



COUNTY GOVERNMENT OF BUNGOMA



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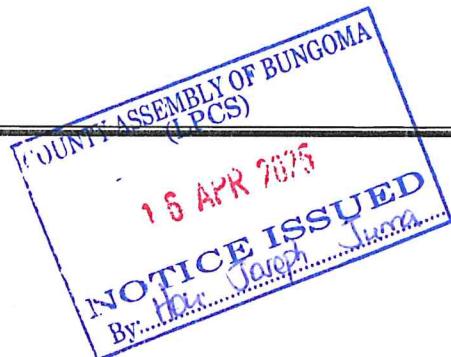
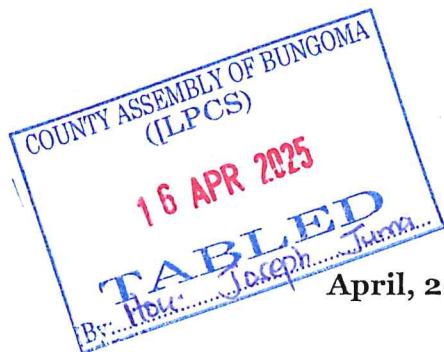
COUNTY ASSEMBLY OF BUNGOMA
OFFICE OF THE CLERK

THIRD ASSEMBLY
FOURTH SESSION

GENDER, CULTURE AND SOCIAL WELFARE COMMITTEE

REPORT ON THE WOMEN AND DISABILITY EMPOWERMENT FUNDS
FINANCIAL STATEMENTS AND REPORTS FOR THE PERIOD ENDED 30TH
JUNE, 2024

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



Contents

CHAPTER ONE	3
1.1 PREFACE.....	3
1.2 Establishment and Mandate of the Committee.....	3
1.3 Committee membership	4
1.4 Acknowledgement.....	5
CHAPTER TWO.....	6
2.1 Women Empowerment Fund.....	6
2.2 Fund allocation against releases since inception	8
2.4 Recoverability of loans advanced to beneficiaries dating way back from 2014 to date.....	9
2.4.1 Employee Welfare	11
2.4.2 Why the fund is operating two bank accounts	12
COMMITTEE OBSERVATIONS.....	13
COMMITTEE RECOMMENDATIONS.....	14
CHAPTER THREE.....	16
3.1 DISABILITY EMPOWERMENT FUND.....	16
3.2 FUND'S COMPLIANCE WITH STATUTORY REQUIREMENTS.....	16
3.3 Fund allocation verses releases since inception	18
3.4 Budget against actual amounts for the FY 2023/2024	19
3.5 Recoverability of loans advanced to beneficiaries dating way back from 2014 to date	20
COMMITTEE OBSERVATIONS.....	25
COMMITTEE RECOMMENDATIONS.....	26

CHAPTER ONE

1.1 PREFACE

Mr. Speaker,

The Bungoma County Women and Disability Empowerment Funds were established to issue funds for women and People Living with Disabilities and are managed under the County's department of Gender and Culture. The fund was designed as a revolving fund so as to provide continuous support to women and People living With Disabilities by reusing the funds as they are repaid.

The Funds principal activity is empower marginalized groups of the society by providing access to affordable loans and capacity building.

The women empowerment Fund was designed to support women by providing financial assistance, skills development and access to micro-finance initiatives. The fund helps women to start or grow small businesses supporting economic self-sufficiency and improving their family livelihoods .Programs under this fund often prioritize those from low income backgrounds aiming to reduce poverty and support gender equality.

The Disability Empowerment Fund on the other hand was designed to support individuals with disabilities providing resources for training, business development and other services to help them lead more independent lives and to participate fully in the society.

The report delves into the Funds' performance in terms of disbursement and repayment in the period under review. Taking into account the challenges the funds have had and possible recommendations that would make the fund achieve its intended purpose and be sustainable.

1.2 Establishment and Mandate of the Committee

Mr. Speaker,

The Sectoral Committee on Gender, Culture and Social Welfare is constituted pursuant to the provisions of Standing Order No. (217) (1) of the County Assembly of Bungoma Standing Orders and executes its mandate pursuant to Standing Order 217(5) which provides that the Committee functions 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 requires the House to approve, except those under Standing Order 209(Committee on Appointments); and
- h) Make reports and recommendations to the House as often as possible, including recommendation of the proposed legislation.

