
Joint SDG Fund - 1st Call on SDG Financing

Component 2 Joint Programme Document

A. COVER PAGE

- 1. Fund Name:** Joint SDG Fund
- 2. MPTFO Project Reference Number** *(leave blank / automatically populated in Atlas)*
- 3. Joint programme title** *(80-100 characters max)* *Catalysing investment to rapidly improve sustainable basic sanitation and waste management in Ghana*
- 4. Short title** *(30 characters max)* *Basic Sanitation Fund Phase 2 (BSF II)*
- 5. Country and region** Ghana, West Africa
- 6. Resident Coordinator** Charles Abani, charles.abani@un.org
- 7. RCO Joint Programme focal point** Peter Aidoo, DCO-Economist, peter.aidoo@one.un.org
- 8. Lead agency Joint Programme focal point** Fiachra McAsey, UNICEF, fmcasey@unicef.org
- 9. Government Joint Programme focal point** Marian Kpakpah, Ministry of Planning, marian.kpakpah@mop.gov.gh
- 10. Type of financial intervention:** Guarantees, affordable loans, innovation grants and PPPs
- 11. Short description:** The BSF II JP aims to accelerate access to sustainable basic sanitation, liquid and solid waste management (collection, transportation, recycling and reuse) in Ghana by catalysing additional public and private investments in sustainable basic sanitation and waste management. This will be done in-line with Ghana's recently development solid and liquid waste management strategies. Given Ghana's lower-middle income status, decreasing the reliance of development financing is key national priority and core component of the Government's *Beyond Aid Strategy* (2019). Moreover, the BSF II JP is directly aligned with the agreed United Nations Sustainable Development Partnership (2018-2022) commitments to Result Area 3 "protected and safe environment". Outcome 6 of the UNSDP is specifically focused ensuring communities have access to basic services, and access to "basic sanitation" is profiled a key area of progress. The JP will also help the GoG make progress towards the delivery of the *Water and Sanitation Sector Development Plan* of Ghana, which seeks to deliver equitable and universal access to WASH by 2025 and in-doing so their SDG commitments.
- 12. Keywords:** Urban sanitation, financial inclusion, innovation, blended finance

13. Overview of budget *(based on the detailed budget in the annex)*

Joint SDG Fund contribution	USD6,654,235.00
Co-funding committed X <i>(indicate source)</i>	USD3,911,545.00
Co-funding anticipated X <i>(indicate source)</i>	
TOTAL	USD10,565,780.00
Co-financing X <i>(indicate source)</i>	USD13,400,000.00
Co-financing ratio (1: Total/SDG Fund Contribution)	1 : 26

14. Timeframe:

Start date	End date	Duration (in months)
Q1 2021	Q4 2024	46

15. Gender Equality Marker: 2

16. Participating UN Organizations (PUNO) and Partners:

16.1 PUNO

- Convening agency: UNICEF
- Other PUNO: UNCDF, UNDP

16.2 Partners

- National authorities:
 - Ministry of Sanitation and Water Resources
 - Ministry of Local Government and Rural Development
 - Ministry of Environment Science and Technology
 - Office of the President of Ghana
 - Ministry of Finance
 - Ministry of Planning
 - National Development Planning Commission
- Platforms & Civil society organizations
 - SDGs Implementation Coordination Committee
 - Waste Recovery Platform
 - Ghana National Plastic Action Partnership (NPAP)
 - Civil Society Organizations Platform on SDGs of Ghana
 - Coalition of NGOs in Water and Sanitation - CONIWAS
- Private sector & DFIs:
 - Private Enterprises Federation
 - ARB Apex Bank
 - Rural Community Banks
- International Financial Institutions: World Bank, IFC, IMF, AfDB
- Other partners/ international donors:
 - Embassy of the Kingdom of the Netherlands (EKN)
 - Danish Embassy
 - Governments of Canada
 - UK Foreign, Commonwealth & Development Office
 - USAID
 - Cantor Fitzgerald Pension Fund
 - World Economic Forum
 - Aker Energy
 - Coca Cola Foundation
 - Dow, PepsiCo, Nestlé, Total, Voltic

UN SIGNATURE PAGE

<p>Resident Coordinator</p> <p>Charles Abani UN Resident Coordinator, Ghana</p> <p>Date <i>30/11/2020</i></p> <p>Signature and seal</p>	 
<p>Participating UN Organization (lead/convening)</p> <p>UNICEF Ghana Anne-Claire Dufay UNICEF Representative, Ghana</p> <p>Date <i>30 November 2020</i></p> <p>Signature and seal</p>	 
<p>Participating UN Organization</p> <p>UNCDF Judith Karl Executive Secretary</p> <p>Date <i>30-Nov-2020</i></p> <p>Signature and seal</p>	 
<p>Participating UN Organization</p> <p>UNDP Ghana Silke Hollander Deputy Resident Representative</p> <p>Date <i>30.11.2020</i></p> <p>Signature and stamp</p>	 

GOVERNMENT SIGNATURE PAGE

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National Coordinating Authority

*Ministry of Planning
Ms. Marian Kpakpah*

Date

Signature and seal

Official support letter attached

B. STRATEGIC FRAMEWORK

1. Call for Joint Programmes: SDG Financing (2020) – Component 2

2. Programme Outcome [pre-selected]

- Additional financing leveraged to accelerate SDG achievement (Joint SDG Fund Outcome 2)

3. UNDAF Outcomes: Relevant Cooperation Framework Outcome/s and Output/s: UNSDP 2018-2022 outputs 2.5, 6.1, and 6.4.

Outcomes

- Outcome 1: Additional 160,000 people including women, children and those marginalised have access to improved sanitation through construction of more than 26,000 household toilets
- Outcome 2. Improved national and local systems and capacity in delivering and sustaining market-based sanitation services in urban areas
- Outcome 3. Financial service providers, beyond rural community banks, have developed tailored sanitation loans and are providing these to households
- Outcome 4. Improved MMDAs capacity to plan and access public and private finance for investing in WASH and WM in 3 MMDAs
- Outcome 5. Increased private sector participation and investment in sustainable waste management through access to innovative financing and technology in 3 MMDAs

Outputs

- Output 1.1: Accessible and affordable sanitation loans provided to households
- Output 1.2: Scalable strategies for behaviour change communication and social norms are demonstrated to generate sufficient household and community demand for sanitation services
- Output 1.3: Increased technical capacity of service providers
- Output 1.4: Suitable and scalable business and public private partnership models are developed and strengthened for an enhanced service delivery
- Output 1.5: Increased access to affordable finance
- Output 2.1: Improved national systems to enable all actors to contribute effectively in delivering and sustaining sanitation services in urban areas
- Output 2.2: Enhanced WASH Sector Learning, Knowledge management, dialogue and advocacy
- Output 3.1: Selected FSPs, conduct due diligence and identify financial instruments to be deployed
- Output 3.2: Supported financial service providers (FSPs) to develop and test financial services (integrated with financial literacy) for sanitation and waste management solutions
- Output 4.1 Strengthened MMDAs capacities to plan risk informed, participatory and gender-sensitive investments in WASH and WM
- Output 4.2 Resilient municipal public and public-private investments in WASH and WM are realized
- Output 4.3 A scalable performance-based financing system to channel various sources of public and private finance for WASH and WM investments is deployed
- Output 5.1 Innovative and sustainable solutions adopted to improve waste management in 3 MMDAs

4. SDG Targets directly addressed by the Joint Programme

4.1 List of goals and targets

- SDG 6: Ensure availability and sustainable management of water and sanitation for all.
- Target 6.2 By 2030, achieve access to adequate and equitable sanitation and hygiene for all and end open defecation, paying special attention to the needs of women and girls and those in vulnerable situations.

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- Target 6.a: By 2030, expand international cooperation and capacity-building support to developing countries in water- and sanitation-related activities and programs, including water harvesting, desalination, water efficiency, wastewater treatment, recycling and reuse technologies.
 - Target 6.b Support and strengthen the participation of local communities in improving water and sanitation management.
 - SDG 11: Make cities and human settlements inclusive, safe, resilient and sustainable.
 - Target 11.6: By 2030, reduce the adverse per capita environmental impact of cities, including by paying special attention to air quality and municipal and other waste management.

4.2 Expected SDG impact:

This joint proposal seeks to make a transformational and long-term impact on the policies and mechanisms of sanitation financing in Ghana. Critically the JP addresses sanitation financing challenges across the entire sanitation value chain tackling known constraints at household, community and meso levels. It seeks to embed proven approaches and mechanisms for long-term financial support which addresses a fundamental and long-term sanitation, environmental and public health crisis in the country.

5. Relevant objective(s) from the national SDG framework

The Agenda 2030 and the SDGs have been mainstreamed by Government into the national medium-term development plan as well as district development plans, notably:

- Economic Development (SDGs 2, 8, 9, 13, 16, 17);
- Social Development (SDGs 1, 2, 3, 4, 5, 6, 10);
- Environmental, Infrastructure and Human Settlement (SDGs 6, 7, 9, 11, 12, 13, 14, 15);
- Governance, Corruption and Public Accountability (SDGs 8, 16) and
- International Affairs (SDGs 16, 17)

The proposal directly contributes to UNSDP Result Area 3, 'Protected and Safe Environment'; The Water and sanitation Sector Development Plan of Ghana, equitable and universal access to WASH by 2025; Ghana Beyond AID Strategy 2019.

6. Trans-boundary and/or regional issues *n/a*

C. JOINT PROGRAMME DESCRIPTION

1. Baseline and situation analysis

1.1 Problem statement

Improving environmental sanitation in urban areas of Ghana is a major public health challenge and a key Government of Ghana (GoG) priority. Across the country, just 25% of the urban population access the minimum SDG requirement of a 'basic'¹ sanitation facility, and 80% of households improperly dispose of their waste, including plastics. This results in extremely unsanitary urban environments, where environmental and public health risks (including flooding, groundwater contamination, cholera, diarrhoea, and typhoid²) are widespread and the impacts of which disproportionately impact low-income and vulnerable households living within or on the fringes of city or town centres. Basic sanitation access is lowest among low-income households where there is an over-reliance on unhygienic public toilets and where a large number of households practice open defecation. Both of these practices compromise, health, well-being and dignity and present safety risks – particularly for women and girls. The Basic Sanitation Data indicates that there are gender differences in access to household finance, although the reasons for this are not fully understood. While traditional gender norms may play a part in household decision making around sanitation and determine who accesses finance on behalf of a household, female-headed households may be faced with specific administrative or socio-cultural barriers that need to be researched and addressed.

The GoG is committed to realising the President's vision of making Ghana's cities the 'Cleanest in Africa' and to deliver on its SDG commitments. The creation of the Ministry of Sanitation and Water Resources (MSWR) in 2017 is a key signal marker of the government's commitment to addressing sanitation challenges; similarly, Ghana became the first African nation to join the Global Plastic Action Partnership, which is committed to drastically reducing plastic waste in waterways and oceans.

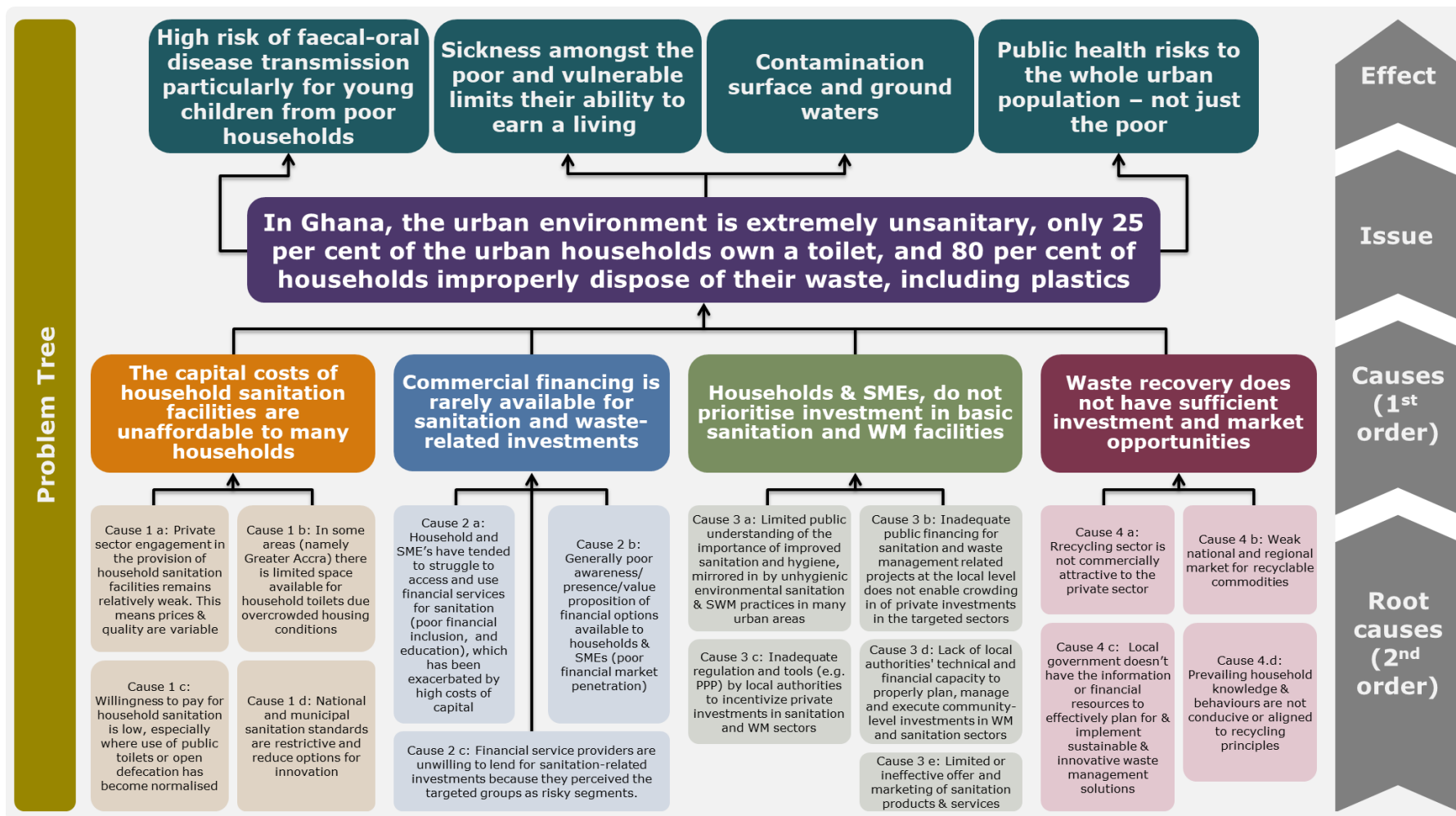
Despite national-level commitments, inadequate financing for sanitation and waste management remains a critical barrier to SDG progress at all levels. In particular, there are substantial financing needs within the sanitation and waste management sector that are systematically underprovided for by commercial, public, and household investments. In the sanitation sector, risk-return considerations and structural issues related to service demand and profitability often undermine commercial investment. This results in a market structure that continues to be dominated by small-scale, informal, and often unsustainable businesses. Public and large-scale development bank investments in household sanitation exist to a certain level but are mostly subsidy-led and therefore unaffordable to scale in a way that can keep pace with basic sanitation needs in Ghana. Finally, household investments in basic sanitation are well below required levels, which both constrains immediate progress and limits opportunities for market engagement for other private actors. Mobilising household finance is a key issue that has its roots in demand-side challenges (e.g. willingness and ability of households to pay), as well as supply-side market challenges (e.g. the availability of affordable and desirable sanitation products and services). A detailed assessment of the first- and second-order causes of these financing challenges is presented in Figure 1 below.

This *Basic Sanitation Fund Phase 2* (BSF II) Joint Proposal recognises that sustainable financing solutions to the sanitation and waste management challenge in Ghana can only be achieved through an integrated multi-pronged approach that maximises the appropriate use of commercial financing, mobilises latent household financing, helps strengthen the effectiveness of multilateral development bank (MDB), development finance institution, and GoG sector investments, and creates an enabling environment of market opportunities for public and private sector actors.

¹ The Joint Monitoring Program (JMP) for Water Supply and Sanitation defines "basic sanitation" as the use of improved sanitation facilities that are not shared with other households. Improved sanitation facilities include a flush or pour flush toilet connected to a pit, septic tank, or sewer, as well as traditional pit latrines with a slab.

² Ghana has experienced intermittent cholera outbreaks since the 1980s, and these have become increasingly regular in recent years as urbanisation gathers pace. The most recent large outbreak occurred between June 2014 and January 2015, where over 28,000 cases were reported, resulting in 243 deaths.

Figure 1: Diagnosis: problem tree mapping the first order and root causes of under-investment in sanitation in Ghana



1.2 Related interventions

The design and structure of the BSF II Joint Programme (JP) has been shaped by several related sanitation and waste management initiatives in urban Ghana, including those implemented by UNICEF, UNDP, UNCDF, the World Bank, and the African Development Bank (AfDB). An outline of these key interventions and lessons learnt is given below.

BSF I provided a successful proof-of-concept on how to provide affordable finance for sanitation-related investments to small businesses and households. BSF I also emphasises the benefit of integrating demand- and supply-side interventions. The knowledge and experience from implementing BSF I has laid the foundation of what forms the 'core stream' of the BSF II JP (outlined in sections 2.1 and 2.2):

- The BSF model was launched in December 2018 in collaboration with MSWR and three urban Metropolitan Municipal and District Assemblies (MMDAs) – Ashaiman, Tamale, and Ho. UNICEF, working in partnership with ARB Apex Bank (as a fund manager) and a well-established locally based network of rural community banks (RCBs), established an innovative financial approach that transformed seed financing of US\$ 500,000 provided by the Embassy of the Kingdom of the Netherlands (EKN) into accessible low-interest loans for households and small businesses through a revolving fund mechanism. BSF I worked with RCBs on the basis of an agreed framework that determines lending terms, repayment structures, and risk sharing. The return of the seed funding is guaranteed by ARB Apex Bank, with defaulting risks borne by both Apex and RCBs as per the framework agreement. The design of BSF I was informed by the prior EKN-funded **Possible to Profitable (P2P)** project, which sought to provide subsidised sanitation loans through microfinance institutes but was unable to agree lending conditions with them that would enable household access to these loans.
- Over 330 household loans and 11 business loans were disbursed in the first half of 2019 as the fund was launched. Participating businesses have been able to take advantage of parallel demand-creation activities to rapidly build up their pipeline of work. Household repayment rates have varied between the RCBs providing the loans. Across-cutting constraint were initial delays in fund dispersion which reduced the tenor of the loans available to households, the loan tenor and lending conditions were refined through project implementation. Key lessons learnt from BSF I and how these have fed into the design of BSF II are discussed in section 2.2.

The World Bank's Greater Accra Metropolitan Area Sanitation and Water (GAMA) programme deploys a subsidy-led approach to improve access to basic sanitation. As part of this programme, households receive a 70% subsidy toward the capital costs of basic sanitation facilities adapted to suit high-density housing and areas with a high water table. The subsidy has been used to substantially increase household demand and access to basic sanitation, but the per household cost of the subsidy (up to US\$ 600) is too expensive for this to be a scalable or self-sustaining finance solution. This is a key reason why alternative financing approaches – including integrated targeted activities on both the demand and supply sides – are required to drive progress. Similarly, the AfDB-funded *Greater Accra Sustainable Sanitation and Livelihoods Improvement Project* is also adopting a subsidy-led approach in selected MMDAs in the Greater Accra region, but again this does not address long-term sector financing challenges. Over the last six months, the BSF II JP team has been engaging with the World Bank on complementary ways for the World Bank to use the BSF fund mechanism to improve the effectiveness and impact of its own programme areas, as well as providing financial support to expand into new urban areas. These are discussed in more detail in section 3.2

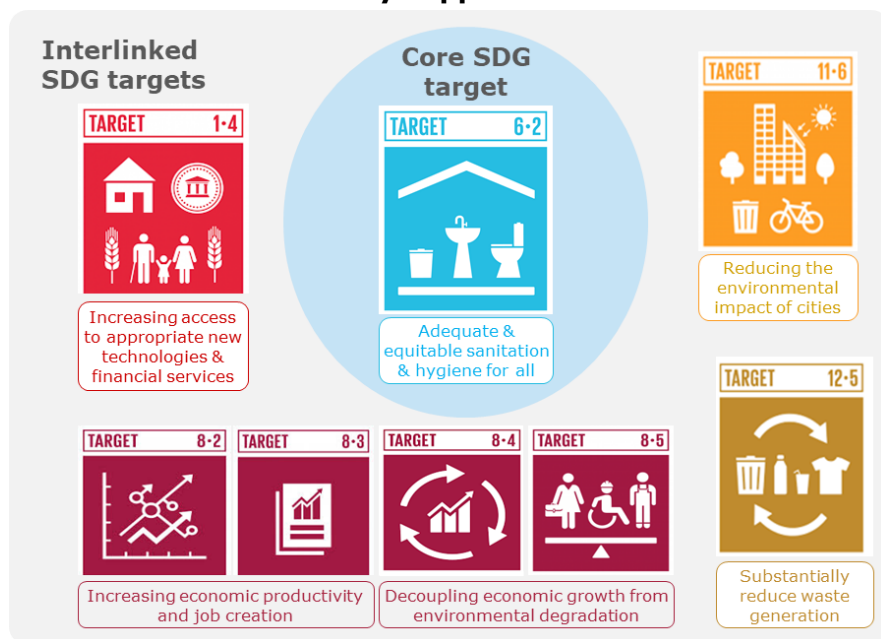
UNDP, through its existing work on the Waste Recovery Platform (WRIC) in Ghana, has directly supported SMEs in testing/scaling innovative solutions for waste recovery, mobilising US\$ 600,000 in public and private financing. This approach directly informs the design of workstream 3 of this JP.

UNCDF has deployed the Local Climate Adaptive Living Facility (LoCAL) in Ghana, which uses performance-based climate resilience grants, technical assistance (TA), and capacity building to ensure climate change adaptation is mainstreamed into local government's plans and budgets and adaptation investments realised at the local level. LoCAL is an internationally recognised country-based mechanism to channel (development) finance to local government authorities in developing countries. It is systemic and scalable, as it uses government systems rather than project or parallel approaches to channel resources to the local level, it is flexible and sustainable, as it is tailored to national circumstances and contextualised

for local responses in strategic development sectors, and it is standardised, in its design, quality assurance, monitoring, and reporting. To date, LoCAL is active in more than 20 countries across Africa and Asia. More than 1,200 local investments were financed since 2014 through the performance-based financing mechanism, improving community resilience for more than 11 million people. In Ghana, LoCAL has been implemented in nine MMDAs since inception. This approach directly informs the design of workstream 4 of this JP.

1.3 SDGs and targets

The BSF II JP will directly support the GoG’s commitment to achieve **SDG 6** (‘clean water and sanitation for all’), paying special attention to the needs of women and girls and those in vulnerable situations.



As illustrated in the diagram to the left, in directly addressing SDG targets 6.2 and 6.3 BSF II will also support progress toward several interlinked SDG targets related to (i) poverty reduction through increased financial inclusion (target 1.4), (ii) sustained and inclusive economic growth focused on job creation, especially in SMEs working in social sectors, creating jobs for skilled and un-skilled labours in the sanitation markets (targets 8.2–8.5), and (iii) reducing the environmental impact associated with urbanisation through the safer management of solid and liquid waste (targets 11.6 and 12.5).

The scaling-up and expanded scope of BSF II will ensure increased investments in sanitation and waste management, directly improving access to safe sanitation and waste recycling services (SDG targets 6.2 and 6.3), as well as backing initiatives to support waste reduction. The JP will contribute toward increasing economic productivity (SDGs 8.2–8.4), by increasing recycling and waste reuse through strengthening the capacity of MMDAs and SMEs working in these areas (6.3) and will indirectly work toward reducing waste generation and improving the circular economy (12.5), which feeds into the overall objective of decoupling economic growth from further environmental degradation (8.4). Overall, as a population group gains greater access to affordable basic services, economic growth can happen without creating further environmental degradation (8.4), which means the impact of cities on the environment can be mitigated (11.6).

To measure the progress of BSF II, the PUNOs will jointly design a monitoring framework for MMDAs and Financial Service Providers (FSPs) to report against SDG targets. This will build on the existing learning and reporting mechanisms in the BSF-I pilot, structured around the capacity of RCBs and Municipal Resource Persons (MRPs) to collate loan data and report it to the Fund Manager and JP Management Team. Lessons for improvements to the current BSF monitoring and quality assurance systems for upscale have been collated for adaptive management purposes. For this JP, a monitoring framework will include key performance indicators (KPIs) aligned with each of the SDG targets it seeks to impact. The JP will also support MMDAs to strengthen their monitoring methods and capacity, by conducting a capacity assessment and developing a clear set of indicators, some of which are proposed below:³

Relevant SDG targets BSF II JP	Relevant indicators	Measurement
Target 6.2: Adequate and equitable sanitation and hygiene	6.2.1: % of population with safe sanitation, including handwashing	~ from baseline* accessing 'basic sanitation' in target MMDAs, routine reporting of toilet constructed per MMDA. At baseline 38% of households in target

³ SDSN Indicators and Monitoring Framework: <https://indicators.report/indicators/>

Relevant SDG targets BSF II JP	Relevant indicators	Measurement
		MMDAs have access to basic sanitation – full details of market assessment in Annex 7
Target 6.3: Substantially increasing recycling and waste reuse		Estimated ~ from baseline of solid waste collection and recovery through monitoring of solid waste management (SWM) businesses financial and operational performance.
Target 11.6: Reducing the environmental impact of cities	11.6: % of solid waste regularly collected and well managed in a city	
Target 12.5: Substantially reducing waste generation through the 3Rs	New: % of waste recovered, recycled and re-used	
Target 8.4: Decoupling economic growth from environmental degradation		
Target 8.2, 8.3, 8.5: Increasing economic productivity and job creation	New: Number of jobs created in SWM and sanitation	Periodic reporting of jobs created by sanitation and waste management businesses supported
Target 1.4: Increasing access to appropriate new technologies and financial services	New: Number of people accessing loans and improved toilets and/or waste collection services New: % of loans provided to vulnerable or female-headed households New: % of sanitation loans received by businesses with females as heads or in managerial positions New: % of loans recovered	Routine reporting of RCBs and FSPs engaged in the programme on loan dispersion and recovery

* Baseline data on sanitation access, waste generated and re-used was collected through a rapid market assessment conducted across the eight target MMDAs, shown in Annex 7.

