

# Women's empowerment in water, sanitation & hygiene

## An analysis of water supply and sanitation (WSS) financing and women's empowerment

### What is “women's empowerment?”

Women's empowerment is a broad concept that includes women's ability to exercise choice in multiple dimensions: resources, agency and decision-making, and achievements (Kabeer, 2002). Structural and cultural norms are also commonly incorporated into definitions of empowerment (Njuki, 2013).

For a more detailed discussion of the meaning of women's empowerment, see page 7.

Water.org has positively transformed millions of lives around the world through its flagship WaterCredit solution for addressing water supply and sanitation (WSS), reaching 29 million people across 13 countries through 6.5 million microloans, and mobilizing \$2.3 billion in capital.

Feedback from WaterCredit borrowers, along with dialogue within the WSS sector, suggests that WSS programming has a disproportionate and potentially empowering impact on women and girls. In addition, because microcredit mechanisms tend to focus on women borrowers — 87% of WaterCredit borrowers are women — the impact of the WaterCredit on women may be greater still.

**Purpose:** This learning brief contains the results of an analysis of the link between WaterCredit, WSS impact, and women's empowerment. The analysis utilized Water.org program monitoring and impact measurement data, alongside a comprehensive literature review, to understand whether there is evidence that WaterCredit contributes to the social and economic empowerment of women and girls

### Five key takeaways:

1. There is strong evidence that improved WSS has differential impacts for women and girls in terms of health, time savings and workload, and safety and security. There is some evidence that improved WSS has differential impacts on women and girls in terms of education, financial outcomes, community engagement, and empowerment.
2. Microcredit is a WSS financing solution that is disproportionately accessible to women, and therefore disproportionate financial outcomes for women are inherent within the mechanism. However, there is limited empirical evidence that empowerment outcomes are associated with microcredit.
3. For microfinance institution (MFI) partners, who tend to already deliver women-centric services, Water.org may play a role in increasing their capacity. For traditional financial institution partners, Water.org may help to open access for women and increase their client base.
4. Through its rigorous monitoring and impact measurement efforts, Water.org has an opportunity to make substantial contributions to understanding the differential impact of WSS access on women as a standalone phenomenon, and when combined with microfinance solutions.
5. Including women in the governance and delivery of WSS programming at all levels (known as “gender mainstreaming”) could potentially amplify the empowerment outcomes beyond those resulting from the delivery of WSS alone

## 29 M

29 million people reached  
across 13 countries

## \$2.3 B

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through 6.5 million loans

## 87%

87% of WaterCredit borrowers  
are women

For 30 years, Water.org has been at the forefront of developing and delivering sustainable solutions to the global water and sanitation crisis and is committed to the achievement of Sustainable Development Goal 6 (SDG 6) to “ensure availability and sustainable management of water and sanitation for all.” Water.org believes that capital is what is most needed to solve the water crisis, and pioneers innovative, community-driven and market-based financial solutions to provide universal access to safe water and sanitation. Through its flagship WaterCredit solution, Water.org provides financial and technical assistance to local financial institutions, building their capacity to offer affordable financing for Water Supply and Sanitation (WSS) services to customers at the base of the economic pyramid (BOP).