1.3 Committee membership

Mr. Speaker,

The Committee on Gender, Culture and Social Welfare as currently constituted comprises the following Members:

1. Hon. Jack	Kawa	Chairperson
2. Hon. Abraham	Obama	Vice Chairperson
3. Hon. Joseph	Juma	Member
4. Hon. James	Mukhongo	Member
5. Hon. Godfrey	Mukhwana	Member
6. Hon. George	Kwemoi	Member
7. Hon. Jeremiah	Kuloba	Member

8. Hon. Alfred	Mukhanya	Member
9. Hon. Alice	Kibaba	Member
10. Hon. Violet	Makhanu	Member
11. Hon. Florence	Juma	Member
12. Hon. John	Wanyama	Member
13. Hon. Grace	Sundukwa	Member
14. Hon. Orize	Kundu	Member
15. Hon. Christine	Mukhongo	Member

1.4 Acknowledgement

Mr. Speaker,

I take this opportunity to thank the Office of the Speaker and the Clerk of the County Assembly of Bungoma for the support accorded to it in discharging its mandate. Further, I wish to thank members of the Committee for the commitment in examining the Women and Disability Funds quarterly reports and Financial Statements for the period ended 30th June, 2024 that ensured the success of the compilation of this report.

On behalf of the Committee on Gender, Culture and Social Welfare, I now have the honour to present this report on Consideration of Women and Disability Funds quarterly reports and Financial Statements for the period ended 30th June, 2024 before this honorable House for deliberation and adoption.

Sign..........Date.....21/04/2025

HON. JACK KAWA; MCA BOKOLI WARD

CHAIRPERSON, COMMITTEE ON GENDER, CULTURE AND SOCIAL
WELFARE

CHAPTER TWO

2.1 Women Empowerment Fund

Mr. Speaker,

Bungoma County Women Empowerment Fund was established by the County Government of Bungoma and derives its authority and accountability from the Bungoma County Youth and Women Empowerment Fund Regulations, 2015. The fund is fully owned by the County Government of Bungoma and is domiciled in Kenya.

The principal activity/mission/mandate of the Fund are to enhance economic activities and social welfare of the marginalized persons in the society through access to loans.

The Fund is managed by a Fund Administration committee composed of 8 members and a management team of 4 members

The Fund's objective is to;

- i. To provide funds to be used for granting low interest loans to youths with a view to scaling up their lending activities, value addition amongst other activities as may be prescribed.
- ii. To attract and facilitate investment in economic sectors that have linkages to micro, small and medium enterprises that benefit the youth and women
- iii. To provide funds to support, revive and initiate micro-enterprises owned by women and the youth in sectors that can have an immediate impact to household economy.
- iv. Facilitating access to business development services by micro and small enterprises; Facilitating formalization and upgrading of informal micro and small enterprises and promoting an entrepreneurial culture.

Board of Trustees/Fund Administration Committee.

1. Chairperson-David Malinga Chemayiek.
2. Fund Administrator/Secretary-Mr. Moses Chebonya.
3. Member/PWDs representative -Mr. Adrian Sakwa.
4. Member/Women representative- Mrs. Ummi Maloba.

5. Member/CBO representative-Rev. Johnstone Wanyonyi.
6. Member/Youth representative-Miss. Metrine Tenga.
7. Member/Finance Representative-Joseph Musungu.
8. Member/Legal representative-Cynthia Nanyokia.

Management Team.

1. Carolyne Makali Khalayi-CECM-Gender, Youth, Culture and sports.
2. David Malinga Chemayiek-Chairperson.
3. Fund Administrator-Moses Chebonya.
4. Fund Accountant-Ambrose Makokha.

Fiduciary oversight arrangements.

1. Directorate internal Audit- CPA Brian Makokha. [Director]
2. External auditors [A.O.G]- CPA Nancy Kathungu CBS.
3. Youth and sports sector committee-Committee members.
4. Gender and culture sector committee-Committee members.
5. Officer of controller of budget-Dr. Margaret Nyakang'o.

Fund Compliance with Statutory requirements

Regulations of the Fund: the Public Finance Management Act. No 18 of 2012. The Executive Committee Member of Finance has made and gazettes the regulations to operationalize the Fund. “The Bungoma County Women Empowerment Fund Regulations, 2015”|

Appointment of the Fund administrator: under PFM Act 2012, the CECM finance and Economic Planning has designated the fund administrator to oversee the running of the fund on a day to day basis.

