Rémi Kaupp – SanCoP 10 – 26 April 2012
Community-managed revolving funds for toilets at scale – case study of 3 African countries
Who we are

- Est. 1987 by UK Social Housing Sector
- **Specialty**: urban housing and basic services
- Supporting **community-led** projects, through **long-term partnerships with civil society orgs**

![Diagram showing stages of local organisations development and how Homeless International helps](image)
Our partners

Currently 17 partners in 14 countries.

Extended Network: Asian Coalition for Housing Rights, Slum Dwellers International
International Co-operative Alliance...

Notable partners for the WASH sector:

• SPARC – community toilets in Mumbai and Pune
• OPP – sewerage in Karachi
• WSA – ex-CREPA in West Africa
How our partners develop

Mobilisation

Exchanges

Savings groups

Surveys / mapping
Case study – actors

**Funder:** DFID

(Global Poverty Action Fund - £430k)

**Partners:**

<table>
<thead>
<tr>
<th>Country</th>
<th>Partner NGO</th>
<th>Supported CBO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Malawi</td>
<td>CCODE (Centre for Community Organisations and Development)</td>
<td>Malawi Homeless People’s Federation – 17,000 families</td>
</tr>
<tr>
<td>Tanzania</td>
<td>CCI (Centre for Community Initiatives)</td>
<td>Tanzania Federation of the Urban Poor – 8,000 families</td>
</tr>
<tr>
<td>Zimbabwe</td>
<td>Dialogue on Shelter</td>
<td>Zimbabwe Homeless People’s Federation – 47,000 families</td>
</tr>
</tbody>
</table>
Aims of the project:

- **Reinforce links** between CSOs and public / private WASH actors – research, service providers.
- Demonstrate **capacity & relevance of civil society** for WASH solutions.
- Demonstrate **alternative technologies** (UDDT, community-managed facilities)
- Use **community finance mechanisms** for infrastructure expansion in slums.
**Case study – Finance mechanisms**

**DFID → Homeless International**

**Local NGO**

**Urban Poor Fund**

**Other funders**

**Savings group**

**Slum dwellers**

**Typical toilet loan terms:**

- **Principal:** £100-£240 (materials, skilled labour, TA)
- **Term:** 1-2 years
- **Interest:** 10% p.a. flat
- **Down payment:** 10 - 20%
- **Approval conditions:** need, savings & credit history, attendance history.
Case study – Results

**Scale** (after 1 year): 2,150 HHs with water access, 1140 HHs with toilets (mostly ecosan), 6 public toilets for 2,000 people.

**Advocacy**: Land agreements obtained + working with local authorities.

**Repayments**: on track.

**Replicability**: Other SDI affiliates (30 worldwide, 11 supported by HI), similar partners (housing coops).
Case study – Analysis

What works well... or not

+ Mechanism integrated with existing community finance (ROSCAs) & builds social capital – able to reach poorest.
+ Covering 100% of CapEx... but not preparation costs (design, community, surveys...)
+ Interest covers some of the inflation and helps the fund grow. Potential for social investments.

– Fund systems & policies need strong support from NGOs.
– Repayment rates 95% to 50% – “effective subsidy rate” (+ costly technology choice). But potential for cross-subsidy.
– Demand-raising and tenure issues to be considered.
– Follow-up needs work (maintenance, hygiene)
Questions