2. Programme strategy

2.1 Theory of change

The logic of the BSF II JP is founded on a robust evidence base and recent implementation experience. Specifically, the programme design has been informed by UNICEF’s implementation know-how and learning from Phase 1 of implementing the BSF (see Box 1), UNDP’s current work on supporting the financial sustainability of waste recovery SMEs in Ghana, and UNCDF’s long experience in supporting financial service providers to work with higher-risk investments and user groups as well as in local development finance, promoting transformative impact financing approaches to promote service delivery, infrastructure investment, and local economic development. The knowledge and learning gained from these prior interventions have informed the BSF Theory of Change (ToC) and have groundtruthed the validity of many of the causal pathways drawn between activities and intermediate and longer-term outcomes proposed (see ToC schematic at the end of this section). In addition, the expectation is that the integration of PUNO activities and expertise, combined with regularised cycles of PUNO monitoring and feedback throughout programme implementation, will enable ongoing learning and adaptation between PUNOs and across workstreams of *BSF II* implementation to be more than the sum of its parts, delivering SDG outcomes well beyond what would be achieved by PUNOs acting independently.

Box 1: Applying the lessons and experience of implementing Phase 1 of the BSF

UNICEF has been implementing Phase 1 as part of their broader five-year Ghana Urban Sanitation Programme. During this period, strong partnership relationships have been established with Apex Bank (fund manager) and a network of local banks that will be key to the scale-up of the BSF. Agreements are in place for Apex to continue to play this fund manager role as part of expanded Phase 2 activities. A social and financial impact assessment of Phase 1 was conducted by an independent international consultancy in mid-to-late 2020 to provide recommendations for strengthening the operational structure and product design.

As indicated in section 1.1 and particularly Figure 1, there are several critical demand and supply constraints undermining the financing of sanitation and waste management services in Ghana. On the supply side, these factors fall into two broad categories: (i) limited perceived market opportunities for sanitation and waste management service providers; and (ii) commercial finance is rarely available for sanitation waste management investments as there is a limited appetite for sanitation lending and a high

risk perceived by financial providers, especially when targeting lower-income/higher-risk clients. On the demand side, access to affordable and appropriate basic sanitation technologies is a major constraint, as are other socio-economic factors such as limited willingness to pay, high cost of capital on loans, acceptance of unsanitary behaviours, and a limited public understanding of the importance of improved sanitation behaviours. Other constraints that may particularly impact on women include issues of land ownership, administrative burdens, and the limited influence of women over household decision making and prioritisation of spend.

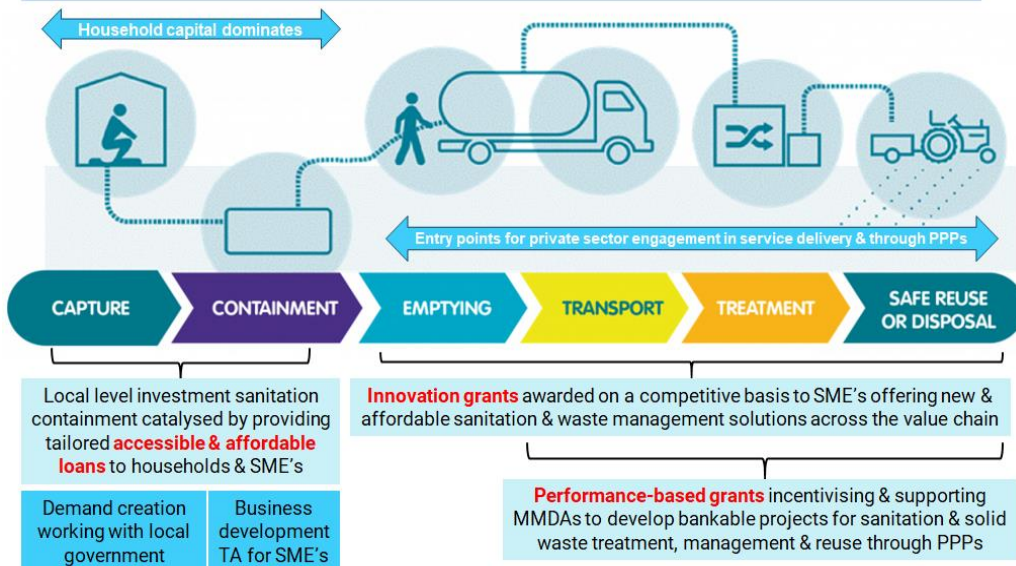
There are also broader meso-level factors that can enable or constrain sanitation market opportunities. As an example, most MMDAs have strict by-laws requiring households to have a private sanitation facility but these are rarely enforced. During the implementation of BSF I, UNICEF worked with local government leaders in three MMDAs to ensure that the implementation of demand-creation and marketing activities at community level was well sequenced with a MMDA-led media campaign about the strengthening of municipal enforcement on sanitation. These coordinated actions led to a rapid increase in toilet demand and therefore construction, including those households accessing a loan as well as higher-income households who cover the entire facility costs without support.

The multifaceted nature of the challenges faced means that an integrated and systemic response is required to strengthen all streams of sanitation financing to deliver the transformative impact required. With this in mind, the PUNOs, in partnership with the GoG, have developed the BSF II JP to holistically address these constraints in a way that will strengthen access to finance for SMEs and households in a sustainable manner, including female-headed businesses and households, while also shaping institutional and market arrangements that can crowd-in additional financing and support inclusive growth. This is in line with the Addis Ababa Action Agenda principles on financing sustainable development.

The second phase of the BSF differs from Phase 1 in several important ways:

- i. **Addressing sanitation financing issues across the entire sanitation value chain:** SDG target 6.2 calls for the delivery of basic sanitation for all and also for the *progressive realisation of safely managed* sanitation right across the value chain, from waste generation to treatment, reuse, and disposal. This is in recognition of the fact that, even if faecal or solid waste is contained safely at source, it needs to be managed safely once pits, septic tanks, or waste transfer stations are full to ensure that the full environmental and public health benefits are realised. Importantly, whereas BSF I was focused on mobilising finance for household containment only through a single financial mechanism, BSF II brings together several financing mechanisms under a single JP to mobilise the funding and financing of sanitation across all stages of the value chain as part of a systemic approach.

A set of complementary interventions designed to catalyse public and private investments in the entire sanitation and waste management system, supporting the safe management of waste from generation to disposal / reuse



This includes innovation grants to nurture increased private sector engagement and investment in sanitation and waste management across the value chain and performance-based grants (PBGs) to incentivise and support local government agencies (i.e. MMDAs) to develop commercially attractive investment opportunities and partnership models to attract private capital investments to ensure safe transport, treatment, and reuse and disposal of faecal and solid waste.

- ii. **Increased geographic scope:** In addition to the

increased technical scope, under this JP this BSF will expand its geographical scope of operations from three MMDAs (currently) to eight MMDAs with SDG funding. These represent some of the larger urban MMDAs in Ghana, which combined have a population of just over 1.5 million people, around 600,000 of which do not have access to a basic sanitation service. A full overview baseline data of target MMDAs is presented in Annex 7 – BSF II market assessment.

- iii. **Building from the lessons learnt under BSF I:** Although the existing BSF modality has been largely successful at disbursing household and SME loans (341 loans totalling US\$ 215,000 with a repayment rate of just over 70%), there are several important lessons to be learnt in the scale-up of the approach that have been informed by a *recent social and financial impact assessment* conducted by an independent international consultancy: 1) speed up the efficiency of application processing – delays in processing led to a significant proportion of interested applicants dropping out, something that has already been addressed as part of BSF I through the agreement of standardised streamlined processes; 2) improve the targeting of viable customers and the use of digital solutions – specific tools to strengthen these mechanisms will be developed and targeted on a smaller scale by innovative interventions led by UNCDF before roll-out; 3) integrated demand creation with legal enforcement – this was successfully done in two MMDAs in BSF I; 4) enlarge the financing instruments available to increase the risk-sharing mechanisms from the partners financial institutions; and 5) better integrate mutual savings and loans associations into the model to resolve potential issues around guarantors.

In line with the above schematic the JP consists of four self-reinforcing workstream which come together to deliver the overarching programme ToC. The key pathways of change associated with these workstreams are outlined below, but more details on their financial structure are provided in section 2.2 further below. The activities within these workstreams are self-reinforcing and come together to deliver the overarching programme ToC.

- **At the household and community level**, UNICEF working in close collaboration with local MMDA partners will ensure that sanitation demand-creation activities are gender responsive and well targeted to underserved communities and well integrated with broader MMDA activities (e.g. the strengthening of targeted enforcement of sanitation by-laws as mentioned above or through regularised targeted community engagement). A key part of the community-level engagement will be the proactive promotion of solutions for households, such as awareness raising of financing available through BSF mechanisms and facilitating access to sanitation businesses. Financial orientation sessions held with women will raise awareness on the impact of sanitation on health and economic well-being, the importance of owning and using a safely managed sanitation facility at home, and how to access financing and/or advocate with other family members to support the construction of the household toilet financially. Separate sessions will be held with men to raise awareness of the impact of sanitation on health and economic well-being, the importance of owning and using a safely managed sanitation facility at home, and how to access financing to improve the family toilet. Specifically, BSF II will seek to target progress in female-headed households with activities that will include the formation of community savings groups for sanitation specifically targeting women.

Box 2: Strengthening women’s participation in household decisions on sanitation. At the household and community level, UNICEF interventions will include: a) focus group discussions with female-headed householders to identify and respond to administrative or socio-cultural barriers that may limit access to sanitation financing; b) sensitisation of male and female groups on the need to ensure that both female and male household members participate in discussions and decisions on sanitation investments and choice of toilet; and c) focus group discussions on toilet types and gender consideration in choosing a household toilet.

- **At the level of SMEs and businesses**, TA and business development support provided by UNICEF and UNDP, alongside loans provided by RCBs and FSPs and targeted innovation incentives from UNDP, will improve the private sector’s capability to delivery affordable sanitation and waste management services, including appropriate basic sanitation technologies, and innovative waste recovery services. A baseline market assessment of existing SMEs in the new BSF II MMDAs found extremely limited specialised private sector capabilities available locally and predominantly male led/managed SMEs. Identifying, engaging, and training sanitation providers, including women, is necessary to ensure supply capabilities are developed to meet increased household demand through the household-level interventions. This model has been shown to work effectively as part of the implementation of BSF I in Ho, Tamale, and Ashaiman. Similarly, in the intermediate term the support and nurturing of innovative sanitation and waste management providers

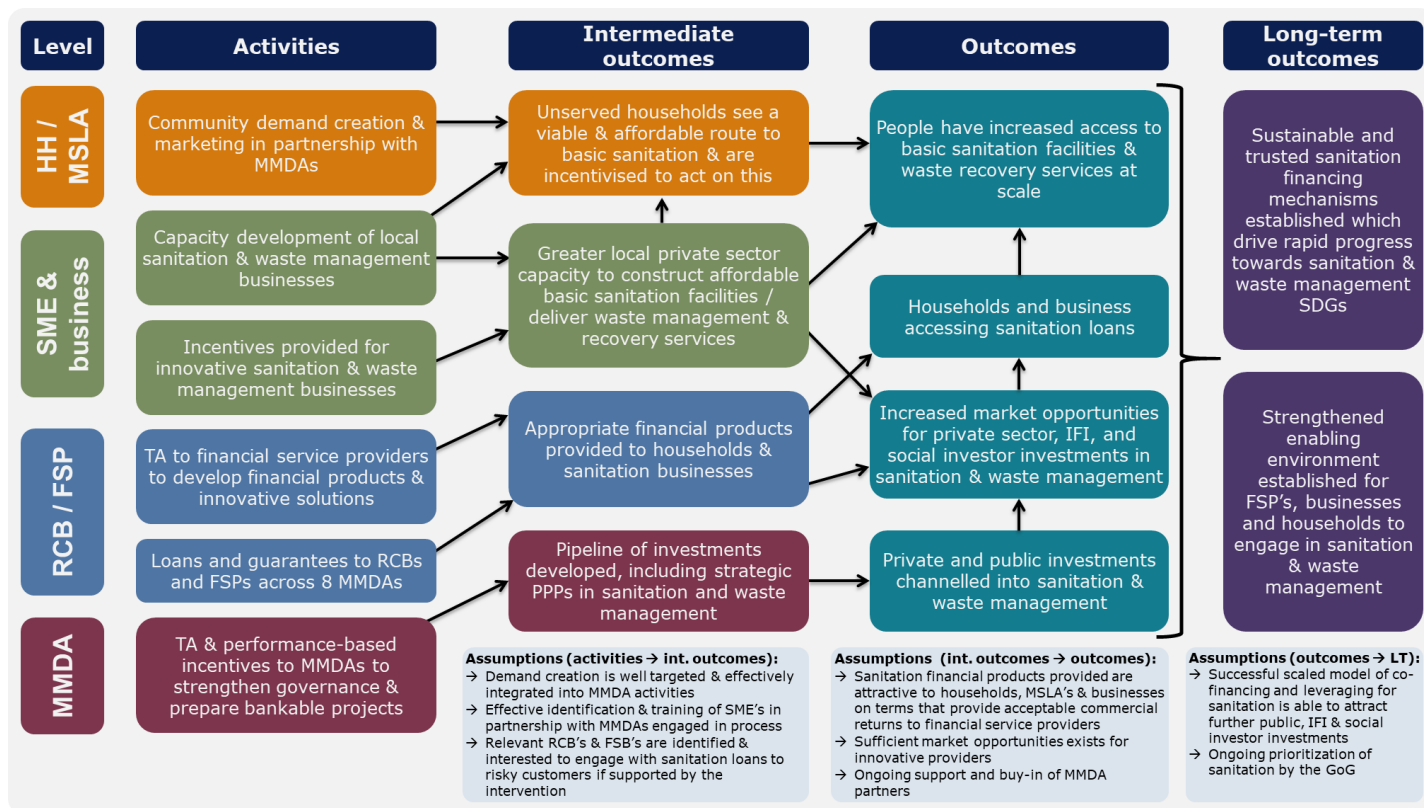
toward financial sustainability will in and of itself present new market opportunities for private sector investment and social investments, as has already been demonstrated through UNDP's work on the Ghana Waste Recovery Platform initiative. Economic empowerment opportunities, especially for women, will also be expanded.

- **At the level of financial service providers**, UNCDF – using its existing investment mandate and infrastructure to manage financial instruments – will be deploying TA to help attract additional and innovative providers to the BSF portfolio of investees and incentivising them deliver sanitation and waste management financial products tailored to household needs through a mix of instruments (financing mechanisms and TA focused on human-centric design approaches). Specifically, the provision of financing instruments (e.g. loan portfolio guarantees and grants to develop financial innovative solutions) aims at leveraging private capital from the local financial ecosystem and de-risking the initial investment of the providers in serving this sector in a sustainable manner. Such schemes will incentivise those players that did not previously serve the market as they deemed it too risky. The TA provided to FSPs will ensure they are innovating and not transferring their own inefficiencies to the client. UNCDF's work with these FSPs is styled as '2. Innovation financing stream' of this JP, which will complement and strengthen the scale-up of '1. Core financing stream' – referred to further below and in outlined in detail in section 2.2.

In parallel to financial product innovation for specific FSPs, the scale-up of the 'core stream' of the BSF will ensure that locally based RCBs in target MMDAs work with local authorities, UNICEF's implementing partners, and service providers to swiftly 'close the loop' once households and businesses express interest in a BSF loan, including an active referral system. In the intermediate term the provision of customer-centric and gender-responsive loan services will lead to increased household access to toilets – directly when the loan is provided to the household and indirectly when the loan supports the enhancement of sanitation and waste management businesses.

To assess how and the extent to which female-headed households or businesses may be disadvantaged in terms of accessing finance, information dissemination, loan criteria, and application processes will be reviewed. In the longer term, activities will focus on proving the business case for FSPs and at crowding in additional actors. The demonstration effect of the 'core' and 'innovative' stream of the BSF is expected to lead to further interest from international financing institutions (IFIs) and the GoG in supporting the expansion of the fund – building upon the interest already generated during BSF I and the design of BSF II. Overall, the leveraging of private finance and the mobilisation of household finance means that limited development financing and public funding can be better channelled to the extremely vulnerable, or to required sanitation investments beyond containment.

- **At the level of MMDAs**, UNCDF will provide dedicated TA and performance incentives (in the form of PBGs topping up regular budget allocations from central to sub-national governments through inter-governmental transfers) to increase municipal fiscal space and enhance the capacities of local government actors to plan, implement, and monitor strategic waste management and Water, Sanitation and Hygiene (WASH)-related public and public-private investments, including through public-private partnerships (PPPs) (blended finance), in a gender- and risk-informed manner. PBGs are to be used against a set of minimum conditions, performance measures, and a menu of eligible investments, which ensure programming and verification of expenditures at the local level while offering strong incentives for performance improvements in enhanced environmental sanitation. UNCDF will also provide support to MMDAs in identifying and structuring bankable investment projects in WASH and waste management across the service delivery chain, which will originate from local planning processes and qualify for attracting private finance. It is expected that this approach will catalyse increased public and private investments in the targeted sectors, alleviating the environmental and public health impact of local environmental sanitation.



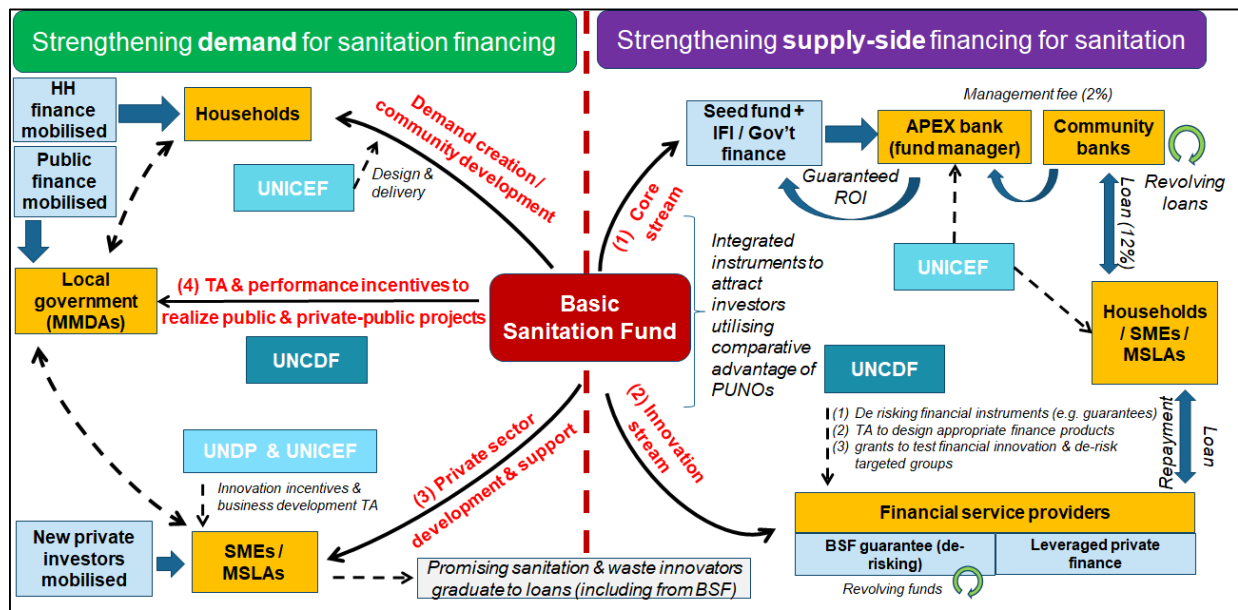
2.2. Proposed intervention

Financing objectives: The BSF II JP has five key sector financing objectives that are embedded across four interrelated workstreams (presented in the table below). Taken together, the JP seeks to maximise to the extent possible the financial contribution from public, private, and household sources as part of an integrated approach to meet the substantial financing requirements of meeting SDG targets 6.2 and 6.3.

Five key sector financing objectives of the BSF II JP	
1	Mobilise large-scale <i>household capital investment</i> in affordable basic sanitation services
2	Leverage 2x domestic <i>private sector finance</i> through the provision of partial loan guarantees (blended finance)
3	Catalyse private sector and development <i>co-financing</i> of promising service providers and innovators
4	Leverage public and private financing, working with MMDAs to develop public and public-private investment pipelines in the WASH and waste management sectors
5	Establish an attractive low-risk mechanism for parallel <i>sanitation co-financing</i> of basic sanitation and waste management from IFIs, the GoG, and social investors

Intervention structure and financing flows

Through its four workstreams, the BSF II JP is designed to consider the overall system and barriers to accessing quality and reliable services, looking both at the demand and supply side and putting the focus on addressing the root causes of the lack of access to these services, i.e. unaffordability, access to finance, capacity of private suppliers, PPPs, and regulation. As outlined in ToC section above, the BSF II JP is addressing financing constraints rights across the sanitation value chain to improve the management of faecal and solid waste right from generation to treatment, disposal or reuse. The overall financial structure of the four workstreams are brought together in the diagram below. Further below the specific structure and financial flow for each workstream is elaborated in more detail.



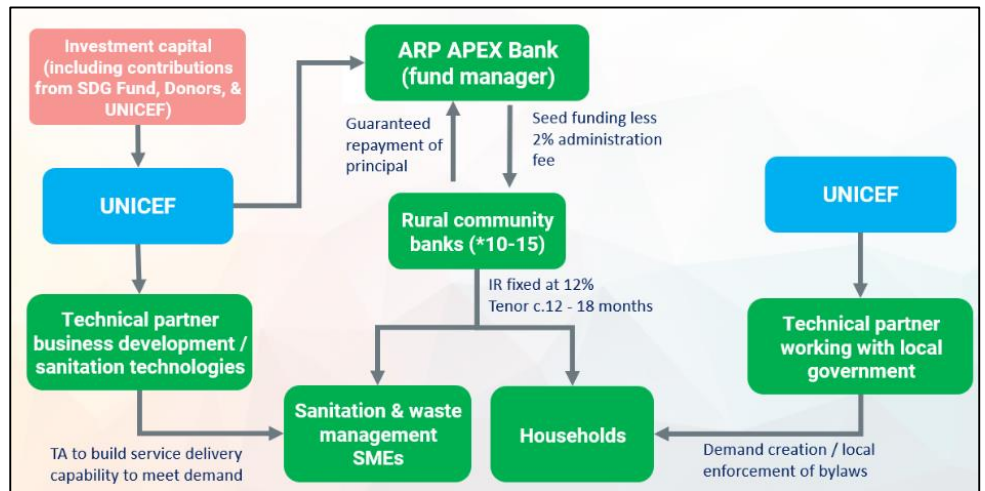
1. Core financing stream – this stream refers to scale-up of the existing BSF I financing modality to the new MMDAs. Detailed information of the structure, processes, and agreements underpinning the existing BSF I are provided in Annex 6, and will remain largely unchanged. However, the overall approach to core stream implementation will be strengthened by the lessons learnt from Phase 1 implementation, as well as the learning and insights provided by the ‘2. Innovative financing workstream’, both of which have been described in section 2.1.

The core stream builds upon already established processes and mechanisms that have proved successful at providing affordable and flexible sanitation loans to SMEs and households through a revolving fund. The revolving fund is managed by ARB Apex Bank, with the loans provided directly by a range of RCBs with a local presence in MMDAs. Under this stream, the BSF financing mechanism is complemented by business development and technical training to sanitation SMEs as well as demand-creation and marketing activities at the household and community levels.

In the first instance, financing from the SDG fund (blended with UNICEF’s contribution) will be used as seed funding for the provision of loans in new MMDAs in accordance with established processes and agreements in place under BSF I. Apex Bank will manage these funds, on-lending to RCBs with a 2% management fee, which in turn will lend to households and businesses at the below-market rate of 12% and effective RCB rate of 10%. RCBs are responsible for ensuring the recovery of loans, which are then revolved. From the investor’s point of view, the repayment of the seed financing is guaranteed by Apex Bank, irrespective of recovery rates. As part of the discussions during proposal preparation, Apex Bank has guaranteed that this same repayment structure and spread of risk would remain as part of the expanded Phase 2.

Despite the below-market level returns on offer for RCBs and Apex Bank, this has not deterred interest and engagement in the scale-up of core financing stream mechanisms. From the RCB perspective, the financial and social assessment of BSF I found that, despite the risks, RCBs identify value in the partnership under this programme as, firstly, it is an opportunity to engage with, reach, and increase their visibility with a whole new market of potential clients, for BSF loans but also for other financial products. This is in part reflective of the existing limited access and use of financial services by many Ghanaians.

Secondly, all of the RCBs interviewed viewed the provision of targeted affordable loans as part of their broader corporate social responsibility, something which is more easily enabled by access to subsidised capital in the core stream structure. For example, some of the RCBs under BSF I were able to achieve near 100% repayment rates and as such were able to protect their 10% return on investment, while returning the principal to Apex.



