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**FRAMEWORK FOR REPAYABLE SANITATION FINANCING SCHEMES IN GHANA**

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31<sup>ST</sup> OCTOBER, 2023

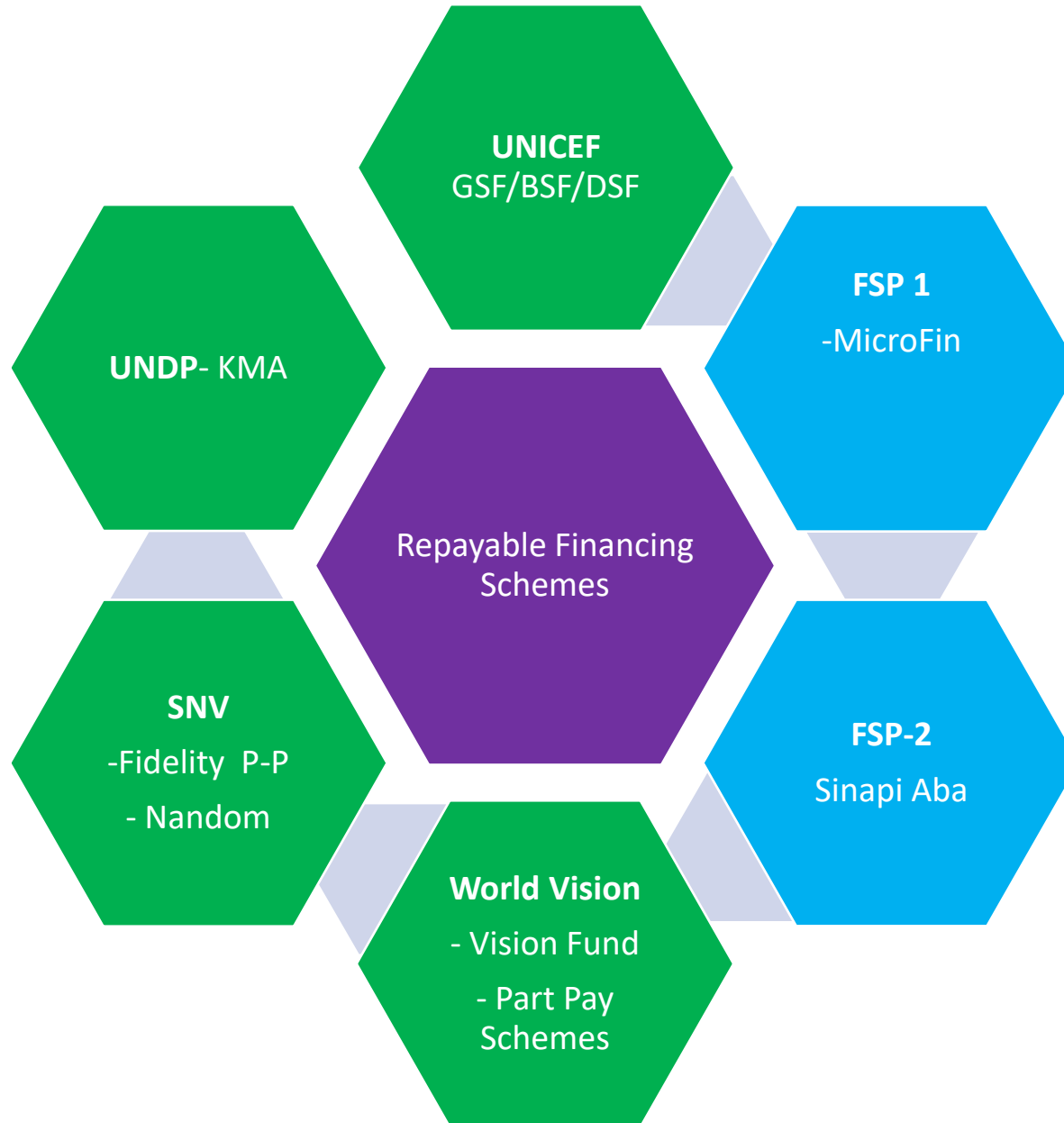
# Outline of Presentation

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- Rationale for Repayable Financing Guidelines
- Process adopted
- What can be financed
- Context for effective repayable finance schemes
- Overview of the framework
- National Level Governance – Roles and Responsibilities
- Operational Level – Roles and Responsibilities
- Coordination Framework
- Next Steps



