



THE NATIONAL TREASURY

# MONITORING & EVALUATION REPORT

CENTRAL PLANNING AND PROJECT  
MONITORING  
DEPARTMENT

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## TABLE OF CONTENTS

<b>ACRONYMS .....</b>	<b>3</b>
<b>EXECUTIVE SUMMARY .....</b>	<b>4</b>
<b>CHAPTER ONE.....</b>	<b>10</b>
<b>1.0 INTRODUCTION AND BACKGROUND .....</b>	<b>10</b>
1.1 Introduction .....	10
1.2 Background of the M&E exercise .....	10
<b>CHAPTER TWO.....</b>	<b>11</b>
<b>2.0 METHODOLOGY .....</b>	<b>11</b>
2.1 Implementing Ministries, Departments and Agencies.....	11
2.2 Regions and Counties .....	11
2.3 Field work approach .....	11
<b>CHAPTER THREE .....</b>	<b>13</b>
<b>3.0 PROJECTS DETAILS.....</b>	<b>13</b>
3.1 Implementing Agencies.....	13
3.2 Overview of Projects .....	13
3.2.1 Supporting Access to Finance and Enterprise Recovery .....	13
3.2.2 Rural Kenya Financial Inclusion Facility.....	13
3.2.3 Equalization Fund Transfers to Counties .....	14
3.2.4 Kenya Financing Locally Led Climate Action Programme.....	14
<b>CHAPTER FOUR .....</b>	<b>15</b>
<b>4.0 PROJECT PLANNING AND IMPLEMENTATION .....</b>	<b>15</b>
4.1 Implementation of Projects.....	15
<b>CHAPTER FIVE.....</b>	<b>41</b>
<b>5.0 CONCLUSION AND RECOMMENDATIONS.....</b>	<b>41</b>
5.1 Key Findings, Challenges, Gaps, Lessons Learnt and Policy Recommendations.....	41
5.2 Conclusion and Way Forward .....	46
<b>6.0 ANNEXES .....</b>	<b>47</b>
<b>Annex 1: M&amp;E Study Instrument .....</b>	<b>47</b>
<b>Annex 2: National Treasury Projects and Programmes Implementation Pictorial...</b>	<b>50</b>
<b>Annex 3: M&amp;E Projects Details .....</b>	<b>54</b>
<b>Annex 4: List of Some Participants during Consultation Meetings .....</b>	<b>56</b>
<b>7.0 MONITORING AND EVALUATION REPORT APPROVAL.....</b>	<b>58</b>

<b>AAG</b>	Assistant Accountant General
<b>AFC</b>	Agricultural Finance Corporation
<b>BoQs</b>	Bill of Quantities
<b>CBK</b>	Central Bank of Kenya
<b>CEO</b>	Chief Executive Officer
<b>CG</b>	County Government
<b>CGS</b>	Credit Guarantee Scheme
<b>CoG</b>	Council of Governors
<b>CPPMD</b>	Central Planning and Project Monitoring Department
<b>EF</b>	Equalization Fund
<b>EFB</b>	Equalization Fund Board
<b>EFBS</b>	Equalization Fund Board Secretariat
<b>EFSTSD</b>	Equalization Fund Secretariat Technical Services Department
<b>FLLoCA</b>	Financing Locally Led Climate Action Programme Government of Kenya
<b>FSAD</b>	Financial and Sectoral Affairs Department
<b>GALS</b>	Gender Action Learning Strategy
<b>GoK</b>	Government of Kenya
<b>ICT</b>	Information Communication Technology
<b>IDA</b>	International Development Assistance
<b>IFAD</b>	International Fund for Agricultural Development
<b>IFMIS</b>	Integrated Financial Management Information System
<b>KCGC</b>	Kenya Credit Guarantee Company
<b>KDC</b>	Kenya Development Corporation
<b>KNEST</b>	Kenya National Entrepreneurs Savings Trust
<b>MDAs</b>	Ministries Departments and Agencies
<b>M&amp;E</b>	Monitoring & Evaluation
<b>MSEA</b>	Micro and Small Enterprise Authority
<b>MSMEs</b>	Micro, Small and Medium Enterprises
<b>NSCT</b>	National Sub County Treasuries
<b>NTPMEC</b>	National Treasury Planning, Monitoring and Evaluation Committee
<b>PCU</b>	Public Communication Unit
<b>PE</b>	Principal Economist
<b>PFI</b>	Participating Financial Institutions
<b>PIM</b>	Public Investment Management
<b>PIUs</b>	Project Implementation Units
<b>PMC</b>	Project Management Committee
<b>RKFINFA</b>	Rural Kenya Financial Inclusion Facility
<b>SAFER</b>	Supporting Access to Finance and Enterprise Recovery
<b>SASRA</b>	Saccos Societies Regulatory Authority
<b>SDAG</b>	Senior Deputy Accountant General
<b>TNT</b>	The National Treasury

## EXECUTIVE SUMMARY

This document presents the National Treasury Monitoring and Evaluation report for first quarter 2025/26. The report comprises of five (5) chapters and four (4) annexes. Chapter one presents Introduction and background while chapter two presents the Methodology used in preparing the report. Chapter three discusses the Project Details. Chapter 4 discusses Project Planning and Implementation while chapter 5 presents the Conclusion and Way Forward. The last section of the report comprises of the Annexes.

### A. Introduction and Back ground

The Central Planning and Project Monitoring Department in the National Treasury has the responsibility of Monitoring, Evaluating and Reporting on all projects under implementation. This is with support from the National Treasury Planning, Monitoring and Evaluation Committee (NTPMEC). The Department in liaison with NTPMEC has undertaken Monitoring and Evaluation of select projects under implementation in the National Treasury. The projects are Supporting Access to Finance and Enterprise Recovery (SAFER), Rural Kenya Financial Inclusion Facility (RK-FINFA), Equalization Fund Transfers to Counties and Financing Locally Led Climate Action Programme (FLLoCA).

The M&E was critical as it was to assist establish whether project implementation was on course, document any gaps and challenges and recommend way forward. The information will inform design, planning and execution of future programmes.

### B. Key Findings, Gaps and Recommendation

#### I. Supporting Access to Finance and Enterprise Recovery

##### 1. Key Findings

The SAFER project components, planned activities, budget and source of funds are as indicated in the table: -

S/no.	Components	Activity	Budget	Funds Source
1.	Component 1	Innovation & Liquidity support to MSMEs	(US\$ 55 million)	IDA
2.	Component 2	De-risking Lending to MSMEs	(US\$ 30 million)	IDA
3.	Component 3	Technical Assistance & Project Management	(US\$ 15 million)	IDA

The SAFER project planned activities, objective and achievements are as indicated in the table: -

Planned Activity	Activity Objective	Achievements	Remarks
Innovation & Liquidity support to MSMEs	Provide Credit lines through KDC to Saccos who will provide normal and digital sub-loans to	The Treasury has disbursed KES 6.35 billion to KDC since April 20 24. The KDC has on-lent KES 2.75 Bill to 9 Saccos. By end of Jul-25 the Saccos have on-lent KES	The project is finalizing negotiations for an additional EUR 38 million

	eligible MSMEs	1.881 billion. Total of 3,385 MSMEs have received funding directly	from Germany
De-risking Lending to MSMEs	Provide support in the Capitalization, establishment and operationalization of the Kenya Credit Guarantee Company (KCGC)	The National Treasury rolled out the Credit Guarantee Scheme in 2020 while working towards establishment of the KCGC. The CGS has disbursed KSh.6.6 billion to 4,315 MSMEs, across 46 Counties through 7 Banks	The Project is providing technical assistance to the CGS towards the transition to the KCGC
Technical Assistance & Project Management	Provide Technical Assistance to the KDC & beneficiary Saccos to strengthen governance, institutional capacity, business models and operational efficiency	The project has since signed 10 consultancies to support technical assistance to the Project beneficiaries including, KDC, CBK, SASRA, KNEST and MSEA. The project has also trained the beneficiaries including the KDC, CBK and the Saccos	Procurement is on-going to provide technical assistance to project beneficiaries

## 2. Major Challenges and Strategies

The major SAFER project challenges experienced and how they have impacted on project implementation including strategies adopted to address the challenges are as follows: -

S/no.	Major Challenges	Impact on programme implementation	Strategies Adopted to address the Challenges
1.	The knowledge, understanding and application of Environmental & Social Management Systems is still low among the Saccos	This causes delays in disbursement to PFIs as it is a requirement for financing	More investment in ESMS training for Saccos
2.	The limit set at KSH 250,000 by the project documents	Lower uptake rate as most MSMEs required a larger amount to see impact	Review of the lending above the KES 250,000
3.	The slow process of establishment and registration and licensing of the Kenya Credit Guarantee Company (KCGC)	Lengthy legislative process has affected implementation of Component 2 whose disbursement is linked to performance based conditions	Fast track registration and operationalization of the KCGC
4.	Most Sacco's do not disclose the source of funding to the MSMEs due to risk of default	M&E becomes a challenge since most MSMEs are not aware of the source of funds. M&E is critical to measure impact, as well as to account for the resources	Some level of awareness of the end beneficiaries in order to measure the true impact of the project

## 3. Gaps, Lessons Learnt and Recommendations

The lessons learnt in implementation of the project during the period under review is that training and capacity building of PFIs as well as MSMEs on E&S, reporting requirements, credit risk lending is crucial for the success of the project. The M&E has established that most beneficiary MSMEs have largely recovered from the effects of Covid 19 and are

now focused on their strategies of resilience to scale up and diversify their businesses. The emerging issues from project implementation are that data protection and cyber securities is key to the Saccos in lending to MSMEs. Also, digital lending is becoming a key aspect of lending forcing most Saccos to become automated. In a nutshell, to a large extent the SAFER project objectives for the period under review have been achieved. The project has provided liquidity to 7 saccos who have on lent to an estimated 36,000 beneficiaries as well as provided an estimated 25,000 better and new jobs for Kenyans including women and the youth MSMEs.

## **II. The Programme on Rural Kenya Financial Inclusion Facility**

The M&E exercise was undertaken in six (6) Counties implementing the RK FINFA project. The Counties are Siaya, Kakamega, Bungoma, Nakuru, Kirinyaga and Embu. The PFIs and saccos have been onboarded and some have started disbursing loans to the small holder farmers and MSMEs.

### **1. Key Findings**

Majority of the PFIs and saccos are yet to disburse funds to the small holder farmers and MSMEs. This is due to the stringent requirement that beneficiaries must have saved with the PFI and SACCO for at least three months to qualify for financing. With most of the project training already done, most of the projects are at the design and conceptualization stage. The time lag between project planning and financing is high and this should be addressed for the objectives of the project to be achieved.

### **2. Challenges and Emerging Issues**

The challenges and emerging issues experienced during the project implementation period are as follows: -

- i. Capacity Building and Training:** Most of the smallholder farmers need capacity building on value chain approach, market linkages and production enhancement, which is not a training package offered by RK-FINFA. There is also insufficient capacity building and training of the community members on financial management. There is need to train Agri-SMEs on project design, implementation, M&E and learning and financial management.
- ii. Stringent Requirements for Recruitment of PFIs:** The stringent recruitment of PFIs by Agricultural Finance Corporation (AFC) has slowed down the process of linking the smallholder farmers and Agri-SMEs to PFIs. Only one PFI per county has been onboarded across board hence limiting the choice for the smallholder farmers and Agri-SMEs on the PFIs to use.
- iii. High Interest Rates and Default Risk for PFIs:** The interest rates by the recruited PFIs are considered high by most of the Smallholder farmers and Agri-SMEs compared to what other financiers are offering in the Markert thus making the RK FINFA loans uncompetitive. There is no fallback for the PFIs in case of defaults.



There is need to offer insurance solutions to PFIs to cushion them against defaults by the beneficiaries.

### 3. Gaps, Lessons Learnt and Recommendations

The gaps, lessons learnt and recommendations on the implementation of the project are as follows: -

- i. **Capacity Building and Training:** There's need for continuous capacity building for the Project Implementation Units (PIUs) on the planning, design, M&E and learning, knowledge management and communication. There is need to scale up on training on innovation, planning, M&E and learning, knowledge management and communication for adoption in the implementation of the RK FINFA project; and
- ii. **Accessibility of PFIs by Agri-SMEs:** There is need to increase the number of PFIs in the counties to give a variety for the smallholder farmers and agri-SMEs. Recruit more PFIs at the project counties so as to give Smallholder farmers and Agri-SMEs a variety to choose from. This will also ensure competitive interest rates and thus high uptake of the project loans by small scale farmers and Agri-SMEs.
- iii. **Gender Action Learning System (GALS):** The major lesson learnt since project inception and the period of implementation is that adoption of the Gender Action Learning System (GALS) methodology which is a best practice and a requirement under International Fund for Agricultural Development (IFAD) funded projects has been a success under the RK FINFA project with Agri-SMEs trained on the methodology highly rating and recommending the GALs methodology. The approach should be adopted and replicated in the design and implementation of similar projects and programmes.

## III. The Programme on Equalization Fund Transfers to Counties

### 1. Key Findings

Thirty-four (34) counties across the country have been earmarked to benefit from the Equalization Fund transfers. The counties include Taita Taveta, Isiolo, Kilifi, Bungoma, Kisumu, Kitui, Nakuru, Siaya, Narok, Turkana, West Pokot, Wajir, Mandera, Samburu, Marsabit, Migori, Lamu, Machakos, Meru, Muranga, Tana River, Tharaks Nithi, Trans Nzoia, Baringo, Bomet, Busia, Elgeyo Marakwet, Garissa, Homa Bay, Kajiado, Kericho, Kwale and Laikipia Counties. The Equalization Fund is supporting implementation of projects in the Water Sector, Health Sector, Roads Sector and Energy Sector. Fifteen (15) Counties have received disbursements so far while nineteen (19) Counties are yet to receive disbursements. This is mainly due to the back log of disbursements.