Preparation of Financial Statements: Section 167 of the Public Finance management Act, 2012, requires that, at the end of each financial year, the

Administrator of a County Public Fund established by the Bungoma County Women Empowerment Fund Regulations, 2015 shall prepare financial statements for the Fund in accordance with the standards and formats prescribed by the Public Sector Accounting Standards Board.

AUDITORS

The Auditor General is responsible for the statutory audit of the Fund in accordance with Article 229 of the Constitution of Kenya and the Public Audit 2015. The Auditor General carried out the audit of the Bungoma County Women Empowerment Fund for the **year ended June 30, 2024** in accordance to section 23 of the Public Audit Act, 2015 which empowers the Auditor General to appoint an auditor to audit on his behalf.

2.2 Fund allocation against releases since inception

The total release in the financial year 2013/2014 and 2014/2015 was Kshs. 75,414,500. However the fund has not received any money since 2016 despite allocations in the budget as illustrated in the table below.

Financial year	Allocations	Releases
2013/2014	130,000,000	25,000,000
2014/2015	63,000,000	50,414,500
2015/2016	55,000,000	0
2016/2017	50,000,000	0
2017/2018	35,000,000	0
2018/2019	40,000,000	0
2019/2020	0	0
2020/2021	0	0
2021/2022	0	0

2022/2023	9,000,000	0
2022/2023	50,000,000	0
2023/2024	21,500,000	0
Total	453,500,000	75,414,500

2.4 Recoverability of loans advanced to beneficiaries dating way back from 2014 to date

Mr. Speaker,

The initial Kshs. 25M was disbursed to the 45 wards with each ward getting Kshs. 550,000 and 50,000 per group.

The department submitted that Advertisement for the loans was done and the process was localized at the wards.

Ward Committees chaired by the ward administrators vetted the applicants and awarded successful applicants. It was submitted that some wards failed to raise the maximum 11 groups.

The total Loans awarded was Kshs. 23, 550,000, amount repaid Kshs. 15,571,257 and the loan balance Kshs. 7,978,743 as shown in the table below.

Women Empowerment Fund Repayment Status

NO.	WARD	LOAN AWARDED	AMOUNT REPAYED	LOAN BALANCE	NO. OF GROUPS
1	Township	550,000	506,230	43,770	11
2	Khalaba	550,000	260,300	289,700	11
3	Bukembe West	550,000	409,295	140,705	10
4	Bukembe East	550,000	295,900	254,100	11
5	East Sang'alo	550,000	364,820	185,180	6
6	West Sang'alo	550,000	460,117	89,883	10

7	Musikoma	550,000	419,900	130,100	9
8	Marakaru/Tuu ti	500,000	278,570	221,430	10
9	Bumula	500,000	327,750	172,250	10
10	South Bukusu	550,000	428,840	121,160	11
11	Kabula	550,000	410,800	139,200	11
12	Khasoko	550,000	296,080	253,920	9
13	Kimaeti	550,000	330,911	219,089	9
14	Siboti	550,000	354,885	195,115	11
15	West Bukusu	200,000	58,562	141,438	4
16	Naitiri/Kabuye fwe	550,000	368,620	181,380	11
17	Soysambu/Mit ua	550,000	224,550	325,450	11
18	Ndalu/Tabani	550,000	393,427	156,573	10
19	Tongaren/Kim inini	550,000	373,120	176,880	9
20	Milima	550,000	325,250	224,750	11
21	Mbakalo	550,000	473,270	76,730	11
22	Namwela	550,000	455,440	94,560	11
23	Lwandanyi	550,000	255,910	294,090	10
24	Malakisi/kulisi ru	550,000	519,500	30,500	11
25	Elgon	550,000	486,220	63,780	11
26	Chepyuk	550,000	94,400	453,600	11
27	Cheskaki	450,000	200,610	249,390	8
28	Kaptama	550,000	259,130	290,870	8
29	Cheptais	500,000	353,050	146,950	10
30	Mihuu	350,000	290,100	59,900	7
31	Kapkateny	550,000	249,380	300,620	11
32	West Nalondo	550,000	530,750	19,250	11
33	Luuya/Bwake	550,000	433,640	116,360	11
34	Chwele/Kabuc hai	500,000	307,100	192,900	10
35	Mukuyuni	550,000	453,010	96,990	11
36	Kamukuywa	550,000	359,290	190,710	11
37	Maeni	550,000	274,660	275,340	11
38	Kimilili	200,000	203,190	(3,190)	4
39	Kibingei	550,000	412,350	137,650	11
40	Matulo	550,000	349,100	200,900	11
41	Sitokho	550,000	265,250	284,750	11
42	Bokoli	550,000	426,650	123,350	11
43	Misikhu	550,000	196,140	353,860	10

