

09 APR 2025

CAB/CS/F/09

COUNTY GOVERNMENT OF BUNGOMA



UNGOMA

HB C
Schedule for Consideration
of bills
bills

**COUNTY ASSEMBLY OF BUNGOMA
OFFICE OF THE CLERK**

THIRD ASSEMBLY
FOURTH SESSION

COMMITTEE ON AGRICULTURE, LIVESTOCK, FISHERIES, IRRIGATION AND
COOPERATIVE DEVELOPMENT

REPORT ON THE STATUS OF SACCO'S IN THE COUNTY UNDER NATIONAL AGRICULTURAL VALUE CHAIN DEVELOPMENT PROJECT (NAVCDP)

**Clerks Chambers
County Assembly Buildings
P.O BOX 1886 - 50200
BUNGOMA, KENYA**

April, 2025



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ABBREVIATIONS

- **SACCOs**- Savings and Credit Cooperative Societies
- **FCS**- Farmers' Cooperative Societies
- **NAVCDP**- National Agricultural Value Chain Development Program
- **NARI GP**-National Agricultural and Rural Inclusive Growth Project
- **NCPU**- National Project Coordination Unit
- **CPSC** -County Project Steering Committee
- **CIGs**- Community Interest Groups
- **CDDCs**- Community-Driven Development Committees
- **KCSAP**- Kenya Climate-Smart Agriculture Project

MANDATE OF THE COMMITTEE

Hon. Speaker,

The Committee on Agriculture, Livestock, Fisheries, Irrigation and Cooperative Development is constituted under Standing Order 217 (1) of the County Assembly of Bungoma and whose mandate pursuant to Standing Order 217(5) shall be to -

- a) Investigate, inquire into, and report on all matters relating to the mandate, management, activities, administration, operations, coordination, control and monitoring of budget;
- b) Consider quarterly reports of the assigned departments and report to the House within twenty-one (21) sitting days upon being laid;
- c) Study the programme and policy objectives of the effectiveness of the implementation;
- d) Study and review all county legislation referred to it;
- e) Study, access and analyze the relative success of the departments as measured by the results obtained as compared with their stated objectives;
- f) Investigate and inquire into all matters relating to the assigned departments as they may deem necessary, and as may be referred to them by the County Assembly;
- g) To vet and report on all appointments where the constitution or any law requires the House to approve, except those under Standing Order 208(Committee on Appointments); and
- h) Make reports and recommendations to the House as often as possible, including recommendation of the proposed legislation.

COMMITTEE MEMBERSHIP

Hon. Speaker,

The Committee on Agriculture, Livestock, Fisheries, Irrigation and Cooperative Development as currently constituted comprises the following Members:

1. Hon. Wafula Waiti	Chairperson
2. Hon. Idd Owongo	V. Chairperson
3. Hon. Busolo Sudi	Member
4. Hon. Everlyne Mutiembu	Member
5. Hon. Meshack Simiyu	Member
6. Hon. Anthony Lusenaka	Member
7. Hon. Simotwo Franklin	Member
8. Hon. Jerusa Aleu	Member

9. Hon. Alfred Mukhanya	Member
10. Hon. Caleb Wanjala	Member
11. Hon. Edwin Opwora	Member
12. Hon. George Tendet	Member
13. Hon. Benard Kikechi	Member
14. Hon. Martin Chemorion	Member
15. Hon. Nganga Sifuna	Member

ACKNOWLEDGEMENT

Hon. Speaker,

The committee appreciates the offices of the Speaker and the Clerk to the County Assembly for the logistical support accorded to it during the exercise.

The Committee further appreciates members of the committee and the secretariat for their input and valuable contributions and dedication during the entire exercise.

It is therefore my pleasant duty and privilege, on behalf of the Sectoral Committee on Agriculture, Livestock, Fisheries, Irrigation and Cooperative Development to present this report on the Status of SACCOs under NAVCDP before this honorable House for deliberation and adoption.

Sign..........Date.....7/4/2025

HON. WAFULA WAITI –MCA NAITIRI KABUYEFWE WARD

CHAIRPERSON, COMMITTEE ON AGRICULTURE, LIVESTOCK, FISHERIES, IRRIGATION AND COOPERATIVE DEVELOPMENT

CHAPTER ONE

1.1 INTRODUCTION

Hon. Speaker,

The cooperative movement has been recognized as a vital component in driving economic development, particularly in rural areas where agricultural activities form the backbone of the economy. In Bungoma County, Cooperative societies, Savings and Credit Cooperative Societies (SACCOs) play a crucial role in empowering farmers, traders, and other members by providing access to credit, facilitating collective marketing and enabling the pooling of resources for better economic outcomes.