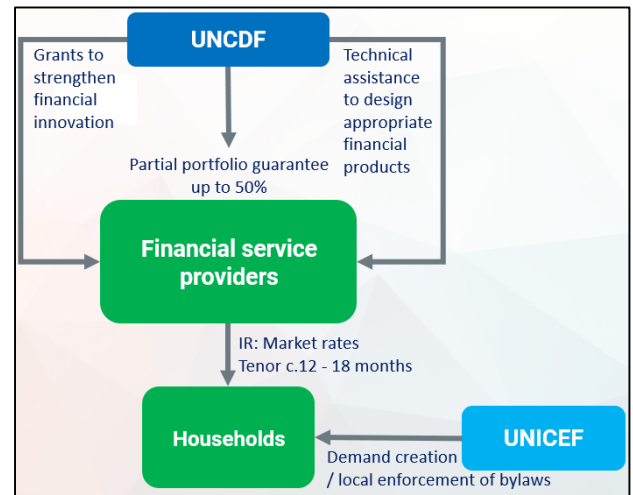
Box 3: Pipeline of co-financing (whole JP)

- **World Bank in Ghana:** Advanced discussions on the potential integration of the 'core financing stream' into the World Bank's ongoing sanitation programming in Greater Accra Municipal Area and Kumasi (described in section 1.2). A concept note submitted outlining a proposal for US\$ 3.0 million co-financing of the 'core financing' stream
- **Danish Embassy:** a funding proposal has been submitted for US\$ 250,000 in support of the core financing stream
- **Coca Cola Foundation:** expressed strong interest in supporting the 'Innovation grant' with a grant of US\$ 500,000
- **Cantor Fitzgerald Pension Fund:** expressed an interest in investing in the overall programme up to US\$ 300,000
- **UNICEF US Impact Fund:** discussions ongoing of possible funding to invest in BSF II

2. Innovative financing stream – led by UNCDF and focuses on providing additional financial instruments and a pipeline of funding for sanitation containment, to both complement and drive innovation within the core stream by testing new financing instruments that are not available right now under the current BSF I. Specifically, this stream will increase the pipeline of investments and bring innovative financial providers to the sanitation market – an area that is systematically underprovided for by commercial finance as it is perceived to be too risky. UNCDF will work with a broader range of financial service providers (e.g. mobile money operators, banks, saving and loans institutions, and fintech firms that will be selected through an open and competitive call for applications⁴) to broker new household and SME sanitation loans. This will be done through a combination of TA, financial instruments (e.g. partial portfolio guarantees, and the grant) to test and/or scale up integrated financial services (with financial education) leveraging digital solutions that will help providers to de-risk the profile of targeted groups. Specifically, guarantee schemes will ensure a co-sharing risk mechanism with committed FSPs as well as a leverage effect of 2x. Such schemes are aimed at incentivising private providers to go toward a market niche previously perceived as too risky without any mitigating measures. The structure of the guarantee will be specific to the deal. The structure will be a formalised legal document between UNCDF and the lender that has terms for fees and details about what triggers coverage under the guarantee, what steps must be taken to make a claim, and what documents provided in what timeframes will be required to get coverage under the guarantee.

⁴ In preparation for this JP, UNCDF conducted a rapid market assessment to scout business models and interested FSPs. In practice, partners will be selected through open call and we will conduct an in-depth due diligence exercise.

While there are other guarantee providers for larger-scale borrowers in more established sectors, and WASH lending has been prevalent for some time in other emerging markets, there are virtually no providers of guarantees who currently have the appetite to take on the nascent sanitation market in Ghana, while even if there were the notional amounts involved for the FSPs would be below their radar. UNCDF is uniquely positioned to help open this sector in the target MMDAs to more FSPs by being able provide guarantees in relatively small notional amounts to a number of different providers. The innovation scheme is concentrated in two MMDAs (not overlapping with the core stream), with the expectation that lessons from the innovation stream will be used to strengthen core stream implementation and vice versa.

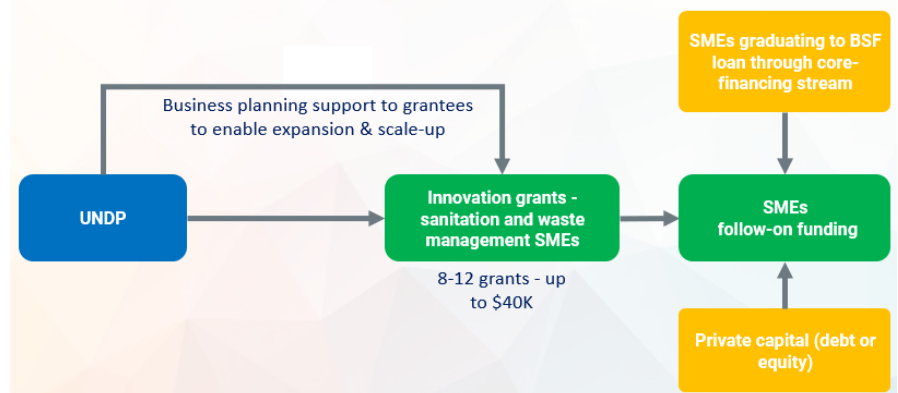


Interlinkage with demand-creation activities: It is expected that the core and innovative financing streams will be enabled by coordinated community and MMDA demand-creation activities, focused on linking households up with sanitation service providers if affordability is not a binding constraint and financial service providers if a sanitation loan is considered appropriate.

3. Innovation grants – to support technology innovation in sanitation and waste management. This component will be led by UNDP, building upon its expertise in promoting inclusive business development and innovation in the waste management sector as well as results and lessons learned so far from the WRIC. Under this workstream, start-up incentives and technical support will be awarded to emerging sanitation and waste recovery providers as part of a competitive process, focussed on projects and business models that provide new and affordable solutions to basic sanitation and solid waste challenges. Initial seed funding is designed to be catalytic, with businesses ‘graduating’ their grant into loans through the core or innovation financing streams. As demonstrated in the context of the WRIC, the Innovation Challenge incentives can play a catalytic role in attracting private capital. The grant, combined with and reinforced by its ‘graduation’ into a BSF II loan, is expected to act as a strong positive signal to banks and investors and will be leveraged to attract private capital in the form of debt, equity, or other relevant structured financing.

For this component, UNDP and partners will conduct a diagnostic review and a mapping exercise to identify relevant players around the waste value chain (in particular in the targeted districts), investment needs, risks, and financing gaps, and provide an assessment of the financial products and services available for each segment. The outcome of this exercise will also serve as an entry point for stakeholder engagement, especially with financial and industry players. Based on this mapping exercise, multi-stakeholder workshops will be hosted in targeted regions and districts to raise awareness on, discuss, and plan for the implementation of solutions to reduce investment barriers in sustainable waste and sanitation management (this will be linked to UNCDF’s engagement activities with MMDAs to develop strategic PPPs).

In consultation with key partners, UNDP will launch district-level Sanitation and waste Recovery Innovation Challenges (SWRICs) to identify those SMEs that will receive technical and financial support to implement innovative solutions. Based on the experience with the first two editions of the SWRIC, the challenge will likely include a three-step selection process (1. Concept note; 2. Full business proposal; 3. Pitching) that will be overseen by an investment panel led by UNDP and including the other PUNOs and project partners (e.g. the Private Enterprise Federation (PEF)). The panel



will select at least eight projects that, in addition to presenting innovative technological solutions, offer the best prospects for delivering commercially sustainable returns, substantial development impact, and contribution to systemic change in the waste sector through innovation. As outcome of this process, at least eight businesses will receive a grant of up to US\$ 40,000 to implement their projects. Subsequently, UNDP will provide these companies with technical support on the deployment of technologies and business advisory support to strengthen their business models and the bankability of their projects, to ensure that additional capital is raised before the completion of the JP. This will include facilitating partnerships with local banks and potential investors, as well as exploring the possibility of graduating the grant into a BSF loan, through the core financing stream. It should be noted that the selected companies will be connected to the network of stakeholders in the Waste Recovery Platform, which will give them the opportunity to partner with other companies in the chain, meet investors, and also get global visibility through Platform partners such as the World Economic Forum and its Global Plastic Action Partnership. UNDP and UNCDF will facilitate linkages between the companies and the MMDAs where they operate to promote efficient material flows (a circular economy approach); this is expected to help create an integrated sanitation and waste management system that reduces the burden on the MMDAs related to waste treatment and disposal, while supporting companies in receiving a constant supply of material for recovery.

4. PBGs – UNCDF will use a performance-based financing mechanism in a strategic manner to plan and implement public and public-private investments in WASH and waste management across the service delivery chain. The performance-based financing mechanism builds on a system of financial top-ups (i.e. PBGs) to increase the municipal fiscal space of selected MMDAs to invest more and better in WASH and waste management-related strategic projects. PBGs are channelled through existing government fiscal transfer systems and are to be used against a set of minimum conditions, performance measures, and a menu of eligible investments, which ensure programming and verification of expenditures at the local level while offering strong incentives for performance improvements in enhanced environmental sanitation, as performance scores influence allocations granted from year to year to targeted MMDAs. Specific TA and capacity-building support is provided targeting the policy, institutional, and individual levels – strengthening MMDAs’ capacities on overall governance and management of environmental sanitation-related interventions. UNCDF will also support MMDAs in identifying and structuring revenue-generating investments, originating from the local planning process, which may qualify for attracting private financing, through PPP-type arrangements (blended finance) based on an informed review of impact and financial returns (a ‘dual key’ system). PBGs may indeed be leveraged to bridge the gap in municipal funding to unlock domestic private finance for WASH and waste management project pipelines.



Business model: As mentioned in the introduction, commercial financing of sanitation is systematically underprovided in Ghana as it also is across many countries in sub-Saharan Africa (SSA). This is partly a result of the underlying characteristics of sanitation sector, which mean that solutions to the SDG financing challenge must consider the appropriate use of commercial financing balanced with public sector and development partner support.

Component	Level of concessionality	Justification
(1) Core financing stream (including demand creation)	Medium: Seed financing is provided (in effect) as a 0% interest loan with a guaranteed payback of the initial capital invested	The core stream has been designed as a mechanism to transition the sector away from unaffordable and difficult-to-scale subsidy-led approaches toward a more balanced contribution between households and other financiers (e.g. GoG, development partners, or social investors). So, while investments in the core stream are still concessional, this mechanism seeks to maximise the impact of finance support provided by leveraging the cost of building toilets from households that own/use the facilities
(2) Innovative financing stream	Low to medium: financing instruments (e.g. portfolio guarantees) will be provided with	The innovation stream seeks to explore the extent to which market-based financing can be applied to basic sanitation when twinned with financial products and digital innovation specifically tailored to consumer demand and circumstance. The provision of partial guarantees is in recognition that

Component	Level of concessionality	Justification
	concessional rates while ensuring non-distortion of the market	reducing risk is a key consideration for FSPs when it comes to sanitation lending, while also ensuring the commitment and buy-in of the private sector in long-lasting solutions
(3) Innovation incentives	High: incentives are provided as grants to innovative businesses	The innovation challenge incentives will serve as a mechanism to provide start-up incentives to selected SMEs whose businesses models provide innovative, new, and affordable solutions to basic sanitation and waste management challenges. The purpose of the mechanism is to open up new markets that have remained in their infancy because of underdeveloped venture capital markets and (private) funders' lack of visibility regarding the attractiveness of new business models. The seed funding is designed to be catalytic, with businesses 'graduating' their grant into loans through the core or innovation financing streams. As demonstrated in the context of the WRIC, strategic incentives have the potential to crowd-in private capital through the proof-of-concept of new innovation, reducing risk-aversion on the part of banks and investors to commit resources to newly developed markets
(4) Performance-based incentives	High: grants provided on the basis of specific KPIs being met	The performance-based financing mechanism will provide a systemic, scalable model to plan and implement public and public-private investments. Investments that provide a financial return will be financed through a mix of public investments, de-risking to attract private finance. The better-performing MMDAs (as neutrally assessed through the performance-based financing mechanism) will benefit from a higher grant allocation for the subsequent year, creating positive emulation for MMDAs to develop bankable projects and strategic PPPs to realise public and public-private investment in the targeted sectors

Key stakeholders, their role, and the level of commitment: Comprehensive details are provided in the table below.

Stakeholders	Role	Level of commitment
National government ministries and other agencies		
MSWR	As the line ministry responsible for the achievement of sanitation goals, MSWR has a key role in providing overall oversight from the GoG perspective. From the PUNO perspective, MSWR is a key target of learning outputs and advocacy, in relation to the overall direction of sanitation financing	Strong: MSWR is a long-term partner of UNICEF on sanitation programmes in urban and rural domains. It has been actively involved in the launch of BSF I and formed part of the government technical group supporting the design of this JP
Ministry of Local Government and Rural Development (MLGRD)	MLGRD is responsible for good governance and balanced development of MMDAs through the formulation of policies on rural/urban development and environmental sanitation. In BSF II, MLGRD is a key partner in supporting the work of local government agencies and the institutional anchor for the deployment of the performance-based financing mechanism	Strong: BSF I was implemented with MLGRD support in three districts and MLGRD has been part of government technical group supporting the design of this JP. The performance-based financing mechanism is currently deployed in close collaboration with MLGRD in six MMDAs
Ministry of Environment, Science, Technology and Innovation (MESTI)	MESTI promotes the circular economy and effective plastic waste management across Ghana and the Plastic Management Policy, which fully integrates circular economy approaches. In this JP, MESTI is a key stakeholder supporting and providing technical oversight of the innovation incentives	Strong: MESTI support has been key to driving progress on UNDP's work on the Waste Recovery Platform and it formed part of the government technical group supporting the design of this JP
Inter-Ministerial Coordinating Committee on Decentralisation (IMCC)	IMCC is responsible for coordinating all decentralisation reform initiatives within the public service. In this JP, it is designated as the overall strategic body for the performance-based financing mechanism	Medium: This committee has already been working with UNCDF on PBGs in some MMDAs
PEF	PEF is the umbrella body of the private sector in Ghana, leading the coordination of private sector investment opportunities for the implementation of the Paris Agreement in Ghana. In this JP, PEF is expected to support PUNOs in promoting and enhancing private sector investment opportunities in the waste and sanitation sector	Medium: UNDP has a close relationship with PEF from existing work in assessing a range of private sector market opportunities around climate change mitigation.
The Coalition of NGOs in Water and Sanitation	Guided BSF launch. Knowledge brokering and advocacy	Strong: Long-term collaborators and partners of UNICEF on a number of programmes, including BSF I
Kwame Nkrumah	Development of new affordable climate-resilient sanitation technology options (technical support)	

Stakeholders	Role	Level of commitment
University of Science and Technology		
International Water Management Institute	TA in business development in liquid waste management (PPP models) to support municipal financing	
EKN	Donor / BSF seed funding provided	Strong: Existing relationship built on recent and ongoing project implementation. In the case of Apex Bank, agreements in principle are in place to scale up the financing to the bank to expand into new MMDAs
ARB Apex Bank	Fund manager of the BSF core stream	
MMDAs / local level		
MMDAs	MMDAs are the key partner of BSF II implementation – this includes supporting roles in demand creation and marketing, identifying and training, and verification, mainly through the local environmental health division and environmental health officers. MMDAs are also mandated by law to undertake investments in the targeted sectors, which will be enabled by performance-based financing with a number of MMDAs	Strong: The PUNOs have a strong existing relationship with five of the eight proposed MMDAs that are part of the BSF II JP, and have had initial engagement with the remaining three MMDAs to enable scale-up
Local civil society organisations (CSOs)	Providing TA and supporting MMDAs in programme implementation	Strong: The PUNOs have existing relationships with three CSOs (Edsam, Intagrad, and Peyorg) that have supported BSF I, and it is expected that this engagement will be scaled up with BSF-II
RCBs	Managing the BSF loan portfolio in project areas, including the marketing and collection of household and SME loans	Strong: Apex Bank is a close partner of BSF II and has over 100 RCBs nationwide, five of which are part of BSF I, and discussions are ongoing about the expansion to new areas
Mutual Saving and Loan Associations (MSLAs)	Target recipients of BSF loans at group level to raise capital and provide loans to members	Low/Medium: Further engagement needed as part of BSF II initiation
Local sanitation and waste SMEs	Individuals or groups selling sanitation products and services. Innovative providers could qualify for innovation incentives to provide sustainable solutions to basic sanitation and waste management challenges	Medium: A mapping and initial engagement of providers in target MMDAs has already taken place, building on existing provider relationships developed as part of BSF I and UNDP's WRIC work

Target projects, sectors, and companies of the JP: To some extent these details are covered in the table above, with further details provided below.

Stakeholder	Level of readiness	Implications for sequencing of support
ARP Apex Bank	Immediate: For the core stream, agreements in principle are in place to scale up the financing to Apex Bank to expand into new MMDAs	Rapid mobilisation possible in the short term
RCBs	Mixed: Those RCBs engaged under BSF I are able to transition to Phase 2 immediately, while RCBs with the potential to serve MMDAs would have to be further engaged	In parallel, funding can be mobilised to those RCBs with an existing relationship with the BSF, while new RCBs are engaged and orientated
FSPs	Moderate: FSPs will be selected using an open and competitive process, although we note that different providers already have sanitation loans in their offering	Financial and technical assistance will be provided simultaneously – the results of the assessment will inform the selection for investments
MMDAs	Moderate: MMDAs, in consultation with MLGRD, will have to be engaged and oriented to the performance-based approach	Performance-based financing can be deployed in year 1. TA and capacity-building support will be provided simultaneously. The results of the performance assessments will inform from year 2 onwards the level of financing that MMDAs will benefit from, as well as the TA and capacity-building support provided at both local and central level, including in terms of the policy and regulatory framework

Stakeholder	Level of readiness	Implications for sequencing of support
Local sanitation and waste SMEs	Moderate: Potential providers have been identified, but will need to be fully engaged before technical training, business support, and other activities can be implemented	The engagement and training of businesses will be coordinated with the establishment of financing mechanisms and the delivery of demand-creation activities

2.3 Leverage potential

As outlined in the prior section, the BSF II JP has five key sector financing objectives that variously seek to mobilise public, private sector, and household capital as well as co-financing from development finance institutions and utilising different financing mechanisms. The finance will be mobilised through four different workstreams of the JP, each of which consists of a portion of funding for capital injected into the sector, a proportion for direct TA or other interventions to strengthen the market, and a proportion of co-funding provided by the respective PUNOs. The financial structure of the respective workstreams is shown below:

	1) Core stream	2) Innovation stream	3) Innovative incentives and TA	4) Performance-based incentives	Total
Lead PUNO	<i>UNICEF</i>	<i>UNCDF</i>	<i>UNDP</i>	<i>UNCDF</i>	
SDG fund (US\$)	3,417,144	1,203,000	1,100,000	960,973	6,681,117
Co-funding (US\$)	2,080,556	820,371	340,000	462,794	3,703,721
Total (US\$)	5,497,700	2,023,371	1,440,000	1,423,767	10,384,838
Details of PUNO co-funding	Direct cash contribution	Direct cash contribution	Direct cash contribution	Direct cash contribution	

The expected household co-financing and private finance leverage for the four workstreams of the JP are presented below. Workstream 1 is focused on the mobilisation of household finance and crowding-in of co-financing from other players, workstream 2 is focused on leveraging private sector finance, workstream 3 is focused on mobilising private sector co-financing, and workstream 4 is focused on leveraging public and private finance through PPPs. Each workstream has different expected returns on capital invested (as shown in the tables below). These ratios are conservative estimates as they do not take into account investments from MDBs and the GoG, although these are expected to be realised within the JP. Using these conservative estimates, the overall JP is expected to leverage a minimum of US\$ 13,400,000 from all sources - a ratio of 1.26 against the overall BSF II fund total. This total is inclusive of PUNO co-funding, as well as the considerable investments being made to nurture and strengthen sanitation businesses, financial service providers, and local government agencies. The leverage generated from specific capital investments delivers higher leverage ratios.

Workstream / mechanism	Financing modality and objectives (see table at the start of section 2.2)	Capital and TA support injected	Leverage expected and ratio over the programme period	Assumptions
1. Core financing stream	Mobilise large-scale <i>household capital investment</i> in affordable basic sanitation services	US\$ 1.25 million for seed financing US\$ 0.60 million for TA	Household finance mobilised: US\$ 9.80 million Co-finance leverage: 5.3:1	Household and business loans provided directly attributable to the construction of 19,500 toilets at a cost of US\$ 500 each paid by the household (in line with BSF I)
2. Innovative financing stream	Leverage domestic <i>private sector finance</i> through the provision of partial loan guarantees (blended finance)	US\$ 1.0 million for guarantees US\$ 0.59 million for TA and grants	Local financial service providers US\$ 2.0 million Private finance leverage: 1.3:1	The guarantee will cover up to 50% with a leverage of private capital from the FSPs selected. The leverage effect is calculated as private capital injected (US\$ 2 million)/Capital guaranteed (US\$ 1 million)

Workstream / mechanism	Financing modality and objectives (see table at the start of section 2.2)	Capital and TA support injected	Leverage expected and ratio over the programme period	Assumptions
3. Innovation grants	Catalyse private sector and development co-financing of promising service providers and innovators	US\$ 0.32 million for innovation grants US\$ 0.38 million for TA	Private sector co-financing: US\$ 1.6 million Co-finance leverage 2.3:1	Co-financing ratio based on finance catalysed by related UNDP innovation programme
4. PBGs	Leverage public and private financing, working with MMDAs to develop public and public-private investment pipelines in the WASH and waste management sectors	US\$ 0.86 million for innovation grants US\$ 0.14 million	Leverage will be estimated once the pipeline of public and public-private investments will be developed through local planning processes. Strengthened public financial management and capacities of MMDAs (including on (own) resources mobilisation) is expected to trigger additional fiscal revenue/flows, while the implementation of strategic PPPs is expected to leverage private finance	

2.4 Value add

The three UN agencies coming together in this JP are uniquely well placed to deliver this programme effectively and in a manner that leverages the respective expertise of each PUNO to deliver results.

- **UNICEF has an extensive track record in WASH institutional and programmatic support in Ghana.** Through its work in both the rural and urban sanitation sub-sectors and Phase 1 of the BSF, UNICEF has proven expertise in market-based sanitation, including technical options for household toilets, the application of community-led behaviour change approaches, and sanitation financing. UNICEF is also supporting the District Sanitation Fund (a revolving fund providing loans for rural households) in eight rural districts using microfinance institutions. In addition, as a major player in the sector, UNICEF's long-established links to local government and national government are crucial for the successful delivery of the JP.
- **UNDP is a sector leader in supporting innovative sustainable waste management and climate action in Ghana** and brings capacities and experience in enabling MSMEs, supporting engagement on waste management, and the circular economy. The work of UNDP and UNICEF will be complementary and mutually reinforcing to ensure the effective and targeted capacity development of SMEs and the graduation of promising innovative service providers to BSF loans.
- **UNCDF brings a range of highly relevant specialised expertise in innovative development finance approaches**, unlocking private and public finance for the achievement of the SDGs, and leveraging capital for local development. This blend of skills will be used to drive innovation and new thinking in the provision of sanitation loans as well as increasing the municipal fiscal space for strategic investments in targeted sectors.

2.5 Innovative nature

BSF II seeks to move beyond existing initiatives focusing on subsidising access to sanitation facilities, by expanding the range of technologies, financing options, and service delivery options for these programmes. It will also demonstrate proof-of-concept for the use of a systemic initiatives to deliver sanitation and SWM services at scale to those who are often left behind. Specific examples of the innovative nature of the BSF II JP are given below:

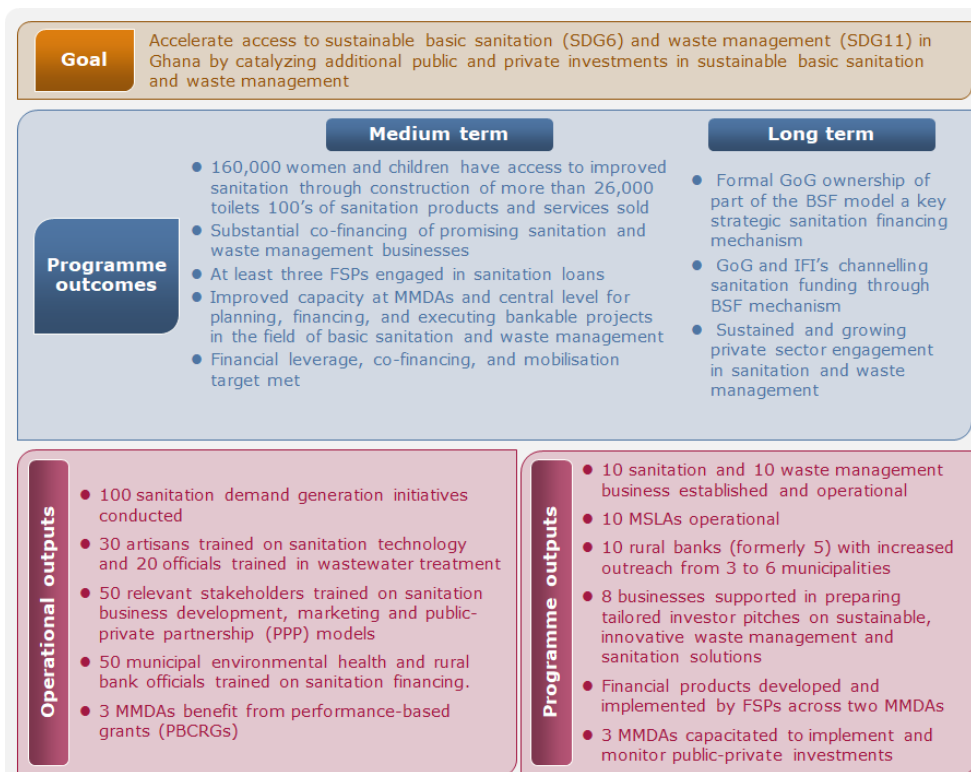
1. The '1. Core financing' stream is the first revolving financing scheme within the sanitation sector through the UN system. The core stream scheme addresses liquidity challenges among informal, low-income households by providing a 12% interest rate and relaxed lending and repayment conditions. The approach is expected to be three times more cost-effective than the prevalent modality of basic sanitation financing driven by subsidies. As described in the prior section, the core stream builds on the lessons learnt from Phase 1 of implementation.
2. Through the '2. Innovation stream', BSF supports the development of tailored integrated financial services leveraging digital solutions aimed at encouraging new FSPs to the market and support them innovate their business toward sanitation-related investments.