44	Ndivisi	550,000	359,160	190,840	10
45	Maraka	550,000	474,030	75,970	11
	Total	23,550,000	15,571,257	7,978,743	

(Annexure 1: Detailed report on the groups that benefitted)

Mr. Speaker,

The loan products for the Fund are; Group Loans, Local Purchase Order(LPO) financing and Asset Financing. The total disbursement to 471 groups as loans was Kshs. 23,550,000, the Local Purchase Orders and Local Supply Orders(LPO/LSO) financing being Kshs. 5,750,000. The department submitted that collections were at Kshs. 15,300,000 plus interest retained and earned of Kshs. 99,367 and the total being Kshs. 15,399,367. **(Annexure 2)**

LOCAL PURCHASE ORDERs (LPO) FINANCING STATUS

Mr. Speaker,

A total of Kshs. 5,750,000 was received on the LPO/LSO financing with funds received in the FY 2016/2017 Kshs. 3,239,300, FY 2017/2018 Kshs. 1,500,000, FY 2018/2019 Kshs. 560,700 and in the FY 2020/2021 Kshs. 450,000.

The department submitted that the loans awarded was Kshs. 4,565,000 , the amount to be repaid was Kshs. 4,444,200 however only Kshs. 1,816,000 has been repaid leaving a balance of Kshs. 3,111,700. **(Annexure 3)**

2.4.1 Employee Welfare

Mr. Speaker,

The Fund on its own does not carry out social responsibility but does that through the mother ministry. All Fund employees are paid by the County Government. All staff are on secondment to the Fund.

However the committee on its inquiry on the status of the amount recovered of Kshs.15,571,257 established that the amount was paid as salaries and stipends to the 90

fund ambassadors, manager and the fund secretariat at the rate of Kshs. 8,000 per month for the ambassadors and secretariat. Kshs. 108,000 for the manager all for 28 months eating into the seed capital. Grand Total Expenditure of **Kshs. 12,422,270**(Annexure 4)

2.4.2 Why the fund is operating two bank accounts

The Fund maintains two accounts for internal control as directed by the Finance department and outlined in a county circular. One account is designated for recovery of loan while the other account is for operational expenses. All funds collected in the collections account must be transferred to the operations account before any spending occurs.

Bank	Branch	Account Name	Account No	Purpose	Balance as at 17/1/2025
Coop Bank	Bungoma	Bungoma County Women Empowerment Fund	Co-op-01141536727201	Operation	Kshs.152,018
Coop Bank	Bungoma	Bungoma County Women Empowerment Fund	Co-op-01141536727200	Collection	Kshs.3,231.65

COMMITTEE OBSERVATIONS

Mr. Speaker,

The committee made the following observations;

1. The fund did not achieve its objectives and purpose of providing funds to be used for granting low interest loans to Women to support, revive and initiate micro-enterprises owned by women in sectors that can have an immediate impact to household economy.
2. There are inconsistencies in the amounts allocated to wards with no clear criteria used in disbursing loans to groups. Some wards with more groups received lesser amounts than wards with few groups. For instance a ward with 6 groups received Kshs. 550,000 while another with 8 groups received Kshs.450,000.
3. Beneficiaries and Contact persons of the groups that benefitted are not in contact or available anymore making it hard to collect the loans due.
4. The funds have not received any allocation since 2016 despite money being budgeted for.
5. There is need to review the Bungoma County Women Empowerment Fund Regulations, 2015.
6. There is a huge uncollected amount of money loaned to groups amounting to Kshs. **7,978,743** outstanding as loans and the huge default rate has negatively impacted the working capital of the program.
7. There is no clear evidence of recoverability of loans re-issued and the beneficiaries of the loans. Furthermore there is no detailed expenditure of the amount recovered of Kshs. 15,571,257 in which the department submitted that Kshs. 12,422,270 was spent to pay for salaries and stipends to the fund ambassadors, Manager and Fund secretariat for 28 months instead of re-issuing loans to Women groups (**Annexure 4**)
8. The certainty and sustainability of the Fund is in doubt because of the huge amount of loans due and some beneficiaries are not repaying the loans alluding that its government money and one should not be forced to repay.