Hon. Speaker,

One of the key initiatives aimed at supporting the agricultural sector and enhancing the capacity of cooperative societies is the National Agricultural Value Chain Development Program (NAVCDP). This program, funded by the national government and various development partners, seeks to improve the productivity, profitability, and sustainability of agricultural value chains across all wards in the county. A significant component of the NAVCDP involves providing financial support to SACCOs that demonstrate strong governance, financial health, and a commitment to advancing agricultural value chains.

However, concerns have been raised regarding the performance and governance of some SACCOs within the county. Issues such as mismanagement, lack of transparency, and poor financial oversight have been identified as major challenges that could undermine the potential benefits of these SACCOs. Additionally, the processes involved in selecting SACCOs for funding under the NAVCDP have come under scrutiny, with allegations of favoritism, lack of clarity in selection criteria, lack of sensitization and insufficient monitoring and evaluation of the programme.

Hon. Speaker,

The Committee conducted an assessment of the SACCO's under NAVCDP within the county to gather detailed information on their structure, governance practices, and financial health and evaluate the processes used for selecting them for NAVCDP funding. This assessment was to provide the basis for developing strategies to enhance the performance and governance of the SACCO's, ensuring they fulfill their intended role in driving economic growth and improving the livelihoods of the residents of Bungoma County.

1.2 Terms of Reference

Hon. Speaker,

The committee was guided by the following terms of references;

1. Conduct physical inspections to ascertain the status of SACCO's under NAVCDP in the County.
2. To review and analyze the processes involved in selecting SACCO's for funding under the NAVCDP programme.
3. To identify challenges facing the SACCO's and overall performance of the NAVCDP programme.
4. To provide recommendations for enhancing the effectiveness of the NAVCDP programme to ensure that it benefits the people of Bungoma County.

1.3 SACCOs and Farmers' Cooperative Societies per Sub-County

Hon. Speaker,

Submissions from the department of Cooperative Development stated that Bungoma County has 283 SACCOs and Farmers Cooperative Societies.

Table 1: SACCOs per Sub-County

S/No.	Name of Sub- County	Number of SACCOs	SACCOs	FCs
1.	Mt.Elon	30	7	23
2.	Kabuchai	18	10	8
3.	Webuye West	22	17	5
4.	Webuye East	20	19	1
5.	Kimilili	43	37	6
6.	Sirisia	34	25	9
7.	Tongaren	54	42	12
8.	Kanduyi	37	37	0
9.	Bumula	25	20	5
Total		283	214	69

1.4 Transition to NAVCDP (2023)

NAVCDP, launched in 2023, directly builds upon the National Agricultural and Rural Inclusive Growth Project (NARIGP), with a stronger focus on agricultural value chains. The new program shifts away from the broader rural development approach of NARIGP to target value addition, commercialization, and market linkages. It aims to improve the competitiveness of specific value chains including dairy; tea, coffee, and horticulture, offering higher potential for food security and income generation for smallholder farmers. The project covers all the 45 wards in the County and the Prioritized value chains are; Poultry, Dairy, Banana, Avocado and Coffee.

The program focuses on:

- Developing agricultural value chains and improving market infrastructure.
- Strengthening SACCO governance and financial sustainability.

- Promoting sustainability and climate resilience to ensure productivity in changing environmental conditions.

1.5 Assessment of the NAVCDP Governance Structure

Hon. Speaker,

The governance structure of the National Agricultural Value Chain Development Project (NAVCDP) in Bungoma County is designed as a multi-tiered system, facilitating collaboration across different administrative levels. At the top, the National Project Coordination Unit (NCPU) oversees national policies and provides strategic direction. Below it, County Chief Officers (C.O.) for Agriculture, Livestock, and Cooperatives manage operations at the county level, ensuring alignment with national objectives. Sub-county and Ward Officers are responsible for local implementation, focusing on production sectors such as poultry, dairy, avocado, and fish farming. Farmers are organized into Community Interest Groups (CIGs), which eventually form SACCOs through Community-Driven Development Committees (CDDCs).