3. The focus on learning and innovation within and between workstreams and across PUNOs is a significant advantage. The BSF II governance arrangements and monitoring and reporting structures have been designed to enable adaptive learning and uptake of best practice. It is expected, for example, that promising digital innovations and financial product design from the innovative financing stream will be used to strengthen the core stream and vice versa. Similarly, the work of UNDP and UNICEF in building the capacity and business resilience of waste recovery and basic sanitation service providers will seek to forge and expand business opportunities for effective service providers into new geographies or sanitation markets.
4. The core aim of '3. Innovation grants' is to drive innovation in the nascent waste recovery sector, addressing critical and widespread waste and sanitation challenges. As a blended financial mechanism implemented in conjunction with capacity-building activities in business management and investment readiness, as well as being associated with match-making operations, private finance in the form of debt or equity will be attracted. Furthermore, successful upscaling and market creation/development will induce further investment in the sector.
5. Workstream '4. PBGs' looks at expanding the municipal fiscal space, while aiming at institutionalising a performance-based financing mechanism for sub-national government spending for development, specifically on environmental sanitation, and building capacities at the local level to leverage private financing for catalytic investments.
6. The systematic and integrated nature of the programme is both innovative and a necessary precondition for results. As was outlined in section 1.1, the structural characteristics of the sanitation market, and sanitation-related investments, make private sector financing extremely challenging without a systemic approach that can simultaneously address supply-side, demand-side, and financial inclusion issues. The BSF II JP brings an integrated approach that in itself is innovative and only possible through the combined expertise of the PUNOs.

2.6 Results

The BSF II JP aims to accelerate access to sustainable basic sanitation, liquid waste, and solid waste management (collection, transportation, recycling, and reuse) in Ghana by catalysing additional public and private investments in sustainable basic sanitation and waste management. This will be done in line with Ghana's recently development solid and liquid waste management strategies. Given Ghana's lower-middle-income status, decreasing reliance on development financing is a key national

priority and core component of the GoG's *Beyond Aid Strategy* (2019). Moreover, the BSF II JP is directly aligned with the agreed United Nations Sustainable Development Partnership (2018–2022) commitments to Result Area 3 'Protected and safe environment'. Outcome 6 of the Partnership is specifically focused on ensuring communities have access to basic services, and access to 'basic sanitation' is profiled a key area of progress. The JP will also help the GoG make progress toward the delivery of the *Water and Sanitation Sector Development Plan*, which seeks to deliver equitable and universal access to WASH by 2025 and in doing



so meet the country's SDG commitments.

The expected results of the BSF II JP are derived from the overall programme ToC and are informed by the programme structure and PUNOs' implementation experience. The key indicators to be tracked in the programme and the approach to measurement has already been outlined in section 1.3. The table below provides additional detail on respective accountabilities for the delivery of results.

Accountability for specific results: Accountability for key programme indicators reflects the overall programme structure and roles defined in section 2.2. For clarity, these are mapped in the table below.

Relevant SDG targets BSF II JP	Relevant indicators	Responsible PUNO
Target 6.2: Adequate and equitable sanitation and hygiene	6.2.1: % of population with safe sanitation, including handwashing	UNICEF (lead), supported by UNCDF
Target 6.3: Substantially increasing recycling and waste reuse	11.6: % of solid waste regularly collected and well managed in a city New: % of waste recovered, recycled, and re-used	UNDP (lead), supported by UNCDF
Target 11.6: Reducing the environmental impact of cities		
Target 12.5: Substantially reducing waste generation through the 3Rs		
Target 8.4: Decoupling economic growth from environmental degradation		
Target 8.2, 8.3, 8.5: Increasing economic productivity and job creation	New: Number of jobs created in SWM and sanitation, disaggregated by gender	UNICEF (lead), supported by UNDP
Target 1.4: Increasing access to appropriate new technologies and financial services	New: Number of people accessing loans and improved toilets and/or waste collection services New: % of female headed households accessing loans for household toilets New: % of sanitation loans received by businesses with females as heads or in managerial positions New: % of loans recovered	UNICEF (lead), supported by UNCDF

2.7 Gender and human rights plan

This programme recognises that the right to sanitation and sustainable waste management is fundamental to attaining all other human rights. Sanitation and hygiene interventions cannot be gender neutral as women and girls are disproportionately affected by poor sanitation in critical ways. Working to achieve SDG 6 target 2 ('Adequate and equitable sanitation and hygiene') is a key connecting step toward the achievement of SDG 5 ('Gender equality and the empowerment of all women and girls'), considering the importance of facilities and services that support dignified menstrual hygiene management, improve reproductive health outcomes, and mitigate the risks of sexual gender-based violence, for the advancement of gender equality. Therefore, project scale-up through the SDG fund will ensure gender-responsive and rights-based programme implementation in alignment with the national Gender Mainstreaming Guidelines and Toolkit for the WASH Sector of Ghana.

The project will ensure focus on equity by improving the availability and quality of household sanitation facilities, which positively impact the overall health and well-being outcomes of women and girls. By also increasing women's ability to influence household decision making, access sanitation financing, and engage in business, the project will aim at improving women's socio-economic status in households and communities. The rapid market assessment conducted to inform this project development found no female-led sanitation SMEs in the proposed project areas and low numbers of applications and recipients of loans among women. To understand the constraints, the project will facilitate discussions with women on the socio-cultural barriers they face in entering the sanitation market through SMEs or accessing finance as business leaders or individuals. Information gathered through those discussions will be used for targeted advocacy and support, especially in designing household or business solutions and strategies. The project will also ensure that Faecal Sludge Management (FSM) business models developed and implemented in the target municipalities are inclusive and designed to promote the

benefits to women, men, and youth taking into consideration their different needs and interests. The investment match-making event aimed at attracting private sector enterprises to partner with target MMDAs will encourage women to participate.

The ability of women to participate in dialogue and decision making is key to gender equality and the achievement of the project goals. Women experience many motivational drivers for improving sanitation, but it is unclear how women’s role in household decision making affects whether a household prioritises improved sanitation. The results of a study in Kenya revealed that women’s decision-making power for major household purchases was positively associated with households having better sanitation. The findings suggest that increased gender equity in decision making could potentially have spillover effects that result in more households opting to improve their sanitation conditions.

Community-based activities will raise awareness on the right of women to full participation in decision-making processes that affect themselves, their family, and wider society. At the same time, sensitisation with both women and men will specifically aim to increase understanding of the importance of shared decision making around sanitation and the consequences of poor sanitation, including the gendered consequences, to motivate a desire for change. Further financial orientation sessions will aim to equip women with skills, strengthen their advocacy capacity, and support women to access sanitation loans and/or savings through community groups.

At community level, the project will strive to ensure proper representation, including in leadership roles, among vulnerable sections of society, particularly women, adolescent girls, people with disabilities, and children in all forums. Attention will be given to the female-to-male ratio as well as the ages of persons who participate in community-based WASH groups or other decision-making structures. The increased participation of women is considered a key strategy to encourage their greater inclusion in sanitation management. Systematic considerations will be put in place to encourage women and disabled representatives in community structures such as among natural leaders and parent-teacher associations and other working groups.

Monitoring and evaluation will have a gender and equity focus. The collection of disaggregated data targeted at gender and intersecting inequities will inform project strategies and approaches. The project implementation process will be documented along with evidence, including case studies of good practices focusing on gender and equity, to support the development of a gender-responsive and equitable urban sanitation model, which can be replicated and scaled.

List of marginalised and vulnerable groups	Dedicated Outcome	Dedicated Output
Women and girls	outcome 1	output 1.1, 1.2, 1.4, 1.5

2.8 Progress

In preparing this JP, the PUNOs have taken a number of steps to ensure the rapid mobilisation of project activities once the award has been made.

Background research and analysis: Firstly, the knowledge and experience gained in implementing BSF I have laid the foundation for what forms the ‘core stream’ of the BSF II JP. To inform the design of BSF II, UNICEF supported an independent **social and financial impact assessment** to explore ways in which these mechanisms could be strengthened. Overall, the assessment found that the BSF I management structures and processes were well designed to maximise low-income households’ capacity to access toilets on more affordable finance. Fund control measures were generally strong, and initial disbursement delays were successfully overcome. The assessment found that at least 12-month loan tenors and systematic loan follow-up, were important in improving repayment rates. Indeed, one of the Tamale banks has achieved full recovery of loans, through more rigorous follow-up and tailored loans. The performance of other RCBs was more variable, but improved over time and as loan lending terms were nuanced. At the outcome/service delivery level, the assessment found that MMDA verification procedures should be strengthened and more integrated with toilet construction activities to safeguard and harmonise construction quality.

Alongside this social and financial assessment, a **rapid market assessment** of baseline sanitation and SWM conditions, as well as service provider capacities, was conducted in each target MMDA in October 2020. This is intended to help the full design and workplan development of the JP during the mobilisation phase. In addition, a market assessment of FSPs was also conducted in September 2020, focusing on a

mapping of experience with sanitation-related loans and the type of market assessments. Learnings from these market assessments, which would normally be conducted in an inception phase, are already available to be incorporated into the BSF II design and will enable a rapid start to the programme.

Stakeholder engagement: As outlined in the stakeholder sub-section of section 2.2, all key government and private sector stakeholders have been involved in the development and refinement of the JP.

2.9 Sustainability

The ToC in section 2.1 identified two key long-term outcomes that will be brought about by the BSF II JP, both of which are directly address financial sustainability:

- **Long-term outcome #1:** Sustainable and trusted sanitation financing mechanisms established that drive rapid progress toward the achievement of sanitation and waste management SDGs
- **Long-term outcome #2:** Strengthened enabling environment established for FSPs, businesses, and households to engage in sanitation and waste management

The first outcome is concerned with the establishment of trusted mechanisms for sanitation financing. Specifically, this refers to the long-term ambition for the GoG to take ownership of the BSF model as a key financial tool to drive basic sanitation access. At present, the GoG does not have a defined sanitation financing strategy and this means that existing financing initiatives are largely uncoordinated and are not anchored to a strategic national approach. However, the likely creation of a National Sanitation Authority and associated National Sanitation Fund⁵ is considered to be a window of opportunity to create this vision for sanitation financing. UNICEF and other sector partners have been sensitising senior leaders within the MSWR to the possibility of transitioning the BSF 'core stream' to government ownership at the end of the JP as a low-risk mechanism to channel public funding to basic sanitation and to crowd-in and channel development co-financing. Capitalising on World Bank interest in supporting the BSF would likely be extremely influential in securing GoG support for the approach.

The second long-term outcome is focused on strengthening the enabling environment and demonstrating market opportunities for private financing and private sector engagement in sanitation and waste management. The successful demonstration of viable sanitation and waste management businesses and the provision of market-based loans for sanitation investments has the potential to reduce (although not eliminate) reliance on development finance and public finance support to drive sanitation access. This is because sanitation services across the value chain are expensive to deliver, blend private and public good characteristics, and not all parts of the chain are, or are likely to be, sufficiently income generating to meet commercial investor requirements without support. Similarly, strengthening MMDAs' capacities to plan and manage environmental sanitation-related investments at the local level, while providing tailored TA to develop bankable and revenue-generating projects to crowd-in private financing in these sectors, especially through strategic PPPs, will contribute to optimising public spending for environmental sanitation and contribute to stimulating demand for sanitation and waste management services and facilities at the local level.

2.10 Replicability

Sustainable financing of urban sanitation and waste management services is an extremely common and critical challenge across nearly all countries in SSA – not just Ghana. Although the sanitation sector in each country will have its own specific characteristics, issues of limited household demand, service provider capacity and capability, and limited access to commercial finance are universal. Moreover, as countries across SSA urbanise, and household incomes and aspirations increase, opportunities for strategic private sector engagement and greater household contributions will also rise.

Across the continent there are no established basic sanitation financing models that are operating at scale, and this remains a major gap. Many countries have IFI-supported programmes implementing a subsidy-led approach (e.g. in Lusaka, Zambia), but these are not an affordable or sustainable model to scale. The BSF II JP through its 'core' and 'innovative' workstreams provides an opportunity to groundtruth effective and scaled approaches that transition away from the 'high-subsidy'

⁵ The MSWR has committed to establishing a dedicated institutional entity (the National Sanitation Authority or 'NSA') to help address gaps in the existing institutional sanitation framework. The proposals for the formation of the NSA are currently being considered by cabinet. Its establishment is likely to lead to the establishment of the National Sanitation Fund as per MSWR's plan.

approach toward models striking a better balance between public, private, and household contributions. Given the universal nature of the sanitation financing challenge, evidence of success at scale would attract a substantial amount of interest within and beyond Ghana.

Conceptually, the BSF II approach is likely to be highly replicable but success will be dependent of the level of government buy-in and the structure of support. The BSF II JP in Ghana benefits from a cluster of PUNOs with substantial recent experience of urban sanitation and waste management programming, but this may not be replicated elsewhere. For example, as part of its Urban Sanitation Programme (2015–2020) UNICEF established extremely strong relationships and built credibility with local and national government partners, which enabled the co-design and implementation of BSF I. These relationships are central to this JP and would be a prerequisite for close replication of the approach.

3. Programme implementation

3.1 Governance and implementation arrangements

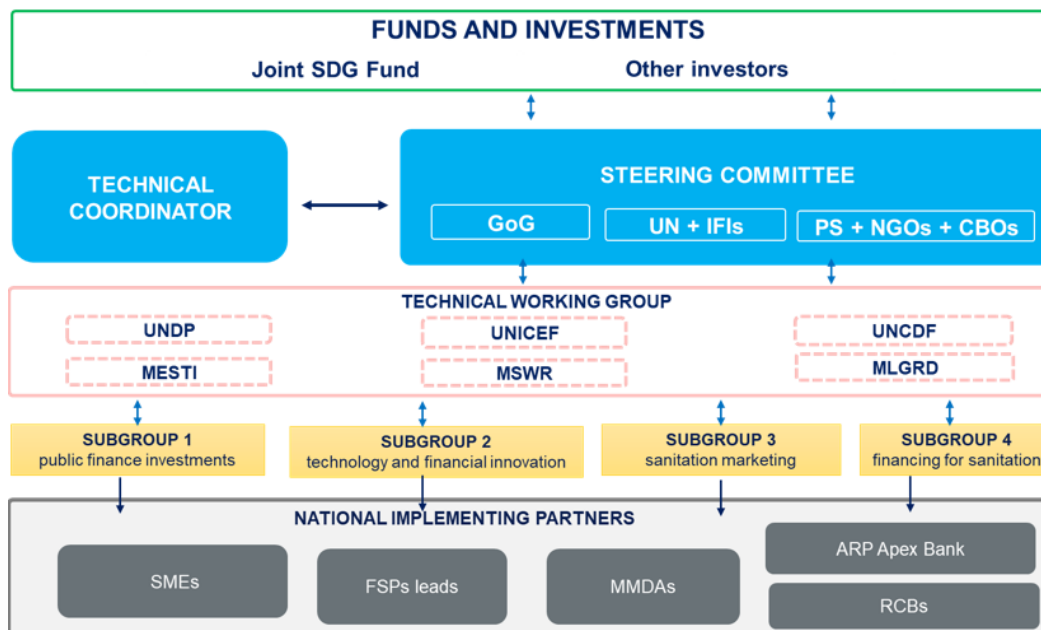
The governance of the JP will be based on the parallel model. Under this modality, PUNOs will share common results but at operational level, basing on their complementary activities and results, they will interact with different partners managing their own activities within the common workplan and the related budget.

A steering committee, chaired by the UN Resident Coordinator and the GoG, will be established in order to ensure the JP coordination. Specifically, the steering committee will also be responsible for providing strategic guidance, facilitating collaboration between PUNOs and host government for the implementation of the JP, reviewing implementation progress, and approving monitoring and evaluation reports.

The steering committee will meet twice a year and include representatives from the GoG, IFIs, and PUNOs. It will also include members from CSOs and the private sector and be chaired by the UN Resident Coordinator. The constitution of a technical working group and dedicated subgroups for each workstream will ensure the correct implementation of the programme at field level. The technical working group will meet quarterly while the subgroups will meet when needed.

The results of the technical working group will be discussed at the steering committee.

Instructions and guidance will also flow from top to bottom. A technical coordinator will assume the responsibility of a technical secretariat under the supervision of the RCO. The technical coordinator in collaboration with the RCO and lead PUNO will ensure technical integration – spatial, temporal, gender, and generational – of the JP. In its role as lead PUNO, UNICEF will manage the budget allocated for the JP in coordination with the RCO and with the technical coordinator, who will be responsible for supporting joint activities such as strategic communication, monitoring, and evaluation.



3.2 Partnerships and stakeholder engagement

The following tables outlines specific details of government engagement to-date and likely avenues for medium and long-term government ownership.

Stakeholder name	Role of stakeholder in structure	Level of engagement/support to date
MSWR	As the key ministry responsible for sanitation and water, MSWR is continuing to provide strategic policy support and direction to the sector, including sector financing.	MWSR is a long-time partner of UNICEF on sanitation and waste management issues, reflecting the priority given to sanitation by both organisations, examples of relevant activities given below: i) MSWR launched solid waste management strategy in 2020. The liquid waste management strategy (where BSF is a critical component) is currently being reviewed, is expected to be launched in due course. ii) MSWR is working towards revising both Environmental Sanitation Policy (ESP) and Sustainable Environmental Sanitation Investment Plan (SESIP). Rural community bank modality is clearly mentioned in SESIP document. In addition, ministry plans to set-up a National Sanitation Fund to support infrastructure development. ii) Launching of Liquid strategy and revision of above key documents is expected to further strengthen and sustain current gains including scale-up strategies resulting through the joint programme.
ARB Apex Bank and Rural Community banks	ARB Apex Bank as the Fund Manager and RCBs are central to BSF and are actively managing BSF operations which include marketing, disbursement and recovery, in project areas.	Apex Bank is commitment to continuing this partnership. The support is expected to become stronger. Apex is currently revising their financial regulations to enable other FSPs (FNGOs and WASH CSOs) to drawdown from Apex. This is primarily to increase outreach deeper in communities to help improve BSF operations. Having exposed to opportunities in the sector, Apex and rural banks currently engaged have expressed interest in developing sanitation products and services, which again is likely to help sustain initiatives.
International Water Management Institute	IWMI is an international development NGO providing business development TA in liquid waste management, orienting both municipal officials and private sector into sanitation business. Ensures good governance and balanced development of MMDAs through the formulation of policies on governance (including decentralisation), rural/urban development and environmental sanitation.	UNICEF currently has an active programme cooperation agreement (PCA) with IMWI till end of December 2021, which can be extended beyond based on needs. IWMI is continuing to train both municipal and private entrepreneurs on business development whilst scoping new business opportunities in liquid waste management. The partnership is benefiting from their global presence in terms of new knowledge and technology transfer.
MLGRD	MMDAs are a close local partner to UNICEF and UNCDF on sanitation and climate issues. For examples 9 MMDAs currently benefitting and 3 additional MMDAs identified to deploy the performance-based financing mechanism. 3 MMDAs are current working with UNICEF on BSF phase I.	MLGRD is the focal point ministry and institutional anchor for the deployment of the performance-based financing mechanism.
Waste Recovery Platform	Mandated to plan, budget, execute and manage small to medium scale investments in the area of environmental sanitation. The Platform currently includes more than 300 stakeholders in the waste management sector, including government, private sector, development partners and others. The Platform will be leveraged to give visibility to and connect project beneficiaries with other stakeholders that can support them to scale up their projects and attract further investments.	UNDP has been facilitating the multi-stakeholder co-designing process leading to the establishment of the Platform and as such, has deep engagement with key stakeholders that have participated in the process and that will be engaged in the implementation of the JP. This also builds on engagements had so far with the first two editions of the Waste Recovery Innovation Challenge (WRIC). This includes (amongst others): government agencies such as the MESTI; industry players such as those grouped in the Ghana Recycling Initiative by Private Enterprises (e.g. Coca Cola that is supporting the second edition of the WRIC); business incubators (such as Ghana Climate Innovation Centre); business advisory providers such as EY; waste pickers associations such as the Environmental Service Providers Association; research institutions such as the Council for Scientific and Industrial Research.

SDG joint fund donors will be invited to participate depending on sector expertise and interest ranging from providing technical support to additional investments to knowledge sharing events. They potential

entry points in this programme focus on the following areas of linked to the market-based sanitation approach, these include 1) Demand generation and behaviour change 2) Sanitation and wastewater treatment technologies 3) Supply chain, business development and financing, 4) monitoring and evaluation 5) governance, gender and human rights 6) climate change.

3.3 Monitoring, reporting, and evaluation

Reporting on the Joint SDG Fund will be results-oriented, and evidence based. Each PUNO will provide the Convening/Lead Agent with the following narrative reports prepared in accordance with instructions and templates developed by the Joint SDG Fund Secretariat:

- *Annual narrative progress reports*, to be provided no later than one (1) month (31 January) after the end of the calendar year, and must include the result matrix, updated risk log, and anticipated expenditures and results for the next 12-month funding period;
- *Mid-term progress review report* to be submitted halfway through the implementation of Joint Programme⁶; and
- *Final consolidated narrative report*, after the completion of the joint programme, to be provided no later than two (2) months after the operational closure of the activities of the joint programme.

The Convening/Lead Agent will compile the narrative reports of PUNOs and submit a consolidated report to the Joint SDG Fund Secretariat, through the Resident Coordinator.

The Resident Coordinator will be required to monitor the implementation of the joint programme, with the involvement of Joint SDG Fund Secretariat to which it must submit data and information when requested. As a minimum, joint programmes will prepare, and submit to the Joint SDG Fund Secretariat, 6-month monitoring updates. Additional insights (such as policy papers, value for money analysis, case studies, infographics, blogs) might need to be provided, per request of the Joint SDG Fund Secretariat. Joint programme will allocate resources for monitoring and evaluation in the budget.

Data for all indicators of the results framework which will be shared with the Fund Secretariat on a regular basis, in order to allow the Fund Secretariat to aggregate results at the global level and integrate findings into reporting on progress of the Joint SDG Fund.

PUNOs will be required to include information on complementary funding received from other sources (both UN cost sharing, and external sources of funding) for the activities supported by the Fund, including in kind contributions and/or South-South Cooperation initiatives, in the reporting done throughout the year.

PUNOs at Headquarters level shall provide the Administrative Agent with the following statements and reports prepared in accordance with its accounting and reporting procedures, consolidate the financial reports, as follows:

- Annual financial reports as of 31st December each year with respect to the funds disbursed to it from the Joint SDG Fund Account, to be provided no later than four months after the end of the applicable reporting period; and
- A final financial report, after the completion of the activities financed by the Joint SDG Fund and including the final year of the activities, to be provided no later than 30 April of the year following the operational closing of the project activities.

In addition, regular updates on financial delivery might need to be provided, per request of the Fund Secretariat.

After completion of a joint programmes, a final, *independent and gender-responsive*⁷ evaluation will be organized by the Resident Coordinator. The cost needs to be budgeted, and in case there are no remaining funds at the end of the joint programme, it will be the responsibility of PUNOs to pay for the final, independent evaluation from their own resources.

The joint programme will be subjected to a joint final independent evaluation. It will be managed jointly by PUNOs as per established process for independent evaluations, including the use of a joint evaluation

⁶ This will be the basis for release of funding for the second year of implementation.

⁷ See UN Women (2015) [How to manage a gender responsive evaluation, Evaluation handbook](#).

steering group and dedicated evaluation managers not involved in the implementation of the joint programme. The evaluations will follow the United Nations Evaluation Group's (UNEG) Norms and Standards for Evaluation in the UN System, using the guidance on [Joint Evaluation and relevant UNDG guidance on evaluations](#). The management and implementation of the joint evaluation will have due regard to the evaluation policies of PUNOs to ensure the requirements of those policies are met and the evaluation is conducted with use of appropriate guidance from PUNOs on joint evaluation. The evaluation process will be participative and will involve all relevant programme's stakeholders and partners. Evaluation results will be disseminated amongst government, development partners, civil society, and other stakeholders. A joint management response will be produced upon completion of the evaluation process and made publicly available on the evaluation platforms or similar of PUNOs.

3.4 Accountability, financial management, and public disclosure

The Joint Programme will be using a pass-through fund management modality where UNDP Multi-Partner Trust Fund Office will act as the Administrative Agent (AA) under which the funds will be channelled for the Joint Programme through the AA. Each Participating UN Organization receiving funds through the pass-through has signed a standard Memorandum of Understanding with the AA.

Each Participating UN Organization (PUNO) shall assume full programmatic and financial accountability for the funds disbursed to it by the Administrative Agent of the Joint SDG Fund (Multi-Partner Trust Fund Office). Such funds will be administered by each UN Agency, Fund, and Programme in accordance with its own regulations, rules, directives and procedures. Each PUNO shall establish a separate ledger account for the receipt and administration of the funds disbursed to it by the Administrative Agent.

Indirect costs of the Participating Organizations recovered through programme support costs will be 7%. All other costs incurred by each PUNO in carrying out the activities for which it is responsible under the Fund will be recovered as direct costs.

Funding by the Joint SDG Fund will be provided on annual basis, upon successful performance of the joint programme.

Procedures on financial transfers, extensions, financial and operational closure, and related administrative issues are stipulated in the Operational Guidance of the Joint SDG Fund.

PUNOs and partners must comply with Joint SDG Fund brand guidelines, which includes information on donor visibility requirements.

Each PUNO will take appropriate measures to publicize the Joint SDG Fund and give due credit to the other PUNOs. All related publicity material, official notices, reports and publications, provided to the press or Fund beneficiaries, will acknowledge the role of the host Government, donors, PUNOs, the Administrative Agent, and any other relevant entities. In particular, the Administrative Agent will include and ensure due recognition of the role of each Participating Organization and partners in all external communications related to the Joint SDG Fund.