### 2. Challenges, Gaps and Recommendations

The challenges and gaps in implementation of the projects funded by the Equalization Fund (EF) are:-

- i. **Publicity of Projects:** There is inadequate publicity and awareness on status of projects funded through the fund. There is need for Equalization Fund Secretariat Technical Services Department (EFSTSD) to collaborate with the Public Communication Unit (PCU) of the National Treasury in creating awareness.
- ii. **Monitoring and Evaluation:** Equalization projects are rarely monitored despite the large number of projects being implemented. This is due to limited capacity at the Equalization Fund Secretariat. To ensure that the fund objectives are met there is need for the Equalization Fund Secretariat Technical Services Department (EFSTSD) to link up with CPPMD of the National Treasury and conduct and sustain joint M&E to projects funded by the fund country wide. The link of EFSTD and CPPMD in M&E of the projects will ensure that any emerging challenges are timely addressed. This will ensure that the fund objectives are met.
- iii. **Funding and Back Log of Disbursements:** A further challenge includes backlog of disbursements and late disbursements to counties. Also, revisions of funding during supplementary is affecting project implementation. There is need for NT to fast track on disbursement of the pending disbursements. NT should also ensure timeliness of the disbursements and minimal variation during revisions in the supplementary budget.
- iv. **Baseline Survey of the First EF Policy:** An end Term Evaluation of the implementation of the first EF policy has never been undertaken despite EF currently preparing to start implementation of the second policy. There is need for an end term evaluation of the first policy. This will ensure that lessons learnt and recommendations in implementation of the first policy are taken into consideration in the implementation of the second policy. The evaluation will also provide baseline information for use in the implementation of the second policy.

#### **IV. The Programme on Kenya Financing Locally Led Climate Action Programme**

##### **1. Key Findings**

The Programme is implementing projects in the Water Sector, Environment Sector, Agriculture Sector and the Roads Sector. In the counties visited, some of the projects were complete and commissioned with the community already benefitting while other projects were still under implementation. Most of the complete, commissioned and operational projects are in the Water Sector. For the project to achieve its intended objectives, timely implementation of the projects and sustained M&E is critical.

The assessment of the programme implementation is that there is substantial progress in the implementation of the project in the counties visited. However, value for money should be ensured in the implementation of the project so as to realise maximum benefits from the projects funded by the programme. Further due to the large number of Counties implementing the programme, sustained M&E should be undertaken to track project progress so as to ensure the project objectives are achieved.



## **2. Challenges, Gaps and Recommendations**

The main challenge is that due to the programme large coverage in forty-five counties and the large number of projects in each sector per county, keeping track of progress in project implementation is a challenge. Due to the need to cover all projects under the programme during Monitoring and Evaluation, adequate resources should be availed and capacity building on M&E undertaken. M&E should be institutionalised at the Project Committee level to support the M&E function at the counties and the Project Coordinating Unit of the programme.

### **C. Conclusion and Way Forward**

The M&E exercise focus projects were Supporting Access to Finance and Enterprise Recovery (SAFER), Rural Kenya Financial Inclusion Facility (RK-FINFA), Equalization Fund Transfers to Counties and Financing Locally Led Climate Action Programme (FFLoCA). In a nutshell, all projects and programmes monitored and evaluated were under implementation at the time of the M&E exercise in line with the project's appraisal documents and financing agreements. Specifically, some sub projects in each programme were complete, commissioned and operational while others were still under implementation as detailed in chapter four. To ensure that project's objectives are met, the findings and recommendations made under each project should be implemented. The M&E exercise was necessary in documenting progress in project implementation, gaps, lessons learnt, challenges and way forward from project implementers and beneficiaries. These details per each project are covered in chapter four of this report. Finally, continuous and sustained M&E on projects and programmes should be undertaken to ensure that attainment of project objectives was on course and address any bottlenecks to the attainment of the anticipated goals.

### 1.0 INTRODUCTION AND BACKGROUND

The chapter presents the institutionalization of Monitoring and Evaluation at the National Treasury. The institutionalization which includes conformity to the M&E Framework guided the undertaking of the M&E exercise on projects and programmes. Further, the chapter highlights the back ground of the M&E exercise.

#### 1.1 Introduction

The Central Planning and Project Monitoring Department (CPPMD) in the National Treasury has the responsibility of Monitoring, Evaluating and Reporting on all projects and programmes under implementation. This is with support from the National Treasury Planning, Monitoring and Evaluation Committee (NTPMEC).

The Department in liaison with NTPMEC has undertaken Monitoring and Evaluation of select projects under implementation in the National Treasury. The projects evaluated are Supporting Access to Finance and Enterprise Recovery (SAFER), Rural Kenya Financial Inclusion Facility (RK-FINFA), Equalization Fund Transfers to Counties and Financing Locally Led Climate Action Programme (FLLoCA).

The M&E was important as it was to assist establish whether project implementation was on course, document any gaps and challenges and recommend way forward. The information will inform planning and execution of future programmes with a special focus on the gaps and challenges.

#### 1.2 Background of the M&E exercise

The National Treasury is implementing forty-seven (47) capital projects. The M&E exercise focussed on four (4) capital projects. The projects are Supporting Access to Finance and Enterprise Recovery (SAFER), Rural Kenya Financial Inclusion Facility (RK-FINFA), Equalization Fund Transfers to Counties and Financing Locally Led Climate Action Programme (FLLoCA). The implementing Ministries Departments and Agencies are Financial and Sectoral Affairs Department and the Equalization Fund Advisory Board.

### 2.0 METHODOLOGY

This section presents the approach used in preparation of the M&E report of select projects in the National Treasury. The process of preparing the report was structured in three broad phases as discussed below: -

#### 2.1 Implementing Ministries, Departments and Agencies

The first phase comprised of reviewing relevant documents including progress reports from implementing Ministries, Departments and Agencies (MDAs). The MDAs are the Financial and Sectoral Affairs Department and the Equalization Fund Advisory Board Secretariat. The purpose of this phase was to document the progress in project implementation.

#### 2.2 Regions and Counties

The M&E exercise entailed visiting and holding feedback consultations with (6) regions and eighteen (18) counties across the country in the second phase. The regions visited were Western Region, Nyanza Region, Rift Valley Region, Coast Region, Eastern Region and Central Region. In Western Region, the M&E team visited Vihiga County, Kakamega County and Bungoma County while in Nyanza Region, the team visited Nyamira County, Kisumu County and Siaya County. In Rift Valley Region, the team visited Uasin Gishu County, Narok County and Nakuru County. The counties visited in Coast Region were Taita Taveta County, Mombasa County and Kilifi County while in Central Region the counties visited were Nyandarua County and Kirinyaga County. In Eastern Region, the M&E team visited Makueni County, Kitui County, Isiolo County and Embu County.

The Central Planning and Project Monitoring Department used a non-experimental sampling technique and more specifically purposive sampling to choose the counties and projects visited. The sampling procedure adopted was informed by the need to achieve the overall objective of the M&E exercise which was to establish whether project implementation was on course, document any gaps and challenges and recommend way forward. The purpose of this phase was to establish how projects have impacted on beneficiaries.

#### 2.3 Field work approach

The fieldwork approach involved conducting interviews using a structured questionnaire (annex 1). The questionnaire was administered to collect information from key informants and project beneficiaries. The key informants were Financial and Sectoral Affairs Department the Equalization Fund Secretariat. Project managers and beneficiaries provided feedback during the consultations. In line with the National Treasury M&E Framework, standard reporting format was used to prepare summary reports from field

work. Field work comprised of three teams covering Western Region, Nyanza Region, Rift Valley Region, Coast Region, Eastern Region and Central Region.

### 3.0 PROJECTS DETAILS

This section presents projects implementing Ministries, Departments and Agencies (MDAs) and an overview of the projects visited during the M&E exercise. The details covered under overview of projects include the project name, geographic location, project purpose, project summary, estimated cost and source of financing. The project details are covered in annex 2.

#### 3.1 Implementing Agencies

The M&E exercise focused on projects under the Financial and Sectoral Affairs Department (FSAD) and the Equalization Fund Advisory Board Secretariat (EFBS). FSAD is implementing Supporting Access to Finance and Enterprise Recovery (SAFER), Rural Kenya Financial Inclusion Facility (RK-FINFA) and Financing Locally Led Climate Action Programme (FLLoCA) while EFBS is implementing Equalization Fund Transfers to Counties.

#### 3.2 Overview of Projects

##### 3.2.1 Supporting Access to Finance and Enterprise Recovery

The project geographic location is Kirinyaga, Kiambu, Muranga, Meru, Baringo and Nairobi counties. The Project Development Objective is to increase access to financial services, enhance the capabilities, and support the COVID-19 recovery of Micro, Small and Medium Enterprises (MSMEs) in Kenya. The project activities include innovation and liquidity support to informal sector MSMEs, De-risking lending to MSMEs through operationalization of the Credit Guarantee Scheme and build resilience capacity of the MSME finance ecosystem by strengthening of governance arrangements, risks management capacity, business models, and operational efficiency among others. The project is estimated to cost Ksh 13,000 million with the source of financing being the Government and IDA Credit/World Bank. The SAFER is a five (5) year project which began in 9th May, 2022 and is expected to end on 31st December, 2026. The estimated Project cost is KES 12.6 billion (85.9 million EUR or USD 100 million equivalent). In FY 2024/25, the Project had an approved budget KES 1.8 billion and Special Clause 322 Cabinet Approval of KES 4.65 billion.

##### 3.2.2 Rural Kenya Financial Inclusion Facility

The project geographic location is 45 counties (counties with rural areas). The project purpose is to increase rural financial inclusion and green investments by agriculture value chain stakeholders, leading to equitable employment opportunities, innovative and resilient production systems, and increased incomes for smallholders, poor and marginalized households. The project activities are leveraged commercial investments into

the rural/agricultural sector portfolios of mainstream financial institutions through the Credit Guarantee instrument, alleviated the liquidity constraints of non-bank financial institutions, the main financial service providers for smallholders and rural micro enterprises and enhanced capacity of the participating financial institutions and agricultural value chain stakeholders. The project is estimated to cost Ksh 5,957 million with the source of financing being the Government and UN/IFAD.

### **3.2.3 Equalization Fund Transfers to Counties**

The project geographic location is nationwide. The project purpose is to fast-track economic growth of marginalized counties up to a level of equity with developed counties. The project activities include adequate budgetary provision for the Equalization Funds as prescribed in the Financial Management Act and manage the funds in line with the respective regulations and objectives. The project is estimated to cost Ksh 42,054 million with the source of financing being the Government.

### **3.2.4 Kenya Financing Locally Led Climate Action Programme**

The project geographic location is country wide in all 47 counties. The project purpose is to strengthen local resilience to the impact of climate country wide, to strengthen county governments' capacity to plan, budget, implement, and monitor climate mitigation and adaptation actions in partnership with communities. The project activities include strengthened existing policy, legal and regulatory frameworks for building climate resilience, institutional and human capacity to enhance the delivery low carbon climate resilience at local level, strengthened and enhanced capacity of the CoG and CGs to support investments in climate resilience and low carbon emissions at local level. The project is estimated to cost Ksh 26,878 million with the source of financing being the Government and the World Bank.



#### 4.0 PROJECT PLANNING AND IMPLEMENTATION

This section presents implementing departments' project name and objective, planned and implemented project activities, project physical status, gaps and way forward.

##### 4.1 Implementation of Projects

Supporting Access to Finance and Enterprise Recovery (Financial and Sectoral Affairs Department)				
<i>Project Objective: To increase access to financial services, enhance the capabilities, and support the COVID-19 recovery of Micro, Small and Medium Enterprises (MSMEs) in Kenya</i>				
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
Central; Kirinyaga County	Fortune Sacco	Kenya Development Corporation (KDC) has disbursed a credit amounting to KES 500 million	Late disbursement of funds by KDC	The disbursement of funds should be fast tracked to align with project timelines
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
Central; Kiambu County	K-Unity Sacco	Kenya Development Corporation (KDC) has disbursed a credit amounting to KES 500 million	Late disbursement of funds by KDC	The disbursement of funds should be fast tracked to align with project timelines
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
Central; Muranga County	Amica Sacco	Kenya Development Corporation (KDC) has disbursed a credit amounting to KES 300 million	Late disbursement of funds by KDC	The disbursement of funds should be fast tracked to align with project timelines
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
Eastern; Meru County	Yetu Sacco	Kenya Development Corporation (KDC) has disbursed a credit amounting to KES 125 million	Late disbursement of funds by KDC	The disbursement of funds should be fast tracked to align with project timelines
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
Rift Valley; Baringo County	Boresha Sacco	Kenya Development Corporation (KDC) has disbursed a credit amounting	Late disbursement of funds by KDC	The disbursement of funds should be fast tracked to align with project timelines