While the structure emphasizes farmer participation through ward-level engagement, there are critical gaps that undermine the effectiveness of the governance model. A significant challenge is the lack of clarity in SACCO mapping, validation, and selection, leading to inconsistent communication between field officers and local informants. This has resulted in confusion over eligibility criteria and project goals. Additionally, concerns have been raised about transparency in SACCO representation and loaning policies, which could leave the program vulnerable to private interests overtaking the intended farmer-led model.

1.6 SACCO Selection and Governance Under NAVCDP

Hon. Speaker,

NAVCDP aims to enhance farmers' financial access through SACCOs, particularly those formed under NARIGP or the Kenya Climate-Smart Agriculture Project (KCSAP). The program identifies suitable ward-based SACCOs that can provide affordable credit to the farming community.

A Selection Committee is formed in each ward comprising of 11 to 13 members drawn across the ward. The nomination of members of the committee is done through Barazas convened by a Cooperative Officer.

The role of the **Selection Committee** is integral to the process of identifying and approving

SACCOs under the National Agricultural Value Chain Development Program (NAVCDP). This committee is responsible for ensuring that SACCOs selected for participation meet specific standards of governance, financial capability and readiness to serve their members in the context of the value chain approach.

The selection process involves:

1. **Data Collection:** Using digitized tools to map and grade existing SACCOs.
2. **Sensitization and Training:** Training trainers and enumerators on the use of digital tools.
3. **Screening:** Listing, cleaning, and validating SACCOs based on set criteria, including governance structures, membership, savings mobilized, automation readiness, and willingness to work with NAVCDP.

1.7 Role of the Selection Committee in NAVCDP

Hon. Speaker,

The **Selection Committee** operates at both the county and national levels, playing a key role in screening, evaluating, and approving SACCOs for participation in NAVCDP. Its main responsibilities include:

1. **Validating SACCOs:** The committee reviews the list of all registered SACCOs provided from diagnostic mapping and ensures that each SACCO meets the established criteria. They validate and profile potential SACCOs based on their ability to support the farming community and meet the project's requirements.
2. **Shortlisting of SACCOs:** The committee is tasked with scrutinizing and shortlisting SACCOs that will undergo further evaluation. This process involves grading SACCOs based on governance structures, financial performance, membership size, and the existence of agricultural loan products, among other criteria.
3. **Second-Ranking Evaluation:** Once the initial grading is done, the committee conducts a second round of screening to ensure that shortlisted SACCOs are ready for NAVCDP participation. The committee's due diligence ensures that selected SACCOs are financially stable and capable of participating in the project.
4. **Approval of SACCOs:** After the grading and screening process, the Selection

Committee submits the final list of SACCOs to the County Project Steering Committee (CPSC) for approval. The CPSC, in collaboration with the National Project Coordination Unit (NPCU), gives the final endorsement for SACCOs to join the project. This approval is critical for SACCOs to be eligible for funding and support under NAVCDP.

5. **Communication and Feedback:** The committee communicates the results of the grading to the SACCOs' management committees, providing feedback on areas that need improvement. This allows SACCOs that were not selected to work on enhancing their structures and resubmit for future consideration.
6. **Oversight of New SACCO Formation:** In wards where no SACCO exists, the Selection Committee is responsible for recommending the formation of new SACCOs.

1.8 Key Criteria for SACCO Selection

The Selection Committee uses several criteria to evaluate and rank SACCOs, including:

- **Membership Size:** SACCOs with larger memberships, particularly those mobilized under NARIGP or KCSAP, are prioritized.
- **Governance:** SACCOs with sound governance structures, including separation of roles between management and oversight bodies, are given higher consideration.
- **Financial Capacity:** The availability of up-to-date audited accounts, savings mobilized, and the ability to offer agricultural loans to members are critical.
- **Readiness for Automation:** SACCOs that are technologically ready, such as those with automated systems for record-keeping and transactions, are preferred.
- **Willingness to Work with the Project:** SACCOs must demonstrate a commitment to work with NAVCDP, opening their membership to new members and aligning their operations with the project's goals

SACCOs are evaluated based on their ability to meet a 50% ranking threshold, with final approval for participation given by the National Project Coordination Unit (NPCU).

