



Targeting Women Headed Households with Innovative Sanitation Financing: A Case Study from Accelerated Sanitation and Water for All (ASWA II) in Nigeria

SUMMARY

The case study highlights the efforts of the Accelerated Sanitation and Water for All (ASWA II) program in Nigeria to empower women-headed households through innovative sanitation financing. In a region facing significant WASH challenges and gender disparities, the program aimed to boost women's participation and leadership in WASH decision-making processes. Key strategies included ensuring female representation in community WASH committees and targeting women for sanitation financing. The case study illustrates how this approach, exemplified by Hajiya Hadiza Mohammed's success, led to increased toilet construction, improved loan repayments, and broader benefits such as gender mainstreaming in WASH policies. As women's involvement grew, they also extended their impact beyond WASH to areas like immunization, nutrition, and maternal health. Ultimately, engaging women in WASH initiatives has proven transformative, enhancing sanitation access and the sustainability of WASH systems in the region, with potential for broader application.

Introduction

The [Strategic Plan 2022-2025](#) outlines nine change strategies that are key to accelerating progress towards the Sustainable Development Goals and realizing children's rights. One of the strategies is **gender-equality programming for transformative results**¹, which aims to redress gender inequalities, remove structural barriers, change harmful gender norms, and empower girls, women and disadvantaged people from diverse population groups.

To reach this ambition the ASWA II programme in Nigeria made the intentional effort to ensure women were at the centre of their programme.

This case study sheds light on the innovative approach taken by ASWA II in Nigeria to target women-headed households with a microfinance program aimed at improving sanitation access. By examining the program's impact on women's empowerment, access to sanitation, and overall well-being through a gender lens, we gain insights into the transformative potential of such initiatives.

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<https://www.unicef.org/media/115646/file/Strategic%20Plan%202022-2025%20publication%20English.pdf> (p17)

Background

In the Northeast Region of Nigeria, where ASWA II is being implemented, around 75% of the Local Government Areas (LGAs) are classified to have critical levels of WASH deprivation and social and religious factors, norms, and practices hinder women's participation in activities outside the home.

Protracted conflict and the humanitarian situation in the area has affected the demography and gender dynamics, for instance, women are more involved in livelihood activities to support the household.

At the community level, women often do not participate in community meetings, community decision making forum and consultations. In the rare occasion when they do participate in community meetings, they sit behind men and will often not contribute to the discussions except if they are asked to do so.

For these women, the lack of expression and opportunity to contribute to decision making also extends to the household level. Even when they contribute to the income and livelihood of the family, they are often not able to make the decision on how the household income will be spent, or which expense is to be prioritized.

What did UNICEF do?

There were two main areas of UNICEF's WASH-Gender interventions within the programme:

1. **Equal Participation and Engagement of Women:**

In response to the challenge of women's participation in community meetings and decision making, the ASWA II project ensured that the minimum standards of having at least 40% representation of women in community WASHCOMs were met and surpassed in most cases. This was further entrenched by ensuring

BOX 1.

TRANSFORMATIVE STRATEGY: BUILD THE INDIVIDUAL AND COLLECTIVE AGENCY OF WOMEN, GIRLS AND PEOPLE OF DIVERSE GENDER IDENTITIES

"Through targeted actions so that they are empowered with physical, social and financial assets to claim and exercise their rights. This can be done through strengthening their knowledge, confidence, skills, decision-making capacities, and access to and control over resources. Cultivating their agency and leadership as well as their critical perspectives, including on gender and power, are also key aspects of building agency. This places them at the centre of policy and programming efforts and ensures their needs and priorities area addressed."

Being intentional about gender transformative strategies (2022-2025).

that at least 30% of the leadership positions in WASHCOMs are occupied by women. Making

BOX 2.

UNICEF GENDER ACTION PLAN, 2022–2025 (GAP) – WASH HIGHLIGHT

UNICEF will strengthen the civic engagement and empowerment of marginalized groups, including women and adolescents, to advocate for equitable service delivery and to participate in WASH decision-making processes.

women leaders of WASHCOMs gave them the opportunity to lead discussions, contribute to decision making and bring gender perspectives to issues of water, sanitation and hygiene in the community.

2. Targeted women headed households for sanitation pool fund and revolving loans and other WASH livelihood support activities

As women gain more respect and acceptance in their leadership and participation in community decision making, UNICEF introduced the innovative sanitation financing, which include community WASHCOM savings and loan schemes for sanitation (constructing household toilets), sanitation revolving loans from microfinance institutions and government sanitation pool funds. (The government put the money in the pool fund as an initial seed fund for the revolving loan and when households pay back the loan, the money becomes available to other households who wants to take loans.)

Results

Apart from the increase in women receiving sanitation financing and participating in Community WASHCOMs, the impact of the intervention was felt at the strategic level. At the system strengthening and strategic level, UNICEF is supporting the sector to unpack the national gender policy and draft a WASH specific policy guideline that will influence gender mainstreaming.

Nigeria CO are reviewing the WASHCOM training manual to better incorporate gender into the training of WASHCOM members and leaders to address some of the more fundamental gender issues of norms and practices. For example, up to 52% female representation in community WASHCOM (e.g., Biu LGA in Borno State), while women are 30% of WASHCOM leadership in the project LGAs and this goes beyond being treasurers for the group.

BOX 3.

THE STORY OF HAJIYA HADIZA MOHAMMED ILLUSTRATES THE PROCESS OF EMPOWERMENT

When Hajiya started working with the Micro Finance Institutions (MFIs) administering the sanitation financing on behalf of UNICEF and the government, she only worked with male headed households. She mobilized households to receive the sanitation loans from the MFIs. Hajiya quickly realized that there were many women headed household who were being left out and it took her much more effort to convince male headed households to take the sanitation loan and to construct the household latrine for which the loan is met.

