



A newsletter of the GLOWS consortium

MaraUmoja

INSIDE THIS ISSUE

- » **In Focus** 1
Village Savings and Loan Groups
- » **Field Notes** 3
Updates on the TWB-MRB Project
- » **Habari Mara** 4
News around the Mara
- » **Innovations** 5
On water science + development

In Focus

VILLAGE SAVINGS AND LOAN (VSL) GROUPS IN SERENGETI DISTRICT, TANZANIA

by Dhahia Mbagi & Iman Yazdani

CARE Tanzania, under the TWB-MRB Project, has been implementing activities in 4 wards within Serengeti District in Tanzania, namely Busawe, Machochwe, Nyamatara and Nyamoko. One successful component of CARE's activities is the Village Savings and Loan (VSL) initiative.

VSL is a microfinance methodology that aims to improve access to financial services to impoverished rural populations. VSL group members collectively save money and make small loans to each other. This savings-driven microfinance methodology provides dynamic investment and credit opportunities for villagers, particularly women, who would otherwise be far removed from access to financial services. VSL groups also provide a strong community-based organisation which can be used as a springboard for other development initiatives.

The cycle of saving and lending is usually time bound. Members, adhering to the constitution of the respective VSL group, are able to contribute monetary shares on a regular basis. The members can then

borrow from this accumulated savings and repay loans within three months, with 5% interest. The accumulation of savings of the VSL group continues for a limited period of time (usually 9-12 months). At the end of this period, the accumulated savings, service charge earnings and earnings from other economic activities undertaken by the group, are shared out based on the number of shares bought by each member.

Key to the success of the VSL process are the economic activities selected to be undertaken by the respective groups. One such activity being carried out by 3 groups in the Serengeti District is that of soap making. Coupled with the economic benefits of the sale of the soap to

TOP: Training a VSL group on soap making in Serengeti District, Tanzania.

BOTTOM: Soap making by a VSL group.



Photo: CARE Tanzania

Greetings.

Dear Reader,

Greetings to you. The exciting news this quarter is that a case study of the TWB-MRB Project is contained in the 4th UN World Water Development Report, which was officially launched at the 6th World Water Forum held in Marseille, France in March 2012. Representatives from GLOWS were present at the launch and also presented the Project in two separate Forum sessions. The case study can be found [here](#).

Enjoy the latest issue of MaraUmoja!

Iman Yazdani
TWB-MRB
Coordinator

the community is the improvement in hygiene and sanitation practices brought upon by the now *locally* available soap. A combined profit of Tsh1,100,000 (approx. US\$800) has been realised through the soap making scheme. Similarly, training of VSL groups in the construction of San-Plat latrines and the fabrication of concrete water storage jars promote the dual economic-hygiene benefit of the projects. The idea of linking the VSL initiative with hygiene and sanitation services was initially introduced to a few VSL pilot groups through capacity building before up-scaling it to other communities.

“VSL is a microfinance methodology that aims to improve access to financial services to impoverished rural populations.”

CARE has initiated over 14 VSL groups in the Serengeti District, directly reaching out to over 240 beneficiaries. Total shares, amounting to Tsh11,500,000 (approx. US\$7,000) have been accumulated by the



Photo: CARE Tanzania

14 groups. These funds have been used for the provision of loans to VSL group members as well as for the promotion of hygiene and sanitation at the household level. In addition, a proportion of the total funds are set aside by the groups as “social funds” which are accessed by members during emergency situations such as ill-

ness or death.

The VSL schemes have been able to support all community members, irrespective of their socio-economic status. The CARE Project Team has witnessed the effectiveness of the scheme in enabling the members to increase their incomes, in increasing start-up capital for small and medium enterprises and in the improvement of the health and livelihoods of the communities.



Photo: CARE Tanzania

TOP: Training of community members in the fabrication of concrete water storage jars.

MIDDLE: Community members in the Serengeti District in Tanzania learn how to construct SanPlat latrines.

BOTTOM: A successfully constructed San-Plat pedestal.



Photo: CARE Tanzania

About GLOWS

The Global Water for Sustainability (GLOWS) program is a consortium financed by the United States Agency for International Development (USAID) working to increase social, economic, and environmental benefits to people of the developing world. GLOWS works on-the-ground to implement water supply, sanitation, and hygiene (WASH) services, improve water management practices, and build local capacity.