1.9 NAVCDP Funding Model

Hon. Speaker,

The **NAVCDP Funding Model** is structured to provide targeted financial support to SACCOs and Farmers' Cooperative Societies (FCS) through a combination of grants and low-

interest loans, aimed at fostering growth, enhancing capacity, and promoting financial sustainability. The model begins with an **inclusion grant** of **Ksh 750,000/=**, which is specifically designed to cover critical operational costs such as **mobilization, utilities, rent, and the hiring of essential staff**. This initial grant provides a financial cushion **to newly established or small-scale SACCOs**. The inclusion grant enables the SACCOs to focus on increasing membership, improving organizational infrastructure and expanding service offerings. By addressing these core expenses, the inclusion grant ensures that SACCOs can operate smoothly without being bogged down by day-to-day financial constraints, allowing them to concentrate on their primary goal of empowering farmers and small-scale entrepreneurs.

Additionally, the funding model incorporates a **matching grant** system, available at an extremely low loan interest rate of **1%**, which SACCOs can leverage to finance larger initiatives or expansions. This grant is designed to match the cooperative's contributions or existing capital, encouraging SACCOs to engage in more ambitious projects, such as **value chain development, market access programs, and technology upgrades**. The low-interest rate significantly reduces the financial strain typically associated with borrowing, making it easier for SACCOs to undertake growth-oriented activities.

CHAPTER TWO

2.0 SACCO Identification and Distribution for NAVCDP Funding

Hon. Speaker,

The identification process targets a blend of both newly registered and pre-existing SACCOs, ensuring diverse representation within communities. The table provided showcases **45 SACCOs** distributed across several sub-counties, with **20 SACCOs** selected for the inclusion grant, 7 existing SACCOs adopted into the program, and 18 currently undergoing registration for future funding. This distribution strategy appears comprehensive but raises some concerns regarding transparency, inclusiveness, and the alignment of non-agricultural SACCOs with the agricultural focus of NAVCDP.

Sub-County	#	Ward name	SACCO names selected for Inclusion Grant NAVCDP Funding	Adopted existing SACCOs for Inclusion Grant NAVCDP Funding	SACCOs -on going for Registration for NAVCDP	Agripreneurs Advert
Kanduyi -8	1	Bukembe West			Bukembe West SACCO	✓
	2	Bukembe East			Bukembe East Community Sacco	✓
	3	Township			Township Farmers SACCO	✓
	4	Khalaba		Women of Favour SACCO		✓

	5	Musikoma			Musikoma Farmers SACCO	✓
	6	East Sang'alo			East Sang'alo Ward Farmers	✓
					SACCO	
	7	West Sang'alo			Naburawesa SACCO	✓
	8	Tuuti /Marakaru		Arise and Shine SACCO		✓
Bumula - 7	9	South Bukusu			Mumakilu SACCO	✓
	10	Bumula	Bumula Farmers SACCO			
	11	Khasoko	Inua Khasoko SACCO			
	12	Kabula	Kabula SACCO			
	13	Kimaeti		Kitewa SACCO		✓
	14	West Bukusu	West Bukusu Wakulima SACCO			
	15	Siboti	Siboti SACCO			
Webuye East-3	16	Mihuu	Mihuu Wakulima SACCO			

	17	Ndivisi	Ndivisi Wakulima SACCO			
	18	Maraka	Maraka WardFarmers SACCO			
Webuye West-4	19	Sitikho		Sitikho Gishe SACCO		✓
	20	Matulo		Webuye Shuttle SACCO		✓
	21	Bokoli			Bokoli Ward Farmers Community SACCO	✓
	22	Misikhu			Misikhu Ward Farmers Community SACCO	✓
Kabuch ai-4	23	Kabuchai/C hwele			Chwele/Kabu chai Wakulima SACCO	✓
	24	West Nalondo			West Nalondo Ward Wakulima SACCO	✓
	25	Bwake/Luu Ya		Khalubwa SACCO		✓

	26	Mukuyuni			Mukuyuni Ward Wakulima SACCO	✓
Sirisia-3	27	Namwela	Namwela SACCO			
	28	Malakisi/So uth Kulisiru	Masibi SACCO			
	29	Lwandanyi	Lwandanyi Wakulima SACCO			
Tongare	30	Mbakalo		Kimusembe		✓
n-6				Rural SACCO		
	31	Naitiri/Kab uyefwe			Naitiri/Kabuy efwe Kilimo SACCO	✓
	32	Milima			Milima Kilimo SACCO	✓
	33	Ndalu			Ndalu Tabani SACCO	✓
	34	Tongaren			Tongaren Kilimo SACCO	✓
	35	Soysambu/ Mituwa			Mitua Soysambu Kilimo SACCO	✓
Kimilili -4	36	Kibingei	3KC SACCO			