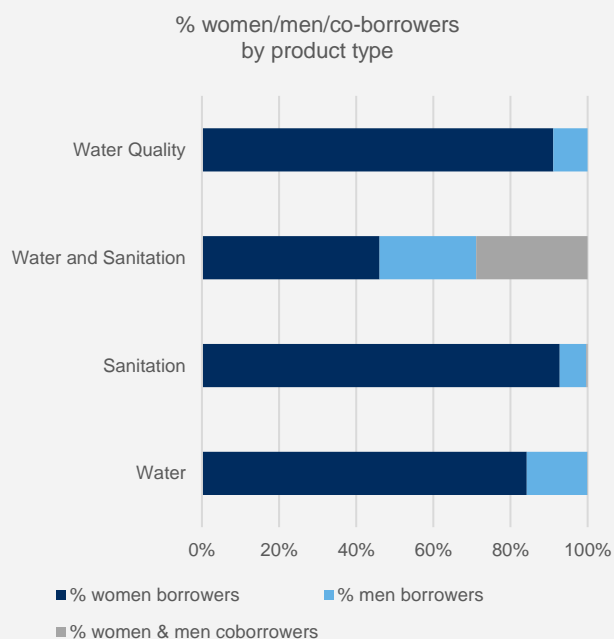
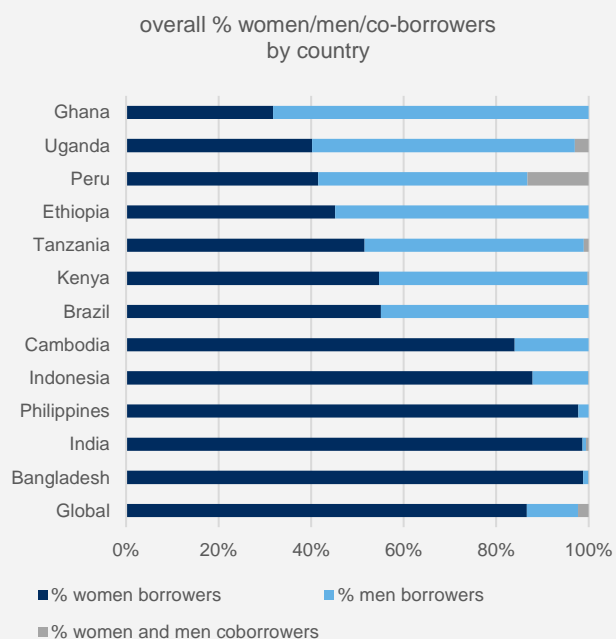


### The gender profile of a WaterCredit borrower

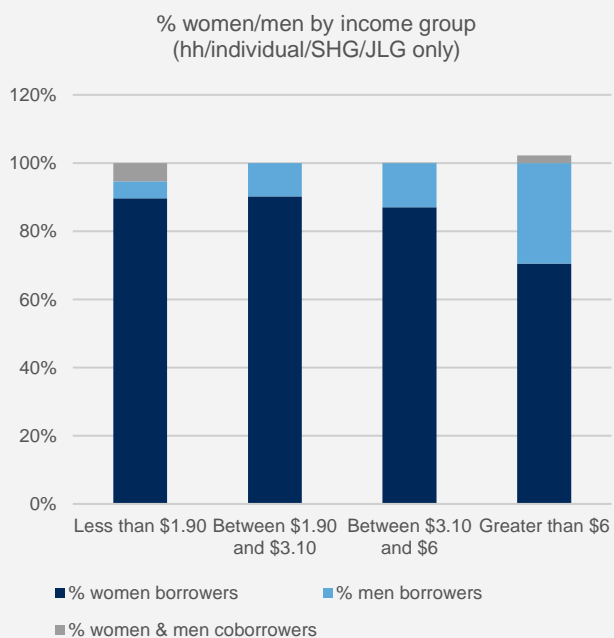
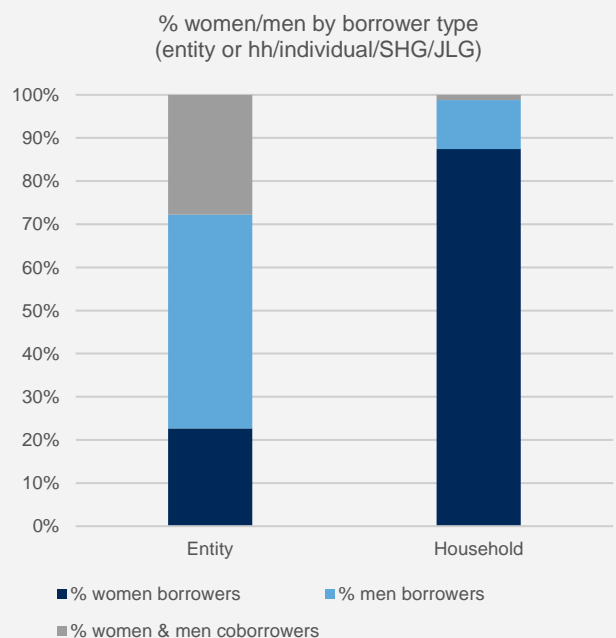
Microcredit, as delivered by traditional microfinance institutions (MFI), is traditionally designed and delivered with women as the primary user. For this reason, it is no surprise that 87% of WaterCredit borrowers are women. However, the proportion of women and men borrowers varies significantly by market. For example, in India and Bangladesh, 99% of WaterCredit borrowers are women, compared with Ghana where just 32% of WaterCredit borrowers are women.