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Field Notes

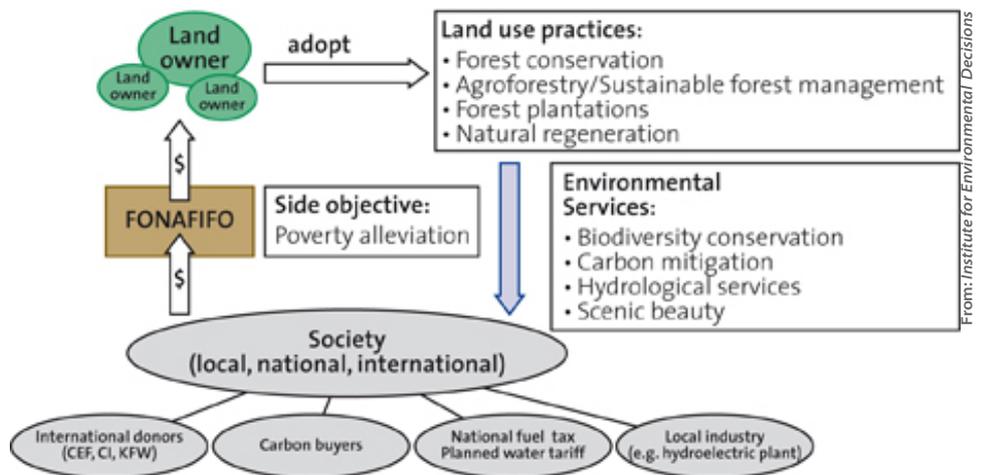
Mara Scholars Program Benefitting Basin and Local Research Institutions

The GLOWS Scholars Program is providing funding to ten Kenyan and Tanzanian Masters students, who are carrying out research in the Mara River Basin on various topics, ranging from the health of the *Cyperus Papyrus* plant in the Mara Wetlands to the impact of human population growth on access to water and sanitation facilities in the Basin. Five Scholars Program agreements have been executed between FIU and the universities at which the selected Scholars are enrolled. These are the University of Dar es Salaam, Kenyatta University, the Jomo Kenyatta University of Agriculture and Technology, Egerton University and Moi University. It is envisioned that the research undertaken by the Scholars will augment the growing repository of literature on pertinent issues of biodiversity, conservation and human health in the Mara River Basin.

Payment for Ecosystem Services (PES) Design Taking Shape

WWF-ESARPO and the Lake Victoria Basin Commission (LVBC) are working side by side in moving forward the PES process for the Mara River Basin. With all preliminary studies completed, and a draft of the final design document made ready, Basin stakeholders gathered to consult on the way forward in Narok, Kenya from 22 to 23 February 2012. One key point of consensus was that it is imperative that the PES be viewed as a method of *environmental conversation and protection* and that the benefits derived (monetary or otherwise) by individual parties should not be the motivating factor for the adoption of the PES.

RIGHT: The Mara River EFA team collecting data during the low-flow sampling event held from 6 to 12 February 2012 in Tanzania.



ABOVE: Diagram depicting a Payment for Ecosystem Services (PES) scheme in Costa Rica - In this scheme, the implementing agency, FONAFIFO, collects funds from groups at various societal levels and makes payment to the land owners who, in turn, are obligated to adopt better land use practices.

Environmental Flow Assessment (EFA) Sampling of Mara River Continues in Tanzania

As highlighted in the previous edition of the *MaraUmoja* newsletter, the new phase of the EFA was officially launched on 14 November 2011 at a day-long meeting held in Dar es Salaam, Tanzania. The first sampling event, carried out with the Mara River at its low-flow condition, was undertaken from 6 to 12 February 2012. The

sampling team, consisting of scientific experts, surveyors and equipment operators, collected samples and measurements at 2 sites which had been selected late last year. The 1st site visited was near the North Mara Mine whilst the 2nd site was inside the Serengeti National Park. The data collected will be combined with data to be collected during the high-flow sampling event, scheduled for early May 2012, to ultimately inform a recommended reserve flow for the Mara River.



Photo: Michael McClain



NEWS AROUND THE MARA

Research Workshop in the Basin

Student researchers conducting studies in the Mara River Basin gathered in Kericho, Kenya on 7 March 2012 to report on their findings to stakeholders and to gather important feedback from the latter. Representatives from 4 Kenyan and Tanzanian universities as well as from various governmental agencies were in attendance. The workshop was organised and funded by the Lake Victoria South Catchment Area (LVSCA), which is a regional branch of the Water Resources Management Authority (WRMA) of Kenya, alongside the Dutch Ministry of Foreign Affairs (through UNESCO-IHE and the Mara-Flows Project).

Building Capacities to Preserve Mara River Ecosystem

by Qureish Noordin
(LVBC TWB-MRB Project Coordinator)

20 members from Community Based Natural Resources Management (CBNRM) groups in Kenya and Tanzania attended a training to enhance their capacity in business and entrepreneurship skills while promoting economic and livelihood options that are linked to natural resources. The community members from Kenya were from the Narok County Wildlife Forum while those from Tanzania were from Ikona Wildlife Management Area. The group was gender balanced, with women entrepreneurs playing a key part in the training.