		to KES 500 million		
	Skyline Sacco	Kenya Development Corporation (KDC) has disbursed a credit amounting to KES 100 million	Late disbursement of funds by KDC	The disbursement of funds should be fast tracked to align with project timelines
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
Nairobi; Nairobi County	Apstar Sacco	Kenya Development Corporation (KDC) has disbursed a credit amounting to KES 150 million	Late disbursement of funds by KDC	The disbursement of funds should be fast tracked to align with project timelines
	Agriculture Finance Corporation (AFC)	Kenya Development Corporation (KDC) has disbursed a credit amounting to KES 300 million	Late disbursement of funds by KDC	The disbursement of funds should be fast tracked to align with project timelines
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
The knowledge, understanding and application of Environmental & Social Management Systems is still low among the Saccos. Also, the limit set at KSH 250,000 by the project documents. Further, the slow process of establishment and registration and licensing of the Kenya Credit Guarantee Company (KCGC)	Issues of data protection and cyber securities is key to the Saccos in lending to MSMEs  Digital lending is becoming a key aspect of lending forcing most Saccos to become automated		The importance of training and capacity building of PFIs as well as MSMEs on E&S, reporting requirements credit risk lending is crucial for the success of the project  The project has learnt that most beneficiary MSMEs have largely recovered from the effects of Covid 19 and are now focused on their strategies of resilience to scale up and diversify their businesses	
<b>Rural Kenya Financial Inclusion Facility</b> <i>(Financial and Sectoral Affairs Department)</i>				
<b>Project Objective: To increase rural financial inclusion and green investments by agriculture value chain stakeholders, leading to equitable employment opportunities, innovative and resilient production systems, and increased incomes for smallholders, poor and marginalized households</b>				
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
Western Region, Bungoma County  <b>PROJECT:</b> Wanamaendeleo Youth Group	Has a membership of thirty-three (33) whereby twenty-nine (29) are women and four (4) are men. Focused on accumulating savings and lending to group members to	Located at Malakisi South/Kilisiru Ward, the project is at conceptualization stage. The group is yet to be financed to commence implementation	Assessment of the Group done but awaiting funding	Funding of the group to be fast-tracked in order to commence project implementation

	support Kilimo-Biashara and small-scale businesses. Meeting once per week - every Thursday. Trained on table banking. Doing group savings and lending amongst members. Awaiting complementation to upscale their activities			
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Long time lags between project planning and financing to commence implementation	The group has been linked up with Progressive Bank in order to facilitate further training and assessment prior to the financing and implementation		The M&E on the project was very instrumental as it gave a comfort and hope to the group. There is need to fast-track the project financing	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
Central Kenya, Kirinyaga County  <b>PROJECT: BIMAS Microfinance</b>	BIMAS targets lending to economically active poor people with a specific focus on women and youth whereby 85% target in rural setting and 15% target in urban setting. The focus on women and youth, increases their participation in economic activities and access to resources through microfinance and educating them to influence how they utilize their resources, BIMAS seeks to increase the likelihood of clients investing their increased disposable income in the well-being of their children	BIMAS' presence is in 18 Counties within Central, Coastal and Eastern Regions of Kenya with it's Headquarters in Embu County. It has 40 branches with 95, 400 Customers.	None	Recommend funding of the group to be fast tracked in order to commence project implementation
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Reporting on Green Taxonomy System is a challenge as outreaches to inform the public about the initiative is still low. The existence of two systems which have not been integrated i.e. the core banking system and the taxonomy system of RK-FINFA results to duplication making it difficult to upload	The group has been linked up with Progressive Bank in order to facilitate further training and assessment prior to the financing and implementation		Integrating the two systems for the Taxonomy system to pick data from the core banking system will make reporting on performance more efficient. More learning is required to understand the green taxonomy. Managing the demand side requires support from partnerships. Monthly meetings to be scheduled to solve the problem of information asymmetry in the programme	

files from one system to another				
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
Nyanza and Western, Siaya & Kakamega County  <b>PROJECT: CORDAID</b>	Capacity Building of identified beneficiaries on financial literacy, Business Development Skills and Gender Action Learning System (GALS). Recruitment of a Financial Literacy Consultant. Capacity assessment for Smallholder farmers and Agri-SMEs to gauge readiness for access to finance. Linking identified and vetted Smallholder farmers and Agri-SMEs to FIs	Project is implemented by Cordaid international organization in Siaya, Busia, Bungoma, Trans nzoia, Kakamega, Nandi and Kisii. Anglican Development Services western Kenya implements the projects in Counties offering financial literacy training. Financial support offered through SACCOs (Weversity, Skyline and Juhudi Kilimo) and microfinance institutions. Interest is on reducing balance from 14-18%. Supports SMEs and small holder farmers. Rural credit facility is from 600,000. Siaya 3100 farmers, 93 SMEs. Kakamega 4800 farmers, 144 SMEs. Kisii 3300 farmers, 99 SMEs. Nandi 3200 farmers, 96 SMEs. Bungoma 4300 farmers, 129 SMEs. Busia 3100 farmers, 93 SMEs. Trans nzoia 3200 farmers, 96 SMEs	None	None
<b>PROJECT: Uchumi Millers, Siaya County</b>	Star code limited in Alego, Siaya. Has 15 to 20 members. Training on Business Development Skills and GALS methodology. Development of a Business Plan. Readiness assessment of the Agri-SME to receive funding	The proprietor of Uchumi Millers and his team has been trained on Business Development Skills and GALS methodology. The proprietor has developed a Vision roadmap from the training on GALS that is aimed at increasing his business income and profits.	Inadequate funds. Raw products are not locally available. Scarcity of maize and soya. Demand for feeds is inelastic. No funds yet, but have been trained. Power outage. Floods. Drought. Delayed payments. The shelf-life of maize-meal is 90-days hence can't do bulk millings	None
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Governance issues. Delays in project implementation due to legal issues. Stringent measures by AFC on onboarding financial institutions. Late recruitment of participating FIs due to stringent measures by AFC. Vastness of the area to be covered by the ADS team. Transition of the identified beneficiaries from grant to loans. Most of the beneficiaries feel like the	Most of the smallholder farmers need capacity building on value chain approach, market linkages and production enhancement, which is not a training package offered by RK-FINFA. Stringent recruitment of FIs by AFC has slowed down the process of linking the smallholder farmers and Agri-SMEs to FIs. Only one FI per county has been onboarded hence limiting the choice for the smallholder farmers and Agri-SMEs on the FI to use. The interest rates by the recruited FIs are considered high by most of the Smallholder farmers and Agri-SMEs		Adoption of the GALS methodology has been a success. Recruit more FIs to give Smallholder farmers and Agri-SMEs a variety to choose from.	

interest rates and requirements are somewhat stringent for them. Lack of variety of FIs limiting access to affordable loan products				
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
<b>PROJECT: ADS-Western, Kakamega County</b>	Has 13 SMEs and 424 small holder farmers	Been “sub-contracted” by Cordaid to undertake community mobilization and identification of smallholder farmers and Agri-SMEs. Provided a list of all beneficiaries of groups and smallholder farmers who have benefitted from IFAD projects and programmes from the IFAD county coordinator. Started project with Cordaid in October, 2024. Trained 350 groups on financial literacy, of which 200 have been registered with Wevarsity Sacco and started saving in July & August, 2025	Only 1 FI (Wevarsity Sacco) has been vetted and onboarded in Kakamega County limiting access to affordable loan products for smallholder farmers and Agri-SMEs	Increase the number of FIs in the county to give variety for the smallholder farmers and agri-SMEs
<b>PROJECT: Mayoni Organic Youth Group, Mayoni Ward, Matungu Sub County, Kakamega County</b>	Youth-led group with 15 members, including young mothers. Working with 4 other groups i.e. Shiembekho Shepamba SHG, New Achievers SHG, Atvet and Ekama Khulwanda SHG on aquaculture farming. Has set up a Farmer Field School for aquaculture at a centralized location where the groups meet and learn. The group does aquaculture, poultry and African vegetables farming. Do Table banking. Got feeds and fingerlings and make their own feeds	Have one group fish pond used for training and Income generation activities i.e. harvesting and selling fish from the pond in the local market. Received training from ADS on financial literacy and climate-smart agriculture. Linked to the Sub County Fisheries Officer by ADS for training on aquaculture production under IFAD funded project. Practicing Youth Savings and Loans Linked to Wevarsity Sacco and have saved Kshs. 4,000 between July and August, 2025.	Lack of adequate funding to start poultry farming. Identified gaps on group knowledge on marketing and value chain management. The group is only saving Kshs. 2000 per month.	Reduce interest rates on borrowing. Select more SACCOs. Match project design with those of other DPs especially those that give grants and are implemented by Counties. Support market linkages
<b>PROJECT: Amka Enterprises, Lukoye Ward, Mumias East Sub County, Kakamega County</b>	Agri-MSME dealing with animal feed production and maize milling. Received training from ADS on Business Development and GALS methodology. Linked by ADS to Wevarsity Sacco to acquire loan for buying feed milling machines	The proprietor has set up maize milling facilities and it is operational. The maize husks remain from flour milling used to formulate animal feeds. Relies on KeLCOP (IFAD project under State Department for Livestock) for technical advice on production and value chain management. Currently has a loan with Faulu Bank and will save with Wevarsity after clearing the loan. Linked to a Cooperative society to supply soya to the enterprise instead of importing from Uganda. Has employed 2 youths to help him run the enterprise	Currently importing raw material for animal feed production from Uganda i.e., Rice mash, cotton seed cake & sunflower seed cake	Consider assets as collateral. Consider linking the Agri-SME to local producers of rice mash, cotton seedcake and sunflower seedcake to reduce cost of production

Challenges	Emerging Issues		Lessons Learnt and Way Forward	
Perception on government money is free. Fresh fish and/or low prices. Storage of the fish after harvesting/post-harvest losses. The interest rate for the loans from Wevarity Sacco (14.5%) is considered too high by the group members	Offering insurance solutions to cushion against defaults		Sacco loan interest rate to be reduced to 5% to attract the youth. Group to be encouraged to diversify IGA from the fish harvested from the pond by doing value addition e.g. the young mothers can set up a place to sell fried fish to clients or group members can be taught how to fillet the fish and sell to clients. Group to be trained on post-harvest handling and storage of the fish to lessen post-harvest losses	
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
<b>PROJECT: Embu County-(Implemented by Universal Trade Sacco)</b>	Their project specifically aimed at empowering youth, women and vulnerable groups who venture into farming, promote environmental conservation including taxonomy. Activities of the projects include: Agroforestry, Poultry farming, Dairy farming, Value chain addition, Aquaculture, Apiculture, Conservational Agriculture, Renewable energy. Beneficiaries visited: - Dairy farm at Runyenjes, Horticulture farm in Rwika – Mbeere South and Poultry farmer in Manyatta	The project is at ongoing at 35% in both financials and physical. It has disbursed financials as loans at 12% interest rate to over 40 targeted members within a span of two months since June 2025 and intends to attract and disburse the remaining amount by December 2025.	Insufficient capacity building and training of the community members; and inadequate financials management skills.	Impact on capacity building; training of the community members; and enlightening the members about financials management
Challenges	Emerging Issues		Lessons Learnt and Way Forward	
Inadequate capacity; Most of the farmers have average skills; Potential beneficiaries have low financial management skills. Society norms and stereotypes and Lack of collateral and poor credit history	Innovation and scaling up. Planning, M&E, learning, knowledge management, and communication		The provision of technical support services to PFIs should start immediately after the PFI selection. Particular emphasis would be required on progress monitoring and reporting, using IT-based MIS system as a possible solution, supported by field verification visits. Through partnerships with the contracted firms, the members are being enlightened on smart farming activities and should be encouraged: Farmers learnt climate conservation needs. Enlightened on financial management; Through capacity, the society is gradually changing, embracing gender inclusivity. The frequent visits make our members think that the Sacco got funds as a grant, and the implementation institution is under	



			investigation for having lend the same to the members/farmers, with others feeling they may be vindicated by society to have misunderstood the Sacco	
Kenya Financing Locally Led Climate Action Programme (Financial and Sectoral Affairs Department, Climate Finance and Green Economy Unit)				
Project Objective: Strengthen local resilience to the impact of climate country-wide to strengthen county governments' capacity to plan, budget, implement, and monitor climate mitigation and adaptation actions in partnership with communities				
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
PROJECT: Western Region- Bungoma County Rehabilitation and augmentation of Sitabicha Pan	Community participation; feasibility & pre-feasibility study; concept note development; project proposal development; project approval; BoQs and Tendering process; project site handover; project supervision;PMC training on project sustainability; and project hand over to PMC	Located at Siboti Ward - Bumula Sub-County. It is 75% complete and implementation ongoing. The remaining works- fish ponds and completion of embankments is ongoing.	There is an uptake issue on high value crop production through irrigation, whereby the community relies heavily on maize production at small scale which cannot be irrigated.	Need to strengthen the PMC to manage the project
Challenges	Emerging Issues		Lessons Learnt and Way Forward	
High community expectations particularly on youths' employment on the project	Siboti community members have an issue on domestic water access		Technical assistance via agricultural extension will be key in supporting the community in uptake of small-scale irrigation	
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
PROJECT: Proposed Supply and Installation of Combustion Chamber for Improved Stoves and Energy Center for Research on Training of Energy	Community participation; feasibility & pre-feasibility study; concept note development; project proposal development; project approval;BoQs and Tendering process; project site handover; project supervision;PMC training on prject sustainability; and project hand over to PMC	Located at Chwere Kabuchai Ward in Kabuchai Sub-County. The project is 100% complete and operational. The project has met its intended objectives of improving production of energy saving jikos and improving of community member livelihoods	None	Government to create an enabling environment for the community group to access both market access strategies and technical support for production of energy saving jikos
Challenges	Emerging Issues		Lessons Learnt and Way Forward	
High community expectations Inadequate space/land to fully optimize the project	Availability of the raw material for jiko production is an issue to the group. Site specific PMC have been sensitized to enhance project sustainability		Inclusivity of youth, women and PWDs has brought about social inclusion and therefore should be up-scaled	
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
Rift Valley Region-Uasin	Installation of Pumb , Solars,	Located at Langas Ward- Kapseret Sub-County,	Local Community	Need for additional

