Saving for a Better and Sustainable WASH

One of the areas that the COWASH project focuses on is improving the health of citizens by increasing the number of users of sanitation and hygiene facilities at the household level. In order to promote action on improving sanitation, a goal has been set to integrate water supply and sanitation. More than 80 percent of the project communities are expected to construct improved latrines and with this in mind, when communities submit a project application, they should sign a confirmation that they are ready to build and use improved latrines, and this will be assessed in the COWASH IV appraisal and approval process.



Members of WASH -SLA, Gori village, Wogecho kebele, Yem Special woreda, SNNPR, August 2022

However, one of the key challenges is the lack of funds to build and operate improved latrines at the household level. In solving this challenge, it is clearly stated in the COWASH IV Project Document that new innovative solutions are required and that different options should be developed to ensure that project communities can benefit from the sustainable supply of clean drinking water, sanitation, and hygiene. Approaches range from the adoption of the more traditional, social and economic interactions that are commonly practiced by Ethiopians known as “Equb and Edir” to the more innovative organization of small saving and loan associations (SLAs) in their areas whereby communities save a small amount of money every month and use the savings to build improved toilets, sometimes in cooperation with savings and credit institutions.

Note,

1. Equb: is a social and economic communication platform that is implemented in most areas of Ethiopia. It is a way for people of the same economic level to collect money every month or every week to solve their various problems.

2. Edir is practiced in most Ethiopian communities and is a way for people to support each other emotionally during difficult times.

A key target for COWASH IV is to introduce the concept of WASH SLA and to support communities to put theory into practice. To commence the initiative, the COWASH IV team trained experts from the Water and Health Offices of the target woredas in the Southern Nations, Nationalities and Peoples' region (SNNPR)

Of the woredas undertaking the training, Yem Special Woreda has been the first to put the lessons learned into practice. In order to understand and encourage the involved communities and to be able to spread the experience to all kebeles in the woreda, in the region and throughout the project area, the Federal Technical Assistance Team of COWASH IV conducted a visit to the village of Gori in Wongecho Kebele. The village, like most in the SNNPR, has an attractive geographical landscape and a green setting. Its' residents have a beautiful culture and are well-mannered and hospitable. However, as is so often the case in rural villages in Ethiopia, access to clean drinking water has been a major challenge for its residents.

The COWASH IV project, which had earlier understood the problem of clean drinking water supply in the village, had previously (early 2022) been able to support the residents of the village and the Kebele Health Post to build infrastructure to collect water from a distance of more than two kilometers in at a cost of more than 264,000 Birr. The community has actively participated and made significant contributions to the development process through the supply of materials and labour.



Ato Tesfaye Waje, Group One WASH -SLA Chairperson, August 2022

As integral part of the water supply work, the trained woreda experts created awareness and provided technical support to the residents in Gori to create WASH SLAs. As a result, they succeeded to establish two saving groups with a total membership of 76 households.

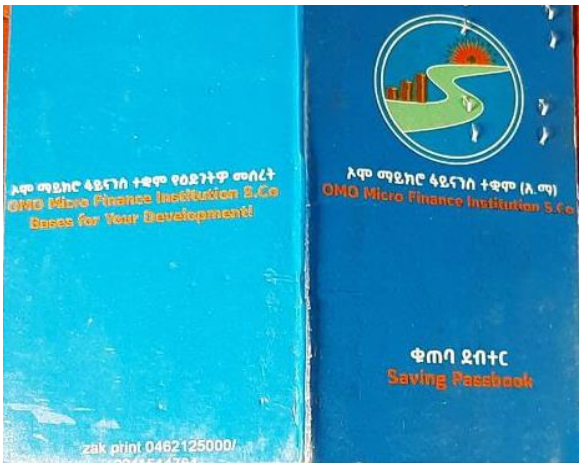
"Group One" was established in April 2022 and comprises a total of 36 members (29 men and 7 women). The value of one share is 25 Birr and members can buy from one to five shares per monthly saving meeting and hence save 25 to 125 Birr each. To date the group has saved 14,725 Birr.

In parallel "Group Two" has 40 members (32 male and 8 female) and has saved 16,525 Birr in the last four months.



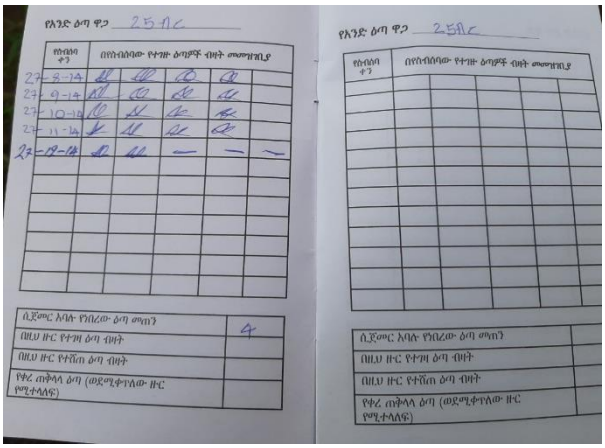
Ato Belayneh Dula, Group Two WASH- SLA Chairperson, August 2022

Ato Tesfaye Waje who is the chairman of Group One explained: "Members conduct regular saving meetings on the 27th of each month. The money saved is recorded in the membership passbook and the money collected every month is immediately deposited with the group saving account at OMO Credit and Savings Institution''.



WASH -SLA members' passbook, August 2022

Ato Tesfaye added, "Not a penny of the money collected is spent out of its intended purpose. There is strong trust among members. We regularly carry out activities that confirm this. Our goal is not only to build and use improved latrines but also to pool money for other WASH investments and various social and economic issues in the future by growing the association."



Saving Account of Group two WASH, SLA, August 2022

We were able to confirm the commitment and trust of the members in our short visit as most of the members were present and participated in the discussion. They shared their hope with us and we received their blessing. Above all, their respect, listening to each other and vision all prove that their work is from the heart and that they care.

Ato. Elias Woldemeskel is a Yem Special Woreda specialist at OMO Microfinance Institution. He advised that "In the past ten years, Omo Micro Finance has played its part in improving the living conditions of the poor community. The newly constituted WASH Saving and Loan Association (SLA) is mainly organized to build improved latrines and members can borrow up to ten times their savings after saving for six months. They

deposit their saving each month immediately after the meeting in the account they opened here in our institution. We will support them to use the loan for the intended purpose, both during and after the loan is dispersed. In general, all the necessary support will be given to strengthening the associations and the members of the association will be given the appropriate support so that they can reach a better level beyond the construction of improved latrines".

The most surprising thing is the trust and unity of the members, not only to make their village Open Defecation Free with the money they save, but also the commitment of each household to build improved latrines and even more than the construction of latrines, their determination to grow into a better SLA.

For their dreams to come true, we were able to ensure the support and cooperation of the Woreda Water, Mineral, and Energy and Health offices' higher officials and experts from our joint and separate discussions. Kebele management bodies, Omo Credit and Savings Institution Yem Special Woreda branch office as well. We would like to take this opportunity to confirm that the support of the regional and federal COWASH IV team will continue stronger than ever.

The positive role of these types of financial SLAs is important in improving the health of the citizens and increasing their productivity by preventing various diseases caused by inadequate improved latrines. The experience will encourage other areas to apply the experience to their own practical situations.