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# RATIONALE FOR THE NATIONAL FRAMEWORK FOR REPAYABLE FINANCING

- ❑ **Harmonizing Approaches:** harmonize approaches and practices across different regions and sectors within the country. This fosters consistency in project appraisal, implementation, and monitoring, reducing inefficiencies, and ensuring a coordinated and coherent approach to sanitation financing.
- ❑ **Clarity and Consistency:** Provides clarity and consistency in how sanitation financing revolving funds should be established, managed, and operated. They help standardise procedures and ensure that all stakeholders understand their roles and responsibilities.
- ❑ **Aligning with National Sanitation Priorities:** The guidelines ensure that the national sanitation revolving fund is aligned with the country's overall sanitation priorities, strategies, and goals. This promotes coordination and integration with other sanitation initiatives and ensures that the fund's resources are effectively targeted towards the most critical sanitation needs.
- ❑ **Attracting Investors and Donors:** Well-documented framework can make sanitation financing revolving funds more attractive to potential investors and donors. They demonstrate a commitment to sound financial management and responsible use of funds, which can lead to increased funding opportunities.



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# 1.0: RATIONALE FOR DEVELOPING A NATIONAL FRAMEWORK FOR REVOLVING FUND FOR SANITATION FINANCING

- ❑ **Legal Compliance:** Facilitates compliance with relevant laws and regulations governing financial operations, lending, and sanitation projects. Non-compliance can lead to legal issues and reputational damage.
- ❑ **Capacity Building:** Serves as valuable training materials for individuals and organisations involved in sanitation financing. They can help build the capacity of fund managers, local authorities, and other stakeholders, enhancing their ability to manage funds effectively.
- ❑ **Adaptation and Learning:** As sanitation financing evolves and experiences are gained, guidelines can be updated and improved. They allow for continuous learning and adaptation to changing circumstances and emerging best practices.
- ❑ **Scaling up Successful Models:** National sanitation revolving fund guidelines enable the replication and scaling up of successful sanitation financing models. By documenting and disseminating best practices, lessons learned, and successful case studies, the guidelines facilitate knowledge sharing and replication of successful approaches in different regions and contexts.

# PROCESS



Finance Sector Assessment of existing Revolving Fund Schemes

Field Assessments by teams to selected districts  
Workshop with FSPs



Visioning – Repayable Finance for Sanitation at scale

Workshop with SEC, Investment Advisors, Guarantee Schemes, Commercial Banks, FSPs, BoG, APEX Bank, MoF



Development of draft document



Review by Finance Sector and WASH Sector – Repayable Finance for Sanitation at scale

## WHAT CAN BE FINANCED



# OVERVIEW OF THE FRAMEWORK FOR REPAYABLE FINANCE

## Section 1.0

Explains the **background and context** for developing the framework

## Section 2.0

Presents **various model options for establishing a revolving funds** for sanitation financing in Ghana. It also outlines the features, advantages, disadvantages and guidelines for establishing various fund types and what can be funded.

## Section 3.0

The section outlines **guidelines for establishing and operationalizing a revolving fund**. It also presents guidelines for selecting FM and PFIs and sustainability of funds.

## Section 4.0

The section presents the **proposed roles and responsibilities for key stakeholders** in the sanitation financing ecosystem in Ghana.