Gishu County <b>PROJECT: Lngas Primary School Water Project</b>	Pipelines; two ten Thousand Litres (10,000) Plastic Tanks and Solar Pumbing	the project is 100% complete and operational.	Residents do not have access to water. This project only serves the Primary and Junior Secondary School	pipeline outside the school to serve the local residents
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Lengthy procurement process; Delayed project financing and implementation (about 6 months delay)	None		The project has saved lives as it alleviates the hazard of falling into the wells by the pupils. It is currently serving a school population of 1800 pupils. Solar power reduces reduces operational costs	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
Nakuru County <b>PROJECT: Sosian Aquaculture Project</b>	Construction of aquaponic system; fencing; greenhouse; and fish feeds	Kamugut Ward - Turbo Sub-County, the project is 100% complete and operational.	Need for more capacity building to the local residents	Residents are learning from this demonstration site and customizing the same in their homesteads
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Delayed disbursements of funds. The complexity of project	Aquaponic farming system is a fish farming technology that should be implemented in areas with scarcity of water		Fish farming has been embraced by the residents of Turbo Sub-County where the project is being implemented and thereby up-scaling the demand for fish and more of this kind of project	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
North Eastern Region- Isiolo County <b>PROJECT: Kamukuri Box Culvert</b>	Site preparation. Excavation. Foundation Preparation. Culvert Placement. Backfilling. Headwall Construction. Stone pitching along the embarkments	Kamukuri Box Culvert is located in Bura Pesa Ward in Isiolo County. The project has been constructed at a Cost of 15.8 M. The project has been completed and is to be launched soon. The project will benefit Communities who experience challenges crossing the seasonal river which results to flooding. The construction of stone pitching along the embarkments will ease massive soil erosion along the river and also control flooding	Completion of the project delayed by 2 months occasioned by the contractor. The project was to be completed within 6 months but has been completed after 8 months	Fastrack commissioning of the box Culvert to benefit the community
<b>PROJECT: Fruits trees planting project</b>	Preparation of school field to plant fruit trees; Fencing off the field to protect the trees from destruction; Purchase of 500 fruit seedlings; Planting of fruit trees; Watering of planted fruit trees; Purchase of manure	The project is located at Ramadhani primary school in Isiolo County. 500 fruit trees were planted though half of them either dried up of destroyed by animals; The field was fenced off though part of the fence has been destroyed by herders who invade the field to graze their animals; School children participate in watering the trees though lack of water within the school hinders the watering exercise	Tree planting project in ASAL area without prior arrangement on provision of sufficient water and proper fencing is a recipe for failure	The school to be supplied with adequate water to support growth of the fruit trees
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Lack of water within the	None		Investing in harvesting and storage of rain water	

school compound to water the fruit trees; Invasion of untamed domestic animals which destroys the plants				should be advocated for in ASAL regions to support tree planting projects; Sensitization of communities on the importance of tree growing will enhance ownership and lead to protection of the trees and sustainability of the project
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
Central Kenya Region- Nyandarua County  <b>PROJECT: Michore Borehole</b>	Drilling of a 215 Mts dept borehole is done. The borehole will discharge 30 cubic meters of water per day; Construction of elevated water storage tank not yet done though materials are on the ground awaiting rains to subside for construction to commence; Installation of 38 solar panels has been completed; Installation of water pumping system to be done once the elevated tank is completed; Construction of water reticulation system is ongoing	Michore Borehole is located at Michore Primary School in Wanjohi Ward, Kipipiri Sub-County, Nyandarua County. The cost of the project is 19.5 million whereby 11.5M is FLLoCA financed while 8M is County Counterpart funding. The borehole is projected to serve over 300 householding including public social amenities nearby. The project is 70% complete. The drilling of the borehole is completed and secured with 38 solar panels installed. Construction materials for the elevated water tank have been delivered to the site and the contractor is at the site ready for the work	Delayed disbursement of funds has delayed completion of the project; There's enough rain water in the County which is not harvested because of high cost of treatment	Timely disbursement of funds for implementation of projects as scheduled. FLLoCA programme in collaboration with the County Government to prioritize rain water harvesting and treating instead of drilling boreholes
Challenges	Emerging Issues		Lessons Learnt and Way Forward	
None	None		There's need for continuous capacity building by the PIU on the implementation of projects; Peer learning across Counties to be prioritized to improve performance of projects	
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
<b>PROJECT: Gathiriga Borehole</b>	Drilling of a 250 Mts dept borehole is done. The borehole will discharge 25 cubic meters of water per day; Construction of 50 cubic meters elevated water storage tank done; Renovation of an existing 25 cubic meters concrete tank has been completed; Installation of 34 solar panels of 545 watts have been completed; Installation of water pumping system done; Construction of water	The project cost was 11.5 million being FLLoCA funding located on land purchased by the County Government; The project is completed and has been commissioned; Over 500 households are benefiting as water has been piped to their homes including social amenities nearby; The community have employed a watchman to guard the investment; The contractor is yet to be paid	Despite the completion and commissioning of the project, the contractor is yet to be paid due to delay in disbursement of the project funds	To Fasttrack payment of the pending bill owed to the contractor

	reticulation is system is done			
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
<b>PROJECT: Narok County Climate Change Department</b>	Have close to 80 projects in energy, greening restoration, roads, energy and water sectors Water projects include boreholes, stream protection and solarisation of boreholes Road projects include bridges and caravats. Energy projects include improved jikos to women, biogases and demonstration centres	N/A	Delays in the disbursement of funds from both levels of government Lack of allowances for the ward management committee Fund administration is a challenge from special purpose account	Need to define the director of climate change and fund manager in IFMIS for administration of funds Communicate on time on future M&E exercises
<b>PROJECT: Augmentation of Water Supply System, Narok County</b>	Narok water and sewerages company. Support in purchasing 4 pumps. After installation capacity has increased from 2600 cubic metres to 4300 cubic metres serving over 50,000 beneficiaries	Completed in FY 2024/25	None	None
<b>PROJECT: Construction of Morijo-Limanet, Footbridge, Narok Town Ward, Narok County</b>	Constructed between March and June 2025 at a cost of Kshs. 3.2M. Defect liability period ends in August, 2026. The bridge helps people and boda bodas access their houses and other amenities as it is built over a seasonal river. Serves 4 primary and 1 secondary school and approximately 1000 people	Completed project	None	Community involvement in project identification and implementation ensures sustainability of the project
Challenges	Emerging Issues		Lessons Learnt and Way Forward	
Late disbursements of grants from the National Treasury hence hampering the implementation of planned activities. inadequate funds to implement M&E and fund administration activities. Vastness of the county and wards making it a challenge for Ward Climate Committee members to do in-depth M&E as well as incur extra costs to	Facilitation of Ward Climate Committee members is not allowed and limits how much they can be compensated when they come to the County HQ hence some of them have withdrawn from the committees. Fund administration is under IFMIS hence slow execution of mandate and payment of contractors		There is good political will and the county contributed 146m towards climate initiatives. Proposal to increase the Project implementation to administration ration from 95:5 to 85:15 for effective and efficient project management and coordination. Fastrack the release of funds from NT to counties to ensure that projects are implemented in a timely manner	

attend meetings. Reliance on County Finance Department to make payments related to FLoCCA projects				
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
Nyamira County Climate Change Department	Have projects in which includes spring protection and distillation of water pans. Agriculture includes crop tissue culture for bananas and grafted avocados. Livestock includes poultry, supply of chicks, provision of bee hives and milk coolers to SACCOs. Environment includes rehabilitation of wet lands, tree nurseries material recovery facilities in market centres. Int the 20 wards they have 4 springs per ward, 8 boreholes and 1 dam	N/A	Received only Kshs. 21M out of the Kshs. 161M to fund the activities.	None
<b>PROJECT: Drilling, equipping &amp; distribution of Egechini Dispensary Borehole in itibo ward, Nyamira County</b>	Located on public land i.e. inside the compound of Egechini Dispensary. Borehole drilled and solarized, installed 2 water storage tanks of 10,000 capacity, pump house and 2 water kiosks constructed. 1.5km piping done (0.7km and 0.8km to the two water kiosks). The borehole and water kiosks approximately 1,500 students in three schools, 150HHs and 3 villages. Works done between June and August 2025 and is under the defect liability period. Estimated project cost is Kshs. 5M	None	None	Need to acquire the land the 2 water kiosks are set up in and fence it off as public/community land by the county
<b>PROJECT: Establishment of fruit and indigenous tree nurseries, fencing and installation of 5000 litres water tank at Nyamira North Sub County</b>	Fruit and indigenous tree nursery established. Installed 5000 litre capacity storage water tank, chain-link fence and a storehouse built. Installed Rain water harvesting gutters. Run by Eco	None	None	Need to strengthen the Bamboo value chain for income generation

	stream bamboo Nyamira North Self-Help Group who have been given watering cans, portable planting tubes, seeds and seedlings to establish the nursery. Estimated project cost is Kshs. 2.5 Million. Project located on public land			
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Resistance on uprooting eucalyptus. Late disbursement of funds delaying timely implementation of activities. Vandalization of signage, fencing posts and seedlings in some areas. Inadequate resources to undertake M&E and project management functions	The 2 water kiosks are constructed on private land donated by community members for Egechini projects. Value addition using Bamboo for income generation by the group		Even though environment projects take the longest time to be. Proposal to increase the Project implementation to administration ration from 95:5 to 85:15 for effective and efficient project management and coordination. Fastrack the release of funds from NT to counties to ensure that projects are implemented in a timely manner	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
Kisumu County	Spring rehabilitation in project in Kisumu West Sub County in FY 2024/25. Targets to support 500 households Awaiting installation of 2 tanks and piping. Upper Kombewa project on borehole drilling including solarization and water kiosk completed in June 2025 at a cost of 3.5m. Benefitting 300 households	The Project is ongoing	None	None
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Grievances taken to court and had to retender Delays in procurement process Absorption challenges Late disbursement of funds	None		None	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
Siaya County Climate Change Department	Have 22 projects in water, agriculture and environment sectors There is a total of 30 wards	N/A	None	None



<b>PROJECT: Establishment of tree nursery in Gem Central Yala Ward</b>	Tree nursery established on public land i.e., in the Chief's office compound. Installed 300 metres chain-link fence, 5000 Litre water tank and bought 18-metre-long hose pipe, planting bags and gave out 80 Bamboo seedlings and 80 prunus africanas seedlings. Estimated project cost is Kshs. 495,000	The project is on-going	Piping of water to be done from the water point to the water storage tank	None
<b>PROJECT: Integrated Fish and Poultry project in Tatro, Siaya County</b>	Project is run by a self-help group and has fish and finger lings; Started in January 2025; 8 pounds stocked and group has 640 members and is run by 7 members of group. Has river banks and piping done for inlet and outlet; Has 20 ponds; Poultry project, fencing, lighting, solar back up for hatchery pending	Water source for the ponds gotten from a rehabilitated protected spring (K'Odipo) also done under FLoCCA. Installation of predator kits, reinforcement of fence and solar back up for the hatchery. Estimated project cost is Kshs. 5.2M	Poultry farming hasn't started yet as there was inadequate funding for it in the project	Need to factor in the costs for hatchery and setting up poultry cages on top of the fish ponds in the second phase of the project
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Delays in disbursement. Lack of community appreciation on environmental projects. Too much official oversight. Lack of openness fund administration. Delays in approval of County Governments Additional Allocations Act	None		Borrow from Kenya Climate Smart. Allow window on IFMIS payment when funds are disbursed late. Revise budget allocation for administration costs. Improve on civic education Decentralization of M&E	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
Vihiga County Climate Change Department	Well-equipped climate change unit, Community sensitization forums done, Kayila spring water project in Luanda Subcounty- 300 connections, Irrigation scheme ongoing	N/A	N/A	N/A
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Late disbursement of funds. Kayula project had grievances on closure of bank account and ongoing court case at water tribunal	None		Increase allocation for administration costs to 7-8%	

Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
Kakamega County	Munyanya Bridge Shieywe ward Lurambi Subcounty; Commenced in April 2025. Cost is estimated 17.8m. Includes bridge, road 500m, storm water draining. Expected completion date is 4 weeks	N/A	N/A	N/A
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
Taita Taveta County	<p>Mahoo storm water management and project activities involves placement of gabion boxes in the 6 sites as follows: at kwa Mainga, kwa Kanaisa, Mama Davie, kwa Mandala , Relini and Miereni sites to control the velocity of water during run off hence prevent destruction caused as a result of floods.</p> <p>Activities were: Cut to spoil in Hard soil for placing of the gabion boxes. The depth should not exceed 250mm; Provide and place 1m x 1m x 2m Gabion Installation gauge 3mm; Provide and place rock fill to gabions blocks; Provide stone pitching as shall be directed by the resident engineer</p>	The project was completed 100% but waiting for floods for the realization of the impact	The gulley was huge, deep and extensive hence the need of additional gabions to achieve the intended objective	The project budget was inadequate hence the budget should have been increased to cover a larger section of the project. Hence, need of additional gabions to achieve the intended objective.
Challenges	Emerging Issues		Lessons Learnt and Way Forward	
Transportation of materials to the site is a challenge due to poor roads and inaccessibility. The gulley is wide, deep and extensive	Need to replicate the project to other places to supply water in the area.		The project budget was inadequate hence the budget should have been increased to cover a larger section of the project. It is essential to actively involve community members through inclusive dialogue, participatory decision-making, and transparent communication	
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
Maghonyi, Voi sub-County	Decommission the Chakaleri dumpsite by removing waste,	The project was completed within the stipulated timeline. The M&E team observed the	A small section of the decommissioned site is	Need to fast track the culvert