	37	Kimilili	Kimilili Ward SACCO			✓kiminini ***
	38	Maeni	Maeni Wakulima SACCO			
	39	Kamukuywa	Kamukuywa Ukulima SACCO			
Mt Elgon-6	40	Cheptais	Chepworthy SACCO			
	41	Chesikaki	Chesikaki Narigp SACCO			
	42	Chepyuk	Chepyuk SACCO			
	43	Kapkateny	Kapkateny Farmers SACCO			
	44	Kaptama	Tulwenyon SACCO			
	45	Elgon			Elgon Farmers SACCO	✓
Total		45	20	7	18	26

2.1 SACCO STATUS REPORT AS AT 25TH JANUARY, 2025

Out of the 45 wards in the County; Registration is still ongoing in 25 wards, 20 wards that were previously under NARIGP have already benefitted and 16 wards out of the 20 wards are now loaning.

The 20 wards were existing from the NARIGP Program and were given the **inclusion grant of Kshs. 750,000 each.**

The Sacco status report on the performance of the 20 SACCOs which received the funding is annexed **(ANNEXED)**

CHAPTER THREE

COMMITTEE OBSERVATIONS

Hon. Speaker,

The committee having scrutinized submissions from the Executive and information obtained from the fact finding visits to the various SACCOs under NAVCDP across the County made the following observations;

1. There is a challenge for most SACCOs to raise the required membership of 600 and the minimum share capital of Ksh. 500,000 to benefit from the NAVCDP Funding.
2. There is no clear timelines for SACCO alignment with NAVCDP funding guidelines potentially causing delays in Fund access.
3. The merging of CDDCs and Common Interest Groups (CIGs) into SACCOs has faced resistance. Some leaders previously enjoyed privileges and informal benefits that are now disrupted by the formal governance structures required for SACCOs by NAVCDP program, leading to tension and power struggles.
4. There was no proper handing over during transition in some SACCOs. Some CDDCs have not surrendered records of Funds and balances to the new SACCO management.
5. The information obtained from the department that most SACCO's are performing well is contrary to the information gathered from the fact finding visits. Most SACCO's out of the remaining 25 wards are struggling to raise the minimum required number of shares and membership. A number of SACCOs are faced with leadership wrangles, disagreements with the CDDC and intrusion from the local Chief's.
6. The Committee established that there are wards where SACCO's have recently been formed with some formed as late as February, 2025 and are on the initial stages of recruiting members and may miss out on the Funding.
7. People have lost faith in SACCO's due to mismanagement of previous SACCOs which has made mobilization difficult while others believe that it's a government grant and hence no need to contribute shares.

8. There is inadequate budget allocation to the department of Cooperatives for operations, monitoring and evaluation of the SACCOs.
9. The department is facing serious financial constraints to meet its statutory obligation to the residents of Bungoma County, for instance funding of one SACCO in a ward under NAVCPD programme is not impactful. Considering the ceiling imposed, the department may not fulfill its obligations through annual budgetary allocations, hence the need for alternative funding programmes to bridge the gap.

COMMITTEE RECOMMENDATIONS

Hon. Speaker,

The committee made the following recommendations:-

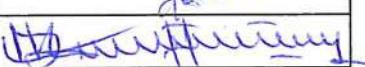
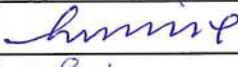
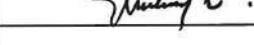
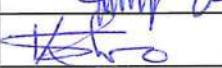
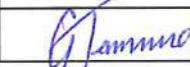
- 1) **THAT**, the department and NAVCDP should carry out Continuous sensitization of the residents of various wards on the importance of being members of the SACCOs and establish **clear, transparent membership criteria** that ensure SACCOs are open to all eligible individuals within a ward, regardless of socio-economic status, occupation, or community size.
- 2) **THAT**, the department in liaison with NAVCDP should introduce **specific deadlines** for SACCOs to meet NAVCDP requirements, ensuring timely compliance and disbursement of funds.
- 3) **THAT**, the department should clearly state the roles of CDDCs and SACCO officials to reduce the tension and power struggles. Furthermore the department should develop capacity-building programs to strengthen SACCO leadership, governance, financial management skills and ensuring a consistent understanding of NAVCDP goals, policies, and procedures.
- 4) **THAT**, the department through the cooperative sector should ensure that CDDCs hand over all financial documents to the new SACCO officials. Any former official who declines to surrender SACCO documents, necessary legal action should be taken against such a person. Compliance report together with the handing over reports should be submitted to the County Assembly within **60 working days** from the day of adoption of this report.
- 5) **THAT**, Department and NAVCDP should develop a comprehensive Monitoring