COMMITTEE RECOMMENDATIONS

Mr. Speaker,

The committee made the following recommendations;

1. **THAT**, the department should conduct an evaluation of the Fund's operations to assess its effectiveness as per the Public Finance Management Act, 2012 (Section 106), which mandates regular reviews of public programs to ensure the Fund is achieving its intended purpose and submit the evaluation report 60 days from the adoption of this report.
2. **THAT**, the department should establish a clear and transparent criteria for the disbursement of loans across wards, ensuring that resources are allocated based on the number of groups and the needs of each ward.
3. **THAT**, the department should update the beneficiary records and create a comprehensive database that includes full details of beneficiaries. Moreover, efforts should be made to trace the beneficiaries.
4. **THAT, the Bungoma County Women Empowerment Fund Regulations, 2015**, should be reviewed **within 60 days** from the adoption of this report in consultation with stakeholders, beneficiaries, and legal experts. The review should focus on improving the fund's accessibility, criteria for allocation, clear loan recovery mechanisms and sustainability.
5. **THAT**, a review should be carried out to assess the recoverability of loans due and traceable beneficiaries. A clear loan recovery strategy and tracking system should be put in place, including legal measures where necessary. The report on the status of loans due, efforts made to collect the amount and the amount recovered must be submitted to the County Assembly **60 days** from the adoption of this report.

6. **THAT**, a Financial audit should be conducted on the amount recovered (Kshs. 15,571,257) and ensure there is a detailed breakdown of how the recovered funds were spent, especially the Kshs. 12,422,270 used for salaries and stipends.
7. **THAT**, the Department should stop allocating Funds towards the program until when the Women Empowerment Fund Regulations, 2015 are reviewed and efforts made to recover the Loans due.

CHAPTER THREE

3.1 DISABILITY EMPOWERMENT FUND

Mr. Speaker,

Bungoma County Persons with Disability Empowerment Fund is established by and derives its authority and accountability from the Bungoma County persons with disabilities empowerment Fund Regulations, 2017. The fund is wholly owned by the County Government of Bungoma and it's domiciled in Kenya.

The principal activity/mission/mandate of the fund is to enhance economic activities and social welfare of the marginalized persons in the society through access to loans.

3.2 FUND'S COMPLIANCE WITH STATUTORY REQUIREMENTS.

Mr. Speaker,

Regulations of the Fund; The Public Finance Management Act No 18 of 2012. The Executive Committee Member of Finance has made and gazetted the regulations to operationalize the fund “THE BUNGOMA COUNTY PERSONS WITH DISABILITIES EMPOWERMENT FUND REGULATIONS, 2017”

Appointment of the Fund Administrator; under PFM Act 2012, the CECM finance and planning has designated the fund administrator to oversee the running of the fund on a day-to-day basis.

Preparation of the financial statements; Section 167 of the Public Finance Management Act, 2012 requires that, at the end of each financial year, the administrator of a County Public Fund established by THE BUNGOMA COUNTY DISABILITY EMPOWERMENT FUND REGULATIONS, 2017 shall prepare financial statements for the fund in accordance with the standards and formats prescribed by the Public Sector Accounting Standards Board. The Fund administrator has been preparing financial statements and has been submitting the financial statements prepared under this section to the Auditor General.

AUDITORS

The Auditor General is responsible for the statutory audit of the Fund in accordance with the Public Finance Management(PFM) Act 2012, which empowers the Auditor General to nominate other auditors to carry out the audit on his behalf.

Guiding principles of operating the Fund

In the exercise of the powers or the performance of functions under the Fund's regulations, the Executive Committee Member, the committee and the fund administrator shall be guided by the following principles;

- a) Public participation and financial inclusiveness.
- b) Protection of the interests of the marginalized, persons with disability, women and youth.
- c) Local ownership and sustainability.

The Fund's principal activity is;

- a) To provide funds to be used for granting low interest loans to People Living with Disability with a view to scaling up their lending activities, value addition amongst other activities as may be prescribed.
- b) To provide funds to support, revive and initiate micro-enterprises owned by PLWDs in sectors that can have an immediate impact to household economy.
- c) To attract and facilitate investment in economic sectors that have linkages to micro, small and medium enterprises that benefit the PLWDs.
- d) Facilitating access to business development services by micro and small enterprises.
- e) Facilitating formalization and upgrading of informal micro and small enterprises and promoting an entrepreneurial culture.

Board of Trustees/Fund Administration Committee.

1. David Malinga Chemayiek -Chairperson.
2. Gladys Situma-Fund Administrator/Secretary.
3. Adrian Sakwa-Member/PWDs representative.