3.5 Legal context

Agreement title: United Nations Sustainable Development Partnership (2018-2022) between the Government of Ghana and the United Nations Country Team

Agreement date: June 2018

Agency name: UNICEF

Agreement title: Basic Cooperation Agreement

Agreement date: 5th May 1994

Agency name: UNDP

Agreement title: Standard Basic Assistance Agreement between UNDP and Government of Ghana

Agreement date: 27th November 1978

Agency name: UNCDF

Agreement title: Memorandum of understanding with the MLGRD

Agreement date: June 2020

D. ANNEXES OF THE JOINT PROGRAMME TEMPLATE

Annex 1. List of related initiatives

Name of initiative/project	Key expected results	Links to the joint programme	Current status	Lead organization	Other partners	Budget and funding source	Contract person (name and email)
Urban sanitation programme (Phase 2 until 31 December 2021)	Additional 80,000 people have access to basic sanitation, through construction of 14,000 toilets.	Programmatic convergence in 5 MMDAs until 31 December 2021. SDG Scale-up based on this proof of concept.	Operational and active until December 2021	UNICEF	Netherlands Embassy (Donor)	Total USD 2,080,556.00, of including balance from phase one.	Mr. Fiachra McAsey Email: fmcasey@unicef.org
Boosting Green Employment and Enterprise Opportunities in Ghana (GrEEn)	→ To support communities and local economies to become green and climate resilient To improve the ability of women, youth and returning migrants to take advantage of job and entrepreneurship opportunities in green and climate resilient economies → To create and strengthen a local enabling environment that supports youth self-employment and the growth of MSMEs	Financing and technical facility for MMDAs and FSPs	Ongoing	UNCDF	MLGRD, EU, SNV	European Union Trust Fund for Africa	Enea.stocco@uncdf.org
Municipal Investment Financing (MIF) Facility	→ Building the necessary capacities for local governments to gain access to alternative sources of municipal financing, including municipal bonds; -- Strengthening and developing municipal finance markets and intermediaries; 3. creating the enabling policy environment to improve the capital financing process.	Municipal Finance, Domestic resource mobilization at the local level, blended finance and PPPs.	Ongoing	UNCDF	-	Global Facility - Multiple	jaffer.machano@uncdf.org
Waste Recovery Platform	Promote circular economy by: Strengthened coordination and collaboration among	Innovation incentives. Circular economy	Ongoing (this is an initiative and not a project with a	UNDP		So far, funding has been provided by UNDP, Netherlands and Coca Cola	Paolo Dalla Stella paolo.d.stella@undp.org

	<p>stakeholders with improved connectivity and information flow; Citizens are empowered to Reduce, Reuse, Recycle; Stakeholders are better able to plan and invest with increased availability of scientific-based data and tools; and Development and testing of innovative solutions enhanced with new types of collaborations between research and private sector; Demonstrating the economic, social and environmental benefits of business models for sustainable waste recovery, triggering further testing of technologies and innovative solutions and their adoption at scale</p>		<p>determined end date)</p> <p>For updates, see here https://www.gh.unep.org/content/ghana/en/home/projects/waste_initiative.html</p>			<p>Foundation. In kind support provided by members of the Platform throughout the co-designing process.</p>	
<p>inclusive Business Ecosystem Initiative</p>	<p>Implementation of systemic IBEI methodology to overcome the challenging market conditions characteristic of low-income economies, inclusive businesses need a supportive environment that is anchored on 4 pillars of Information, Incentives, Investments and Implementation support</p> <p>Development of field-implementations proofed method for reproducibility and scalability</p>	<p>Systemic/holistic approach to development issues</p> <p>Incentive and private-sector centric approach</p>	<p>Ongoing (current pilots in Senegal, Lesotho and Uganda)</p>	<p>UNDP</p>		<p>SDC</p>	<p>Tomas Sales tomas.sales@undp.org</p>

Annex 2. Results Framework

2.1. Targets for Joint SDG Fund Results Framework

Joint SDG Fund Outcome 2: Additional financing leveraged to accelerate SDG achievement

N/A

Indicators	Targets			
	2021	2022	2023	2024
2.1: Ratio of financing for integrated multi-sectoral solutions leveraged in terms of scope ⁸				
2.2: Ratio of financing for integrated multi-sectoral solutions leveraged in terms of scale ⁹				

Joint SDG Fund Operational Performance Indicators

- Level of coherence of UN in implementing programme country¹⁰
- Reduced transaction costs for the participating UN agencies in interaction with national/regional and local authorities and/or public entities compared to other joint programmes in the country in question
- Annual % of financial delivery
- Joint programme operationally closed within original end date
- Joint programme financially closed 18 months after their operational closure
- Joint programme facilitated engagement with diverse stakeholders (e.g. parliamentarians, civil society, IFIs, bilateral/multilateral actor, private sector)
- Joint programme included addressing inequalities (QCPR) and the principle of “Leaving No One Behind”
- Joint programme featured gender results at the outcome level
- Joint programme undertook or draw upon relevant human rights analysis, and have developed or implemented a strategy to address human rights issues
- Joint programme planned for and can demonstrate positive results/effects for youth
- Joint programme considered the needs of persons with disabilities
- Joint programme made use of risk analysis in programme planning
- Joint programme conducted do-no-harm / due diligence and were designed to take into consideration opportunities in the areas of the environment and climate change

⁸Additional resources mobilized for other/ additional sector/s or through new sources/means

⁹Additional resources mobilized for the same multi-sectoral solution.

¹⁰ Annual survey will provide qualitative information towards this indicator.

2.2. Joint programme Results framework

Result / Indicators	Baseline	2021 Target	2022 Target	2023 Target	2024 Target	Total	Means of Verification	Responsible partner
Outcome 1: Additional 160,000 people including women, children and those marginalised have access to improved sanitation through construction of more than 26,000 household toilets								
Output 1.1: Accessible and affordable sanitation loans provided to households								
Outcome 1.1: No. of household toilets constructed through BSF loan (Target 8,400)	0	2,100	2,100	2,100	2,100	8,400	Programme and monthly M&E reports	UNICEF
Outcome 1.2: No. of household toilets constructed without BSF loan (target 11,100)	0	2,775	2,775	2,775	2,775	11,100	Programme and monthly M&E reports	UNICEF
Outcome 1.3: Number of FSP loans disbursed to support household toilet construction	0	0	1000	1,000	3,000	5,000 loans	Programme reports	UNCDF
Outcome 1.4: % of female headed households accessing loans for household toilets	0	20%	20%	20%	20%	20%	Programme and monthly M&E reports	UNICEF
Output 1.2: Scalable strategies for behaviour change communication and social norms are demonstrated to generate sufficient household and community demand for sanitation services								
Output 1.2.1: 100 demand generation / community mobilization initiatives conducted directly reaching several thousands of households without HH toilets.	0	70	30	0	0	100	Monthly M&E reports	UNICEF
Output 1.2.2: At least 50:50 Female-to-male ratio of persons who participate in community-based WASH committees or other decision-making structures	0	50% female	50% female	50% female	50% female	50% female	Monthly M&E reports	UNICEF

Result / Indicators	Baseline	2021 Target	2022 Target	2023 Target	2024 Target	Total	Means of Verification	Responsible partner
Output 1.3: Increased technical capacity of service providers								
Output 1.3.1: Number of artisans and masons trained on sanitation technology options	0	20	10	0	0	30	Training reports/ field verification	UNICEF
Output 1.3.2: Number of municipal engineers and public health officials trained on wastewater treatment technology options.	0	20	0	0	0	20	Training reports/ field verification	UNICEF
Output 1.3.3: Number of officials at national and district level offices will be trained on equity and gender mainstreaming in WASH	0	15	15	0	0	0	Training reports/ field verification	UNICEF
Output 1.4: Suitable and scalable business and public private partnership models are developed and strengthened for an enhanced service delivery								
Output 1.4.1: Number of relevant officials of municipalities, civil society organizations and interested private entrepreneurs trained on sanitation business development, marketing and public-private partnership (PPP) models.	0	30	20	0	0	50	Training reports/ programme documents	UNICEF / UNCDF
Output 1.4.2: Number of sanitation and waste businesses established and operational	0	12	6	2	0	20	Reports/ field verification	UNICEF / UNDP
Output 1.5: Increased access to affordable finance								
Output 1.5,1: Number of rural banks engaged in BSF	0	10	0	0	0	10	Field monitoring reports	UNICEF
Output 1.5.2: Number of mutual savings and loan associations operational (MSLAs: T-5, H-9, A-7)	0	26	5	0	0	31	Training reports / field reports	UNICEF
Output 1.5.3 Number of financial service providers (FSPs) to develop and test financial services (integrated with financial literacy) for sanitation and waste management solutions	0	0	3	0	0	0	Programme reports	UNCDF

Result / Indicators	Baseline	2021 Target	2022 Target	2023 Target	2024 Target	Total	Means of Verification	Responsible partner
Output 1.5.4: % of sanitation businesses supported / created with female as heads or in managerial positions which receive sanitation financing	0	25%	25%	25%	25%	25%	Programme and monthly M&E reports	UNICEF
Output 1.5.5: % of sanitation loans received by businesses with females as heads or in managerial positions	0	25%	25%	25%	25%	25%	Programme and monthly M&E reports	UNICEF
Outcome 2. Improved national and local systems and capacity in delivering and sustaining market-based sanitation services in urban areas								
Output 2.1: Improved national systems to enable all actors to contribute effectively in delivering and sustaining sanitation services in urban areas								
Output 2.1.1: Number of national, regional and local government institutions strengthened on market-based sanitation with focus on sustainable sanitation financing	0	30	20	0	0	50	Programme reports	UNICEF
Output 2.1.2: National solid and liquid wastes management strategies including SESIP document further strengthened to guide national scale-up	Solid and liquid strategies drafted. SESIP expired.			Revision of key documents to embed national scale-up plans			Revised solid and liquid strategies for national scale-up. SESIP updated.	UNICEF
Output 2.2: Enhanced WASH Sector Learning, Knowledge management, dialogue and advocacy								
Output 2.2.1: Number of learning events and documentation conducted with support of CONIWAS	0	2	2	2	2	8	Policy briefs/ programme reports/annual reports	All PUNOs/ UNICEF
Output 2.2.2: Number of monitoring and coordination events organised	0	4	4	4	4	16	Baseline report/Qtrly programme monitoring reports / Monthly monitoring reports	All PUNOs / UNICEF

Result / Indicators	Baseline	2021 Target	2022 Target	2023 Target	2024 Target	Total	Means of Verification	Responsible partner
Outcome 3. Financial service providers, beyond rural community banks, have developed tailored sanitation loans and are providing these to households								
Output 3.1: Selected FSPs, conduct diligence and identify financial instruments to be deployed								
Output 3.1.1: Number of due diligence of shortlisted FSPs	0	5	0	0	0	5	Programme reports	UNCDF
Output 3.2: Supported financial service providers (FSPs) to develop and test financial services (integrated with financial literacy) for sanitation and waste management solutions								
Output 3.2.1: Number of financial service providers (FSPs) to develop and test financial services (integrated with financial literacy) for sanitation and waste management solutions	0	0	3	0	0	0	Programme reports	UNCDF
Output 3.2.2: % of female headed households access household loans from FSPs		25%	25%	25%	25%	25%	Programme reports	UNCDF
Outcome 4. Improved MMDAs capacity to plan and access public and private finance for investing in WASH and WM in 3 MMDAs								
Output 4.1 Strengthened MMDAs capacities to plan risk informed, participatory and gender-sensitive investments in WASH and WM								
Output 4.1.1: # of local development plans, including public and public-private investment pipeline for WASH and waste management sectors, developed	0	3	0	0	0	3	Programme reports	UNCDF
Output 4.2 Resilient municipal public and public-private investments in WASH and WM are realized								
Output 4.2.1: # of public and public-private investments on WASH and waste management realized in targeted MMDAs	0	At least 1 per MMDA	At least 1 per MMDA	At least 1 per MMDA	At least 1 per MMDA	12	Programme reports	UNCDF
Output 4.3 A scalable performance-based financing system to channel various sources of public and private finance for WASH and WM investments is deployed								
Output 4.3.1: # of MMDAs deploying a performance based-financing mechanism to channel (public and private) finance for resilient municipal investments	0	3	0	0	0	3	Programme reports	UNCDF

Result / Indicators	Baseline	2021 Target	2022 Target	2023 Target	2024 Target	Total	Means of Verification	Responsible partner
(WASH and waste management solutions)								
Outcome 5. Increased private sector participation and investment in sustainable waste management through access to innovative financing and technology in 3 MMDAs								
Output 5.1 Innovative and sustainable solutions adopted to improve waste management in 3MMDAs								
Output 5.1.1: number of SMEs receiving innovation incentives and business advisory support	0	0	At least 8 (grant disbursed in Year 2 and technical support through Year 4)			8	Programme reports	Contracts with SMEs Progress reports
Output 5.1.2: Diagnostic review and mapping exercise conducted	Not in place	Exercise conducted	0	Documents reviewed based on new developments and trends	0	1	Diagnostic review and mapping exercise documents	UNDP
Output 5.1.3: Number of events at district levels to raise awareness on, discuss and plan for implementation of solutions to reduce investment barriers in sustainable waste and sanitation management	0	3	0	3	0	6	Workshop reports	UNDP
Output 5.1.4: % of sanitation or waste managed businesses supported with female as heads or in managerial positions which receive sanitation financing	0	25%	25%	25%	25%	25%	Programme reports	UNDP

Annex 3. Gender marker matrix

Indicator		Score	Findings and Explanation	Evidence or Means of Verification
N°	Formulation			
1.1	Context analysis integrate gender analysis incorporating use of sex disaggregated data	2	<p>Baseline gender analysis undertaken for relevant sanitation and waste management sectors covering target households and target SME's</p> <ul style="list-style-type: none"> i) Inclusion of data on female headed SMEs, application for and receipt of BSF loans. Reference to gendered impact of poor sanitation, situation of women in household decision making and the influence of prevailing gender norms in Ghana. (Reflected in strategies to be taken). ii) Rapid market assessment undertaken to inform the project that included disaggregated data. iii) Analysis evidenced at 2.7 – in reference to SGD 5 and connection to SGD 6.2. iv) Baseline data to be collected at programme inception to verify number of female headed businesses at start; number of female headed households who have received loans for household sanitation/ SMEs. 	<p>Review of section against Joint SGD Fund, Gender Marker guidelines - UNWomen</p> <p>Reference to UNWomen 2016 Discussion paper towards gender equality through sanitation access.</p> <p>Referral to UNICEF guidance on and Gender responsive WASH and other relevant literature and WASH</p>
1.2	Gender Equality mainstreamed in proposed outputs	1	<p>Gender equality and the empowerment of women is targeted specifically in respect of mobilising investment and support to women-owned or led enterprises. The baseline study revealed that women remain severely under-represented in sanitation and waste management business. Specific output indicators focussed on mobilising investment for women are as follows: 1.2.4; 1.2.5; 3.3.2; and 5.1.4</p>	<p>Review of section against a Joint SGD Fund, Gender Marker guidelines - UNWomen</p>
1.3	Programme output indicators measure changes on gender equality	1	<p>The indicators are just below the minimum of 20% at 16.67%</p>	<p>Review of results framework against Joint SGD Fund, Gender Marker guidelines - UNWomen</p>
2.1	PUNO collaborate and engage with Government on gender equality and the empowerment of women	1	<p>PUNOs have consulted with at least one government agency that fosters gender equality within the current proposed project. As part of the local targeting a most vulnerable household will continue to work with the ministry of gender, children and social protection under BSF II. For example, UNICEF use LEAP targeting mechanism and identification process for pro-poor support. Local CSOs currently implementing UNICEF's urban sanitation programme do support municipalities in ground truthing exercise to ensure the most needed benefit from pro-poor support initiative.</p>	<p>Review of stakeholder matrix.</p> <p>Review of section against Joint SGD Fund, Gender Marker guidelines – UNWomen</p>

			CONIWAS as a coalition of WASH NGOs do help influence and advocate for such changes.	
2.2	PUNO collaborate and engages with women's/gender equality CSOs	2	<p>The PUNO's have an existing relationship with three national CSOs (Edsam, Intagrad, and Peyorg) who have supported BSF I, and CONIWAS, a coalition of 85 NGOs advocating for the marginalized in WASH. This engagement will be scaled up and relevant women's organizations further involved. Another international NGO involved, -IWMI, conducts research that includes research on gender equality in water management.</p> <p>In 2020, Peyorg has been working with stakeholders to encourage women and girls to take up leadership roles under it's 'women's voices and leadership project which is aimed at; increasing women's participation in decision making in public spaces and households by 35 % by the end of 2022; increasing knowledge of the citizenry on gender norms by 30% per cent; increasing equality in women's access to control over resources in the informal sector by 30 per cent by the end of 2022.</p> <p>Intagrad have experience of carrying out gender sensitization projects.</p> <p>CONIWAS – are encouraging its CSO partners in promoting women's participation in WASH at local and national level. With its CSO partners, CONIWAS will also explore various modalities for promoting women groups as provider of WASH products and services to the communities.</p>	<p>Review of Review CSO's named in stakeholder matrix against Joint SGD Fund, Gender Marker guidelines – UNWomen.</p> <p>Review of engaged civil society reports and related /relevant projects.</p>
3.1	Program proposes a gender-responsive budget	1	<p>As part of output 1.1. the implementation of demand generation activities will also include focus group discussions with female headed householders to identify and respond to administrative or socio-cultural barriers which may limit access to sanitation financing; b) sensitization of male and female groups on the need to ensure that both female and male household members participate in discussions and decisions on sanitation investments and choice of toilet; Gender sensitive promotional materials</p> <p>Focus group discussions on toilet types and gender consideration in choosing a household toilet will be included as part of municipality-wide house-to-house technical</p>	Review of budget

		<p>guidance by artisans and masons business orientation as per activities in output 1.2.</p> <p>Gender sensitive promotional materials will be included to support mass loan registration as per activities in output 1.4 Finally, as per output 1.5, a human centric approach will be implemented as key part of TA to ensure tailored loan are accessible to target groups, in particular female headed households</p>	
Total scoring	8		

Annex 4. Budget and Work Plan

4.1 Budget per UNSDG categories

Use the table template in excel and, after finalizing it, insert it here. Provide brief (max 1 page) justification for the overall table.

UNDG BUDGET CATEGORIES	UNICEF		UNCDF		UNDP		TOTAL	
	Joint SDG Fund (USD)	PUNO Contribution (USD)	Joint SDG Fund (USD)	PUNO Contribution (USD)	Joint SDG Fund (USD)	PUNO Contribution (USD)	Joint SDG Fund (USD)	PUNO Contribution (USD)
1. Staff and other personnel	497,652	2,080,556	127,841	1,490,989	190,000	340,000	815,493	3,911,545
2. Supplies, Commodities, Materials	68,865		5,500		20,000		94,365	
3. Equipment, Vehicles, and Furniture (including Depreciation)	0		0		10,000		10,000	
4. Contractual services	1,036,671		165,302		310,000		1,511,973	
5. Travel	45,487		194,832		70,000		310,319	
6. Transfers and Grants to Counterparts	1,296,746		1,594,000		320,000		3,210,746	
7. General Operating and other Direct Costs	228,398		7,085		34,131		269,614	
Total Direct Costs	3,173,818		2,094,560		954,131		6,222,509	
8. Indirect Support Costs (precisely 7%, except WFP)	222,167	146,619	66,789	435,576				
TOTAL Costs	3,395,986	2,080,556	2,241,179	1,490,989	1,020,920	340,000	6,658,085	3,911,545

4.2 Budget per SDG targets

Use the table template in excel and, after finalizing it, insert it here. Provide brief (max 1 page) justification for the overall table.

SDG TARGETS		%	
6	6.2	71%	7,477,734
	6.3	2%	164,181
1	1.4	5%	562,549
8	8.2	4%	406,847
	8.3	4%	383,213
	8.4	1%	153,366
	8.5	1%	105,849
11	11.6	4%	448,550
12	12.5	8%	863,492
TOTAL			10,565,780

4.3 Work plan

Use the table template in excel and, after finalizing it, insert it here.

Outcome 1. 160,000 people have access to basic sanitation facilities in communities					List of activities	Time frame												PLANNED BUDGET			PUNO/s involved	Implementing partner/s involved					
Output	Annual target/s					Overall budget description	Joint SDG Fund (USD)	PUNO Contributions (USD)	Total Cost (USD)	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3			Q4				
	2021	2022	2023	2024																							
1. Municipality wide demand generation activities to increase access to household toilet and reduce open defecation	8	8	8	8	Mobilization and implementation planning of municipality-wide campaign to reduce OD and increase household construction	x	x	x	x	x	x																
					Review and assessment of MESSAPs to include cost and plan to achieve municipality-wide ODF implementation or demand generation (triggering) activities including social norms campaign in all communities (households, landlords, tenants, etc.)					x	x	x	x														
					Implementation of household-to-household, sanitation fair and religious bodies to further support OD campaign and support verification and declaration of communities/sections ODF												x	x	x	x	x	x	x	x			
					Technical assistance to realise the output					x	x	x	x	x	x	x	x	x	x	x	x	x	x	x			
2. Enhance technical capacity of municipality on sanitation technology options	8	8	8	8	Provide municipality-wide house-to-house technical guidance by artisans and masons	x	x	x	x	x	x	x	x	x	x												
					Provide technical support to artisans and masons on household sanitation technology options					x	x	x	x	x	x	x	x	x	x								
					Technical assistance to realise the output																						
3. Improve supply chain and service delivery (business development)	8	8	8	8	Provide technical support to trained artisans, masons and entrepreneurs on business development skills including book keeping and marketing																						
					Continue support to trained entrepreneurs enable development full business (SMEs) proposal and in operationalising					x	x	x	x	x	x	x	x	x	x								
					Provide technical support for private sector investments in emptying and waste treatment systems through PPP-models (all MMAs) with IWMI																						
					TA for realizing the output 4																						
Output 4. More than 5000 households access BSF, strength and expand sanitation financing schemes for household and businesses in all MMDAs	6	6	6	6	Identification and introduction to municipalities and rural banks on the Basic Sanitation Fund (BSF) and follow-up	x	x	x	x	x	x																
					Support establishment and strengthening of mutual savings and loan association (MSLAs) for financing household toilet construction by poor households					x	x	x	x	x													
					Households and business access basic sanitation fund (BSF)					x	x	x	x	x	x	x	x	x	x								
					Social Fund support: Using the LEAP program to identify the poorest and support with improved sanitation facilities (new MMAs) / BSF or use for de-risking or BSF TA support					x	x	x	x	x	x	x	x	x	x	x							
					Governance/ enforcement of sanitation by laws					x	x	x	x	x	x	x	x	x	x								
TA for realizing the output 4					x	x	x	x	x	x	x	x	x	x													
Output 5 Number of financial services developed by FSPs	0	3	0	0	Select FSPs, conduct diligence and identify financial instruments to be deployed	x	x	x																			
					Support financial service providers (FSPs) to develop and																						
					Support FSPs to scale up affordable, responsible and accessible financial services for sanitation and waste																						

Outcome 2. Improved national and local systems and capacity in delivering and sustaining market-based sanitation services in urban areas																											
Output	Annual target/s				List of activities	Time frame												PLANNED BUDGET				PUNO/s involved	Implementing partner/s involved				
	2021	2022	2023	2024		Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Overall budget description	Joint SDG Fund (USD)	PUNO Contributions (USD)			Total Cost (USD)			
						1	2	3	4	1	2	3	4	1	2	3	4	1							2	3	4
Output 2.1 Enhanced capacity of regional and local governments to deliver urban sanitation initiatives	MMDAs & National	MMDAs & National	MMDAs & National	MMDAs & National	Building capacity building of regional and local government institutions on market-based sanitation including business development and on inclusive financing	X	X	X	X	X	X	X	X	X	X	X	X		Apart from national and local thematic technical capacity building, additional technical support will be provided through the established system of support of the municipal resource persons. Fund here to cover these capacity building costs.	270,000	142,000	412,000	UNICEF	Local municipal authorities/ regional coordination councils, IWM, MSWR			
					Support environmental sanitation units at the MMDAs with computers, tablets and other accessories to support effective monitoring, data capture and processing including cost for boundary demarcations	X	X	X	X	X	X	X															
					Support development of sector information system (SIS) with urban M&E experience, including conducting sustainability checks	X	X	X	X																		
					Provide technical assistance to MMAs in implementation and documentation of urban sanitation programme through municipal resource person		X	X	X	X	X	X	X	X	X	X											
					Technical Assistance	X	X	X	X	X	X	X	X	X	X	X	X	X									
Output 2.2 Improved national systems to enable all actors to contribute effectively in delivering and sustaining sanitation services in urban areas	MMDAs & National	MMDAs & National	MMDAs & National	MMDAs & National	Support revision of the Sustainable Environmental Sanitation Investment Plan (SESIP) & support strengthening Basic Sanitation Fund				X	X	X	X					The cost will cover support leading to revision of SESIP document. Further, additional cost will be provided to host a national private and public sector investment match making event.	50,000	45,000	95,000	UNICEF	IWM/MSWR/MLGRD/NBSSI					
					Enhance sector coordination and institutional arrangement (Finance & Sanitation)	X	X	X	X	X	X	X	X	X	X												
					Private and public sector engagement - investment matching making event		X	X	X																		
					Technical Assistance	X	X	X	X	X	X	X	X	X	X	X							X				
Output 2.3 Improved Sector Knowledge Management and Sector Dialogue	MMDAs & National	MMDAs & National	MMDAs & National	MMDAs & National	Support national technical working group on sanitation (NTWGS) and other multi-stakeholder partnership platform on consolidating financing initiatives	X	X	X	X	X	X	X	X	X	X	X		The learnings through implementation will be shared by organising several national learning events. Fund will cover cost to host these events, including documentation.	60,000	61,500	121,500	UNICEF	MSWR/ NTWGS/ CONIWAS/ CSOs/ Local Authorities				
					Support documentation, printing and dissemination (evidence-based advocacy for policy action)		X	X	X	X	X					X	X										
					Support participation and sharing at relevant regional and global learning events		X	X		X	X																
					Support CONIWAS for sector learning and sharing events (Mole, Stocktake) and other partners in Ghana	X	X	X	X	X	X	X	X	X	X	X											
					Technical assistance	X	X	X	X	X	X	X	X	X	X	X	X										