and Evaluation (M&E) framework to track the performance of SACCOs in real-time, ensure that SACCOs comply with funding guidelines and provide timely interventions when challenges arise. The department should submit the performance report on the SACCOs under NAVCDP **60 days** from the adoption of this report.

- 6) **THAT**, the department should advocate for an extension of deadlines for newly formed SACCOs to allow them to align with the funding criteria. Additionally, the department should provide capacity-building support to help SACCOs quickly meet the NAVCDP requirements so as not to miss out on the Funding.
- 7) **THAT**, the department of Cooperative Development should prioritize transparency and good governance within SACCOs and ensure that training and support programs on financial management, accountability, and leadership is mandatory for SACCO leaders.
- 8) **THAT**, the department and the County Executive Committee should make deliberate decision to enhance budgetary allocation to the sector of Cooperative development to effectively oversee SACCO operations and assist in establishing “**a Cooperatives Fund**” to offer affordable loans to all SACCOs and Cooperatives Societies which will spur economic growth in the County.
- 9) **THAT**, the department should actively seek partnerships with both international and local donors focused on agricultural development to ensure that farmers receive the necessary financial support.

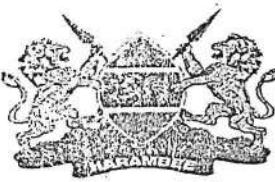
ADOPTION SCHEDULE

We the undersigned Members affix our signatures adopting this report with the contents therein

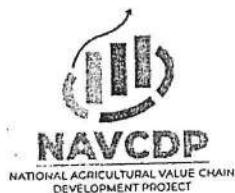
	MEMBERS NAME	DESIGNATION	SIGN
1	Hon. Wafula Waiti	Chairperson	
2	Hon. Idd Chamawi	V.Chair	
3	Hon. Busolo Sudi	Member	
4	Hon. Everlyne Mutiembu	Member	
5	Hon. Meshack Simiyu	Member	
6	Hon. Anthony Lusenaka	Member	
7	Hon. Edwin Opwora	Member	
8	Hon. Alfred Mukhanya	Member	
9	Hon. Caleb Wanjala	Member	
10	Hon. Franklin Simotwo	Member	
11	Hon. Bernard Kikechi	Member	
12	Hon. Martin Chemorion	Member	
13	Hon. Jerusa Aleu	Member	
14	Hon. Nganga Sifuna	Member	
15	Hon. George Tendet	Member	

ANNEXURES

1. SACCO status report as at January 25th , 2025



REPUBLIC OF KENYA



**NATIONAL AGRICURAL VALUE CHAIN
DEVELOPMENT PROJECT
(NAVCDP)**

**County Project Coordinator,
NAVCDP-Bungoma,
P.O. Box 33-
50200,
Bungoma**
Date: 27/01/2025

Our Ref.: CGB/NAVCDP/BCA/VOL.1(1)
E-Mail: bungomanavcdp2023@gmail.com

To The CECM Agriculture Livestock Fisheries Irrigation and Cooperative Development,
County Government of Bungoma
P.O Box 33-50200
Bungoma.

Thro'

The Chief Officer
Agriculture & Irrigation
Bungoma County.

RE: REPORT ON NAVCDP FOR THE COUNTY ASSEMBLY

Reference is made to your communication ref: CAB/ADM/6VOL.V(35)

Attached please find a brief on NAVCDP workplan for funds allocated, NAVCDP supported
SACCOs and NAVCDP funding model.