<b>PROJECT: Decommissioning Chakaleri Dumpsite and Development of Maghonyi dumpsite</b>	leveling the site, and reforesting it with indigenous tree species to restore ecological integrity. Develop a modern waste management facility at Maghonyi, including levelling the site, fencing and installation of a gate for the facility. Construct a box culvert on the road leading to the Maghonyi dumpsite to improve accessibility. Promote sustainable waste management practices and reduce the environmental impact of waste disposal	completion rate as 78% completion as waste is being removed to another place to be burnt.	still being dumped with waste as the new established site (Maghonyi) is still inaccessible due to a box culvert construction along the access road being not completed due to contractor delays	construction as well bush clearing of the established Maghonyi dump site.
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
The incomplete projects of the box culvert and bush clearing of the new dumping site have hampered full realization of the benefits of the decommissioned site	Need for fencing the decommissioned and rehabilitated site to protect the trees from browsers and also curb trespassing		There is need for good planning before implementing related projects to guide the order of doing the projects. The establishing of the box culvert project should have been undertaken first to completion then new dumpsite establishing as the second project and finally conclude with the decommissioning project. It has improved environmental health, reduced disease risks, and enhanced quality of life. It has been able to improved waste management services and reduced environmental liabilities	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
<b>PROJECT: Equipping &amp; Solarization and Distribution of Uthiani borehole</b>	Scope of works were: Equipping works, Solarization, Fabrication of 48 cm elevated steel tank and Installation of distribution pipeline.	The project is 100% completed and operational. It provides water for both Irrigation and domestic use.	The project does not have fence hence should be fenced and installed with security lights for security purposes	The distribution pipeline is not long enough hence should be extended to reach more people.
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
The area does not have the community or public land hence the project was implemented on a private land after the owner of the land agreed to write an	No community or public land set aside in the area for implementing community projects		The Flocca projects should be implemented on the community or public land. The process of acquiring the title deed for the land where the project has been implemented should be underway.	

agreement with the community. The project is operated with solar energy hence no pumping will be taking place at night and during adverse weather conditions. The project should be connected with three phase electricity to allow pumping of water at night				
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
CEREB, Embu County  <b>PROJECT: Kyeni Water Project Phase 1</b>	251 pipes of 280mm UPVC of assorted. Installation of 5 chambers, 5 air valves and one wash out, rehabilitation of sedimentation basin at the intake, 3 tree nurseries of 40,000 seedlings in each ward, 1, 10,000 ltrs water tank, and a horse pipe, Distribution of 3000 fruit trees (for each of the 3 wards). Rehabilitation of 1000m riparian area, safeguard the intake by planting bamboo, making gabions for soil conservation	Project completed	Persistent theft/vandalism. Inadequate capacity building for the community to realise the project benefit	Establish secure storage and monitoring systems to reduce theft/vandalism. Conduct sensitization workshops on the project benefits and usage
Challenges	Emerging Issues		Lessons Learnt and Way Forward	
Vandalism or theft of construction materials and equipment. Terrain and soils making trenching and pipeline laying slow and costly	Recommend affordable water tariffs, and a maintenance fund to ensure long-term functionality of the project		Community Ownership is Key – Water projects succeed when community are actively involved in planning, financing, and management. <b>Sustainability Beyond Installation</b> – Long-term operation depends on structured maintenance funds, local technical capacity, and secure management systems	
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
<b>PROJECT: Kianjiru Hill Intergrated (assorted) Project) – Embu County</b>	Afforestation/tree planting using planting indigenous tree species. Soil Conservation by constructing terraces and gabions to prevent soil erosion. Spring protection. Community Training and	Project completed	Adopt climate-smart restoration. Strengthen community engagement	Use drought-resistant indigenous tree species, mulching, and water harvesting techniques to improve seedling

	Involvement conducting workshops and training sessions on sustainable forest management and climate action activities. Establishment of a community tree nursery-50,000 seedlings capacity. Provision of fruit tree seedlings for agroforestry			survival. Promote alternative livelihoods (beekeeping, eco-tourism, agroforestry) to reduce pressure on forest resource
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
None	The rising pressure on restored areas due to increased community dependence on forest resources. Conflicts arise between conservation and livelihood needs, coupled with climate variability affecting seedling survival		Stronger community ownership, alternative livelihoods, and sustainable management are urgently needed. It aims to generate significant social and environmental impacts. Environmentally, the project has restore degraded land, enhance biodiversity, and improve water catchment services, contributing to climate change mitigation through increased carbon sequestration. Socially, it will benefit over <b>10,000 community members</b> by providing access to cleaner water sources, improved air quality, and reduced soil erosion. Additionally, the project promotes sustainable livelihoods through activities like beekeeping, agroforestry, and eco-tourism. Immediate changes include improved vegetation cover, reduced deforestation	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
<b>PROJECT: Solarization of Kithimu Market Project</b>	Installation of Solar Panels in roof of market. Installation of wiring system. Construction of Power house.Installation of security floodlight	The was 100% complete	Establish secure storage and monitoring systems to reduce theft/vandalism	Conduct sensitization workshops for market traders on solar benefits and usage
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
<b>Low awareness</b> among traders on solar system operation and benefits. <b>Vandalism or theft</b> of solar panels, batteries, and other equipment	Growing businesses in Kithimu market (e.g., refrigeration, welding, ICT shops) may require higher capacity than planned		Community Ownership is Key – Solar projects in markets succeed when traders and local associations are actively involved in planning, financing, and management. <b>Sustainability Beyond Installation</b> – Long-term operation depends on structured maintenance funds, local technical capacity, and secure management systems. The project will provide reliable and affordable clean energy to over <b>500 traders</b> in	

			Kithimu Market, directly benefiting households who rely on the market for livelihoods, goods, and services, while enhancing safety and extending business hours. By replacing kerosene lamps and diesel generators, the project will reduce annual carbon emissions, while promoting adoption of renewable energy and reducing indoor air pollution	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
<b>PROJECT: Solarization of Kivuria Borehole - Runyenjes, Kyeni.</b>	Replacement of pump and motor; Installation of solar panels; Re-installation of the piping system; Installation of an extra 10,000 L water tank; Fruit and vegetable nurseries in the school Provision of 200 indigenous trees to the school	The project is 98% complete though water was not flowing to the two nearby schools and community	None	Establish secure storage and monitoring systems to reduce theft/vandalism
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Vandalism or theft of solar panels, batteries, and other equipment.	With reliable pumping from solar power, more households, farmers, and livestock depend on the borehole		Community Ownership is Key – Solar projects in markets succeed when local community are actively involved in planning, financing, and management. Build local technical capacity through training of the PMC and youth groups on solar system maintenance and financial management	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
Kilifi County  <b>PROJECT: Construction of Dera Kwa Kashuru water pan in Kibarani ward</b>	Survey and design of construction; <b>Excavation of water; Perimeter fencing; Installation of storage tank; Solar panel for lighting and pump; Construction of toilet, cattle trough</b>	<b>The Project is ongoing at 10%.</b> The pending work remains excavation which is on-going. Construction of related amenities e.g water kiosk, solar installation, cattle trough	Limited knowledge sharing among different departments in the county	None
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	



Natural calamity such as flood affects the start date of the project. <b>Delay of disbursement of funds from National Treasury and county procurement processes. Land donation from community sometime takes time</b>	Land donation from community sometime takes time hence need for sensitization for community of its benefits. <b>Unutilized resources. Kilifi has enormous resources that is still under utilized</b>		The Project will provide access water to the for domestic and irrigation. <b>Provide water to livestock, sanitation and conservation of environment. This project will reduce the velocity of water downstream and provide along water solution to the community</b>	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
<b>PROJECT: Establishment of a commercial tree nursery at Mbarakachembe primary school- Watamu Ward</b>	Drilling of bow hole and installation of solar panel, <b>Construction of water kiosk, Perimeter fencing, Construction of water tank, Purchase of tree equipments, Purchase of seed of initial raising of seedlings</b>	<b>The project is at 95% completion rate. Pending works remains:</b> Training of community groups; Launch of the project and Supply of assorted seeds	Training gap	None
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Delays in procurement process, Late disbursement of funds from National to County Revenue Fund and to SPA	Training of committee and community should be done along the project implementation. More sensitization on climate change and FLLoCA is required. Community training on project aspects for example group dynamics, financial management and nursery management		For sustainability of the process, the training of Community committee is import. <b>The project has empowered 3 community groups including youths, women and PWDs. It has provided water to over 150 homes directly and to the schools nearby.</b> Undertaking sensitization on ESMP and OSH at the beginning of every project. Plan and train community members on relevant topics	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
<b>PROJECT: Rehabilitation of Sabaki Primary School and its environs - Sabaki Ward, Magarini</b>	Constructions of 4 gabions Installation of rain water structures: Tanks, pipping, and guters	The completion rate is at 90%. Remaining landscaping and launch	None	Need for phase II of landscaping the school, construction of gabions to other areas and more gathers to tap water
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Natural climatic conditions- Heavy rains experienced in the area	<b>Need for TORs from TNT on selection of sites on the implementation of FLOCCA</b>		Put in place measures for adverse natural calamities such as floods during project implementation; Undertaking sensitization on ESMP and OSH at the beginning of every project	

Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
<b>PROJECT: Construction of Yandia Water Project – Makueni County Kibwezi, Emali/Mulala Ward</b>	Rising main to Maatha Hill, construction of reservoir water tank (100M <sup>3</sup> ) at Maatha Hill, Mumbuni distribution line, Kwa Soo - Water distribution line, Muselele Distribution Line, Rehabilitation and construction of Muselele water kiosk. Construction of cattle trough, 3 No. water kiosks (kwa Soo, Kwa Mbindo and Kwa Mutie), Construction of apiary house, Supply of bee 10 No. bee hives complete with protective gear and 2 No. Honey, extractors, Supply of pasture seeds - 100Kgs of grass seeds. ¼ acre CSA demo farm establishment with drip kits, Supply and delivery of 50 vertical sacks and 50 conical gardens	<b>The completion rate 100%.</b>	Limitation in funding could not allow distribution of the water as per the potential of the project. There was a gap in coordinating the different departments and agencies to work as a single unit (Departments operated in silos). Short Timelines	None
Challenges	Emerging Issues		Lessons Learnt and Way Forward	
Water pumping is a challenge during the cloudy months of June and July.	There is need to do continuous community sensitization on project sustainability and ownership. Project security – there is need for real time surveillance of projects – use of CCTV Cameras to enhance security. There is need to adopt smart water meters and automating water dispensing kiosks to promote accountability		Land agreements need to be formalized and signed during the projects design stage each party needs to be well appraised of the contents of the agreement. Projects that may be interfered by weather need to be well timed. As this may delay the implementation. The grievance redress mechanisms need to be maintained and strengthened. This promotes the capacity of local communities to address issues without depending on external support. Both levels of government need to work closely. This enhances project benefits and sustainability. Enhancement of projects leverage on existing infrastructure and the outcome and impact are bigger	
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
<b>PROJECT: Enhancement of Mitingani water Project- Ukia Ward</b>	Solar system (solar tower, solar panels, Sunverter and solar powered submersible e pump -11M <sup>3</sup> ). Rising main to	The project is 100% complete	Limitation in funding could not allow distribution of the water as per the potential of the	There is need for continuous capacity building of climate change units to be

	Yiumo elevated steel tank. Installation of Yiumo - Kaseveni Gravity Line and Iviani communal water point. Kwa Muumbika Pipeline extension. Installation of Yiumo-Kwa Nyamai-Ukia Junction - Mitingani – Kwa Musuvali Pipeline. 3 No. communal water points – Iviani, Kwa Mumbika and Kwa Musuvali. Standard Water Kiosk 3m x2.5m (3 No. - Miting'ani, Kwa Nyamai and Kaseveni). Establishment of 2 CSA Demo- sites with drip kits – Mitingani & Kaseveni. Supply of 600 assorted agroforestry tree seedling. Riparian conservation (Supply and planting of 200 assorted riparian tree species).Supply and delivery of 50 vertical sacks and 50 conical gardens (kitchen Garden technologies). Installation of Wi-Fi enabled CCTV camera		project. – there is need to promote funding according to feasibility studies. There was a gap in coordinating the different departments and agencies to work as a single unit (Departments operated in silos). Short Timelines– given to Climate Change Unit to develop the concepts and design the project was short (This mean doing every activity in hurry leading to omission in some elements). The PIU needs to Give enough time to County Climate Change unit to design projects and develop concept notes	able to cope with emerging technological trends
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Water pumping is a challenge during the cloudy months of June and Jul	The is need to do continuous community sensitization on project sustainability and ownership. Project security – there is need for real time surveillance of projects – use of CCTV Cameras to enhance security. There is need to adopt smart water meters and automating water dispensing kiosks to promote accountability		Land agreements need to be formalized and signed during the projects design stage each party needs to be well appraised of the contents of the agreement. Projects that may be interfered by weather need to be well timed. As this may delay the implementation. The grievance redress mechanisms need to be maintained and strengthened. This promotes the capacity of local communities to address issues without depending on, external support.Both level of government needs to work closely. This enhances project benefits and sustainability.Enhancement of projects leverage on existing infrastructure and the outcome and impact is bigger	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
<b>PROJECT: Enhancement of Athi-Mavindini Project -</b>	Construction of a 100 M3 new sump tank to increase water	The project is 100% complete	Limitation in funding could not allow	None