According to WaterCredit data (see Graphic 1), men borrow at higher rates for water and water and sanitation combined, and women borrow at higher rates for sanitation and water quality. Men are also much more likely than women to borrow on behalf of entities such as businesses or schools, rather than as individuals or households, or as part of self-help/joint lending groups. Furthermore, men who do not borrow on behalf of an entity make up a larger proportion of higher income categories than women.

**Graphic 1: Women make up a majority of water supply and sanitation borrowers**



**Graphic 1: Women borrow for water and sanitation products**





## The role of water and sanitation access in the lives of women and girls

Women rely heavily and disproportionately on water for domestic purposes, agricultural production, and health and sanitation (Nije and Ndiaye, 2013). Biological differences mean that women have a greater need for WSS access, and socially constructed gender roles determine women's reliance on water for domestic use, economic activity, and cultural practices around sanitation facility use (Geertz and Lakshmi, 2018).

Women and children — particularly girls — around the world are primarily responsible for water collection and treatment (Geere and Cortobius, 2017). They are also most responsible for the domestic tasks, including caring for children and the sick, that utilize a large proportion of the household water supply (Kayser, 2019). In many regions, women are critical to subsistence agriculture, which is heavily reliant upon the availability of water at the community and household level (Nije and Ndiaye, 2013).

Women's limited rights to property ownership in many parts of the world can restrict them from gaining adequate access to water and sanitation (Das, 2017). Even where women "own" water infrastructure and domestic water budgets, men are often the legal owners of property, and have the ultimate decision-making power over budget allocation and how water is used within the household (Njuki et al, 2014).



### The evolving role of women in WSS programming

As with development programming more broadly, the role of women in WSS programming has evolved over time. In early interventions, women tended to be seen as beneficiaries of WSS rather than intrinsically valuable to program design and delivery; later, the role of women in the management of the environment was seen as an important piece of how WSS programming was developed and implemented (Ray, 2007).

Leading up to the Millennium, discourse focused on gender relationships and the dynamics that determine WSS, and in recent years there has been an increased focus on women's empowerment. The launch of the Sustainable Development Goals (SDGs) in 2015, and specifically SDG 5: "Achieve gender equality and empower all women and girls", enabled the recognition of the fundamental interdependence of gender equality and other sustainable development areas.

However, within water-focused SDG 6, gender is not referenced in provisions around water access and management, which some feel has prevented women from being included as key stakeholders of WSS delivery (Crawford, 2020).<sup>1</sup>



<sup>1</sup> As "gender mainstreaming" is not a core element of WaterCredit programming it was not included in the comprehensive literature review. However, it is referenced under "Community Engagement" on page 6, and would be an area of exploration that could benefit Water.org when considering how to apply a gender lens to programming and MEL.

## Sustainable Development Goal 5

Water access can play a significant role in the goal of achieving SDG 5: "Achieve gender equality and empower all women and girls."

- 5.1 End all forms of discrimination against all women and girls everywhere.
- 5.2 Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation.
- 5.3 Eliminate all harmful practices, such as child, early and forced marriage and female genital mutilation.
- 5.4 Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate.
- 5.5 Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.
- 5.6 Ensure universal access to sexual and reproductive health and reproductive rights as agreed in accordance with the Programme of Action of the International Conference on Population and Development and the Beijing Platform for Action and the outcome documents of their review conferences.
- 5.A Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws.
- 5.B Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.
- 5.C Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels.

Source: <https://sustainabledevelopment.un.org/sdg5>





## The gendered impacts of water access programming

To assess the link between WaterCredit and women's empowerment, the first stage of the analysis focused on two questions.