## Section 5.0

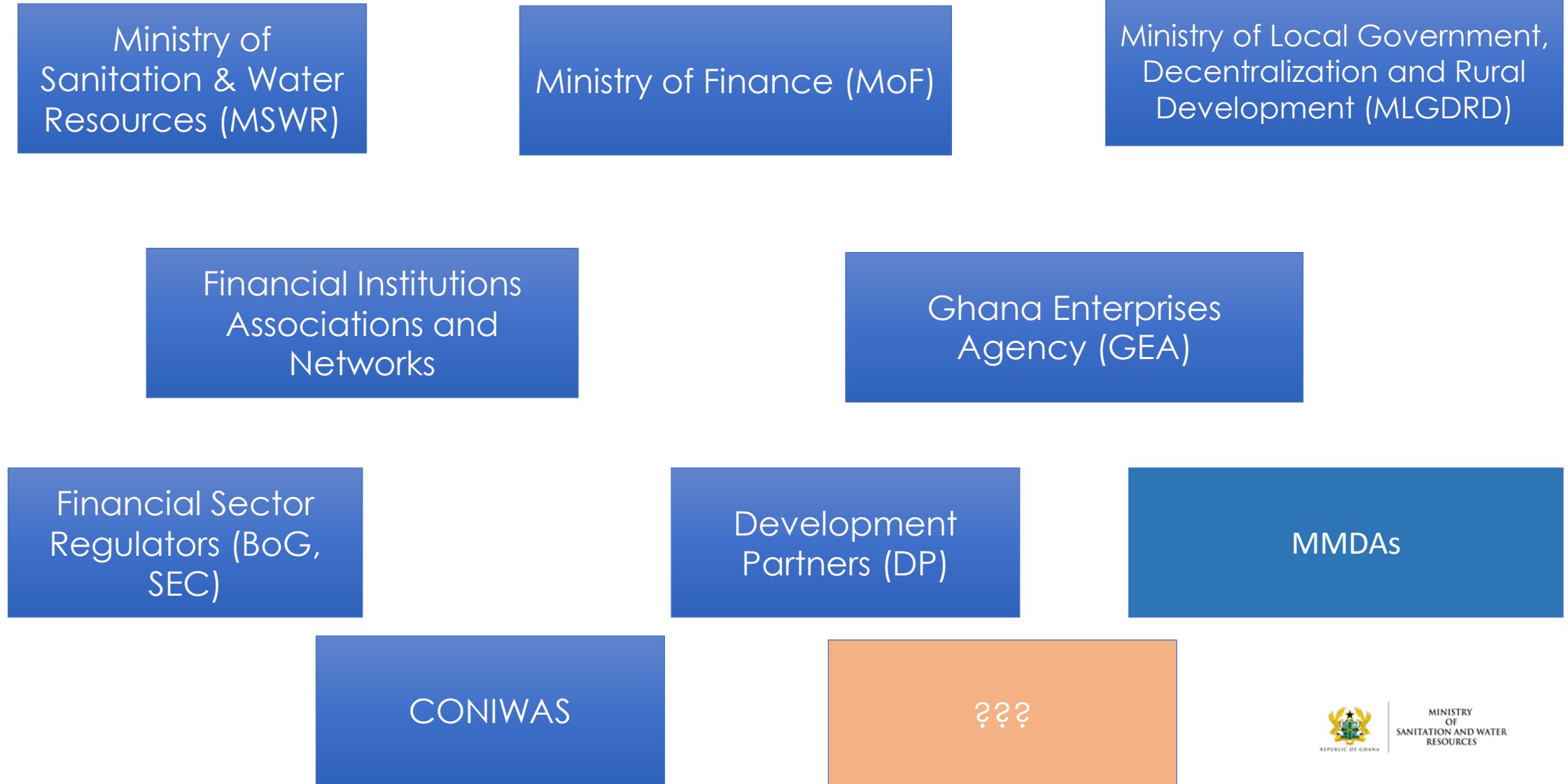
Outlines the **national level structures for coordination of sanitation revolving funds** in Ghana. It further prescribes the ToR for the advisory committee and technical working group.

## Section 6.0

This section outlines the **M&E framework** - It will describe the Key results areas and performance indicators as well as responsibilities for results.