4. Ummi Maloba-Member/Women representative.
5. Rev Johnstone Wanyonyi-Member/CBO representative.
6. Metrine Tenga-Member/Youth representative.
7. Joseph Musungu-Member/Finance representative.
8. Cynthia Nanyokia-Member/Legal representative.

Management Team.

1. Carolyne Khalayi Makali-CECM-Gender, Culture, Sports and Youth.
2. David Malinga Chemayiek-Chairperson.
3. Gladys Situma- Fund Administrator.
4. Ambrose Makokha-Fund Accountant.

Fiduciary Oversight Arrangements.

1. Directorate Internal Audit- CPA Brian Makokha.
2. Sector Committees-County Assembly.
3. External Audits-Kenya Auditor General Office.
4. Controller of Budget-Office of controller of budget.

3.3 Fund allocation verses releases since inception

Mr. Speaker,

The budget performance of the fund for the period ended March 31st 2024 was as follows; allocation versus releases.

Year.	Allocations.	Releases.
FY 2015/16	15,000,000	7,535,256
FY 2016/17	18,000,000	0
FY 2017/18	23,000,000	0
FY 2018/19	20,000,000	0
FY 2019/20	0	0

FY 2020/21	0	0
FY 2021/22	0	0
FY 2022/23	3,000,000	0
FY 2023/24	12,437,614.95	0
TOTAL.	91,437,614.95	7,535,256.

The fund had an opening balance of Kshs. 35,575 brought forward on July 1st 2023 spread out in 2 bank accounts as tabulated below.

It had receivables of Kshs.4,811,657 dating back to year 2022/2023 which means no collection was made during the period under review.

Bank balances	Bank	Bank Account
26,510.70	KCB bank	1175217964
9,064.50	KCB bank	1212000048

3.4 Budget against actual amounts for the FY 2023/2024

Mr. Speaker,

The fund did not receive any exchequer release in the period in the period under review

Description	Final budget	Actual 2023/24	Variance	% utilization
Revenue	Kshs	Kshs	Kshs	Kshs
Transfer from county Govt	12,437,614.95	0	12,437,614.95	0

Interest income	0	0	0	0
Total income	12,437,614.95	0	12,437,61 4.95	0
Expenses				
Fund administration expenses	373,128.45	0	373,128.45	
General Expenses	0	0	0	0
Total expenditure	373,128.45	0	0	0
Surplus for the period	12,064,486.5	0	12,437,61 4.95	0

3.5 Recoverability of loans advanced to beneficiaries dating way back from 2014 to date

Mr. Speaker,

- The total amount loaned out was ksh.6,100,000 , the total amount repaid was ksh. 765,065 and the total loan balance is ksh.5,224,835.

Disability Empowerment Fund Repayment Status

NO .	WARD	LOAN AWARDED	AMOUNT REPAYED	LOAN BALANCE	GROUP NAME
1	Township	150,000	0	150,000	a) Common Goal PWD Group b) Disability Empowerment Network c) Chililia Disabled Group

2	Khalaba	150,000	9,250	140,750	a) Sweet Dream PWD b) Wisdom PWD Group c) Bakhonya Challeged SHG
3	Bukembe West	150,000	12,000	138,000	a) Kitale Needy Children PWD b) Bukembe West PWD SHG c) Chenwali PWD SHG
4	Bukembe East	150,000	16,500	133,500	a) Tembelela PWD b) Kongoli Sub-Location PWD c) Mulenya PWD SHG
5	East Sang'alo	150,000	22,600	127,400	a) Sikalame Disabled Group b) Dorofu Walemavu SHG a) Mechimeru Disabled Group
6	West Sang'alo	150,000	67,500	82,500	a) Mittle Star PWD b) Sangalo Blind SHG c) Ronaka PWD Group
7	Musikoma	150,000	0	150,000	a) Shalom Young Achievers SHG b) Vision Disabled Welfare PWD c) Samonga Disabled Group
8	Marakaru/Tuuti	150,000	5,000	145,000	a)Kibabii Location Disabled b)Arise PWD SHG c)Marakaru D SHG
9	Bumula	150,000	20,750	129,250	a) Kimati Sub-location PWD b) Joint Disabled SHG c) Lunao Disability SHG
10	South Bukusu	100,000	25,300	74,700	a) Kimatuni Disabled Women Group b) Lumboka PWD Women Group
11	Kabula	150,000	17,150	132,850	a)Bright Star b)Watoya PWD SHG c)Samichi Bidii Disability
12	Khasoko	150,000	10,700	139,300	a)Nabukhambi PWD Group b)Mungore Sub-Location SHG c)Khasoko Sub-Location PWD Group