- What are the overall impacts of WSS access programming?
- Are any of these impacts qualitatively different, or experienced disproportionately, for women and girls ("gendered impact")?

### Areas where there is strong evidence of gendered impact

#### Health

There is strong empirical evidence that improved WSS leads to improved health because of improved water quality, decreased open defecation and opportunity for WASH practices, which reduces disease, undernutrition, injury from water collection, and psychosocial stress, and that this impact is experienced disproportionately by women and girls (Esteves Mills and Cumming, 2016).

Women and girls also experience qualitatively different outcomes from improved WSS: reduction in pre-term birth and maternal mortality (Burt et al, 2016), a reduction in unsafe practices that lead to reproductive tract infections (RTIs) (Baker et al, 2015), urinary tract infections (UTIs) (Burt et al, 2016), and more effective menstruation management (Hennegan et al, 2018).

In addition, as a result of improved safety and security (see below), improved WSS may reduce the consequences of gender-based violence (GBV) such as injury, pregnancy, and STDs, as well as psychosocial stress because of reduced violence, improved privacy and sense of dignity, better sleep, and improved perceptions of quality of life (PPSSP, 2014; Ipsos/GWC, 2018; Kayser, 2019).

#### Time and workload

UNICEF estimates that girls and women around the world spend 200 million hours a day gathering water (UNICEF, 2016).

Collecting water frequently requires long-distance on-foot travel to unimproved water sources, from which the water must then be boiled or chemically treated. Traveling to use shared sanitation facilities can also take a significant amount of time.

Because women and girls have greater responsibility for collecting water and the domestic use of water, as well as more need for sanitation facilities, they experience much greater impacts of improved WSS with regards to time savings (Whittington, 1990; Graham et al, 2016; Barclay et al, 2017). Anecdotal evidence, and a small number of studies (Van Houweling et al, 2012; Roy et al, 2005; Ipsos/GWC, 2018), suggest that time savings can lead to income-generating activities (IGAs) (see below), but there is only limited empirical evidence on this matter.

#### Safety and security

Both men and women have been found to experience sexual violence and violence triggered by competition for resources during water collection and the use of sanitation facilities (Sommer et al, 2014). Closer and more reliable access can improve feelings of safety and security (Sorenson et al, 2011).

