### About Kajiado WASH programme
A five year (2011-2015) programme that aims to support realization of increased access to water, sanitation and hygiene (WASH) services by both rural and urban poor communities in Kajiado central, Namanga and Mashuru districts. The Programme implementation is based on five key sustainability principles called FIETS – Financial, Institutional, Environmental, Technological and Social sustainability components.

### WASH financing component
The programme is implemented by Practical Action, a member of the WASH Alliance, Kenya, whose role within the alliance is to provide support to other WAK partners on sustainable financing, technology and innovation for WASH interventions.

Key Objective: to establish a loan scheme through K-REP bank Kajiado branch which supports the financing of water, sanitation and hygiene (WASH) investment at household, community and small and medium enterprises (SMEs) involved in sanitation and water activities.

### About the WASH fund
The WASH fund is a guaranteed designed to support local WASH investments in Kajiado Central, Namanga and Mashuru Sub-Counties of Kajiado County and is administered by a local bank, K-REP bank guided by a memorandum of understanding signed between Practical Action and K-Rep bank.

### Methodology:
- The loan facility is open for uptake by both groups and individuals to fund start ups and already existing WASH related small and medium enterprises.
- Interest rate: 7.5% flat rate per annum (i.e. for KShs. 100,000 loan an interest rate of KShs. 7500 will be paid).
- In the loan application, a 70/30 allocation is applied whereby 70% of the amount is used for WASH interventions and/or 30% for an income generating activity to give the clients a source of income to enable him/her service the loan.
- Qualification: To qualify for a loan, one must:
  1. Open a bank account with K-REP bank Kajiado branch.
  2. Save 20% of the amount one wants as loan i.e. for KShs.100,000 loan, KShs.20,000 has to be saved. During this period the client undergoes training in loan management.
- Security: needed for individual loans but not for groups, group members guarantee each other (social guarantee).
- Charges: a onetime 3%, deducted from the savings, is incurred to facilitate the processing of the loan.

### Business mentorship
Two business mentors from each district support entrepreneurs in building their WASH enterprises. The business mentor approach was adopted as a pilot in place of engaging consultants which failed to yield results.

### Achievements
- The facility has managed to lend KShs. 9,743,000 to 130 beneficiaries.
- Growth of the bank portfolio in terms of clients/customers through loan provision for WASH interventions.
- Economic empowerment of youths and the marginalized people in the community through the WASH fund.

### Lessons learnt
- Use of local business mentors who are able to identify and relate to issues affecting the beneficiaries on the ground instead of consultants have seen an increase in the uptake of the loans. This has now been adopted by another programme in Nakuru (Nakuru WASH programme).
- Due to the long distances and the poor road network, mobile banking was introduced to reduce the costs incurred during loan repayment. This has since seen an increase in the loan uptake and repayments schedule repayment.
- To help re-service the loans, the 70/30 allocation was introduced instead of the 100% focus on WASH interventions. The 30% allocation for income generating activities helps with generation of income to finance loan repayment and has seen an increase in loan borrowing and eradicated defaulting in loan repayment.
- Akvo flow data collection has been adopted for monitoring of WASH interventions implemented by the beneficiaries, this provides real time information and evidence of interventions.
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[Image: Water Tanks purchased by women using the WASH loans]

[Image: Kajiado County Women Representative, Local Authority Officials, Community Members, Practical Action and K-REP Bank Staff during a handover ceremony of the water tanks]

[Image: A sanitation facility before WASH Financing]

[Image: After WASH Financing]

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