Therefore, Hajiya started targeting the women headed households, following their training and participation in the community WASHCOMs. She used the WASHCOM as the platform to mobilize the women and then go to their household to enrol them into the loan process.

Within weeks of starting the actively, targeting women for the innovative sanitation financing, Hajiya saw the benefits for the women and for herself. Firstly, almost all the women headed households who received the loans immediately constructed household toilets, while the number of those accepting and participating in the process increased. Secondly, Hajiya saw improvements in the loan repayments.

Hajiya Hadiza Mohammed said: "I did not know that women will accept this loan and pay back like this, I would have started with them"

Women's participation and representation in WASHCOMs, has led to further benefits outside of the primary goals in promoting other issues such as immunization, nutrition, birth registration and Maternal, Newborn and Child Health (MNCH) due to the confidence they have gained from their WASHCOM leadership roles.

More women and girls are now involved in the operation and maintenance of water facilities, engaged in making reusable sanitary pads and trained as local area mechanics for water facilities repairs.

The participation of women's perspectives in the project design and implementation has resulted in multiple benefits. Women are able to mobilize households in the community to contribute towards operation and maintenance of WASH facilities and as leaders of WASHCOMs, they are committed and trusted when they communicate WASH promotion messages to others in the community.

How did the programme contribute to women's empowerment?

- Up to 52% female representation in community WASHCOM (e.g., Biu LGA in Borno State) is ensured
- Women hold 30% of WASHCOM leadership positions in the project LGAs and this has gone beyond just being treasurers for the group
- More women and girls are now involved in the operation and maintenance of water facilities, and are engaged in making reusable sanitary pads and trained as local area mechanics for water facilities repairs.

BOX 4:

TESTIMONIALS

MRS AISHA GAMBO WASHCOM CHAIRPERSON

"Our people make it look like women do not know anything. It is as if we women cannot do the right thing without the man being around. For us in this WASHCOM, we do not need the men to tell us what to do. We know what to do and when we decide what to do, we go out and do it. That is why the people trust us as WASHCOM members."

MRS ZAINAB GIMBIA – FEMALE HOUSEHOLD HEAD

"When I take sanitation loan, I know that it is for my household toilet and not for something else. So, I take my time to see that the TBO construct my toilet for me and every month I make contribution to pay back small-small, because the toilet is to the benefit of my family".



Hajiya Hadiza Mohammed during a TBO review and training meeting May 2023.

Lessons learnt:

- The need for UNICEF Nigeria is to now plan more upstream strategic advocacy at national and sub-national level and sector-wide gender analysis to inform WASH programming at scale.
- By reviewing the WASHCOM training manual to better incorporate gender into the formation and training of WASHCOM members and leaders has led to more fundamental gender issues of norms and practices being addressed.
- Because of women's participation and representation, WASHCOM have gone ahead to promote other cross sectoral issues.
- The need to prioritise gender issues in planning, budgeting and resource allocation has been reemphasized with evidence of positive benefits for women.

Conclusion:

Engaging women in WASH intervention, starting with the community WASHCOM and strategically targeting them for innovative sanitation financing has brought results that were not envisaged. Through their engagement, the project has increased outcomes in terms of sanitation uptake, success of the innovative sanitation scheme and sustainability of WASH systems. It is hoped that lessons from this process can be taken forward to other aspect of the project and also to other WASH projects beyond ASWA.

References:

United Nations Children's Fund, UNICEF Strategic Plan 2022–2025, UNICEF, New York, January 2022.

UNICEF Gender Action Plan, 2022–2025 (GAP)

Nigeria ASWA II Technical Reports

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About the Series

UNICEF's water, sanitation and hygiene (WASH) country teams work inclusively with governments, civil society partners and donors, to improve WASH services for children and adolescents, and the families and caregivers who support them. UNICEF works in over 100 countries worldwide to improve water and sanitation services, as well as basic hygiene practices. This publication is part of the UNICEF WASH Learning Series, designed to contribute to knowledge of good practice across UNICEF's WASH programming. In this series:

Discussion Papers explore the significance of new and emerging topics with limited evidence or understanding, and the options for action and further exploration.

Fact Sheets summarize the most important knowledge on a topic in few pages in the form of graphics, tables and bullet points, serving as a briefing for staff on a topical issue.

Field Notes share innovations in UNICEF's WASH programming, detailing its experiences implementing these innovations in the field.

Guidelines describe a specific methodology for WASH programming, research or evaluation, drawing on substantive evidence, and based on UNICEF's and partners' experiences in the field.

Reference Guides present systematic reviews on topics with a developed evidence base or they compile different case studies to indicate the range of experience associated with a specific topic.

Technical Papers present the result of more in-depth research and evaluations, advancing WASH knowledge and theory of change on a key topic.

WASH Diaries explore the personal dimensions of users of WASH services, and remind us why a good standard of water, sanitation and hygiene is important for all to enjoy. Through personal reflections, this series also offers an opportunity for tapping into the rich reservoir of tacit knowledge of UNICEF's WASH staff in bringing results for children.

WASH Results show with solid evidence how UNICEF is achieving the goals outlined in Country Programme Documents, Regional Organizational Management Plans, and the Global Strategic Plan or WASH Strategy, and contributes to our understanding of the WASH theory of change or theory of action.

COVID-19 WASH Responses compile lessons learned on UNICEF's COVID-19 response and how to ensure continuity of WASH services and supplies during and after the pandemic.

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