<b>Mavindini Ward</b>	<p>capacity. Construction of guard house and fencing of solar site and installation 2 No. security lighting mounted on concrete electric posts. Installation of 22KW solar system mounted on concrete electricity grid poles for pumping. Installation of 0.55 km Rising main. Rehabilitation of the Miangeni water treatment unit and chlorination Unit for treatment of water for domestic use. 4 KM Return pipe for agricultural purposes with 40 Access points (tees). Pipeline distribution from Ilumani water tank to Kwa Nthokoi - Katumbua water point. Construction of I No. 1 water kiosk. Supply of 20 Langstroth bee hives. Installation of 6 No. Wi-Fi enabled CCTV cameras at the Pumping site and water treatment center</p>		<p>distribution of the water as per the potential of the project. – there is need to promote funding according to feasibility studies. There was a gap in coordinating the different departments and agencies to work as a single unit (Departments operated in silos). Need for continuous capacity building of climate change units. Short Timelines – the short timelines given to Climate Change Unit to develop the concepts and design the project was short (This mean doing every activity in hurry leading to omission in some elements). The PIU needs to Give enough time to County Climate Change unit to design projects and develop concept notes</p>	
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
<p>A sump tank was supposed to be implemented in River Athi – this has not been achieved due to high water levels in the river. A grievance on land where some structures were to be located (riparian land) delayed the project implementation. Vandalism has affected the project implementation – an existing submersible pump was stolen delaying the project operation. The existing infrastructure has stayed for some time without operation and hence created a lapse in operation of the new project</p>	<p>The is need to do continuous community sensitization on project sustainability and ownership. Project security – there is need for real time surveillance of projects – use of CCTV cameras to enhance security. There is need to adopt smart water meters and automating water dispensing kiosks to promote accountability</p>		<p>Land agreements need to be formalized and signed during the projects design stage each party needs to be well appraised of the contents of the agreement. Projects that may be interfered by weather need to be well timed. As this may delay the implementation. The grievance redress mechanisms need to be maintained and strengthened. This reduces the time taken to address grievances. Both level of government need to work closely. This enhances project benefits and sustainability. There is need for National agencies such as Water Resource Authority to take charge of it mandate and protect the Riparian areas. Enhancement of projects leverage on existing infrastructure and the outcome and impact is bigger. Always conduct social audit and Feasibility studies for projects – this will help plan well for anticipated</p>	

			implementation and project operational challenges	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
<b>PROJECT: Kiangini Kikuu Water - Kathonzweni Ward</b>	Desilting of 225M3 sump tank. KInstallation of Rising main. Distribution line to Kiangini Market. Distribution line to Kiangini health centre. Distribution line Kiangini CIC and Tree Nursery. Connection to St. Bakhita Kiangini sec school and Kiangini Primary school. Distribution line to Muthwani communal water point and Muthwani secondary school. Strengthening of one tree nurseries by Supply of tree nursery material and construction of a tree nursery. Establishment of demo farm and CSA technologies. Supply and delivery of 50 vertical sacks and 75 conical gardens. Supply and distribution of 153Kgs of grass seeds	The project is 100% complete	None	Need for continuous capacity building of climate change units
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Water pumping is a challenge during the cloudy months of June and July.	The is need to do continuous community sensitization on project sustainability and ownership. Project security – there is need for real time surveillance of projects – use of CCTV Cameras to enhance security. There is need to adopt smart water meters and automating water dispensing kiosks to promote accountability		Land agreements need to be formalized and signed during the projects design stage each party needs to be well appraised of the contents of the agreement. Projects that may be interfered by weather need to be well timed. As this may delay the implementation. The grievance redress mechanisms need to be maintained and strengthened. This promotes the capacity of local communities to address issues without depending on external support. Both level of government need to work closely. This enhances project benefits and sustainability. Enhancement of projects leverage on existing infrastructure and the outcome and impact is bigger	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
Rift Valley Region - Nakuru County	Modern landscaping; Extensive planting of new trees and flowers to enhance	Located at Biashara Ward - Nakuru East Sub-County. The Project is Complete and Operational	Environmental trade offs Clearing of large trees in the effort to modernize	The county department of Environment should

<b>PROJECT: Rehabilitation of Lions Gardens</b>	greenness; Enhanced infrastructure works such as installation of ca-bros, durable benches, and renovation of existing public washrooms. Well maintained pathways to enhance usability of the park. Enhanced climate change resilience by aligning with existing County Strategies		the garden	develop a structured framework for stakeholder engagement involving all local residents to guide future management and development decisions
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Political dynamics overriding environmental laws. Environmental and green-space concerns leading to loss of green cover reducing ecological and recreational value	Commercialization vs conservation dilemma. Installation of stores with the park blurred lines between public recreation spaces and economic use, raising questions about land use zoning. This poses future risks of over commercialization without legal control mechanisms		Public participation is key to project legitimacy. Failure to engage the public meaningfully in project planning and implementation can lead to legal backlash, public distrust and protests	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
<b>PROJECT: Construction of a Sumpwell -Ngomeni Ward Kitui County</b>	Construction of sump well and power house. Pipeline extension with water kiosks	Ongoing and the financial is at 90% complete	The direction of the outlet pipes at the water kiosk may limit the number of people accessing it at a go. The direction should be changed to face outwards and the fence pushed backward to allow ease of access by the public	None
<b>Challenges</b>	<b>Emerging Issues</b>		<b>Lessons Learnt and Way Forward</b>	
Water filling up the sump well too fast during construction, slowing down the works	Land dispute that was solved, with a new site for the power house identified and the agreements drawn		Adequate Community engagement in the planning and implementation phases promotes embracing of the project, enhancing smooth implementation and sustainability	
<b>Region and County</b>	<b>Planned and Implemented Project Activities</b>	<b>Project Physical Status</b>	<b>Gaps</b>	<b>Way Forward</b>
<b>PROJECT: Apiculture Development: distribution of beehives - Kiomo/Kyethani</b>	Supply of 10,000 modern beehives	100% complete	Limited water sources to attract maximum and sustain colonization of the hives. The group members will work on providing shallow open water sources for the bees	None

Challenges	Emerging Issues		Lessons Learnt and Way Forward	
Delays in disbursement of funds delayed the implementation timelines of the project	N/A		Adequate Community engagement in the planning and implementation phases promotes embracing of the project, enhancing smooth implementation and sustainability	
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
PROJECT: Construction of sand dam at Mumbuni kwa Kisenga		100% complete	Water held during rainy season not tested for quality. Any water held by the sand dam should be tested to ensure it is safe for consumption	None
Challenges	Emerging Issues		Lessons Learnt and Way Forward	
None	None		Adequate Community engagement in the planning and implementation phases promotes embracing of the project, enhancing smooth implementation and sustainability	
Equalization Fund Transfer to Counties (Equalization Fund Board Secretariat)				
Project Objective: To fast-track economic growth of marginalized counties up to a level of equity with developed counties				
Region and County	Planned and Implemented Project Activities	Project Physical Status	Gaps	Way Forward
Thirty-four (34) counties across the country. The counties are: -  Taita Taveta, Isiolo, Kilifi, Bungoma, Kisumu, Kitui, Nakuru, Siaya, Narok, Tutrkana, West Pokot, Wajir, Mandera, Samburu, Marsabit, Migori, Lamu, Machakos, Meru, Muranga, Tana River, Tharaks Nithi, Trans Nzoia, Baringo, Bomet, Busia, Elgeyo Marakwet, Garissa, Homa Bay, Kajiado, Kericho, Kwale and Laikipia PROJECT: Equalization Fund Project	Equalization fund is funding projects in the following sectors -  <ul style="list-style-type: none"><li>Water Sector</li><li>Health Sector</li><li>Roads Sector</li><li>Electricity Sector</li></ul>	Fifteen (15) counties have benefited from the fund while nineteen counties are yet to benefit  The projects implemented through MDAs grants have been competed in all sectors  Phase II on grants to Counties is ongoing. Disbursements have been made to 15 counties. Nineteen counties are yet to receive funding  Projects at the counties are identified by constituted project committees. Fund managers sit in the committees  The equalization fund secretariat files reports to parliament as required	Inadequate publicity and awareness on status of Projects and Programmes and inadequate M&E on projects and programmes funded by the fund	TNT in collaboration with the Board should take leadership in raising awareness on projects and programmes funded by the fund. There is need for signage on projects funded by the fund and enhance and sustain M&E on projects and programmes funded by the fund
Challenges	Emerging Issues		Lessons Learnt and Way Forward	

Backlog of disbursements from the National Treasury and late disbursements to counties from TNT and revisions during supplementary affecting project implementation	There is need for a baseline survey of the 1 <sup>st</sup> policy to inform the 2 <sup>nd</sup> policy. The 1 <sup>st</sup> policy on the fund has not been evaluated	TNT should fast track on disbursing of the pending disbursements. TNT should ensure timeliness of the disbursements and minimal variation during supplementary. Need for a baseline survey of the 1 <sup>st</sup> policy. There is need to evaluate performance of the 1 <sup>st</sup> policy and draw lessons and recommendations for phase II policy
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## 5.0 CONCLUSION AND RECOMMENDATIONS

The main objective of the M&E exercise was to review the Projects and Programmes achievements against planned activities, gaps still existing, challenges experienced, emerging issues, lessons learnt and way forward and the conclusion. Further, the M&E exercise sought to documents how project implementation has impacted on the targeted beneficiaries.

### 5.1 Key Findings, Challenges, Gaps, Lessons Learnt and Policy Recommendations

#### I. Supporting Access to Finance and Enterprise Recovery

##### 1. Key Findings

The SAFER project components, planned activities, budget and source of funds are as indicated in the table: -

S/no.	Components	Activity	Budget	Funds Source
4.	Component 1	Innovation & Liquidity support to MSMEs	(US\$ 55 million)	IDA
5.	Component 2	De-risking Lending to MSMEs	(US\$ 30 million)	IDA
6.	Component 3	Technical Assistance & Project Management	(US\$ 15 million)	IDA

The SAFER project planned activities, objective and achievements are as indicated in the table: -

Planned Activity	Activity Objective	Achievements	Remarks
Innovation & Liquidity support to MSMEs	Provide Credit lines through KDC to Saccos who will provide normal and digital sub-loans to eligible MSMEs	The Treasury has disbursed KES 6.35 billion to KDC since April 2024. The KDC has on-lent KES 2.75 Bill to 9 Saccos. By end of Jul-25 the Saccos have on-lent KES 1.881 billion. Total of 3,385 MSMEs have received funding directly	The project is also finalizing negotiations for an additional EUR 38 million from Germany
De-risking Lending to MSMEs	Provide support in the Capitalization, establishment and operationalization of the Kenya Credit Guarantee Company	The National Treasury rolled out the Credit Guarantee Scheme (CGS) in 2020 while working towards establishment of the KCGC. The CGS has disbursed KSh.6.6 billion to 4,315 MSMEs, across 46 Counties through 7 Banks and 12 sectors of the economy	The Project is providing technical assistance to the CGS towards the transition to the KCGC
Technical Assistance & Project Management	Provide Technical Assistance to the KDC & beneficiary Saccos to strengthen governance,	The project has since signed 10 consultancies to support technical assistance to the Project beneficiaries including, KDC, CBK, SASRA, KNEST and MSEA.	Procurement id on-going to provide technical assistance to

	institutional capacity, business models and operational efficiency	The project has also trained the beneficiaries including the KDC, CBK and the Saccos	project beneficiaries
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## 2. Major Challenges and Strategies

The major SAFER project challenges experienced and how they have impacted on project implementation including strategies adopted to address the challenges are as follows: -

S/no.	Major Challenges	Impact on programme implementation	Strategies Adopted to address the Challenges
5.	The knowledge, understanding and application of Environmental & Social Management Systems is still low among the Saccos	This causes delays in disbursement to PFIs as it is a requirement for financing	More investment in ESMS training for Saccos
6.	The limit set at KSH 250,000 by the project documents	A lower uptake rate as most MSMEs required a larger amount to see impact	Review of the lending above the KES 250,000
7.	The slow process of establishment and registration and licensing of the Kenya Credit Guarantee Company (KCGC)	Lengthy legislative process has affected implementation of Component 2 whose disbursement is linked to performance based conditions	Fast track registration and operationalization of the KCGC
8.	Most Sacco's do not disclose the source of funding to the MSMEs due to risk of default	M&E becomes a challenge since most MSMEs are not aware of the source of funds. M&E is critical to measure impact, as well as to account for the resources	Some level of awareness of the end beneficiaries in order to measure the true impact of the project

## 3. Gaps, Lessons Learnt and Recommendations

The lessons learnt in implementation of the project during the period under review is that training and capacity building of PFIs as well as MSMEs on E&S, reporting requirements, credit risk lending is crucial for the success of the project. The M&E has established that most beneficiary MSMEs have largely recovered from the effects of Covid 19 and are now focused on their strategies of resilience to scale up and diversify their businesses. The emerging issues from project implementation are that data protection and cyber securities is key to the Saccos in lending to MSMEs. Also, digital lending is becoming a key aspect of lending forcing most Saccos to become automated. In a nutshell, to a large extent the SAFER project objectives for the period under review have been achieved. The project has provided liquidity to 7 saccos who have on lent to an estimated 36,000 beneficiaries as well as provided an estimated 25,000 better and new jobs for Kenyans including women and the youth MSMEs.

## II. The Programme on Rural Kenya Financial Inclusion Facility

The M&E exercise was undertaken in six (6) Counties implementing the RK FINFA project. The Counties are Siaya, Kakamega, Bungoma, Nakuru, Kirinyaga and Embu. The PFIs and sacco's have been onboarded and some have started disbursing loans to the small holder farmers and MSMEs.

### 1. Key Findings

Majority of the PFIs and sacco's are yet to disburse funds to the small holder farmers and MSMEs. This is due to the stringent requirement that beneficiaries must have saved with the PFI and SACCO for at least three months to qualify for financing. With most of the project training already done, most of the projects are at the design and conceptualization stage. The time lag between project planning and financing is high and this should be addressed for the objectives of the project to be achieved.