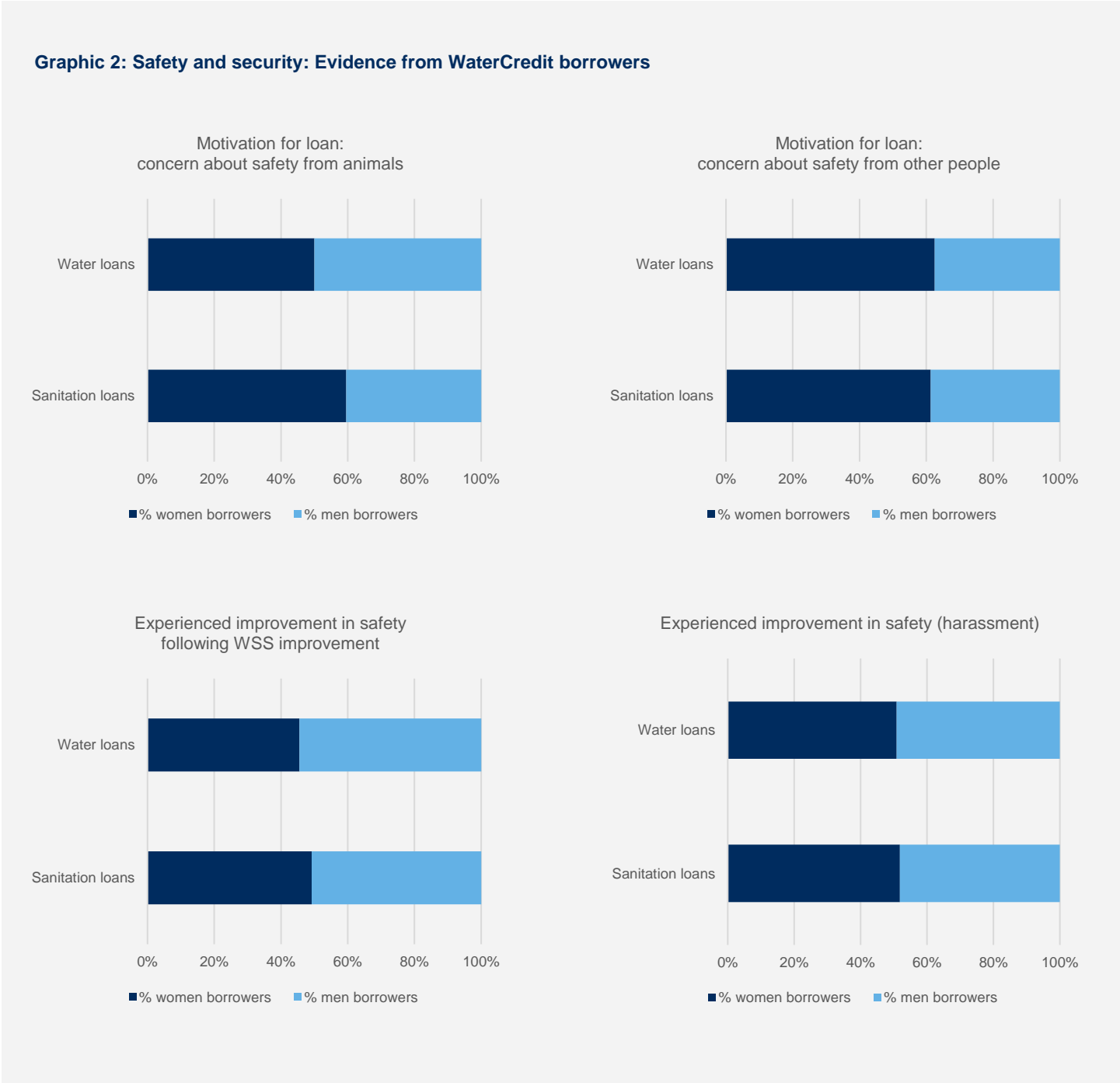
Since women and girls bear a disproportionate burden for water collection, and have a greater need for sanitation facilities, they are particularly at risk of harassment and physical violence (Geertz and Lakshmi, 2018). Improved access that allows women to use sanitation services privately decreases their exposure to GBV (Burt et al, 2016). Improved access can also reduce stress, conflict, and domestic violence within the household and increase freedom of movement and participation within the community (Ipsos/GWC, 2018) (see below).



Safety and security is a concern of WaterCredit borrowers

Data from WaterCredit borrowers (see Graphic 2) suggests that concern about safety and security is an important motivation for all borrowers, with women only slightly more concerned. This changes slightly by loan type: for those who took out sanitation loans, concern about safety was greater than for other loan types. Household survey data collected through mWater and impact studies shows that while the experience of improved safety following WSS improvements is high for all borrowers, men were slightly more likely to report an improvement in safety than women, with the exception of women who were slightly more likely to report reduced harassment. However, qualitative data from Water.org impact studies suggest that women are more likely than men to experience an increase in feelings of personal safety resulting from WSS improvements (Water.org/ISF, 2019) (Water.org, 2018).

Graphic 2: Safety and security: Evidence from WaterCredit borrowers



## Areas where there is some evidence of gendered impact

### Education

Improved WSS can mitigate the 443 million school days children lose each year as a result of water-related illnesses (UNDP, 2006) and the school days lost, in particular by girls, because of their water collection activity (Kayser, 2019).

Furthermore, the availability of water and sanitation facilities in schools has been shown to increase attendance and enrollment, especially for girls, as they can access facilities without fear of violence and manage their menstruation effectively (Freeman, 2012).

Although there are few strong empirical studies on this matter, it follows that when girls can stay in school longer as a result of improved WSS, they can gain higher academic achievement, better job prospects, and increased ability to generate income (see below), although this is moderated by cultural context (Esteves Mills and Cumming, 2016) (Son, 2019).

### Financial outcomes

While the cost of improving WSS can be high (Watts, 2004), improved WSS can cost less for households over time and can also enable the economically productive use of water and provide opportunities for entrepreneurial activity (United Nations, 2006).