The training was hosted by the MA Habitat and Restoration Initiative (MAHARI) training center in Kilgoris, Kenya from 29 February to 2 March 2012. Topics covered include analysis of enterprises, livelihood options, value addition to enterprises, nursery management, beekeeping and honey processing. In addition, the foundation for the formation of a trans-

boundary CBNRM network was initiated. Mr. Felix Kisalu, the 1st District Officer (Kilgoris), representing the District Commissioner for Trans Mara District, emphasised the need for conservation and livelihood improvement for local communities as key drivers towards sustainable conservation of natural resources.

“This has been a very fruitful training and, more so, created friends and linkages with our brothers and sisters from Kenya. We have planned how to exchange merchandise for sale and to share ideas” said Ms. Nyabitara Chagina from Ikona Wildlife Management Area, Tanzania.



Photo: Olee Mutiti

ABOVE: Practical training at the CBNRM training held in Kilgoris, Kenya.

TOP LEFT: Ms. Ednah Koskei, an MSc student at Egerton University, presents her investigations on the effect of urban population on access to water and sanitation services in Bomet, Kenya.

BOTTOM: Mr. Patrick Khisa, a hydrologist at LVSCA-WRMA and also a PhD researcher at UNESCO-IHE, presents plans for a new hydro-meteorological monitoring network that is being established in the Mara Basin with funding from the World Bank and the Dutch Ministry of Foreign Affairs.

Photo: Michael McClain



News to share?

If you have info on interesting or important events taking place in the Mara Basin, please let us know and we'll help spread the word. Send your correspondence to:

iyazdani@globalwaters.net

{innovations}

In this issue we highlight some key developments in the water and sanitation sector: the River Basin Game, the Matka filter in India, the wastewater generator.

1 Ever thought a game could be a useful tool for managing river basin water resources? Well, the River Basin Game (RBG), devised at the University of East Anglia in the United Kingdom, seeks to assist in resolving conflicts over water resources. Consisting of a simple board which represents the basin, and a few accessories to simulate water resources and abstraction points, the RBG is a role-playing tool whose aim is to promote dialogue and decision-making amongst stakeholders in river basins. The RBG has been played at an official level in Helmand Province, Afghanistan, amongst other locations. More information on the River Basin Game can be found at:

<http://goo.gl/sC9xh>



Photo: University of East Anglia

2 In north Bihar, India, approximately 77% of the population accesses groundwater using hand pumps. The groundwater contains relatively high levels of arsenic, iron and ammonia which can cause severe health problems. The Matka filter, consisting of 3 filtration pots, was devised in order to remove the toxic constituents in the water. The 3 pots contain gravel, sand, charcoal and a sieve, though the filter media may vary according to the target water quality. The relatively low cost of the filter (US\$15 vs. US\$200 for commercially available “branded” products) is the most appealing feature, making it more affordable to the local population.



Photo: blog.ted.com

3 Researchers at Pennsylvania State University in the USA have put together a prototype device which is said to be able to generate electricity from wastewater. The technology combines a process known as reverse electro dialysis (RED) with what are known as microbial fuel cells (MFCs). The MFCs use the organic matter in the wastewater to create an electric current. The prototype also simultaneously purifies the wastewater. Professor Bruce Logan, who is spearheading this initiative, mentions that the goal of the research is “to ensure the energy sustainability of the water infrastructure”. Further information on the wastewater generator can be found at:

<http://goo.gl/IEBDq>

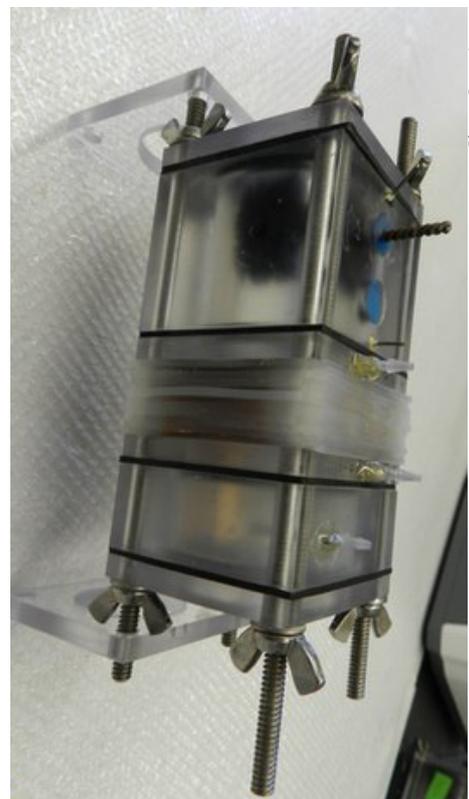


Photo: Bruce Logan

Comments?

This newsletter is intended to serve as a communication tool for those directly and indirectly involved with the TWB-MRB Project. Your feedback is greatly appreciated and any suggestions for improvement will be strongly considered. Please direct all comments and questions to:

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TOP: Basin stakeholders playing the River Basin Game.

BOTTOM-RIGHT: The prototype wastewater generator developed at Pennsylvania State University in the USA.

BOTTOM-LEFT: The Matka filter being used in India.