### 2. Challenges and Emerging Issues

The challenges and emerging issues experienced during the project implementation period are as follows: -

- i. **Capacity Building and Training:** Most of the smallholder farmers need capacity building on value chain approach, market linkages and production enhancement, which is not a training package offered by RK-FINFA. There is also insufficient capacity building and training of the community members on financial management. There is need to train Agri-SMEs on project design, implementation, M&E and learning and financial management.
- ii. **Stringent Requirements for Recruitment of PFIs:** The stringent recruitment of PFIs by Agricultural Finance Corporation (AFC) has slowed down the process of linking the smallholder farmers and Agri-SMEs to PFIs. Only one PFI per county has been onboarded across board hence limiting the choice for the smallholder farmers and Agri-SMEs on the PFIs to use.
- iii. **High Interest Rates and Default Risk for PFIs:** The interest rates by the recruited PFIs are considered high by most of the Smallholder farmers and Agri-SMEs compared to what other financiers are offering in the Market thus making the RK FINFA loans uncompetitive. There is no fallback for the PFIs in case of defaults. There is need to offer insurance solutions to PFIs to cushion them against defaults by the beneficiaries.

### 3. Gaps, Lessons Learnt and Recommendations

The gaps, lessons learnt and recommendations on the implementation of the project are as follows: -

- i. **Capacity Building and Training:** There's need for continuous capacity building for the Project Implementation Units (PIUs) on the planning, design, M&E and

learning, knowledge management and communication. There is need to scale up on training on innovation, planning, M&E and learning, knowledge management and communication for adoption in the implementation of the RK FINFA project; and

- ii. **Accessibility of PFIs by Agri-SMEs:** There is need to increase the number of PFIs in the counties to give a variety for the smallholder farmers and agri-SMEs. Recruit more PFIs at the project counties so as to give Smallholder farmers and Agri-SMEs a variety to choose from. This will also ensure competitive interest rates and thus high uptake of the project loans by small scale farmers and Agri-SMEs.
- iii. **Gender Action Learning System (GALS):** The major lesson learnt since project inception and the period of implementation is that adoption of the Gender Action Learning System (GALS) methodology which is a best practice and a requirement under International Fund for Agricultural Development (IFAD) funded projects has been a success under the RK FINFA project with Agri-SMEs trained on the methodology highly rating and recommending the GALS methodology. The approach should be adopted and replicated in the design and implementation of similar projects and programmes.

### III. The Programme on Equalization Fund Transfers to Counties

#### 1. Key Findings

Thirty-four (34) counties across the country have been earmarked to benefit from the Equalization Fund transfers. The counties include Taita Taveta, Isiolo, Kilifi, Bungoma, Kisumu, Kitui, Nakuru, Siaya, Narok, Turkana, West Pokot, Wajir, Mandera, Samburu, Marsabit, Migori, Lamu, Machakos, Meru, Muranga, Tana River, Tharaks Nithi, Trans Nzoia, Baringo, Bomet, Busia, Elgeyo Marakwet, Garissa, Homa Bay, Kajiado, Kericho, Kwale and Laikipia Counties. The Equalization Fund is supporting implementation of projects in the Water Sector, Health Sector, Roads Sector and Energy Sector. Fifteen (15) Counties have received disbursements so far while nineteen (19) Counties are yet to receive disbursements. This is mainly due to the back log of disbursements.

#### 2. Challenges, Gaps and Recommendations

The challenges and gaps in implementation of the projects funded by the Equalization Fund (EF) are: -

- i. **Publicity of Projects:** There is inadequate publicity and awareness on status of projects funded through the fund. There is need for Equalization Fund Secretariat Technical Services Department (EFSTSD) to collaborate with the Public Communication Unit (PCU) of the National Treasury in creating awareness.
- ii. **Monitoring and Evaluation:** Equalization projects are rarely monitored despite the large number of projects being implemented. This is due to limited capacity at the Equalization Fund Secretariat. To ensure that the fund objectives are met there is need for the Equalization Fund Secretariat Technical Services Department (EFSTSD) to link up with CPPMD of the National Treasury and conduct and sustain joint M&E to projects funded by the fund country wide. The link of EFSTD and CPPMD in M&E of

the projects will ensure that any emerging challenges are timely addressed. This will ensure that the fund objectives are met.

- iii. **Funding and Back Log of Disbursements:** A further challenge includes backlog of disbursements and late disbursements to counties. Also, revisions of funding during supplementary is affecting project implementation. There is need for NT to fast track on disbursement of the pending disbursements. NT should also ensure timeliness of the disbursements and minimal variation during revisions in the supplementary budget.
- iv. **Baseline Survey of the First EF Policy:** An end Term Policy of the implementation of the first EF policy has never been undertaken despite EF currently preparing to start implementation of the second policy. There is need for an end term evaluation of the first policy. This will ensure that lessons learnt and recommendations in implementation of the first policy are taken into consideration in the implementation of the second policy. The evaluation will also provide baseline information for use in the implementation of the second policy.

#### **IV. The Programme on Kenya Financing Locally Led Climate Action Programme**

##### **1. Key Findings**

The Programme is implementing projects in the Water Sector, Environment Sector, Agriculture Sector and the Roads Sector. In the counties visited, some of the projects were complete and commissioned with the community already benefitting while other projects were still under implementation. Most of the complete, commissioned and operational projects are in the Water Sector. For the project to achieve its intended objectives, timely implementation of the projects and sustained M&E is critical.

The assessment of the programme implementation is that there is substantial progress in the implementation of the project in the counties visited. However, value for money should be ensured in the implementation of the project so as to realise maximum benefits from the projects funded by the programme. Further due to the large number of Counties implementing the programme, sustained M&E should be undertaken to track project progress so as to ensure the project objectives are achieved.

##### **2. Challenges, Gaps and Recommendations**

The main challenge is that due to the programme large coverage in forty-five counties and the large number of projects in each sector per county, keeping track of progress in project implementation is a challenge. Due to the need to cover all projects under the programme during Monitoring and Evaluation, adequate resources should be availed and capacity building on M&E undertaken. M&E should be institutionalised at the Project Committee level to support the M&E function at the counties and the Project Coordinating Unit of the programme.

## **5.2 Conclusion and Way Forward**

The M&E exercise focus projects were Supporting Access to Finance and Enterprise Recovery (SAFER), Rural Kenya Financial Inclusion Facility (RK-FINFA), Equalization Fund Transfers to Counties and Financing Locally Led Climate Action Programme (FFLoCA). In a nutshell, all projects and programmes monitored and evaluated were under implementation at the time of the M&E exercise in line with the project's appraisal documents and financing agreements. Specifically, some sub projects in each programme were complete, commissioned and operational while others were still under implementation as detailed in chapter four. To ensure that project's objectives are met, the findings and recommendations made under each project should be implemented. The M&E exercise was necessary in documenting progress in project implementation, gaps, lessons learnt, challenges and way forward from project implementers and beneficiaries. These details per each project are covered in chapter four of this report. Finally, continuous and sustained M&E on projects and programmes should be undertaken to ensure that attainment of project objectives was on course and address any bottlenecks to the attainment of the anticipated goals.

## 6.0 ANNEXES

### Annex 1: M&E Study Instrument

#### INTRODUCTION

The Central Planning and Project Monitoring Department in the National Treasury has the responsibility of Monitoring, Evaluating and Reporting on all projects under implementation by the National Treasury. This is with support from the inter-departmental National Treasury Planning, Monitoring and Evaluation Committee (NTPMEC).

The Department in liaison with NTPMEC is undertaking Monitoring and Evaluation (M&E) of sampled projects under implementation in the National Treasury. The sampled projects are Supporting Access to Finance and Enterprise Recovery (SAFER), Rural Kenya Financial Inclusion Facility (RK FINFA), Equalization Fund Transfers to Counties and Financing Locally Led Climate Action Programme (FLLoCA).

The M&E is critical as it will assist establish whether project implementation is on course, document any gaps and challenges and recommend way forward. The information can inform planning and execution of future programmes with a special focus on the gaps and challenges. The M&E will contribute towards preparation of the National Treasury Monitoring and Evaluation Report.

GENERAL INFORMA TION	Name of Project			
	Implementing MDA			
	Project Objective			
	Project Completion			
	Start Date			
	Expected Completion Date			
	Estimated Project Cost (Ksh)			
	Allocation 2023/24			
	Allocation 2024/25			
	Source of Financing			
PROJECT PLANNING	What were the major project activities planned for implementation since project inception. What was the budget for each activity and the source of funds?			
	#	Activity	Budget	Source of Funds

PROJECT IMPLEME NTATION	<p>What were the major achievements realised during implementation of the project?</p> <table border="1"> <thead> <tr> <th>#</th><th>Activity</th><th>Activity Objective</th><th>Achievements</th><th>Remarks</th></tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	#	Activity	Activity Objective	Achievements	Remarks																				
#	Activity	Activity Objective	Achievements	Remarks																						
PROGRESS ON OBJECTIVES	<p>Based on your analysis of the project implementation during the period, to what extent were the planned activity objectives met?</p> <p>To a large extend [    ]      To a small extend [    ]      Hardly met [    ]</p> <p>Explain _____</p> <p>_____</p> <p>_____</p> <p>_____</p>																									
PHYSICAL PROJECT STATUS	<p>What is the current physical status of the project?</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>																									
MAJOR CHALLENGES	<p>What were the major challenges which affected implementation of the project? What was the impact of the challenges on project implementation? Any strategies adopted to address the challenges?</p> <table border="1"> <thead> <tr> <th>#</th><th>Major Challenges</th><th>Impact on programme implementation</th><th>Strategies Adopted to adress the Challenges</th></tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	#	Major Challenges	Impact on programme implementation	Strategies Adopted to adress the Challenges																					
#	Major Challenges	Impact on programme implementation	Strategies Adopted to adress the Challenges																							
LESSONS LEARNT	<p>What were the lessons learnt in project implementation in the period under review?</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>																									
GAPS	<p>What are the existing gaps/outstanding issues from the project implementation in the period under review?</p> <p>_____</p> <p>_____</p> <p>_____</p>																									



	<hr/>
EMERGING ISSUES	<p>What are the emerging issues from programme implementation?</p> <hr/> <hr/> <hr/> <hr/>
WAY FORWARD	<p>What is the way forward?</p> <hr/> <hr/> <hr/> <hr/>
<p>Any other comments?</p> <hr/> <hr/> <hr/> <hr/>	
<p style="text-align: center;"><b>THANK YOU</b></p>	

## Annex 2: National Treasury Projects and Programmes Implementation Pictorial



**Figure 1: NTPMEC team visits Mama Mary in Kirinyaga County implementing Climate Smart small-scale farming supported by BIMAS Microfinance funded by RK - FINFA. She took a loan of Ksh. 130,000**



**Figure 2: RK FINFA SACCO in Runyenjes, Embu County. NTPMEC visited a Dairy farm of small-scale farmer, Loan from the Sacco (Universal Traders Sacco society above) is given at 12% interest**



**Figure 3: RK FINFA Project in Runyenjes, Embu County. NTPMEC visited a Dairy farm of small-scale farmer, Loan from the Sacco (Universal Traders Sacco society above)**



**Figure 4: NTPMEC meets with Mayoni Organic Youth Group, New Achievers and Shiembekho Shipamba SHG under RK FINFA project. They're based in Mayoni Ward, Matungulu Sub County, in Kakamega County. They've been trained on financial literacy and climate-smart agriculture plus aquaculture production under RK FINFA. They're currently implementing a group aquaculture project and have been linked to Wevarsity Sacco. Currently saving and will be eligible for a loan by end of September**





**Figure 5: NTPMEC Meeting Wana Maendeleo Youth Group - Youth Savings & Loans Association at Malakisi/South Kulisiru of Sirisia SUB-COUNTY, Bungoma awaiting financing under RK FINFA. The team is composed of 33 persons of which 29 are women and 4 men based on the training**



**Figure 6: Location: Kibarani Ward, Kilifi North County. Construction of water pan at Dera (mega project). The project is estimated to cost Ksh. 24.9 million against a project estimate of ksh.30 million. The Project is intended to impact over 11,000 households and provide access to water for domestic use, livestock and irrigation**



**Figure 7: Location: Kibarani Ward, Kilifi North County. Construction of water pan at Dera (mega project). The project is estimated to cost Ksh. 24.9 million against a project estimate of ksh. 30 million. The Project is intended to impact over 11,000 households and provide access to water domestic use, livestock and irrigation**