Outcome 3 Increased private sector participation and investment in sustainable waste management through access to innovative financing and technology.																																				
Output	Annual target/s				List of activities	Time frame												PLANNED BUDGET			PUNO/s involved	Implementing partner/s involved														
	2021	2022	2023	2024		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3			Q4													
Output 3.1 Innovative and sustainable solutions adopted to improve waste management in 3MMDAs Indicator: Number of SMEs receiving innovation incentives and business advisory support	0	8	8 cumulative	8 cumulative	1. Identify private sector actors and develop private sector engagement strategy that maps landscape of actors in the waste sector, their investment needs, risks and financing gaps.	x	x																			1. Cost of meetings and consultants to carry our mapping exercise. 2. Cost of meetings, consultants and knowledge materials to undertake the training. 3. Grants (innovation incentives) to MSMEs through Waste Recovery Innovation Challenge. 4. Cost of consultants, meetings and technical assistance to build capacities of targeted MSMEs to attract investments. 5. Staff costs and consultants	1,000,920	315,000	1,315,920	UNDP (lead)	PEF, GIPC, MESTI, MSWR					
					2. Undertake targeted training to respond to capacity gaps creating investment barriers in the waste and sanitation sector at the local levels.																															
					3. Provide innovation incentives to Micro, Medium and Small-Scale Enterprises /Businesses (MSMEs) to implement innovative solutions for waste recovery																															
					4. Provide technical advisory support to MSMEs to attract investments and graduate the grants to other forms of financing.																															
					5. Overall UNDP technical assistance	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x							x	x	x	x	
Outcome 4 Improved MMDAs capacities to plan and access public and private finance for investing in the field of basic sanitation and waste management																																				
Output	Annual target/s				List of activities	Time frame												PLANNED BUDGET			PUNO/s involved	Implementing partner/s involved														
	2021	2022	2023	2024		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3			Q4													
Output 4.1 Number of municipal and metropolitan district assemblies capacitated to effectively access public and private finance for green and resilient municipal investments (WASH and WM solutions)	3	3	3	3	Strengthen the capacities of MMDAs to plan risk informed, participatory and gender-sensitive investments in WASH and WM																					Performance-based grants and TA grants to MMDAs	985,217	465,285	1,450,502	UNCDF	MMDAs, MLGRD					
					Realize resilient municipal public and public-private investments (WASH and WM solutions)																															
					Deploy a performance-based grants system that can be scaled up and attract various sources of finance for WASH and WM investments	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x							x	x	x		
Joint programme management					List of activities	Time frame				Time frame				PLANNED BUDGET			PUNO/s involved	Implementing partner/s involved																		
						Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3			Q4																	
required consultation are undertaken					steering committee meeting	x	x	x	x	x	x	x	x	x	x	x										budget includes costs for organizing workshops and meeting, travel costs and operational expenses	125,096	126,610	251,706	UNICEF, UNDP, UNCDF	MoF;MoP; MESTI, MSWR; MLGR					
					Technical meetings and consultations for the PUNOs with partners consultation with government and other partners	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x												
required communication and reporting are undertaken					design and deliver communication strategy	x	x																			budget includes costs for organizing workshops and meeting, travel costs and operational expenses	161,250	326,648	487,898	UNICEF, UNDP, UNCDF	MoF;MoP; MESTI, MSWR; MLGR; APEX BANK, FSPs					
					develop and disseminate communication material																															
					prepare JP reports and final evaluation	x	x																													

Annex 5. Risk Management Plan

Overall the risks of this joint programme are considered low to moderate on the following basis. i) Programmatically, the JP builds upon existing models and approaches that have already been tested by the PUNO's in the field in Ghana. The various strands of the JP blends higher risk innovation components with more established core stream components to strike a balance between delivering results and driving transformative change. ii) Institutional risks are on balance considered to be low. The government ministries of MSWR, MLGRD, and MESTI are long-term partners of the UN in Ghana and have been closely involved in the development of the proposal, as well as pilot phases of the various approaches. The upcoming elections in Ghana present a moderate risk, but there is no reason to expect the political situation to deteriorate from its current stable position. Likewise, iii) contextual risks are relatively low, although local government capacity and capability to support programme implementation is always a potential challenge, and hinges on the effective local engagement by PUNO's and their local partners. This has been done successful in BSF-I through the engagement of dedicated Municipal Resource Persons, these are experienced programme staff dedicated to drive progress on the ground. In any financing structure such as that proposed in this JP (iv) fiduciary risks should be taken seriously. To date under BSF-I APEX has been a trusted and reliable financing partner which make them an appropriate partner for project scale-up. Likewise each of the of the other four work streams have built in detailed and well established due diligence processes to the project design before either grants, loans or guarantees are provided. The detailed risk matrix is presented overleaf:

Risks	Risk Level: (Likelihood x Impact)	Likelihood: Certain - 5 Likely - 4 Possible - 3 Unlikely - 2 Rare - 1	Impact: Essential - 5 Major - 4 Moderate - 3 Minor - 2 Insignificant - 1	Mitigating measures	Responsible Org./Person
Contextual risks					
Emergency (Prolonged COVID pandemic)	9	3	3	<p>WASH is central to managing COVID. WASH was assessed a critical intervention (PC-1) to manage COVID, per UN programme criticality assessment. Hence, implementation will continue, irrespective of the situation, following strict COVID protocols. Additional support to both technical and financial is likely.</p> <p>Shifting to working online. Further, online or virtual platforms will be established and/or utilized for data gathering, consultations, diagnostics and relationship management to enhance remote working;</p>	HoA of All PUNOs/UN RC/ UNICEF/ UNDP/ UNCDF
Natural Disaster (Severe impact of climate change and any emergency)	10	2	5	<p>As disaster risk reduction and preparedness measures:</p> <ul style="list-style-type: none"> - Promote the use of the design of disaster resilient WASH infrastructure already tested by UNICEF. - Ensure that MMDAs' plans being supported by JP mainstream climate change and disaster considerations. <p>As emergency response measures:</p> <ul style="list-style-type: none"> - liaise with UN Inter-Agency Working Group on Emergency to have access to relevant data and plan for appropriate programme management response. 	HoA of All PUNOs/UN RC/UNICEF/UNDP/UNCDF

Risks	Risk Level: (Likelihood x Impact)	Likelihood: Certain - 5 Likely - 4 Possible - 3 Unlikely - 2 Rare - 1	Impact: Essential - 5 Major - 4 Moderate - 3 Minor - 2 Insignificant - 1	Mitigating measures	Responsible Org./Person
				- Implement disaster response measures in line with contingency plan and in coordination with central and local authorities (including National Disaster Management Organization).	
National - Low political prioritization or uncertainty in political commitment/ Outcome of Elections for December 2020	8	2	4	The Joint Project Management team led by the UN Resident will use the CCA process to engage in strategic consultations with government. UNCT will also hold series of engagement with all partners to secure the strategic focus of the project. The UNSDP (2018-2022) will be used as a strategic partnership framework and consultation with government which addresses development priorities of Ghana including sanitation and waste management	HoA of All PUNOs/UN RC/UNICEF/UNDP/UNCDF
Change in macroeconomic conditions affecting the capacity of financial service providers to lend and the capacity to borrow of targeted clients	8	2	4	<p>Ensure selection of strong FSPs that are able meet liquidity and other requirements to reach project objectives</p> <p>Deploy integrated support (financing mechanisms and TA) to strengthen FSPs capacity to lend and de-risk</p> <p>Investment readiness of will be reinforced through technical support and financial education.</p>	HoA of All PUNOs/UN RC/UNICEF/UNDP/UNCDF
Programmatic risks					
Slow and low onleading and recovery of Basic sanitation fund	6	3	2	Advocacy, mass loan registration and recovery events will be organised to ensure optimization of both disbursement and recovery. In addition, the programme	Head, Programme sections of All PUNOs/UNICEF/UNCDF

Risks	Risk Level: (Likelihood x Impact)	Likelihood: Certain - 5 Likely - 4 Possible - 3 Unlikely - 2 Rare - 1	Impact: Essential - 5 Major - 4 Moderate - 3 Minor - 2 Insignificant - 1	Mitigating measures	Responsible Org./Person
				will enforce recovery, a key learning from BSF-I.	
Local MMAs may not have enough capacity	6	3	2	Relevant technical trainings will be provided, including refresher courses, to enhance technical capacity of local MMAs. In addition, PUNOs will continue to handhold when and wherever gaps occur.	Head, Programme sections of All PUNOs/UN RC/UNICEF/UNCDF
Institutional risks					
Change in government institutions/ personals responsible for programme implementation (Sector responsibility)	4	2	2	Such change is highly unlikely in short period. However, PUNOs will follow-up with respective line ministries to ensure consistency. This will include UN RC seeking support from highest office for a continued engagement.	Head, Programme sections of All PUNOs/UN RC/UNICEF/UNCDF
Fiduciary risks					
Mis-use of funds allocated for programme implementation	4	2	2	This is highly unlikely considering existence of a robust M&E system. Programme sections will ensure thorough review of programme alignment and request for fund before disbursement. Similarly, programme monitoring visits (PMVs), independent spot checks by operations and quarterly review meetings will ensure programme alignment and check on any fraudulent practices.	Head, Programme sections of All PUNOs/UN RC/UNICEF/UNCDF

Annex 6 Current structure and operational processes of BSF Phase 1

In Ghana, Basic Sanitation represent a huge market opportunity. There are nearly four million households including millions living in urban slums, without proper access to household sanitation, and growing fast due to urbanization.

In mid-December 2018, UNICEF launched the Basic Sanitation fund, a revolving initiative launched primarily to make financing affordable to increase sanitation uptake, under its urban sanitation project.

The pilot initiative has demonstrated a market-based approach to sanitation is progressive and viable. The initial evidences indicate growth potential of private sector in WASH. Additionally, the market-based model aligns with the national vision of Ghana beyond aid.

The BSF is an innovative financing scheme launched in December 2018 by the Ministry of Sanitation and Water Resources (MSWR), with technical and financial support of UNICEF Ghana. The overall objective of the initiative was to provide a sustainably affordable financing scheme to a) Small and medium enterprises (SMEs) venturing into toilet construction business to enable provision of affordable sanitation products and services; b) for households who cannot afford one-off payment to construct household toilets. With relaxed borrowing conditions and flexible repayment options within a year, SMEs and households can borrow at a maximum annual interest rate of 12% and pay back within a year, highly affordable and accessible compared to commercial banks in Ghana.

The BSF is administered by the ARB Apex bank – tasked to disburse funds to and recover from rural community banks (RCBs), who further on-lends and recover from SMEs and households. The revolving nature is a critical element of the fund with a view to ensure sustainability and delivery of results.

The Strategic Environmental Sanitation Investment Plan (SESIP, 2010-2015) which the government is currently working to revive clearly outline establishment of sanitation revolving fund and its operation through Rural Community Banks (RCBs). ARB Apex bank by virtue of being apex body to regulate RCBs provided this strategic partnership opportunity. It has ten (10) regional offices across the country to support RCB operations with an extensive network of 140 RCBs over 700 branches with footprints both in urban and rural areas allowing easy accessibility and scale-up potential.

UNICEF currently has an active amendable contract with ARB Apex bank with a key reimbursable condition of the total investment or seed fund to UNICEF by end of December 2021. Apex is highly commitment to this condition and performance on ground as part of their corporate social responsibility (CSR).

The Basic Sanitation Fund – How it works

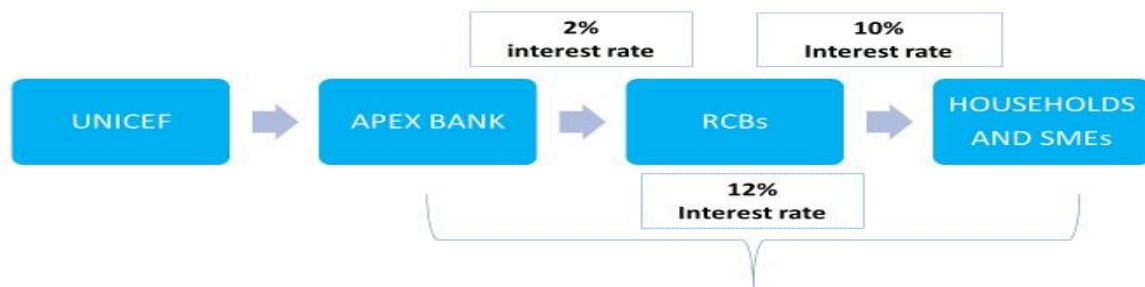


Figure 1: BSF modal

Detailed BSF model below:

Results achieved and lessons learned

The sanitation market that seem dormant has shown initial signs of viability. Key indicators such as the general uptake and recovery are good across the three project areas which are diverse in nature – Tamale in the North, predominantly Muslim community, Ho in the Volta region, majorly a Christian dominated region and Ashaiman, a slum which has a mix of more than 50 ethnic groups.

Since the launch in mid-December 2018, the BSF has provided loans to a) 11 sanitation businesses (SMEs) which sold over several thousands of household toilets just in 2019 alone. In addition, these SMEs generated local employment, employing over 70 individuals boosting local economy; b) 322 households, out of which 310 household toilets have completed so far; c) average recovery of about 75% ranging from a maximum of 97% to a minimum of 45%.

Initial results, especially in 2019 has been promising and encouraging. However, both uptake and recovery have been impacted by COVID in 2020. Other challenges include high attrition and recovery. Lessons on improved governance and operations of mutual savings and loan associations (MSLAs) in communities followed through with prosecution and enhancing technical capacity of municipal environmental health officers (EHOs) who are the driving force behind are showing initial signs of success. Continued strengthening of MSLAs and financial literacy of stakeholders has potential to improve BSF operations.

In addition, volatility of exchange rate is a significant barrier in unlocking private investments from outside Ghana (An average 15-20% depreciation of GHC against USD in 2017). Other financial prop or blended financing scheme could be a potential de-risking instrument to attract private investments.

MAJOR DUTIES AND RESPONSIBILITIES OF THE FUND MANAGER

A. Managing the basic sanitation fund (revolving fund): the Fund manager should perform all fund management services and administer the Basic Sanitation Fund, including but not limited to the following tasks:

1. Develop terms of references (TORs) for RCBs with relaxed lending and repayment conditions, credit assessment procedures and monitor loans and advances.
2. Receive funds from UNICEF and provide all core banking services (keep accounts and maintain primary cash reserves, lends funds, handle cheque clearing activities, supply cash and receive excess cash, guarantee payment instruments, monitor, inspect, supervise and ensure compliance, provide a deposit insurance scheme to protect deposits of customers, etc)
3. First quarter tranches are released to the RCBs within 30 days after receiving funds from UNICEF. Subsequent disbursements to be made on basis of liquidity needs. Alternatively, RCBs should also be able to access the Fund depending on proof of pipeline i.e. that there is a proven increase in demand for loans. Such request must be disbursed within 30 days after RCB's application.
4. Provide training to staff and directors of RCBs on the Sanitation Fund and its features.
5. Provide audit and inspection services to RCBs.
6. Provide ICT and other support services to RCBs.

B. Scoping and selecting Rural Community Banks (RCBs).

1. The Fund Manager will receive applications from the RCBs, evaluate proposals and select a minimum of 6 qualified RCB (preferably two in each Metropolitan, Municipal or District Assembly (MMDA) at Ashaiman, Ho and Tamale to enable their participation.
2. Perform all management services of funds disbursed to the RCBs.
3. Ensure repayment of loans advanced to RCBs.
4. Monitor performances of RCBs and evaluate them periodically.

C. Ensure optimum performance of selected RCBs

1. Funds are disbursed and used for intended purposes (exclusively for household toilet construction and related sanitation business)
2. Ensure funds are disbursed to the beneficiaries within 60 days after receiving funds from the Fund Manager and within 30 days after receiving application from clients.
3. Ensure all on-lending terms and conditions and disbursement procedures of the Sanitation Fund are adhered to.
4. Ensure social fund are disbursed to identified beneficiaries per procedures and terms and conditions.

D. Periodic M&E

Development of Monitoring and Evaluation Plan that serves as a road map for monitoring, evaluation and learning from project performance. The plan should guide and detail the following activities:

1. Support data collection, assessment and monitoring of funds disbursement and utilization. Develop reporting template during establishment period.
2. Carry out periodic monitoring to ensure that the Sanitation Fund is being operationalized and used for intended purpose/utilization on intended purpose.
3. Periodic reporting to UNICEF and other key partners on performance of the Sanitation Fund.

4. Ensure data and other necessary support to UNICEF to enable independent Fund monitoring and usage initiatives using Rapid Pro².

E. Refund of the Fund

1. Ensure repayment of loans advanced to RCBs within 30 days prior to the end of the contract period.
2. Ensure that Seed Fund is refunded to UNICEF latest by 23rd December 2021, a week prior to the end of the contract period.

Guarantee, Interest rates & utilization of funds by the Fund Manager

1. Fund Manager to provide a revised Letter of Undertaking in the amount of the Seed Fund to 'UNICEF Ghana' unconditionally securing all obligations under this contract. The Undertaking shall be valid until 31 December 2021,
2. The Fund Manager will receive the Seed Fund from UNICEF at zero interest rate and will be entitled to a maximum of 2% fee on services provided. Meaning the Fund Manager will on-lend to the Rural Community Banks (RCB) at a maximum of 2% interest per annum.
3. The Fund Manager guarantees that RCBs will disburse loans to final consumers at a maximum of 12% interest per annum inclusive of all expenses, without any add-ons.
4. The Fund Manager must ensure full utilization of funds received from UNICEF and must disburse the entire funds to the RCBs within first three quarters after receiving the fund from UNICEF.

Work Process

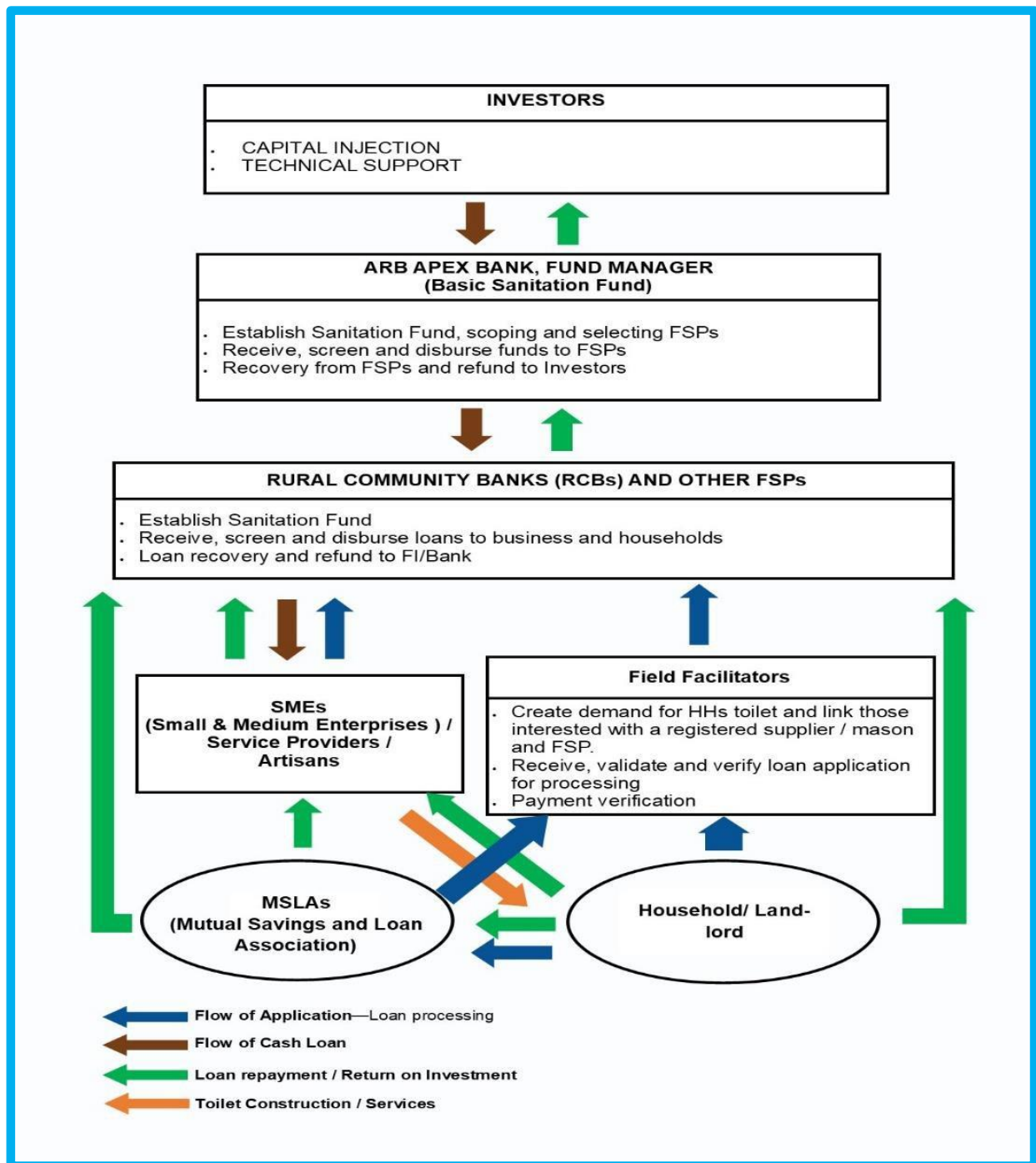


Figure 2: Basic Sanitation Fund II – operational concept

Selection process of RCBs:

RCBs can be assessed based on merit, track record, management profile and operational capacity. Whilst selecting RCBs, the following requirements must be adhered to, in addition to standard bank operating conditions:

1. The Bank must be registered with the Bank of Ghana
2. The Bank should be a member of the Association of Rural Banks and should be supervised by a centralized single agency.
3. The Bank should present three years audited accounts. The Bank should have a positive cash flow, be profitable with a healthy balance sheet.
4. The Bank should present one-year bank statement.
5. The Bank must be present in one of the following locations: Tamale Metropolis, Ho Municipal or Ashaiman Municipal.
6. The Bank must be willing to on lend to households and businesses at 12% interest per annum, all expenses inclusive. The loan is exclusively for household toilet construction and related sanitation business.
7. Must be willing to relax lending and flexible repayment conditions to increase uptake (refer to lending conditions: table 1 & table 2)

Selected RCBs with technical assistance from the Fund Manager are expected to establish a Sanitation Fund. The disbursement of funds to the RCBs can be done on quarterly tranches depending on proof of pipeline and request from RCBs. Funds are expected to be apportioned equally amongst RCBs and MMDAs.

All RCBs must participate in the upcoming sanitation fair around (date to be confirmed). The Sanitation fair is going to be one-stop shop event where visitors can choose products on display and access finance. All RCBs are expected to display and sell their products (visitors should be able to access loan on the same day).

Interest rates & utilization of funds by RCBs

1. The RCBs will be entitled to charge an additional interest of 10% and therefore grant all loans to final consumer at 12% annually.
2. RCBs will also be required to return funds that have not been advanced as loans to clients for 60 days, to the Fund Manager. Funds should not remain idle for more than 60 days with RCBs.

Loan Applications from households and mutual savings and loan associations and businesses:

Households and mutual savings & loan associations (MSLAs) wishing to access loan must fill in an additional form after prior agreement with a service provider(s)/artisan(s). The form must reflect the agreement on choice/s of technology option/s, agreed cost/s, bank account number of a registered service provider/artisan. All service providers, artisans and businesses interested to be part of this must be registered with respective MMDA. This additional layer of processing and form is expected to be introduced to the existing bank norms. UNICEF in consultation with the Fund Manager and RCBs will develop this form and share for incorporation. This is to ensure targeted usage of the funds.

To trigger loan processing with the RCBs and subsequent payments, the additional form must then be verified by a respective Field/Area Facilitator who are Environmental Health Officer (EHO). The EHO Field Facilitators are municipal employees and are responsible for generating demand for household toilet in communities.

The verified documents will then be submitted to the bank for processing. Upon approval, actual money will be disbursed to the service provider's or artisan's account in tranches (refer table 1). Repayment must be done by the households directly to RCBs.

RapidPro is a tool widely used by many UNICEF teams to verify services and payments, among other many uses. Fund manager and RCBs are expected to support with required data to enable UNICEF to use this app to monitor payments and services. Necessary training will be provided.

Lending freeze and Repayment of Funds:

The Basic Sanitation Fund is expected to be recycled maximum of 3 times but encouraged as many times as possible to increase uptake of sanitation. RCBs must ensure active recovery and refund the apportioned injection to the Fund Manager.

Lending Freeze and Repayment of fund by Fund Manager:

1. Whilst multiple recycling is encouraged, the Fund Manager must also determine a workable lending freeze to RCBs and further-on to beneficiaries to be able to meet the refund condition below.
2. The Fund Manager must ensure repayment of loans to RCBs latest by 30 November 2021 (30 days prior to the end of this contract 31 December 2021).
3. The Fund Manager shall refund the Seed Fund in Ghana Cedi to UNICEF latest by 23 December 2019 a week before expiration of this contract.
4. Failure to refund the Seed Fund within the stipulated week after expiration of the contract shall attract a penalty of 6% interest monthly.

Annex 7 Rapid market assessment for BSF-II

1 Introduction

1.1 Purpose

This report presents a rapid sanitation and waste management market assessment carried out in eight MMDAs across Ghana between the 19th and 26th October 2020. The purpose of the assessment is to establish current levels accessibility to basic sanitation, waste management and financial services in the proposed MMDAs. It is envisaged a comparative analysis of baseline data will inform the development of the SDG-fund proposal being developed by UNICEF, UNDP and UNCDF, known as the Participating UN Agencies (PUNOs).

The Assemblies of interest were purposively selected by the PUNOs and covered a range of different Assembly designations - Metropolitan, Municipal and District – spanning 4 different regions: Greater Accra (2), Volta (1), Northern (2) and Central (3). The list of the assemblies visited is given below.

