

# FAQs

(Frequently Asked Questions)

about the

## Sanitation Credit Scheme

ProNet North – Ghana

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## **Background**

Demand for household latrines in some districts of the Upper West Region rose by more than 500% between 2002 and 2004. This was as a result of a latrine credit scheme introduced by ProNet North, a WaterAid partner operating in the region.

ProNet North started implementing an integrated Water, Sanitation and Hygiene Promotion Programme in the Upper West Region in 1995. Under the programme communities are supported to construct improved hand dug wells fitted with hand pumps to enhance potable water supply to the rural poor. Under Sanitation, communities with water points are also supported to construct household VIP latrines and soak pits behind their bathhouses. This is to address the problem of unsafe disposal of human excreta and appropriate management of liquid waste to improve environmental hygiene.

Between the 1995-2001 construction seasons, the demand for household latrines by communities from ProNet North did not exceed 80 per year. The reasons for this low demand by the communities were neither appreciated nor properly monitored until the 2002/2003 construction season. Before then, households had to make upfront cash payment of seventy thousand cedis (¢70,000.00) as their commitment fees before they could benefit from the latrine intervention.

In 2002 a systematic approach was adopted to fully appreciate and understand the situation. Various community durbars, focus group discussions, key informant interviews, formal and informal interactions with Tanvaari, Kakalapari, Tanziiri, Duu East, Nyentie, Yuonuri and Tendoma communities were held to discuss the reasons for the low patronage for and participation in the latrine programme.

Among others, ProNet North noticed that the timing for payment of the fees was not conducive for the communities since construction periods usually coincided with the dry and "lean" season when money availability was at the lowest. Again, the upfront payment in bulk required before the latrine was constructed only served to worsen an already bad situation.

Community members suggested that they should be allowed to benefit from the latrine programme and the commitment fees paid later during harvesting season when financial problems reduce. They also proposed that a trusted member of the Water and Sanitation (Watsan) Committee should be selected by the community to collect the latrine commitment fees from households on behalf of ProNet, and that the amount be spread over a period of time for households to pay by monthly installment up to a maximum of twelve months.

### **1      *What is sanitation credit?***

It is an initiative to provide latrine facilities to needy households while the collection of upfront cash contribution is deferred to a more convenient time for the beneficiaries.

### **2      *Who initiated it?***

ProNet North, a Ghanaian NGO based in Wa in the Upper West Region of Ghana and implementing integrated water, sanitation and hygiene promotion projects in the region.

### **3      *Why sanitation credit?***

The scheme was introduced because demand for latrines was too low. It was later identified that communities found it difficult to raise their share of capital cost. It was also realized that the construction season coincided with their season of acute financial difficulties since their crops would not be ready for harvesting. The scheme was therefore introduced in order to boost demand for latrines in the upper West region to increase the pace of trachoma eradication.

**4     *What is its importance?***

The scheme can contribute to the eradication of trachoma and other sanitation and hygiene related illnesses and dangers.

**5     *When did the scheme begin?***

The scheme was introduced in 2003

**6     *Where is the scheme being implemented?***

The scheme is being implemented in the Upper West Region. As at August 2004 only two districts (Sissala and Wa) had benefited from the facility.

**7     *Who is managing the scheme?***

ProNet North

**8     *How is the scheme operated?***

In partnership with either the Ghana Health Service or the District Assembly, ProNet selects communities for the scheme. With funding from WaterAid, ITI, and UNICEF, ProNet pre-finances the construction of latrines in those selected communities (Hitherto, the community contributions were collected by artisans as their workmanship). The communities are then allowed to determine when they can pay (this is usually during the harvest period). The community nominates a trusted person as treasurer to collect the installments. The treasurer then accounts to ProNet, who deposits the installments in an account called Sanitation Fund. Very needy households are exempted from the payment. These include the aged, visually and physically impaired, and female led households. The fund so accumulated would then serve as seed money for the following year.