# GOVERNANCE ARRANGEMENTS AT NATIONAL LEVEL- ROLES AND RESPONSIBILITIES



# OPERATIONAL LEVEL ARRANGEMENTS- ROLES AND RESPONSIBILITIES

Fund Managers

Partner Financial  
Institutions

NGOs

Technical Service  
Providers (TSPs)

Ghana Enterprises  
Agency (GEA)

Development Partners  
(DPs)

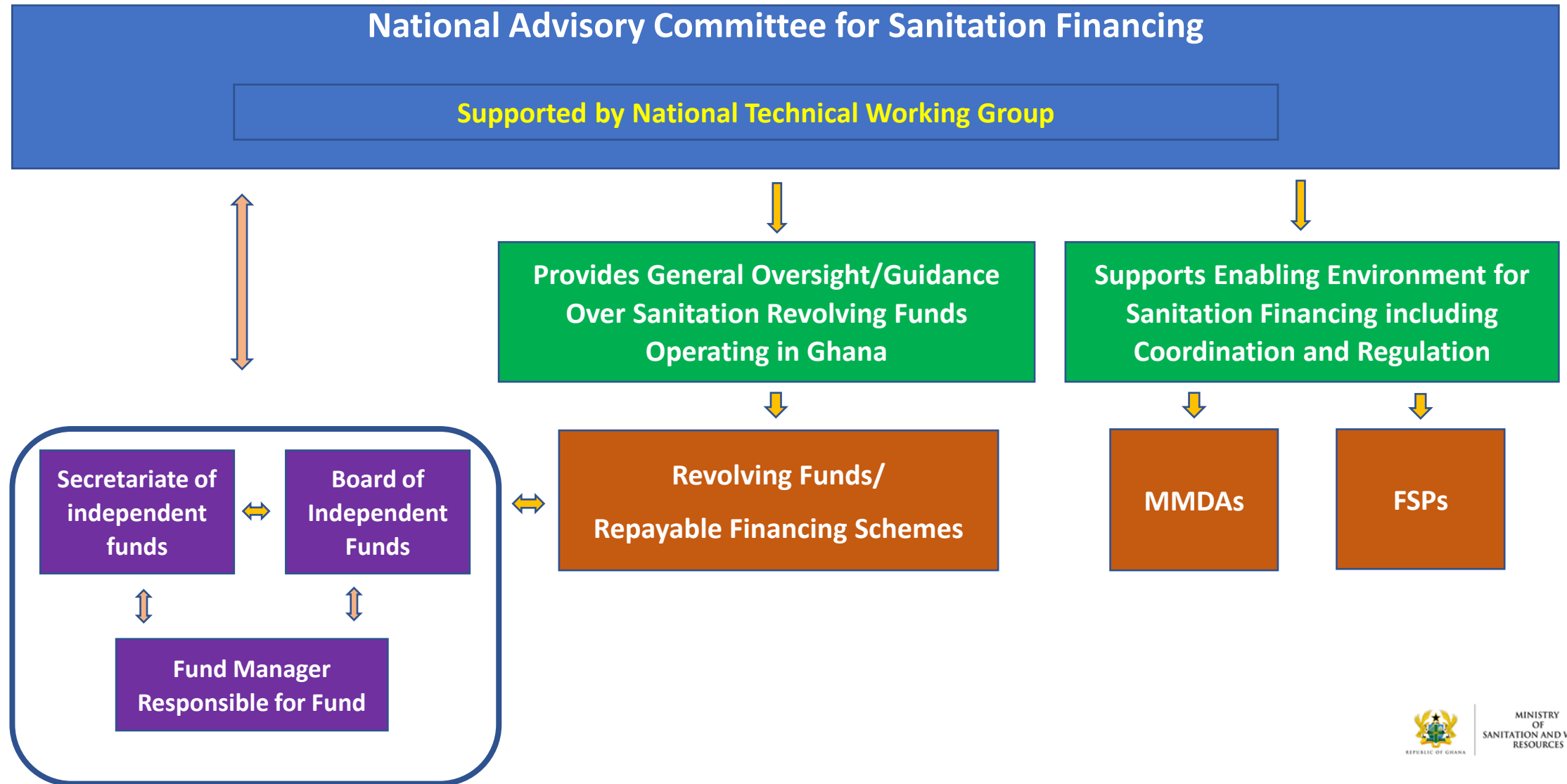