Name of MMDA	Region	Date of assessment
Ada East District Assembly	Greater Accra	19 th - 20 th October
Ho Municipal Assembly	Volta	21 st - 22 nd October
Ashaiman Municipal Assembly	Greater Accra	23 rd & 26 th October
Tamale Metropolitan Assembly	Northern	19 th - 20 th October
Sagnarigu Municipal Assembly	Northern	21 st – 22 nd October
Cape Coast Metropolitan Assembly	Central	19 th - 20 th October
Komenda Edina Eguafo Abirem	Central	21 st - 22 nd October
Ajumako District Assembly	Central	23 rd October

The main body of the report provides a consolidated summary of the data collected across all MMDAs. The full details of the key stakeholder interviewed can be found in Annex A and Annex B provides the compiled and completed questionnaire responses for each district.

1.2 Methodology

A questionnaire to guide the market was developed by PUNO to help better understanding of the potential market for basic sanitation and SWM services in these MMDAs. The questionnaire seeks to get key information covering the following themes.

Information of interest	Data source
<ul style="list-style-type: none">Basic demographic information, characteristics of the district (population, household, religion, urban centres etc...	District level planning

Information of interest	Data source
<ul style="list-style-type: none"> Households access to basic sanitation – disaggregated, if possible, by vulnerable groups 	documentation // Interviews with MMDA staff
<ul style="list-style-type: none"> Sanitation service providers: List and provide core details of private sector actors working on basic sanitation construction – this includes artisans, masons, or formalised businesses working in the delivery of basic sanitation or liquid waste services 	Interviews with MMDA and service providers
<ul style="list-style-type: none"> Solid waste management: Service delivery arrangements and quantity of waste generated and collected 	
<ul style="list-style-type: none"> Solid waste management: MDDA and household financing arrangements 	
<ul style="list-style-type: none"> Financing service providers: List and characteristics of financial services providers operating in the MMDA and an assessment of whether they are prepared to take offer loans for sanitation 	Available public documentation and interviews
<ul style="list-style-type: none"> Climate change adaption and planning 	Interviews with MMDA staff

2 Findings

2.1 Demographic information and access to sanitation services

The populations and housing statistics for both Assemblies were inferred from the 2010 Population and Housing Census and projected for 2020 using the population growth rate specific to each region. The estimated population for TAMA and Ashaiman were highest at around 300,000 people. The lowest estimated population is in Ada East with around 70,000 residents. The remaining MMDAs had populations of between 100,000 and 200,000. Three of the eight focus MMDAs we're predominantly rural (Ada East, KEEA, and Ajumako Enyan Essiam). The full population detail is presented in Table 1.

Figure 2 Population by target MMDAs

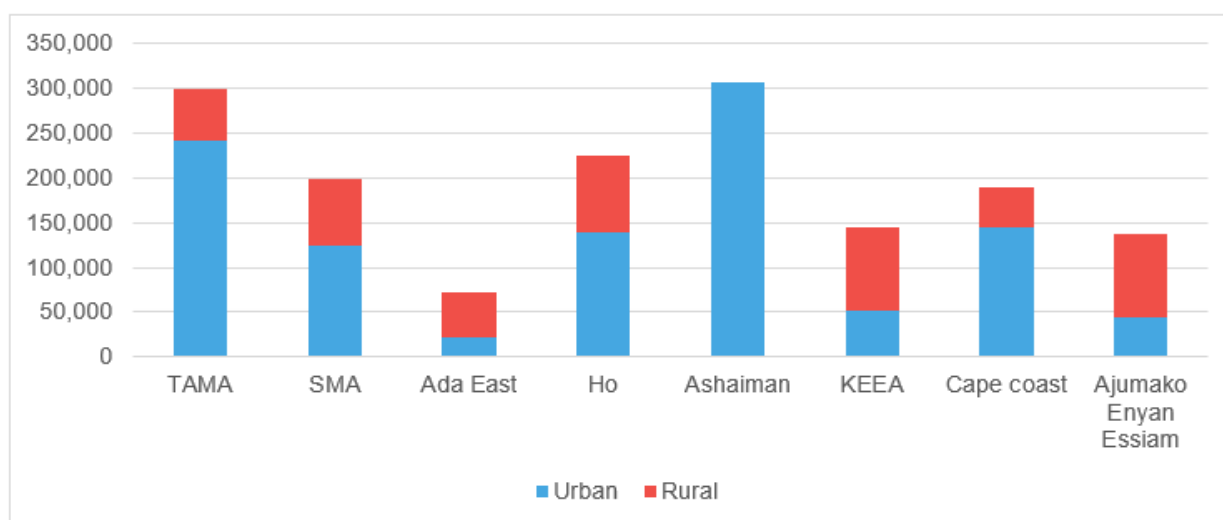


Table 1 Full population information by target MMDAs

	TAMA	SMA	Ada East	Ho	Ashaiman	KEEA	Cape coast	Ajumako Enyan Essiam
Total Population	298,354	197,920	71,671	223,946	305,682	144,705	189,060	138,046
Urban	241,183	125,020	22,720	139,008	305,682	51,690	145,009	44,037
Rural	57,171	72,899	48,951	84,938	NA	93,015	44,051	94,009
Total male	148,486	100,078	34,012	110,200	150,090	69,665	92,072	64,467
Total Female	149,868	97,842	37, 659	113,746	155,592	75,040	96,988	73, 579
Total children	108,449	74,217	28,544	54,906	97,513	39,421	48,777	Nd
Disabled, if any:	4517	135	3,085	N/A	7,031	9,079	4,727	4.7%

Additional details of MMDA characteristic are presented in the Figures and Tables below. Some of this information is partial or unavailable. This is a function, primarily, of the different ways in which socio-economic data is captured locally, for example data was often bunched together with little or no disaggregation among male-female ratio and there was little specific information regarding people with disabilities (PWDs). In other cases data reported was found to be internally inconsistent. Where appropriate this data is being re-verified with MMDAs.

Figure 3 shows the distribution of houses, households and female-headed households in target MMDAs. In all the MMDAs reporting full data there is evidence of multi-household compounds (the comparison between blue and red bars) – that is multiple family units (households) within one demarcated building, structure, or compound. This often implies a high proportion of rooms are areas within the compound are rented. This phenomenon is most acute in more urbanised MMDAs – such as Tamale, Ashaiman and Cape Coast- where property prices are comparatively high, space is at a premium, and there is substantial inward migration for work. In the more rural, smaller districts such as Ada East and Ajumako Enyan Essiam single household occupancy is much more common. A higher proportion of multi-occupancy houses / compounds can be problematic for the provision of basic sanitation as i) collective action amongst renters can be hard to achieve, ii) landlords are frequently not willing (or incentivised) to provide facilities when room rental demand is high.

Figure 3 Household distribution across target MMDAs

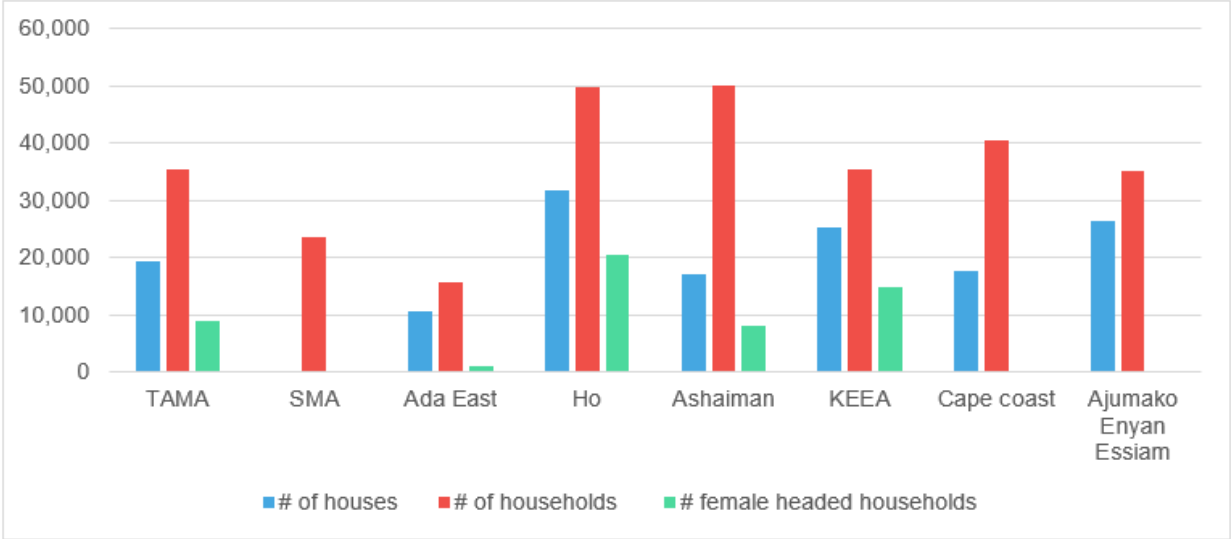


Figure 4 shows the proportion of households accessing a basic sanitation service in the target MMDAs. Here, the district-level data provided within MMDA documentation was in some cases reported inconsistently. Of the data that is reported only three MMDAs (Sagnarigu, Cape Coast and Ajumako Enyan Essiam) reported that over 50% of households access a basic sanitation service. This well over the double the proportion of households in KEEA where access stood at just 18%. The two most populous MMDAs (Tamale and Ashaiman) both report similar levels of basic sanitation access – 34% and 38% respectively.

Figure 4 Proportion of households accessing a basic sanitation service by target MMDA

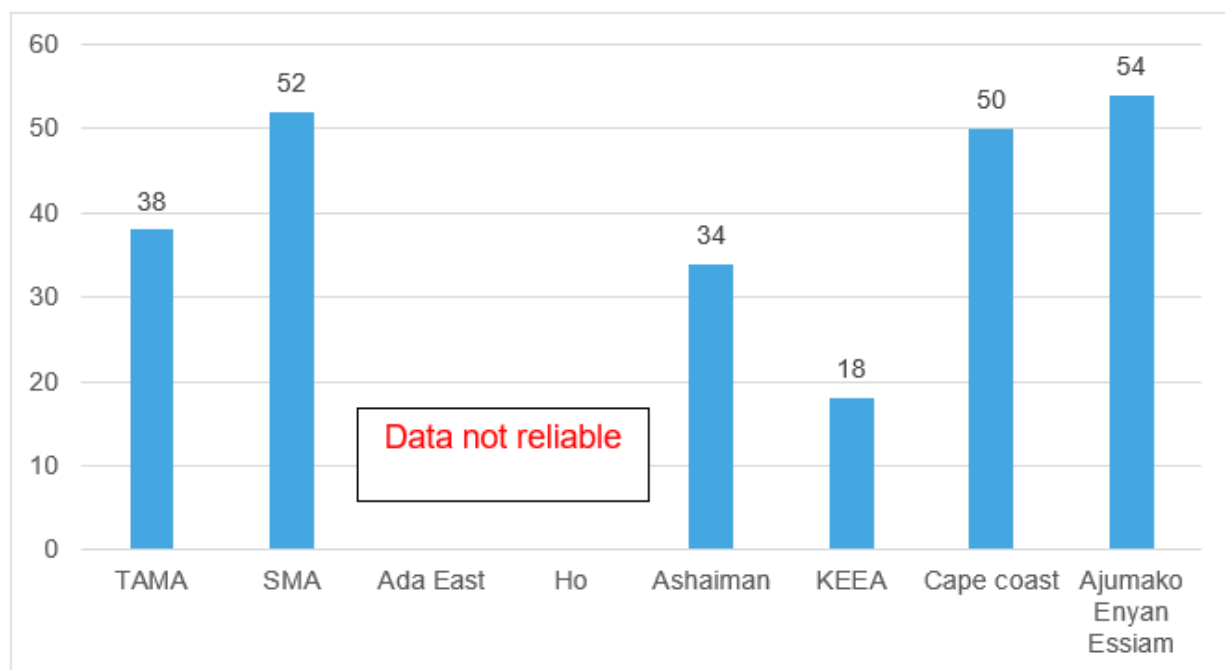


Table 2 Detailed breakdown of household and sanitation data in target MMDAs

	TAMA	SMA	Ada East	Ho	Ashaiman	KEEA	Cape coast	Ajumako Enyan Essiam
Households								
# of houses	19,387	NA	10,529	31,826	17,021	25,290	17,738	26,343
# of households	35,408	23,447	15,631	49,826	49,936	35,402	40,386	35,106
# female headed households	8,954	NA	1,037	20,486	7,990	14,833	41,593	NA
Access to basic sanitation								
% basic sanitation	38	52	Inconsistent – being verified	Inconsistent – being verified	33.9	18	50	54
% practicing OD	7	48			2.6	39	20	11
% shared facilities	55	15			63.5	41	48	35
% of hand washing facilities	NA	NA			54.2	2	38	41

2.2 Basic sanitation and liquid waste management

The pages overleaf provide summary details of the basic sanitation and liquid waste service providers identified in the MMDAs. Additional details as provided of a summary narrative further below.

Table 3 Summary of basic sanitation service providers identified in target districts

#	SME name and key contact details	# of staff	Main types of toilet constructed	Approx # toilets constructed per month	Have they ever taken a loan?	Main stated barrier to scale	Other comments
Ada east							
1	Global Partnerships Project: Project with a sanitation lens and will include some construction	2 permanent staff M:1 F:1 4 Casual staff M:4 With assistance from 5 staff of the EHSU of the DA	VIP toilets	Two (2) institutional toilets. it is one stop activity.	Donor funding from NIKE & individual family philanthropists	<ol style="list-style-type: none"> 1. Topography of the land (high water table level and sandy soil) constrains household latrine construction 2. Low household income levels impacting affordability 3. Space constraints 4. Tenants struggle for landlord permission 5. Preference for using the beach 6. Social taboo related to faeces being mixed with others 	The SME started operating in the District in 2018 (Azizakpe Island) on mixed intervention, including some sanitation. They work with the EHSU of DA for construction of toilets Intention to expand into other
2	Azizanya Methodist Child Development Centre: Project with a sanitation lens and will include some construction	3 staff 1 F 2M With technical support from 4 staff of the EHSU of the DA	Intends to construct household VIP latrines	-	Co -funded by Compassion International Gh and Ada Foah Methodist Church.	Has just received financial support to commence project	Est October 2014 but WASH programme was given attention in 2019 <ul style="list-style-type: none"> • Secured funding in July 2020 GhC65,300 for 60 household latrine construction • Relies on technical support from the EHSU of the DA
Ho							
3	Ecosafe RS Technicals: Constructs toilets	3 permanent staff. M:2 F:1 Casual /contract staff 10	Bio-digesters (90%) Septic tanks (7%) Bio-gas (3%)	10	No	<ol style="list-style-type: none"> 1) Inability of clients to pay for services rendered to them renders service provision irregular 2) Poor enforcement of MA sanitation bye-laws 3) Conservatism: Low acceptance of new options e.g. bio-digesters and bio-gas 4) Low household income levels 5) Topography of the land: the characteristics the land 	Works with the BSF in Ho Company has set up masonry, carpentry, plumbing and tiling departments and has full complement of casual artisans It does not take loans: <ul style="list-style-type: none"> • to avoid indebtedness to banks in event of failure of clients (households) to pay • as it doesn't need loans because of the BSF tranche payments from banks Equipment:

#	SME name and key contact details	# of staff	Main types of toilet constructed	Approx # toilets constructed per month	Have they ever taken a loan?	Main stated barrier to scale	Other comments
						<p>determines the type of toilet to be constructed.</p> <p>MA should:</p> <ul style="list-style-type: none"> • set up a Task force to enforce MA bye-laws • create Maintenance Unit under the Works Department to service household toilets and train staff of private service providers. • establish a liquid waste treatment plant 	<ul style="list-style-type: none"> • tiling machines, concrete mixtures, some carpentry tools, water pumping machines, 4x4 vehicle for carting materials <p>Company envisages enhanced collaboration with MA in solid and liquid waste treatment for improved sanitation management</p>
4	Edsam Social Network: Supports sanitation training and manufactures components	10 permanent staff (professional staff) M: 6 F:4 2. Non-professional staff M: 2 F:0	Not directly involved in construction of toilet facilities	N/A	No	<ul style="list-style-type: none"> • Failure of Government partners to play pro-active and neutral facilitative role in WASH programme implementation • Complexity in administration of credit facilities for potential household toilet owners • Mistrust in some of the new facilities like the bio-digester toilets by some users • as a result of the failure to test and approve new technologies through the Technology Assessment Framework (TAF) 	<ul style="list-style-type: none"> • Trains latrine artisans in the construction of various types household toilets (• Operates in partnership with associates in the construction of household toilets directly or indirectly • Manufactures toilet components like slabs, special blocks and privy houses for sale to artisans • Did not access loan because the procedure was too cumbersome <p>Recommendations:</p> <ul style="list-style-type: none"> • MA should facilitate insurance system for loans taken by rural banks (MFIs) • Widen the net of service providers to include low level service operators • Encourage the formation of MSLAs

#	SME name and key contact details	# of staff	Main types of toilet constructed	Approx # toilets constructed per month	Have they ever taken a loan?	Main stated barrier to scale	Other comments
5	Sama Sama	8 professionals M: 6 F:2	Bio-digester, Improved pit	5	No	Difficulty of households to meet 50% cost of construction due to low household income levels	<ul style="list-style-type: none"> Does not go in for loans due to the long cumbersome procedures and interest to be paid Operates by taking part payments (50%) from clients prior to commencement of work and final payment on completion. Company has been in business for 4 years (commenced operation in 2014) Operates in an association with trained local artisans (latrine artisans) masons, tilers, painters and carpenters,

Ashaiman

6	Samalex Solutions	Office staff 8 M: 6 F: 2 Field staff 20 M:20	Bio-digester	171	Loan of Ghc20,000 from GN Bank	<ul style="list-style-type: none"> Inadequate financial support Low household income levels Inadequate skilled artisans Lack of business / professional acumen on the part of contractors High cost of building materials Occasional shortage of building materials Inaccessibility of some areas of the project site due to poor planning 	Unavailability of space and litigation over land
7	Community Sanitation Services (COMSANS) Limited	12 permanent staff (artisans and administrative assistants) M: 8 F: 4	Bio-digester WC Pour flush Filtration System	50	Ghc10,000	No access roads to the project site High water table level Lack of space to construct toilets	
8	Chodour Limited	3 core staff professional M: 3 F: 0 Field staff: 35 M: 34 F:1	Bio-digester WC Pour flush	60	Ghc140,000	Lack of space to construct toilets High water table level No access roads to the project site Tenants have no access to land	

KEEA – there are no registered SME constructing toilets in the municipality

Cape Coast – there are no registered SME constructing toilets in the municipality

#	SME name and key contact details	# of staff	Main types of toilet constructed	Approx # toilets constructed per month	Have they ever taken a loan?	Main stated barrier to scale	Other comments
Ajumako Enyan Essiam							
9	Emidon Tab Ventures (supplies materials for household toilet construction)	3	Household VIPs	25 (but not uniform)	No,		The small company buys materials and supplies to the latrine beneficiary (cement, vent pipes, iron rods, roofing sheets) and used to take long for the microfin bank to repay but now takes 1 week; also demand for h/hold latrines is slow and low hence business does not appear encouraging
Tamale							
10	Anthill Investment Limited	8	Bio-digester Toilets	5-10	Yes. Loan taken from Tizaa Rural Bank under the BSF		<ul style="list-style-type: none"> a) Lack of tailored financial services products for Sanitation Businesses b) High-interest rate on loan facilities c) Low demand for sanitation facilities within the Metropolis, especially after the end of the BSF. d) Lack of a regulatory or certification authority for sanitation businesses or artisans. This has led to the influx of quack operators who execute sub-standard works. e) Unavailability of staff to employ due to the stigma associated with working in the sanitation industry in the communities. f) Lack of recognition and partnership from the Government and the Assembly. Sanitation businesses in the Metropolis are not consulted in the award of Government housing or building projects.

Table 4 Summary of liquid waste service providers identified in target districts

#	SME name and key contact details	# of staff	Main types of services provided	Approx # toilets constructed per month	Have they ever taken a loan?	Main stated barrier to scale	Other comments
Ada East							
1	Champion Waste	4 staff 3. M 1 F	Company collects /transports and disposes of sludge	220m ³ tonnes of waste are collected / month	Yes		<ul style="list-style-type: none"> It is the only SME that is registered with the Assembly It is not resident in the DA. It operates from Tema Metropolitan and Ashaiman MAs which are far from the DA. Performs activities on regular basis since 2017 Have 4 cess spit emptiers Company does not go into treatment, recycling of sludge and selling of treated sludge. The DA owns and operates a Waste stabilisation pond technology/ system for sludge treatment. The treatment plant is sited at Kunyenya.
Ho							
2	Volta Septic Services	3 M: 3 F: 0	Disludging of liquid waste Desilting of choked drains	768,000 litres	No	There is no place designated by the MA for dumping liquid waste within the municipality. This inhibits service provision	<ul style="list-style-type: none"> Showed interest in accessing loans to expand operation Women were not engaged because they are disinterested in the job due to the risky nature of the job and the low esteem people have for it.
3	Xatti & Fellis Ltd	21 sweepers M3 F18 11 staff Core 5 M: 3 F2	Solid waste management: <ul style="list-style-type: none"> Sweeping Collection Transporting to final disposal site Management of final disposal site	382 tonnes/month 382,000 kg	Yes. Contracted Gc10,00 From ADVNS Ghana	<ul style="list-style-type: none"> Financial limitation (capital intensive) Unavailability of final disposal site Logistics/equipment One (1) refuse compacter and 1 skip loader. inadequate waste bins Difficult requirements for accessing credit (collateral) Inability of MA to pay for services rendered 	<ul style="list-style-type: none"> Paid off loan Interested in partnering with other service provider(s) Short-term – plans underway to acquire 1 refuse compacter and 500 waste bins Mid-term - build capacity of company in more equipment and clientele long term: to introduce mass sorting of solid waste Capability: 7 Board of directors – 3 Experts in the sector, 1 statistician 1 Tax Expert , 2 accounts officers Management 5 : MD Statistics expert , accounts and revenue expert <p>Xatti & Fellis recommends that:</p> <ul style="list-style-type: none"> MA should provide final dumping sites to facilitate optimal service provision private service providers MA should be proactive in payment for services enforce san by-laws, provide final disposal site Central govt should share responsibility of payment for service (mainstream SanTax) by citizens

#	SME name and key contact details	# of staff	Main types of services provided	Approx # toilets constructed per month	Have they ever taken a loan?	Main stated barrier to scale	Other comments
							<ul style="list-style-type: none"> Exact tax on goods and services (water / plastic producers, etc) dedicated to WASH programmes Developing the waste transit points (WTPs) Ste up sorting of biodegradable waste and reloaded to treatment plant for energy production
Ashaiman							
4	City Waste Management	70 members All males	Liquid waste collection	No information	No	<ul style="list-style-type: none"> No designated final dumping site within the municipality. Service is occasionally suspended to due lack of place to disludge waste. Liquid waste is dumped at Korle Gono in Accra Metropolitan Assembly (AMA) at a high charge. 	Association provides financial support to members form their own resources. The sector is a male-dominate because of its hectic and hazardous nature
Tamale							
5	BUHASCO ENTERPRISE		ND	ND	Yes	<ol style="list-style-type: none"> Inadequate funds to purchase brand new cesspit trucks: most of the businesses cannot raise the capital to buy brand vehicles, and as such, rely on used vehicles. These used vehicles usually require a lot of repairs and maintenance to keep them operational. This situation increases the business' operating cost, reduces profit margins and subsequently, the ability of the business to scale up. Unavailability of staff to employ due to the stigma associated with working in the liquid waste business in the communities. Poor road network in many of the communities. This increases the wear and tear on the trucks and results in an increase in the operational cost of the business. High interest rate associated with acquiring a loan for scaling up. 	
6	ENVIRONMENTAL STEWARD	1	ND	ND	No	High interest rate associated with acquiring a loan for scaling up.	
7	FRAMCY ENTERPRISE	2	ND	ND	No	High operational cost accruing from hikes in fuel prices and maintenance cost. The distance from Tamale to the disposal site in Gbalahi is far, and this also contributes to the high operational cost.	
8	BAMUS ENTERPRISE	3	ND	ND	No	Most liquid waste operating businesses are not formalised, and they have minimal governance structures. This makes scaling up very difficult for businesses.	

#	SME name and key contact details	# of staff	Main types of services provided	Approx # toilets constructed per month	Have they ever taken a loan?	Main stated barrier to scale	Other comments
9	SAMASAMA CESSPIT EMPTIER	1	ND	ND	No	No further details	
Sangieru							
10	BAMUS LIQUID WASTE MANAGEMENT	3			No	Most liquid businesses are not formalised, and they have minimal governance structures. This makes scaling up very difficult for businesses.	
11	SAMASAMA CESSPIT EMPTIER	1			No		

The tables above show that there is considerable differences in the number and maturity of sanitation businesses operating in the focus MMDAs. The sanitation businesses in both Assemblies in the Northern region (Tamale and Sagnarigu) are generally small scale enterprises which employed between 1- 10 employees. The medium-sized operators were usually NGOs with significant donor support. The majority of the businesses are male-led.

According to the businesses that construct latrines, the most preferred option by households is the bio-digester with a single or double septic tank. Other latrines they construct include the pour-flush, asato-pan, drum latrine and Mozambique (mostly for rural communities). On average, most of the small scale business construct between 3 – 25 latrines a month, while the medium-sized operators can construct up to 350 latrines in a month.

MMDA	Operators	Number of Staff	Types of Toilet	Number of toilets constructed per month	Taking a loan to expand business
LATRINE CONSTRUCTION SERVICE PROVIDERS					
TAMA	7	3-60	<ul style="list-style-type: none"> • Bio-digester Toilets • Pour Flush • Drum Latrine 	3-350	4 out of the 7 businesses took loans
SMA	6	3-60	<ul style="list-style-type: none"> • Asato-pan • Mozambique (mostly for rural communities) 	5-350	1 out of the 6 businesses took loans
LIQUID WASTE SERVICE PROVIDERS					
MMDA	Operators	Taking a loan to expand business			Number of Staff
TAMA	5	1 out of the 5 businesses took loans			1-3
SMA	2	None of the businesses took loans			1

In Ho and Ashaiman numerous capable private service providers were identified. This, to some extent, reflects the work of UNICEF, the World Bank and their municipal partners in providing designated support providers in these areas as part of the Urban Sanitation Programme and GAMA programme respectively. These providers construction of various types of improved household toilets like bio-digesters, WCs and pour flush. Others provide liquid and solid waste management services. As yet no private service provider has ventured into liquid waste treatment and waste recycling.

