



# Financing household connections in Côte d'Ivoire

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**Poor people may not be able to come up with large sums for a connection charge, but they can usually save small amounts regularly. The NGO CREPA helps poor urban dwellers repay the connection fee with the help of a money box and regular bill collectors.**

In Côte d'Ivoire, there is recognition that new strategies are needed to allow the poorest in peri-urban areas to obtain access to piped household water connections. To meet this need the NGO, CREPA (Centre Régional pour l'Eau Potable et l'Assainissement) Côte d'Ivoire, together with the public water utility SODECI, has developed a strategy for the poor to gain connection to the network and pay their water bills. This article summarizes the results of the research done with 300 households in three neighbourhoods: Adjamé-Kennedy, Vridi III and Abobo-Sagbé.

Poor households in Côte d'Ivoire typically purchase their daily water from informal vendors, who often supply poor-quality water at three to five times the utility price. To address this issue, CREPA set up a two-step programme. As a first step, CREPA paid the connection fees (20 000 CFA, or around US\$36 per connection) directly to the utility (SODECI) on behalf of users, as a loan. Then, CREPA helped the households develop the means to repay the loan, as well as promote savings to pay for recurrent water bills.

## Repaying the loan

The second step was of course more complex than the first. To reimburse CREPA, a money box (*a tire lire*) was provided to each household. Every day, households deposit the money that was previously paid to the informal water providers in the box. Every week, a voluntary household committee – which is supervised by former informal

water vendors, who had been trained by CREPA staff – ensured that every household connected by the project collected an appropriate amount of money. This is an important measure because poor people are often able to save very small amounts daily, but if they have not managed to save daily they will have difficulty producing a larger amount at the end of the month. At the end of each month, the money is collected from each household and SODECI is paid for their recurrent costs (on average less than 2000 CFA, or \$3.60), with the remainder used to reimburse CREPA for the connection fee, and provide a salary for the previously illegal, informal providers (now bill collectors). This process is repeated until the full connection fee is repaid. In 17 months, 87.8 per cent of the households in Abobo-Sagbé had reimbursed the connection fees, 70.77 per cent in Adjamé-Kennedy and 45.36 per cent in Vridi III.

Over time, because the money collected in the *tire lire* exceeded the utility bill, savings capacity amongst the

households increased, providing funds for income-generating activities, such as a small shop. Awareness-raising for preventing water wastage and participatory monitoring of the consumption by children was another important element of the strategy. The children were able to keep track of the meter readings and warn their families if an excessive amount of water was being used.

The results of this intervention are interesting. After three years, the billing rate was 95 per cent of the water supplied, and the strategy has enabled poor households to obtain household connections and, in many cases, stimulate economic productivity. The municipal water utility gets connection fees. Both illegal connections and water wastage are reduced and some of the previously illegal water vendors have jobs.<sup>1</sup> SODECI, the water utility, would like to scale up the mechanism so that more households can be connected.

## About the authors

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## References

1. CREPA (2004) 'Etude de la capacité des menages pauvres a beneficier des services d'Eau potable: Analyse des consommations domestiques déau potable de trois quartiers précaires d'Abidjan (Abobo-Sagbé, Adjamé-Kennedy et Vridi III)' Centre Régional pour l'Eau Potable et l'Assainissement Centre National Côte d'Ivoire.



Private water vendors often sell water at three to five times the rate charged by a utility for a private connection