Thank you,

R. Lusweti
CPC NAVCDP

*The Project Development objective is to increase market participation and value
addition for targeted farmers in select value chains in project areas*

BRIEF ON NATIONAL AGRICULTURAL VALUE CHAIN DEVELOPMENT PROJECT (NAVCDP)

Background information

- NAVCDP builds on National Agricultural and Rural Inclusive Growth project(NARIGP) -productivity/resilience enhancement efforts that have laid the foundation towards market oriented commercialized farming.
- Focus on smallholder farmers either “in transition” or have “transitioned” from subsistence to market/commercial farming
- Overall goal is to increase market participation and enhance value addition for smallholder farmers

Project development objectives

“To increase market participation and value addition for targeted farmers in select value chains in project areas”

Key performance indicators

- Farmers reached with agricultural assets or services under the project of which at least 50 percent are female
- Percent increase in farmers selling more than 50% of their produce in the market
- Percent increase in farmers selling produce in value added form (both off/on-farm)

Project coverage: 45 wards

Prioritized value chains: Poultry, Dairy, Banana, Avocado and Coffee

PROJECT COMPONENTS-3 components

Component 1: Building Producer Capacity for Climate Resilient Stronger Value Chains

- Support CIGs/VMGs and FPOs as platforms for transition into commercialization
- The component will function via three complementary pathways:

Component 2: Climate Smart Value Chain Ecosystem Investments

- This component will focus on supporting ecosystem investments identified as part of County, Regional and National Level value chain development plans and will include the following:

Component 4: Project Coordination and Management

Institutional and Implementation arrangements

- MoALD will be the main implementing agency and the project will be anchored in the State Department for Crop Development
- NAVCDP will utilize existing three tiered implementation capacity and strong community institutions developed under NARIGP both at the national level and county level
- At national and county level, the existing NARIGP NPSC and existing County Project Steering Committees (CPSCs) for NARIGP will provide oversight and policy guidance

Institutional and Implementation arrangements *contd.*

- At the community level, the project implementation will be driven by the strong community institution developed under the project.
- Common Interest Groups(CIGs) and Farmer Producer Organizations(FPOs) will serve as the primary interface between project interventions and smallholder farmers.
- Community driven development committee (CDDCs) and SACCOs at ward level will be representative institutions of CIGs with elected leaders.
- All funding to the community will be disbursed through the CDDC.

SACCO STATUS REPORT AS AT JANUARY 25TH 2025

POS	Company Name	TOTAL	Women n	Men	Active Cigs	TOTAL shares	Share Capital	Share Deposits	Reg Fee	Loans Taken	Loans Paid	Loans Women	Loans Men	Loanees
1	CHEPWORTHY SACCO	741	522	215	51	4,158,671	487,830	3,670,841	151,200	4,791,580	2,059,800	3,488,860	1,170,100	110
2	Namwela Sacco	946	542	365	65	3,088,541	503,071	2,585,470	297,302	1,907,300	1,384,539	723,900	482,400	46
3	KAPKATENY FARMERS SACCO	658	358	287	53	1,930,330	671,735	1,258,595	197,666	1,958,370	891,093	585,580	1,368,790	65
4	MASIBI SACCO	436	248	159	59	1,375,340	234,700	1,140,640	136,220	881,000	48,649	271,000	570,000	22
5	KIMILLI FARMERS SACCO	315	161	118	61	1,267,209	311,110	956,099	110,610	1,055,300	355,251	725,300	330,000	18
6	LWANDANYI WAKULIMA SACCO	401	180	148	76	1,157,033	310,103	846,930	187,320	693,000	181,982	321,500	247,500	26
7	3KC SACCO	723	463	260	48	1,082,002	388,320	693,682	147,400	1,112,000	961,132	495,700	616,300	47
8	MAENI WAKULIMA SACCO	495	240	185	81	1,069,000	535,770	533,230	240,096	1,078,100	375,100	565,100	493,000	28
9	WAKULIMA MARAKA FARMERS SACCO	638	380	238	50	1,048,258	229,300	818,958	172,400	1,034,500	730,579	725,700	308,800	28
10	SIBOTI SAVINGS AND CREDIT	450	262	158	51	881,730	135,700	746,030	82,800	514,400	242,537	2,900	261,500	10
11	CHESIKAKI NARIGP SACCO	767	400	348	59	855,645	196,540	659,105	158,790	657,000	111,215	319,500	337,500	36
12	WAKULIMA SACCO	380	228	122	50	674,450	222,370	452,080	91,400	527,920	401,525	271,970	255,950	15