There is only one officially recognized solid waste service provider that operates in the Ada East District. The company is located in Tema Metropolis/Ashaiman Municipality. There are no small-scale contracting companies that assist individual households in the building of toilets. There are two bodies which receive external funding to champion provision of household toilets however they are at the nascent stage with no plans for expansion.

In the MMDAs in the central region (KEEA, Cape Coast, Ajumako Enyan Essiam) formalised private sector engagement in sanitation facility construction appears to be extremely nascent. No dedicated sanitation service providers were identified in KEEA and Cape Coast. Only one material supplier was identified in Ajumako Enyan Essiam.

Box 1: Female ownership of sanitation businesses

Very few of the sanitation-related businesses identified were headed or owned by females – which stakeholders attribute to cultural factors in the region. Having said that in Ajumako

Enyan Essiam District, there was information about a female who owns a cesspit tank emptier that deals with liquid waste in and around communities in the district; it was later learnt that she does this as part of other businesses including owning a fuel filling station; she was however not available for an interview.

In the case of liquid waste operators in Tamale and SMA, all the businesses employ the same “modus operandi” where they use a cesspit truck to siphon the liquid waste from homes, businesses and public toilets and dislodge at the stabilisation ponds located at Gbalahi. The area at Gbalahi is a 25-hectare land set aside for waste disposal. It comprises a landfill site for solid waste disposal and the stabilisation ponds for liquid waste disposal. The stabilisation ponds were financed by the World Bank in 2004 and rehabilitated by UNICEF in 2019. There is currently no recycling of both solid and liquid waste deposited at the facility. However, the solid waste is sorted for metal scraps and plastic materials.

There is only one officially recognized liquid waste service provider in the Ho Municipality. The company lacks the capability to meet the ever-increasing demand from individual homes and institutions for dislodging sludge. There are numerous liquid waste service providers in Ashaiman Municipality. They operate under the umbrella of an association “Waste Management”. The key barrier to effective service is the lack of a treatment plant within the municipality and this compels them to dislodge waste at Korle Gonno in Accra Metropolis at high service charges.

In spite of the fact that liquid waste-related services are collected within the MMDAs in the Central Region, there is a dearth of information concerning volume of waste, transport and treatment etc. There are no treatment centres nor of any kind in the case of Cape Coast Metropolitan and KEEA. The idea had been mooted a couple of years ago for a common plant. Challenges in land acquisition and related tenure issues appear to have stalled the initiative.

MMDA	FSM facilities in MMDA	Details
TAMA and SMA	Yes	One facility - faecal sludge treatment facility (Stabilisation Ponds) located at Gbalahi, rehabilitated by UNICEF ¹¹
Ada East	Yes	At Kunyanya (rural area) this is owned and run by the DA
Ho	Yes	Under construction
Ashaiman	No	N/A
KEEA	No	N/A
Cape coast	No	N/A
Ajumako Enyan Essiam	No	N/A

Below are the stated barriers preventing the scale up of existing sanitation businesses:

¹¹ In Tamale private liquid waste operators are allowed to dislodge their waste at the facility at no fee. The reason no fee is charged is to help curb the common practice of dislodging liquid waste on farms to serve as manure. The Assembly is currently seeking to introduce fees for dislodging liquid waste; however, there is a concern that operators will revert to the practice of dislodging on farms. In preparation for this, the Assembly is embarking on sensitisation and behavioural change campaigns and also seeking to begin the implementation of by-laws with punitive measures.

- Lack of tailored financial products for sanitation businesses
- High-interest rate on commercial loans
- Low demand for sanitation facilities, especially after the pause on the BSF Programme.
- Lack of a regulatory or certification authority for sanitation businesses or artisans. This has led to the influx of quack operators who are undercutting prices and executing shoddy work. The activities of these operators have resulted in the reduction in the interest and demand for household toilets.
- Unavailability of staff due to the stigma associated with working in the sanitation industry.
- Lack of recognition and partnership from the Government of Ghana and the Assembly. The sanitation businesses reported that they are not consulted in the award of government housing or building projects.
- Lack of political will to enforce sanitation by-laws. This has kept the demand for household toilets in the communities at a relatively low.

2.3 Solid waste generation management

The Tamale Metropolis generates approximately 187,000 tonnes of solid waste annually – substantially higher than any other MMDAs in this analyse, this is also around three times the amount of solid waste generated in Ashaiman which has a comparable population (Table 5).

Table 5 Solid waste generation and management arrangement in target MMDAs

MMDA	Volume of waste generated (m3)		Who manages Solid waste in the MMDA?	MMDA support to SWM
	Urban	Rural		
TAMA	187,000		Zoomlion, little to no other private sector engagement ¹²	MMDA provided smooth and easy business permit acquisition process for this site, including the provision of a 25-hectare waste disposal site at Gbalahi
SMA	36,635		2 service providers none led by women	
Ada East	5,800	3,00	Zoomlion provides service in both areas	DA has management contract for ZL but does not offer incentives or training for further PS involvement
Ho	30,300	N/A	2 service providers none led by women	No support provided
Ashaiman	65,700	N/A	4 service providers none led by women	Some tax incentives provided (no further details provided)
KEEA	No data	No data	Managed by both the private sector (ZoomLion) and	

¹² Solid waste within Tamale Metro is mostly managed by private operators, with the Assembly playing an oversight role. Household waste collection is fully managed by private operators. The evacuation of communal garage containers and transit landfill site is managed by the Assembly in collaboration with private operators. Finally, the management of the landfill site at Gbalahi (25 hectares) has been outsourced to a private operator. No recycling takes place at the landfill site, except the sorting for metal scraps and plastic/rubber materials.

MMDA	Volume of waste generated (m3)		Who manages Solid waste in the MMDA?	MMDA support to SWM
	Urban	Rural		
			assemblies. No SP led by women	
Cape coast	24,657	9,138	Managed by both the private sector (ZoomLion) and assemblies. No SP led by women	
Ajumako Enyan Essiam	c.25,000		Yes, ZoomLion	

In nearly all these focus MMDAs, solid waste collection in the MMDAs has been sub-contracted to Zoomlion and its affiliates, for a variety of services, often including door to door collection. Zoomlion services frequently co-exist with smaller scale (informal) collection through “Borla Taxis” in addition to communal collection through the provision of skips at public collection points – some of which operate on a “pay as you dump” basis.

In general households pay an average of GHC21 to GHC30 a month for a regularised door-to-door service – however this is a service available to only some households, and often not those in lower income areas. Households in urban and peri-urban locations are generally more willing to pay for waste management services than those located in rural areas. The reason for the disparity can be attributed to the prevalence of alternative dumping sites in rural communities. Waste is generally collected weekly, and payment is made monthly. The collection of waste management fees is mainly through “door-to-door” payment and “mobile money”.

Table 6 SWM costs and willingness to pay

	Are HH's & businesses WTP for services?	Service cost		Details
		Door to door (D2D) (per month)	Communal collection	
TAMA and SMA	60% of households are able to pay for waste management services	GHC21- 30	c. 20p per dump	Collected D2D and through mobile money. Pay as you dump operated throughout Tamale
Ada East	c. 30% willing to pay	GHC10-20	20p per dump	Fees collected D2D and at communal collection points
Ho	Generally yes, for regularised monthly service but no empirical data	GHC 31-40	No data	Regularised service provided, no data on communal collection
Ashaiman	c. 75% willing to pay, monthly	Ghc10-20	No data	Regularised service provided, no data on communal collection
KEEA	Generally low willingness to pay (roughly 10%)	GHC10-20	Free	No pay-as-you dump. Waste is dumped into skip containers in open areas for free.
Cape coast	c. 50% willing to pay, monthly	GHC21-30	No data	No data

	Are HH's & businesses WTP for services?	Service cost		Details
		Door to door (D2D) (per month)	Communal collection	
Ajumako Enyan Essiam	Yes, but collection is very low (<5%)	GHC21-30	No data	No data

2.4 Solid waste management infrastructure

The following key infrastructure was identified

- In KEEA there is a recycling plant at Cyclus, some 30 minutes drive from the capital (Elmina) for plastics. Cyclus is currently operating under capacity with the implication that should there be full operations at the factory, almost all the plastic products from in and around Cape Coast can be channeled to the factory for re-use. This can have very positive environmental impact for solid waste management for the region.
- Ho and Ashaiman Municipal Assemblies do not have recycling plants for waste especially plastics nor liquid waste treatment within their respective areas of jurisdiction. Ashaiman Municipal has a designated solid waste dumping site.
- Ada East District has a simple liquid waste treatment plant located at Kuenyenya near Kasseh. The treatment plant used to serve other MMDA in the past.
- The Gbalahi waste disposal site serves both Tamale and Sangieru

2.5 Expenditure and revenue related to sanitation and solid waste

Proportional budgeted allocations for liquid and solid waste management vary considerably between MMDAs. In Ada East only around 0.5% of the entire Assembly budget is allocated towards the combined costs of sanitation and waste management compared to just under 14% in Tamale. Other more urbanised areas (Ashaiman and Cape Coast) also recorded comparatively high budget for sanitation – above 5% of the total budget.

From the limited data provided available, MMDAs do not tend to maximise revenue from liquid and solid waste management. This is in part because many service delivery and management functions have been outsourced to the private section, but also because of limited operational governance capacities and resources to adequate charge fees for waste disposal and dumping by both private sector and households.

Moreover, our broader sector experience informs our judgement that budgetary allocations for WASH activities, even though featured in the composite budgets of the MMDAs, they are usually not adhered to due to their inability to internally generate revenue WASH service provision to supplement inadequate funds from the District Assembly Common Fund (DACF) dedicated to WASH programmes.

Table 7 Revenue and expenditure on sanitation and waste management by MMDA

	Total MMDA budget (GH¢)	% spent on SWM	% spent of liquid waste management	Revenue from SWM (GH¢)	Revenue for LWM (GH¢)
TAMA	30,968,031	13.7% (not disaggregated)		12,250	16,330
SMA	No data	No data	No data	No data	No data
Ada East	9,694,594	0.3	0.16	No data	No data
Ho	20,796,553	0.6	2.25	35,000	49,000
Ashaiman	16,797,198	5.7	0.68	No data	No data
KEEA	10,358,306	6.7	0.27	No revenue generated	28,000
Cape coast	14,037,079	7.4	0.23	22,256	16,900
Ajumako Enyan Essiam	9,023, 369.39	<3	<1	Very little to no revenue generated	

2.6 Financial service providers

There are a number of financial institutions that operate within the MMDAs. However, only a handful of them provide financial support with respect to WASH-related interventions. In the Ada East District, the financial institution provides no such service. In the Ho as part of the Basic Sanitation Fundi, Weto Rural Bank and Avenor Rural Bank have offered credit facilities to 34 latrine artisans and 59 households respectively. Avenor Rural Bank also supported three (3) small-scale businesses which ventured into household toilet construction. Credit facilities attracted interest rate of 12%.

About 22 financial service providers are operating within the two MMDA in the Northern Region. However, only a small fraction offer sanitation-related packages. The general notion among many of the financial services players is that the demand for sanitation products is generally low, reportedly as a result of “free sanitation initiatives” being implemented by many NGOs in nearby communities.

Even though a number of financial institutions operate across the MMDAs in the Central region, very few of them are into assisting sanitation-related interventions. The exception being RCB in KEEA and where UNICEF is supporting with CLTS. UNICEF and Ajumako are helping households and small-scale businesses are there to help by offering “loans” at low interest rates of 15% or less for a short time (less than 3 years) and see these forms of assistance as part of their corporate social responsibility and support rather than business cases.

Table 8 Details of selected Banks and FSPs engaged during the data collection (not exhaustive)

Bank / FSP	MMDA	Comments / details
Ada Rural Bank	Ada East	Bank based at Kassh. At least one other bank is in the district but not further details collected
Avenor Rural Bank	Ho	Has been in operation since 2019 and has been partnering with UNICEF by providing credit facilities to households who are customers of the bank. Credit facilities made available 59 households for the construction of toilets and 34 latrine artisans
Weto Rural Bank	Ho	Has been in operation since 2016 and has been partnering with UNICEF by providing credit facilities to households who are customers of the bank. The headquarters is located in Kpeve in the South Dayi District. The Ho outlet is a branch office. Artisans applied for credit to purchase basic accoutrements for construction, they were not supported because it was not allowed
Manya Krobo	Ashaiman	Has been in operation since 2016 and has been partnering with UNICEF by providing credit facilities to twelve (12) households who are customers of the bank. The headquarters is located at Somanya in the Manya Krobo District. The Ashaiman outlet is a branch office.
Akatakyiman Rural Bank	KEEA	Located at Komenda, c 30 minutes drive from Elmina, with four branches in the Assembly. The bank uses 28 mobile executives or cashiers (who all happen to be females) through the use of mobile accounts and e-switch cards, pay visits to homes (door-to-door) and advertise bank products. A number (current, savings accounts, “susu” (voluntary association type) targeted at the very small-scale informal sector. Demand can be low even with the subsidised interest rates. Sanitation loans seen as a social investment.
Microfin Rural Bank Mankessim	Ajumako Enyan Essiam	Presence in the district is quite high and noticeable and use of vehicles and motor bikes to hold community meetings.
22 banks / FSPs reported	Tamale	Those engaged in the BSF report demand for such services are generally low, and much more education and sensitisation is needed with the communities about the benefits of improving one’s sanitation.

2.6.1 Climate change preparedness

Table 9 Summary of climate change preparedness amongst target MMDAs

Indicators	TAMA	SMA	Ada East	Ho	Ashaiman	KEEA	Cape coast	Ajumako Enyan Essiam
Has the MMDA conducted climate change data analysis	Yes (2017 & 2019)	No data	Yes(2018)	Yes (2017)	No data	Yes (2020)	Yes (2018-2020)	In principle yes, but reality no
Is the MMDA familiar with the climate change scenarios in the national policies	Yes, local level plans developed	No data	Yes benefits from LoCAL	No data	No data	Yes, local level plans developed	Yes, local level plans developed	No
Is there capacity in maintaining the functionality of MMDA services despite extreme weather events?	Yes – always continues	No data	Yes – always continues	No data	No data	Yes – always continues	No	No
How does extreme weather events affect sanitation services provided by the MMDA?	Increase incidence of flooding, combined with extended dry season	No data	Tides affects coastal toilets & plastic waste	No data	No data	Access to disposal sites difficult during heavy rain / increase in tipping	Limited access to sanitation facilities	Yes (in a general sense)
Has the MMDA identified the most vulnerable groups affected by WASH and where they live within the MMDA?	Yes	No data	Yes, in rural areas	No data	No data	Yes, identified in plans	Yes in most places	Yes in most places
Does the MMDA have knowledge about access to water and sanitation for the most vulnerable areas exposed to water shortages due to climate change effects?	Yes, arranges tankers to areas in dry areas	No data	Yes, acute water shortages in the dry season / saline GW	No data	No data	Yes. MA is aware of areas at risk of water shortages.	Yes, especially prevalent in coastal & rural areas	Yes, to a large extent
Does the MMDA know the people without access to water and sanitation and their locations in the territory?	Partially. GWCL & CWSA have more extensive data	No data	Yes. Data collected on availability /supply of safe water	No data	No data	Yes, aware of underserved areas	Yes, especially those in Cape Coast North area.	Yes, aware of underserved areas
Are there measures taken by the MMDA to protect public facilities?	Generally yes	No data	Yes O&M plans put in place	No data	No data	Yes, contract with private operators	No, there are severe risks	No

2.7 Challenges in data collection

The data collection coincided with a national exercise where the performance of MMDAs was being assessed country-wide. This made it difficult for officials to make adequate time to engage with the data collection team.

Data gathering from both Ho and Ashaiman Municipal Assemblies, in particular was hindered by long delays. Input from them was submitted two days after survey ended in the municipalities. This was as a result of unavailability of some vital information required. Such information especially on accessibility to WASH services/facilities in the municipalities were not provided. Concerns about the fragmentation and quality of waste and sanitation data was replicated across all MMDAs. Indeed, while WASH activities may feature in their Medium Term Development Plans as a requirement by the National Development Planning Commission, the MMDAs do not attach much importance to its operationalisation.

Finally, the limited-time available restricted opportunities for in-depth consultations with all service providers and restricted the amount of time that could be spent identifying and engaging with potential financial service providers to support the implementation of the SDG Fund initiative. It is expected that full consultations and financial assessment of providers would take place as part of the early implementation of the SDG Fund initiative.

Annex 8 Communication plan

1) Overall narrative of the joint programme

The SDG definition on basic sanitation not only require a sanitation facility at a household level (not shared) but include safe management of waste.

In Ghana, just about 25 per cent of the urban population have access to this basic minimum requirement. This mean majority of population do not have access. Ghanaians rely on a shared toilet more than any other country in the world, in addition to the 22% who defecate in open. And 80 per cent of households improperly dispose of their waste, including plastics.

Access to an affordable and adequate finance is one of the many reasons which hinder progress. Therefore, the joint programme seeks to innovate financing interventions which can catalyse private and public investments in the entire sanitation and waste management system, to support access through the safe management of waste from generation to disposal /reuse.

Key messages that will be communicated include:

- Waste is a resource and innovative solutions will help promote Ghana’s circular economy towards sustainable development
- Innovative financing mechanisms to improve sustainable basic sanitation and waste management as part of Ghana beyond aid agenda
- Accelerate access to sustainable basic sanitation and waste management in Ghana through blended finance

2) Strategic approach to key audiences

Level	Target groups	Strategic Approach to each
Regional and MMDAs	<ul style="list-style-type: none"> • Local governments, decision and policymakers in target MMDAs and regions • Private sector entities • Targeted HH in the regions of intervention • Communities 	<ul style="list-style-type: none"> • Programmatic
National	<ul style="list-style-type: none"> • Lead Ministries, Departments and Agencies (MDAs): • Sector-wide associations and any other convening organizations • Bank and non-bank financial institutions, mobile network operators, and FinTechs • National Designated authority and National implementing entity to Green Climate Fund • The UN system in Ghana and relevant bilateral and multilateral partners engaged in the country and/or on the topic. 	<ul style="list-style-type: none"> • Programmatic • Advocacy
International	<ul style="list-style-type: none"> • UN system • General public 	<ul style="list-style-type: none"> • Advocacy • Media and promotion

3) Objectives of strategic communication plan

Level	Target groups	Specific objectives by target groups	Key Communications activities	Indicators
Regional and MMDAs	<p>Local governments, decision and policymakers in target MMDAs and regions</p> <p>Private sector entities</p> <p>Targeted HH in the regions of intervention</p> <p>Surrounding communities</p>	<p>Inform about the opportunities offered by the programme</p> <p>Increase recognition and promote the visibility of SDGF as the main donor</p>	<p>Social media campaign using: infographics; social media cards / GIFs/ messaging</p> <p>30seconds – 1minutes videos to promote programme activities (eg. proper waste management etc)</p> <p>Build communications on events via social, traditional and online media using press releases, web articles and social media messages.</p> <p>Develop and disseminate programme brochures/ factsheets, projects briefs</p> <p>Produce branding and visibility materials like events banners, pull-up banners .</p>	<p>Number of sensitization campaigns</p> <p>Number of events</p> <p>Number of press releases/ news articles</p> <p>Events photos</p> <p>Social media metrics including reach and level of engagement</p> <p>Media</p> <p>Media analytics highlighting reach and communications impact</p>
National	<p>Lead Ministries, Departments and Agencies (MDAs):</p> <p>Sector-wide associations and any other convening organizations</p> <p>Bank and non-bank financial institutions, mobile network operators, and FinTechs</p> <p>National Designated authority and National implementing entity to Green Climate Fund</p> <p>The UN system in Ghana and relevant bilateral and multilateral</p>	<p>Inform about the opportunities offered by the programme</p> <p>Increase recognition and promote the visibility of the SDGF as the main donor</p> <p>Prepare Pilot phase of the programme</p> <p>Ensure donor coordination and promote complementarities and synergies</p>	<p>Engage stakeholders in dialogues through workshops/ fora.</p> <p>Develop and disseminate events flyers via social media</p> <p>Develop news stories highlighting events discussions and outcomes for media circulation and publication.</p> <p>Arrange and coordinate media coverage on programme events.</p>	<p>Number of stakeholder engagement events held</p> <p>Number of press releases / news stories developed and published</p> <p>Media analytics on coverage of programme events</p> <p>Event photos</p> <p>Social media metrics</p>

	partners engaged in the country and/or on the topic.			
International	UN system General public	Inform about the opportunities offered by the programme Ensure visibility of programme Contribute positively to narrative of the ToC	Frequently share information on programme activities through emails and news flashes with the UN system and development partners (DPs). Select and seize a relevant UN day for advocacy on key project area/ issue	Feedbacks from the UN systems and DPs on programme activities Event photo/ outcome report
All levels	International, national, local, online, traditional and social media	Promote the activities, results and impact of the programme, with support from SDGF Ensure visibility of programme Increase recognition and promote the visibility of the SDGF as the main donor	Develop impact stories for dissemination by the media. Showcase results via social media platforms Develop and disseminate videos showcasing results for media promotion.	Number of impact stories developed and disseminated Media analytics determining the reach and engagement Number of videos produced Social media metrics

4) Main activities

Lead organization	Activity	Indicator/Deliverable	Channels	Budget/description	Timeline
Joint	National Launch	1 Event 1 press release Media coverage Visibility increased 1 article/blog Social Media Pack 50 official photos Printing of banners Social media messaging	Traditional and social media	\$10000 (event logistics, media transportation/ event photography)	Q3
Joint	Regional launch events	2Events 1 press release Media coverage Visibility increased 1 article/blog Social Media Pack 50 official photos	Events Media (TV, Radio, Online and Social media)	\$10000 (events logistics, media transportation/ event photography)	Q3

Lead organization	Activity	Indicator/Deliverable	Channels	Budget/description	Timeline
Joint	Engage in national discussions on project in the media	2 media engagement/ interviews (TV & radio) 2 articles Social Media Pack		\$ 5000 (airtimes)	Q3
Joint	Printing and distribution of leaflets, banners, project, posters and generic pull-ups, t-shirts	1 brochure 1 banner for each result 1 dedicated page on corporate website Printing of generic pull-up banners 500 – shirts		\$10000 (printing cost)	Q2
Joint	Event to highlight selected UN days	1 event 1 Social Media Pack Media coverage 1 article/blog T-shirts		\$20000 (event logistics including printing of t-shirt)	Q4
Budget					

Annex 9. Learning and Sharing Plan

1) Strategic approach to learning and sharing

KM Activity	Lead	Strategic Approach	Tools	Partners
Recommendation paper and/or report on performance-based financing mechanisms to MMDAs	UNCDF	Programmatic Advocacy	Independent research evaluation	MMDAs MLGRD
Blog article on access to sanitation loans	UNCDF	Programmatic Advocacy	Interviews MIS of FSPs	FSPs HH
Blog article/case studies on financial innovation and environmental sanitation investments at MMDAs level	UNCDF	Programmatic Advocacy	Interviews Focus groups	FSPs HH
Report on using guarantees to increase access to sanitation loans	UNCDF	Advocacy Promotion	Interview Data analysis MIS	FSPs HH IFIs
Policy paper and Report on existing sanitation financing modalities in Ghana	UNICEF	Advocacy Programmatic	Interview Data analysis Case studies	FSPs MMDAS IFIs DP CONIWAS
Blog on Gender pro poor financing in sanitation sector	UNICEF	Advocacy promotion	Interview Data analysis Case studies	HH FSPs CONIWAS

KM Activity	Lead	Strategic Approach	Tools	Partners
Blog/ case study on business development and inclusive financing	UNICEF	Advocacy programmatic	Interview Focus group Data analysis	SMEs MMDAs HH FSPs MESTI CONIWAS
Dissemination policy Paper on Municipality Financing	UNICEF	Advocacy Programmatic	Data analysis interview	MMDAs PS MLGRD CONIWAS
Blog article on how blended finance can leverage additional financing for sanitation	UNICEF	Advocacy Programmatic	Data analysis interview	IFIs MMDAs DP FSPs
A case study report on how the JP is promoting circular economy approach in the waste sector in Ghana	UNDP	Awareness raising mechanism Advocacy Programmatic	Interviews Focus group discussions with the beneficiaries of Waste Recovery Innovation Challenges, selected MMDAs etc	PEF MMDAs MESTI
Blog article on investment barriers, risks and opportunities in the waste value chain in Ghana and how the JP is addressing it.	UNDP	Advocacy Programmatic Promotion	Interviews Social actor approach/stakeholder workshops Diagnostic analysis	PEF FSPs IFI GPAP
Blog article on how blended finance can leverage additional financing from private capital to promote sustainable waste management	UNDP	Advocacy Programmatic	Interviews Data analysis	FSPs SMEs PEF

2) Objectives of learning and sharing

Overall objectives:

To use knowledge base for research uptake to contribute to a better understanding of the JP

To implement strategic mass media campaigns aimed at addressing driver's issues of insufficient investments in sanitation and WM

To increase the capacity of project partners, including the government counterparts and the private sector to engage in more effective communication about sanitation and WM

To increase the number of informed decisions being made

To promote local governance in local development approaches, specifically for environmental sanitation.

Main activities

Activity	Lead PUNO
Support national technical working group on sanitation (NTWGS) and other multi-stakeholder partnership platform on consolidating financing initiatives	UNICEF
Support documentation, printing and dissemination (evidence-based advocacy for policy action)	UNICEF
Support participation and sharing at relevant regional and global learning events	UNICEF
Support CONIWAS for sector learning and sharing events (Mole, Stocktake) and other partners in Ghana	UNICEF