13	Kimaeti	150,000	12,000	138,000	a) Wavumilivu PWD b) Jenga Mawazo PWD c) Napara PWD
14	Siboti	100,000	10,000	900,000	a) Webanania Disabled Group b) Miluki Bidii Disabled Group
15	West Bukusu	50,000	11,270	38,730	a) Kibuke Ward PWD
16	Naitiri/Kabuyef we	150,000	0	150,000	a) Kabuyefwe Disabled SHG b) Sirakaru Disabled Group c) NNaitiri PWD
17	Soysambu/Mit ua	100,000	0	100,000	a) Misanaga Disabled SHG b) Soytua Disabled
18	Ndalu/Tabani	150,000	0	150,000	a) Amuka Disabled And Widows b) Tabani Kiminini SHG c) Tabani OVC Care And Support
19	Tongaren/Kimi nini	150,000	0	150,000	a) St Johns Disabled SHG b) St Johns Disabled CBO c) Friends Disabled SHG
20	Milima	150,000	0	150,000	a) Peace Academy Mbakalo b) Njete Disabled SHG c) Mumboka Disabled SHG
21	Mbakalo	150,000	39,900	110,00	a) Njete Disable SHG b) Mumboka Disabled SHG c) Peace Academy Mbakalo
22	Namwela	100,000	41,100	58,900	a) Toloso Disabled SHG b) Mutonyi Disabled SHG
23	Lwandanyi	100,000	0	100,000	a) Mayekwa Disabled SHG b) Sitabicha Vulnerable
24	Malakisi/kulisir u	150,000	22,200	127,800	a) Malakisi Mwangaza Disabled Group b) Nehema Disabled

					Sirisia c) Sirisia Division SHG
25	Elgon	150,000	14,300	135,700	a) Koshok Disabled Group b) Mt Elgon Group c) Sambocho Kipsongoch Disabled
26	Chepyuk	150,000	20,000	130,000	a) Korngotony Kipkakenge SHG b) Mwangasa Disabled SHG c) Toloosheet Disabled SHG
27	Cheskaki	150,000	22,700	127,300	a. Kapkurongo exposed b. Mt. Elgon Chesikaki c. Toroso Disabled group
28	Kaptama	150,000	12,900	137,100	a) Chesito Disabled Group b) Touneet Disabled SHG c) Vumilia Group Of Disabled SHG
29	Cheptais	150,000	7,470	142,530	a) Physically Challenged SHG b) Cheptais Disabled Group c) Ngachi PWD SHG
30	Mihuu	100,000	4,800	95,200	a) Lukiusi Disabled Goup b) Mitukuyu PWD Goup
31	Kapkateny	150,000	27,200	122,800	a. Kaayeenet vulnerable group b. Kopsiro Tumaini Disabled c. Chepter vulnerable IRR SCH
32	West Nalondo	150,000	5,200	144,800	a) Mwenda Pole SHG b) Yetana Disabled Group
33	Luuya/Bwake	100,000	26,600	73,400	a) Khachonge Disabled SHG b) LumikhawwaDisabled Group
34	Chwele/Kabuch ai	150,000	25,415	124,585	a) Kiwiche Alala Disabled SHG b) Faith Disabled SHG

					c) Smile Up(Munamuna) Group
35	Mukuyuni	150,000	31,370	118,630	a) Sikulu PWD SHG b) Mwangaza Chwele Support Group c) Sichei PWD SHG
36	Kamukuywa	100,000	0	100,000	a) KamuKuywa PWD b) Elishester SHG
37	Maeni	150,000	10,220	139,780	a) Kibisi Disabled Group b) Kub Kimilili SHG c) Kamasielo Physically Challenged
38	Kimilili	100,000	0	100,000	a) Meso Disability SHG b) Chelekei Disable Support SHG
39	Kibingei	150,000	17,200	132,800	a) Kimilili Divisional Group b) Kitayi Disabled SHG c) Njete NendiomulamuSHG
40	Matulo	150,000	69,400	80,600	a) Malaha Self Dependant PWD b) Evergreen PWD c) Matulo PWD
41	Sitokho	150,000	34,500	115,500	a) Milo South PWG SHG b) Milo West PWD SHG c) Milo Sub-Location PWD SHG
42	Bokoli	150,000	43,200	106,800	a) Matisi Sub Location PWD b) Bokoli Disabled SHG c) Ngamie PWD SHG
43	Misikhu	100,000	0	100,000	a) Lugulu Disabled SHG b) Kisawati Sconce Disabled SHG
44	Ndivisi	150,000	42,670	107,330	a) Lutacho Disabled SHG b) Ndivisi PWD SHG c) Makuselwa PWD SHG
45	Maraka	100,000	6,700	93,300	a) Maraka PWD SHG b) Webuye Township PWD
	Total	6,100,000	765,065	5,224,835	