MMDAs

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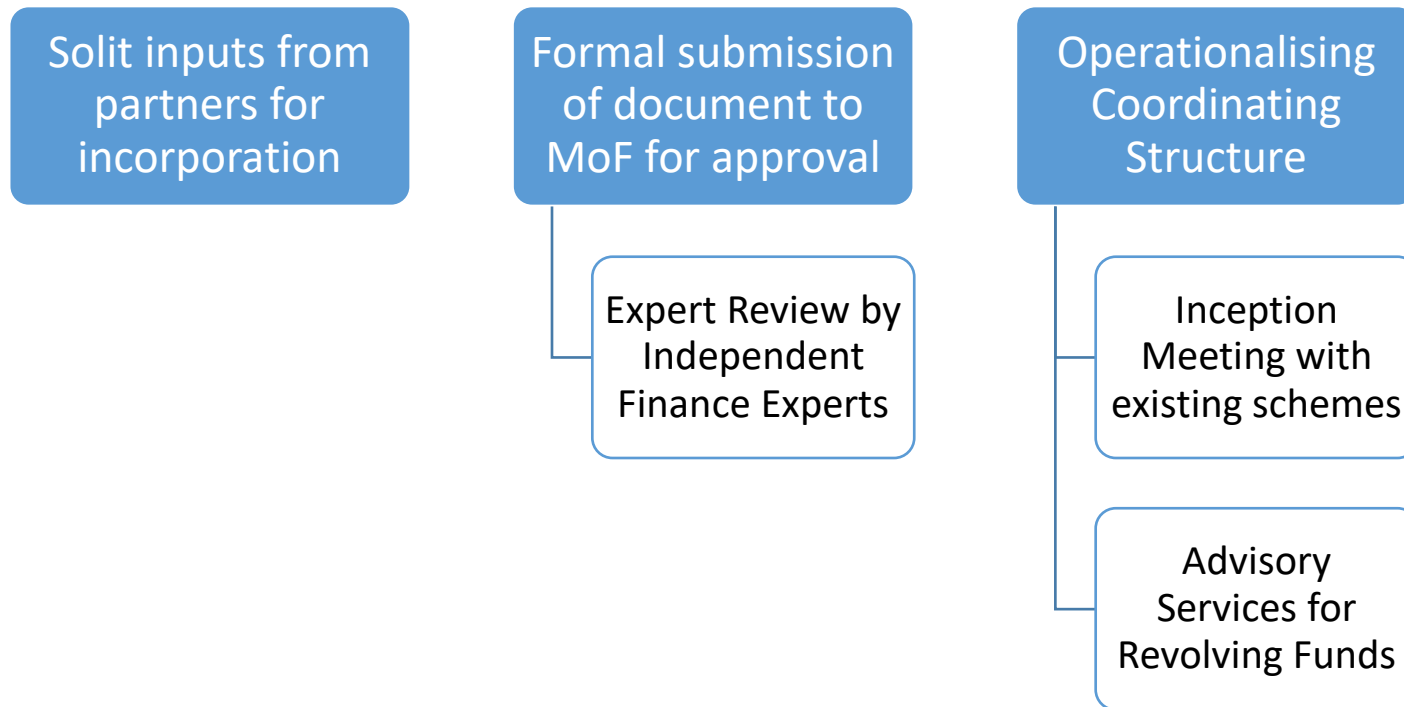
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# FRAMEWORK FOR COORDINATING REPAYABLE FINANCING SCHEMES IN GHANA

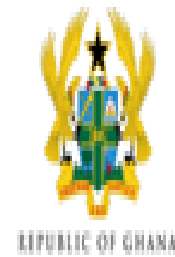


# NEXT STEPS

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