefits cleaner urban environments, livelihoods through waste SMEs marketing, improved public health conditions for the residents and mitigation measures against climate



change. Nairobi City County agreed to support and financially support its waste minimization strategy. Practical Action will be providing backstopping support to the Nairobi City County using Nakuru experiences.

#### **4.3 Coherent collaboration with AMREF Health Africa**

Practical Action has continued working closely with AMREF Health Africa in Nakuru as activities implementation focus the same settlements. Coherent support by Practical Action has been in the field of sharing past lessons and experiences on UCLTS, linkages with relevant County Government of Nakuru line departments, joint policy influencing agenda for Nakuru County as well as at the national level especially on the development of national UCLTS protocols which are ongoing, activities harmonization on the ground to avoid duplication of efforts and resource misuse. Practical Action is currently hosting the AMREF Health Africa one staff in Nakuru Office. WAK secretariat has worked with the two partners to share lessons learnt, also coordinate exchange visits and have synergy results.