COMMITTEE OBSERVATIONS

Mr. Speaker,

The Committee made the following Observations;

1. The department was not clear on how the amount recovered of Kshs. **765,065** was spent.
2. There is an uncollected amount of money of Kshs. **5,224,835** outstanding as loans and the department was not clear on how outstanding amount will be recovered.
3. Beneficiaries and Contact persons of the groups that benefitted are not in contact or available anymore making it hard to collect the loans due and efforts to locate beneficiaries have not been successful since most groups were dismantled.
4. The Fund did not achieve its objectives of providing low interest loans to People Living with Disability since it's a revolving Fund and there are no Funds for people to borrow as loans and the fund has not received any allocation since 2016 despite being budgeted for.
5. There is need to review the Bungoma County Persons with Disabilities Empowerment Fund Regulations, 2017.
6. The certainty of the fund is in doubt unless something is done to track the beneficiaries and recover the outstanding loan balances.

COMMITTEE RECOMMENDATIONS

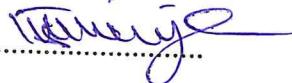
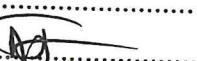
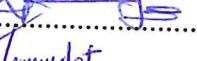
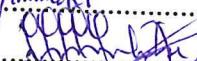
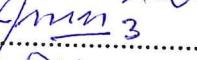
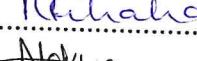
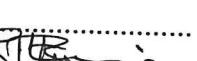
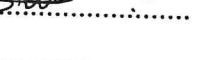
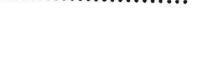
Mr. Speaker,

The Committee made the following Recommendations;

1. **THAT**, the department should provide a detailed breakdown of how the amount of Kshs. 765,065 was spent, including records of expenditure and supporting documents **30 days** from the adoption of this report.
2. **THAT**, the department should develop a recovery strategy for the outstanding loans by tracking the beneficiaries of the Fund, setting deadlines for loan collection and forward a report to this Assembly **60 days** from the adoption of this report to avoid losing public funds.
3. **THAT**, the department should work to create a centralized and updated database of all beneficiaries, including contact details and records of loan status. Efforts to track beneficiaries should include collaborating with community leaders, local administrators or other relevant stakeholders to locate missing beneficiaries and submit a report within **60 days** from the adoption of this report.
4. **THAT**, the department should review the Bungoma County Persons with Disabilities Empowerment Fund Regulations, 2017 to promote accountability and prevent misuse of public funds.
5. **THAT**, the department must prioritize the creation of a monitoring and evaluation system to track loan disbursements, repayments and Fund utilization regularly.
7. **THAT**, the department should stop allocating Funds towards the program until when the department reviews the Bungoma County Persons with Disabilities Empowerment Fund Regulations, 2017 and make efforts to recover the Loans due.

ADOPTION SCHEDULE

We the undersigned members of the Committee on Gender, Culture and Social Welfare append our signatures adopting this report with the contents therein.

Name	Designation	Signature
1. Hon. Jack	Kawa	
2. Hon. Abraham	Obama	
3. Hon. Joseph	Juma	
4. Hon. James	Mukhongo	
5. Hon. Godfrey	Mukhwana	
6. Hon. George	Kwemoi	
7. Hon. Jeremiah	Kuloba	
8. Hon. Alfred	Mukhanya	
9. Hon. Alice	Kibaba	
10. Hon. Violet	Makhanu	
11. Hon. Florence	Juma	
12. Hon. John	Wanyama	
13. Hon. Grace	Sundukwa	
14. Hon. Orize	Kundu	
15. Hon. Christine	Mukhongo	

ANNEXURES

1. Women Empowerment Fund repayment status
2. Evidence of recoverability of loans advanced to beneficiaries
3. LPO Financing status
4. Utilization of the amount recovered of Kshs.12,422,270 paid as salaries and stipends to Fund ambassadors, manager and Fund secretariat.
5. Disability Empowerment Fund repayment status