**9     *Who are the other partners involved?***

WaterAid funds it together with ITI and UNICEF. The District Assemblies and Ghana Health Service are also implementing partners.

**10    *What statistics exist?***

Between 1995 and 2001, the highest annual demand for household latrines by households from ProNet North was 80. Households had to pay ₵70,000 per latrine as their contribution to capital cost.

**11    *Who collects the installments?***

Communities nominate their own treasurers to collect installments as and when monies are ready. These treasurers account to ProNet periodically. ProNet then keeps the installments in an account called the Sanitation Fund.

- 12** *When are beneficiaries supposed to start paying their installments?*  
Communities are allowed to decide when they would be able to pay. Usually they fix harvest seasons for repayment.
- 13** *When are beneficiaries supposed to complete payments?*  
Beneficiaries had various payment options in terms of length of time. They therefore pay according to the agreed payment terms.
- 14** *What are the default mitigation measures for the scheme?*  
The nominated treasurers are mainly highly charismatic and respected personalities who the community trusts and believes will not misuse their money. This therefore limits default rate. Again the fear of being branded as a defaulter in the society is great so the scheme takes advantage of this respectable social virtue.
- 15** *What are the outcomes of the initiative so far?*  
Increase in demand for latrines. When the scheme was introduced in 2003, demand rose from 80 the previous year to 500 (more than 500%). As at August 2004, 650 households had applied for latrines
- 16** *Who is benefiting from the scheme?*  
Needy communities in the Upper West Region – As at August 2004, 18 communities from two districts – Sissala and Wa – had benefited from the scheme.
- 17** *Who qualifies for the credit?*  
Whoever is unable to raise all the cash commitment before construction begins.
- 18** *Why those communities?*  
Most of the communities were selected in partnership with the Ghana Health Service. Most of them were either trachoma or guinea worm endemic so as a matter of urgency, they needed to be assisted to construct water and latrine facilities. This is how the first list of 18 communities was derived.
- 19** *Why that number?*  
It could have been more with more funding. The available funds were just enough for those communities.
- 20** *What are the constraints and challenges?*  
The only major constraint so far has been the lack of enough funding to offset the increase in demand as a result of the introduction of the scheme. On very few occasions, certain individual households find it difficult to pay their installments.
- 21** *What are the lessons?*  
Many households and communities are aware of the dangers of the lack of latrine facilities and especially open defecation. However, they are not motivated enough to demand them when there are financial conditions

attached. Demanding full payment of contributions before a project kicks off serve as a deterrent to demand.

**22 Where does the project intend to reach?**

The facility is intended for any community in the Upper West Region that qualifies for it based on the availability of funds and the level of poverty

**23 When is it supposed to end?**

It has no end so long as some communities remain incapable of raising all their capital cost contribution

**24 Which communities had benefited from the scheme as at August 2004?**

As at August 2004, 18 communities had benefited from the scheme, ten of which had made 100% payment of their latrine commitment fees. The remaining eight communities had made part payment averaging about 65%. A total amount of ₵12 million cedis had been collected. Below is a list of beneficiary communities and their payment patterns as at August 2004

No.	Community	No. Of Household latrines	Percentage paid	No. Of Persons Exempted
1.	Tanziiri	11	100%	
2.	Yasoteng	14	100%	
3.	Anyuorakura	17	100%	
4.	Tuoli	17	100%	4
5.	Tendoma	42	100%	6
6.	Solimbo	23	100%	
7.	Yuonuri	25	100%	
8.	Duu East	30	100%	
9.	Nyentie	30	100%	
10.	Dariyrri	6	100%	
11.	Nyimate	27	50%	
12.	Tawonchelle	28	65%	
13.	Dalanyiri	20	60%	
14.	KaKalapari	45	40%	
15.	Damwaayiri	11	30%	
16.	Dariguyiri	7	50%	
17.	Tenabelle	23	30%	
18.	Tanvaari	24	70%	2
	<b>TOTAL</b>	<b>400</b>		<b>12</b>