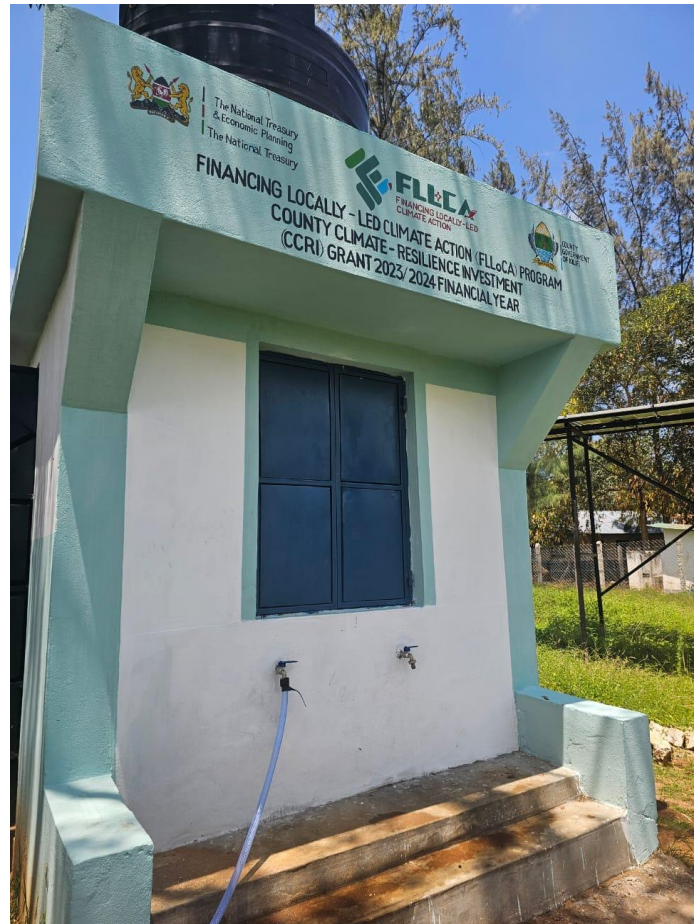


**Figure 8: NTPMEC team in Narok County. Received support from FLLoCA to purchase four (4) water pumps for Narok Water and Sewerage Company (NWSC)**





**Figure 9: FIELD WORK EXPERIENCE AS NARRATED BY NTPMEC:** It takes self-drive, confidence, enthusiasm and self determination to confirm that projects implemented at the community level, actually benefits the community. That was the case as NTPMEC team (above) struggled to access the Mboko Oromo Spring water project in Kisumu North West Ward. Perched on a hill 700 metres above sea level and accessible through a foot path on a rough terrain is the Project. Funded by FllLoCA at a cost of 4 million, the project involves protection of natural spring water source, piping, establishment of two tanks and construction of a water collection point. The project once complete would benefit 500 households. A lot is happening on implemented community projects and only sustained M&E can reveal the successes and challenges



**Figure 10: Barakachembe Primary School water and tree nursery project in Watamu, Kilifi County funded by FLLoCA**



**Figure 11: Githiriga water project in Nyandarua County was completed and has been commissioned at a cost of 11.5 M.** The County bought land while FLLoCA funded drilling of borehole yielding 25M3 per hr, installation of 34 solar panels 545 Wtz, installation of an elevated tank of 75M3, piping and renovation of an existing community water tank of 50M3



**Figure 12: Construction of Kamukuri Box Culvert at Bula Pesa Ward in Isiolo County at a Cost of 15.8 M.** The project has been completed and is to be launched soon. The project will benefit Communities who experience challenges crossing the seasonal river which results in flooding





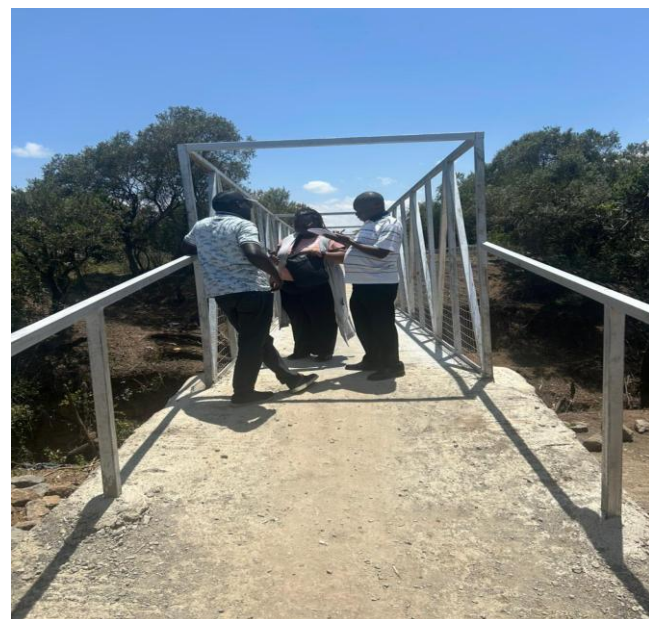
**Figure 13: Construction Kamukuri Box Culvert at Bula Pesa Ward in Isiolo County at a Cost of 15.8 M. The project has been completed and is to be launched soon. The project will benefit Communities who experience challenges crossing the seasonal river which results**



**Figure 14: Rehabilitation of Sabaki Primary School and surrounding landscape in Kilifi County funded by FLLoCA**



**Figure 15: NTPMEC visits Michore water project in Nyandarua County. The project is to be powered by 38 solar panels of 665 Wats at a Cost of 19.5M. The budget has 11.5 M from FLLoCA and 8 M County Contribution. The process of installing a 80M3 tank is ongoing then distribution of water to 300 households will be done**



**Figure 16: Motion Limanet Foot Bridge funded by FLLoCA in Narok county. Makes it safer for residents and motorists to access Narok town**

### Annex 3: M&E Projects Details

Name of Project	Project Geographic Location	Implementing MDA	Project Purpose	Project Summary	Project Status	Estimated Project Cost (Ksh)	Economic and Social Benefits	Source of Financing
Supporting Access to Finance and Enterprise Recovery (SAFER)	Country Wide	The National Treasury (Financial and Sectoral Affairs Department)	To increase access to financial services, enhance the capabilities, and support the recovery of Micro, Small and Medium Enterprises (MSMEs) in Kenya	Innovation and liquidity support to informal sector MSMEs. De-risking lending to MSMEs through operationalization of the Credit Guarantee Scheme. Build resilience capacity of the MSME finance ecosystem by strengthening of governance arrangements, risks management capacity, business models, and operational efficiency among others	1%	13,000 million	Enhanced institutional resilience through liquidity support to MSMEs. Policy, legal and regulatory & Governance framework for Micro Enterprise Lending De-risking. Digital transformation and innovation in banking micro and small firms	World Bank (International Development Agency)
Rural Kenya Financial Inclusion Facility (RK FINFA)	Country Wide 45 Counties (counties with rural areas)	The National Treasury (Financial and Sectoral Affairs Department)	To increase rural financial inclusion and green investments by agriculture value chain stakeholders, leading to equitable employment opportunities, innovative and resilient production systems, and increased incomes for smallholders, poor and marginalized households	Leveraged commercial investments into the rural/agricultural sector portfolios of mainstream financial institutions through the Credit Guarantee instrument; Alleviated the liquidity constraints of non-bank financial institutions, the main financial service providers for smallholders and rural micro enterprises, Enhanced capacity of the participating financial institutions and agricultural value chain stakeholders	New project	5,957 million	Policy, legal and regulatory framework for rural finance. Capacity building of rural finance.Stakeholders. Increased small-scale farmer, pastoralist, and fisherfolk incomes. Increased household food resilience. Increased adoption climate smart agriculture and green investments. Increased employment in rural areas	UN/IFAD

Name of Project	Project Geographic Location	Implementing MDA	Project Purpose	Project Summary	Project Status	Estimated Project Cost (Ksh)	Economic and Social Benefits	Source of Financing
Equalization Fund Transfers	Nation wide	The National Treasury (Equalization Fund Advisory Board)	To fast-track economic growth of marginalized counties up to a level of equity with developed counties	Adequate budgetary provision for the Equalization Funds as prescribed in the Financial Management Act. Manage the Funds in line with the respective regulations and objectives	Ongoing - Allocation of annual target of Ksh. 6 billion to the Fund -100%	42,054,000,000	Equitable distribution of resources and development opportunities to marginalized counties	GOK
Kenya Financing Locally Led Climate Action Programme	Country Wide (47 Counties)	National Treasury and Economic Planning (Climate Finance Unit)	Strengthen local resilience to the impact of climate country wide  To strengthen county governments' capacity to plan, budget, implement, and monitor climate mitigation and adaptation actions in partnership with communities	Strengthened existing policy, legal and regulatory frameworks for building climate resilience; Institutional and Human capacity to enhance the delivery low carbon climate resilience at local level strengthened; Enhanced capacity of the CoG and CGs to support investments in climate resilience and low carbon emissions at local level	On-going (29% complete)	30.85 billion	Policy, legal and regulatory framework for climate change, Capacity building, Decentralized Financing, Community Led Actions, Technology and Innovation, Measuring Climate Results (MRV+)	World Bank (International Development Agency)

#### Annex 4: List of Some Participants during Consultation Meetings

S/no.	Name	Designation/Department
<b>MONITORING &amp; EVALUATION TEAM</b>		
1.	John Olela	Director Planning, CPPMD
2.	Maluku Mwongela	Director M&E, CPPMD
3.	Stanley Kagera	Director, CPPMD
4.	Vennah Omweri	CE, CPPMD
5.	Patrick Mugo	CE, CPPMD
6.	Rita Njiru	SDAG, DAS
7.	Sherry Ariko	Economist, PIM
8.	Erastus Muchira	AAG, NSCT
9.	Catherine Mulumba	Ass. Progr. Officer M&E, PFMR
10.	Beth Ndugu	PE, FSAD
11.	Tob Kimenye	SE, CPPMD
12.	Nancy Kariuki	Secretariat, CPPMD
13.	Tabitha Karaba	Secretariat, CPPMD
14.	Faith Mutua	Secretariat, CPPMD
15.	Scholastica Obada	Secretariat, CPPMD
16.	Michael Mdogo	Driver
17.	John Kogi	Driver
18.	Felix Manyura	Driver
<b>EQUALIZATION FUND BOARD SECRETARIAT</b>		
1.	Guyo Boru	Chief Executive Officer, EFB
2.	Donald Matumaini	Head Technical Services
3.	Emily Muema	Programme Officer
4.	Patricia Soi	Economist
5.	Antony Owini	Economist
<b>SUPPORTING ACCESS TO FINANCE AND ENTERPRISE RECOVERY</b>		
1.	Charlse Musau	Project Coordinator, Project Coordinating Unit
2.	Sheilla Chanyisa	M&E Specialist, Project Coordinating Unit
<b>NAROK COUNTY</b>		
1.	Willy Logero	Chief Officer, ENV., FLLoCA
2.	Elijah Mututua	Director, Climate Change, FLLoCA
3.	John Muntet	Fund Accountant, FLLoCA
4.	Paul Kisotu	M&E Officer, Economist, FLLoCA
5.	Vitalis Leei	ESS, FP, FLLoCA
<b>NYAMIRA COUNTY</b>		
1.	Daniel Omwanga	Director, Climate Change, FLLoCA
2.	Dennis Ombala	M&E, FLLoCA
3.	Everlyn Kwamboka	Eng. II, FLLoCA
4.	Elizabeth Agwata	Environment and Safeguards, FLLoCA
<b>KISUMU COUNTY</b>		
1.	Wilson Abiero	Chief Officer, Economic Planning
2.	Henry Okello	M&E, FLLoCA
<b>SIAYA COUNTY</b>		
1.	Gabriel Ondeng'	Director Climate Change, FLLoCA
2.	Lamede Okogo	Environment Officer, FLLoCA
3.	Allan Otieno	Environment Officer, FLLoCA
4.	Mielkazadeck Odhiambo	Climate Change Unit, Coordinator, FLLoCA
5.	Masoud Amina	Forest Officer, FLLoCA
6.	William Omoro	Project Lead, RK FINFA
7.	Mohammed Magut	Project Officer, RK FINFA



<b>KAKAMEGA COUNTY</b>		
1.	Antony Muranga	Director, Climate Change, FLLoCA
2.	Kevin Muyekho	Environmental Safeguards, FLLoCA
3.	Wallace Ashiambi	Field Officer, RK FINFA
<b>VIHIGA COUNTY</b>		
1.	Wilstone Atamba	Director, Climate Change, FLLoCA
2.	Sammy Sikinyi	SCCO, FLLoCA
3.	Shem Injili	CCPS, FLLoCA
4.	Pole Agamba	Field Administration, FLLoCA
5.	Irene Obura	Environment Officer, FLLoCA
<b>TAITA TAVETA COUNTY</b>		
1.	Ronald Mwakazi	M&E, FLLoCA
<b>KILIFI COUNTY</b>		
1.	Teresia D. Rimba	Ag. Director Climate Change, FLLoCA
2.	Lennox Mwangiolo	Ag. Asst. Director Climate Change, FLLoCA
3.	Arnold Masha	N/ADMO, FLOCCA
<b>MAKUENI COUNTY</b>		
1.	Dominic Mutunga	CEO, Universal Traders SACCO, RK FINFA
2.	Peter Kiamba	Universal Traders SACCO, RK FINFA
3.	Juwet Mislá	Universal Traders SACCO, RK FINFA
4.	Shadrack Mutua	Universal Traders SACCO, RK FINFA
5.	Simon Muuo	Universal Traders SACCO, RK FINFA
6.	Brian Kiio Mwenda	Climate Change Officer, FLLoCA
7.	Jackine Kamusa	APCC, FLLoCA
<b>KITUI COUNTY</b>		
1.	Everlyne Karari	County Government of Kitui
2.	Jackson Mwenda	County Government of Kitui
3.	Jackson Nyama	County Government of Kitui
4.	Martin Jonh	County Government of Kitui
5.	Ann Mutie	County Government of Kitui
<b>EMBU COUNTY</b>		
1.	Florence Wanjaa	Chief Officer, FLLoCA
2.	Mercy Mongu	Director Climate Change, FLLoCA
3.	Lucy Wagari	M&E, FLLoCA
4.	Denis Karani	Climate Change Unit, FLLoCA

## **7.0 MONITORING AND EVALUATION REPORT APPROVAL**

### **A. PREPARED BY:**

**DIRECTOR, CPPMD**

MR. JOHN OLELA

---

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

### **B. APPROVED BY:**

**PRINCIPAL SECRETARY, NATIONAL TREASURY**

DR. CHRIS KIPTOO, CBS

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SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_