

Innovative Financing and Enforcement of Sanitation Bylaws are Cardinal to Improved Sanitation in Ghana.

One most important issue that dominates and continues to dominate in any discussions on sanitation and hygiene is financing, innovation, private sector participation and enforcement of sanitation bylaws. NLLAP 59 was no exception, as a participant upon participant shared varied experiences and opinions regarding how innovative financing, innovative sanitation technologies, private sector led sanitation marketing and promotion, and enforcement of sanitation bylaws by the various Metropolitan, Municipal and District Assemblies could contribute immensely to a significant improvement in sanitation and hygiene in Ghana. Participants were unanimous on the fact that innovative financing was indeed needed to drive accessibility of toilet facilities to poor households in communities, while ensuring the enforcement of sanitation bylaws through collaborative efforts of the EHSD, the Police Service and the Judiciary.

The 59TH NLLAP took place on Thursday 1ST December, 2016 on the theme, *Advocacy for Toilet in Every Compound in Ghana*. Mr. Emmanuel Addai, a Communication Expert with the Hope for New Generation (HFNG) Services made a presentation on “Advocacy for Toilet in Every Compound in Ghana,” spelling out Findings from Annual Learning and Adaptation of Compound Sanitation (CS) Strategies in Ga West and Kumasi. NLLAP 59 was chaired by the Director, Environmental Health and Sanitation Department of the Ministry of Local Government and Rural Development, Naa Lenason Demedeme.

Water and Sanitation for the Urban Poor (WSUP) has been implementing a 5-year compound sanitation strategy in Ga West and Kumasi dubbed “Toilet in Every Compound”. The Programme hopes to reach 80,000 and 10,000 residents in Ga West and Kumasi respectively with improved access to compound toilets.

Key Findings

Taking participants through the study findings from the Annual Learning and Adaptation of Compound Sanitation (CS) strategies in Ga West and Kumasi, Mr. Emmanuel Addai, outlined the following as key findings of the assessment of the Compound Sanitation Programme, having implemented the Programme for more than a year now:

- The Compound Sanitation strategy adopted by WSUP was in line with the national strategy for sanitation delivery
- A comprehensive strategy with various options to ensure success of programme was well implemented
- Key structures in the implementation plans such as Compound Sanitation Steering Committee (CSSC), Toilet Sales Agents (TSAs), Micro Finance Institutions (MFIs), Toilet producers, Environmental Health Assistants (EHAs), Sanitation Court were functioning well.
- The opportunities for private sector investments in the programme were abound.
- All stakeholders are willing to contribute to the success of the programme
- There was slow or limited private sector investors in the programme and that manifested in the low number of Microfinance Institutions and toilet producers involved.
- The pace of latrine construction was slow;

- 53 out of the targeted 5,000 compound toilets by 2019 were completed as at the end of September 2016 serving 521 people in the Ga West Municipality
- 73 out of the targeted 4,500 compound toilets were completed as at end of September 2016 serving 1408 people in the Kumasi Metropolis.
- Support from MFI in terms of disbursements/funding for household toilets construction was low;
- Out of 53 toilets constructed in the Ga West Municipality, 7 were supported by Microfinance Institutions.
- Out of 73 latrines constructed in the Kumasi Metropolis, 28 were supported by Microfinance Institutions.

Demand Led Challenges

1. Loan processing regime most applicants complained were quite cumbersome
2. High interest rates also discouraged households from accessing loans for toilets (36%/annum)
3. Limited Financing Options
4. Limited latrine technology options
5. High Cost of Toilet Products

Supply Led Challenges

- Difficulty in promoting Loans for Sanitation
- High cost of loans
- Negative consumer perceptions about bank/Microfinance Institutions loans
- Inadequate or lack of collaboration among some stakeholders such as the Environmental Health Assistants/Officers and Toilet Sales Agents (TSAs) leading to duplication of efforts.
- Inadequate internal revenue generation by the Assemblies to support sanitation

- Low motivation/incentives for some key stakeholders – TSAs, CSSC, EHAs, etc.

General Challenges

- Limited innovative financing products
- Limited investor interest
- Linkages of consumers to financial institutions
- Multiple landlords
- limited space for latrine construction,
- Unfavourable soil structures
- Cash deposit/Financial Security for Accessing Loan Facilities

Key Lessons Learnt

- The Metropolitan Assemblies are opened to innovative partnerships and eager to find innovative technologies and solutions to the household sanitation problems
- The Metropolitan Assemblies are making all efforts to contribute funds in partnership with the private sector within a framework of an MoU
- Households are more willing to own toilets in their compounds, if the latrines are made more affordable with flexible financing options.
- It is difficult to find cheap financing products for toilets
- Some financial institutions are enthusiastic of creating business around sanitation in the Assemblies.
- Loan processing for toilets are perceived to be very cumbersome

Stakeholder Suggestions

Stakeholders at the end of the session suggested the following actions to be considered to help improve the Compound Sanitation programme:

- The Building Permitting regime should be tightened to strictly ensure sanitation facilities are included in plans before they are approved.
- Sanitation Courts should be created and existing ones strengthened through training of Magistrates and prosecutors on sanitation laws to successfully prosecute offenders.
- Improve motivational packages for stakeholders to increase their commitment to the programme.
- The Sanitation Inspectors (Nsama Sama) concept should be revisited and used as an instrument for ensuring household sanitation.

- There should be enhanced collaboration between EHSD, Police Service and the Judicial Service to effectively enforce the sanitation by-laws through prosecution of offenders.
- Assemblies should revise, update and gazette their sanitation by-laws as well as enforce them.
- Parliament should review the LI on payment of fines regime so that portions of the fines can be retained by the Assemblies to enable them carry out their activities.
- Assemblies should create the enabling environment through market guarantees in order to develop Sanitation Entrepreneurs to lead the process of providing affordable and quality household toilets for communities.
- Preparation of Bill of Quantities (BOQ) on the construction of household toilets should be reviewed and premised on economies of scale in order to reduce the cost of producing toilets facilities, thus making it affordable and accessible to poor households.
- Households should be encouraged to share the risk through guarantee funds/deposits
- Continue to explore cheaper latrine technology options
- Make loan acquisition and processing less cumbersome
- Provide technical assistance to stakeholders in the promotion of hygiene and sanitation.
- Peer learning and sharing of success stories from Compound Sanitation programme and other similar sanitation projects must be encouraged
- Institute innovative income generation strategies like Sanitation Charges on Property Rate to mobilise revenue could help achieve the objectives of CS
- WSUP must engage with the MA to rectify the disparities between the MOU and proposal in the Implementation strategy regarding financing
- Intensifying engagement with the private sector to increase more private-sector investment in the programme
- Designing cheaper toilet options which do not compromise quality for promotion

The NLLAP is a WASH sector multi stakeholder platform with the overall goal of improving sector learning and dialogue. It is hosted by the Ghana WASH Resource Centre Network (RCN). The platform offers learning and sharing opportunity for sector players as one of the practical approaches to improving sector engagements/sharing with the long term aim of achieving a knowledge driven WASH sector that delivers quality and sustainable services in Ghana. NLLAP meetings take place on the last Thursday of every month and opened to all interested parties. The discussions of each NLLAP meetings are summarised and shared with wider WASH community. The topics of upcoming meetings are decided on by the RCN secretariat and a list of upcoming meetings can be found on the RCN website www.washghana.net.

If you are interested to propose a topic for a meeting please contact us on,
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