Some studies show that as women and girls' health improve through improved WSS, they are better able to participate productively in the labor market (Onarheim, Iverson and Bloom, 2016). Other studies have linked women's time savings from improved WSS with new IGAs (Pender et al, 2003; Roy et al, 2005; Van Houweling et al, 2012), although some studies have shown that women are as likely or more likely to spend time saved on domestic tasks and leisure time as they are on IGAs (Ipsos/GWC, 2018).

When training and support for IGAs is included within the WSS program, and particularly where it is related to the WSS infrastructure itself, there is more of a direct link between WSS programming and financial outcomes (Ipsos/GWC, 2018).

### Community engagement

Some studies have shown that improved WSS may lead to improved engagement in the community due to better health, cleanliness, an improved sense of personal dignity, and improved feelings of safety and security. However, the extent to which this impacts women is frequently determined by social norms, which may not be affected by improved water access (Joshi and Fawcett, 2001; Ipsos/GWC, 2018).

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More robust community engagement impacts for women are proven where programming specifically includes women in the delivery of the WSS program by offering leadership opportunities, for example through community water committees (van Koppen, 2006; Joshi and Fawcett, 2001; Oxfam, 2017b).

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## The role of gender in cross-cutting themes: climate change, displacement, technology

Some cross-cutting areas of relevance to women and WSS may prove helpful in assessing need and developing measures to amplify the impact of WSS programming.

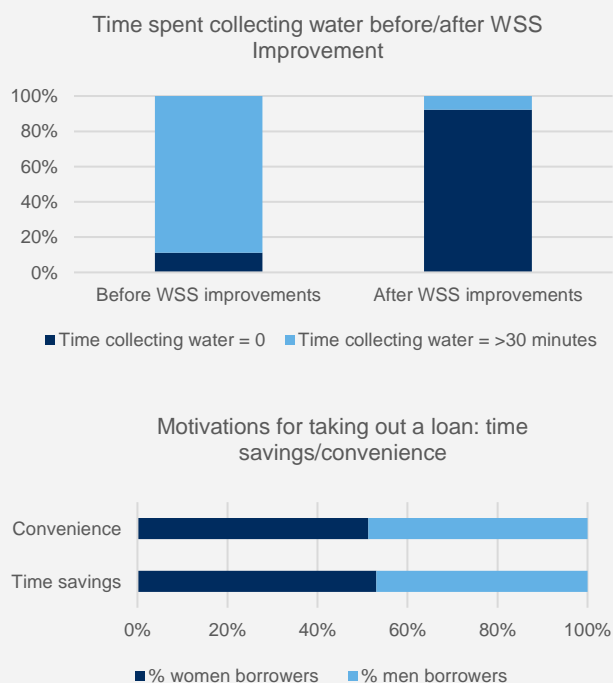
- Climate change affects the availability of water for use in domestic and productive tasks, and thus exacerbates the issues of inadequate WSS access (Demetriades and Esplen, 2010). Impacts include: availability of safe water, longer distances traveled to collect water, ability to grow crops/food security, and increased vulnerability to GBV.
- Displacement as a result of climate change and/or conflict (including conflicts resulting from water stress) affects around 100 million individuals worldwide, a majority of whom are women and children. WSS is a critical priority in a humanitarian disaster, and women and girl refugees and IDPs, particularly those living in camps, experience the impacts of poor water access disproportionately. Domestic, community, and institutional violence is a particular challenge in the humanitarian setting (Sommer et al, 2014).
- Technology access is central to financial inclusion, since it can open access to affordable financial services – such as mobile money - to underserved populations, particularly women. At present, women have more limited access to communications technology than men (WWW Foundation, 2015), which often prevents them from utilizing the formal financial services that can help them increase their income and participate in public life (Demirgüç-Kunt et al, 2017).

## Time savings and convenience are important to women WaterCredit borrowers

Data from household surveys of WaterCredit borrowers (see Graphic 3) suggests that while time saving and convenience are important for all borrowers, they are more important for women. Following WSS improvements, the number of households who spent no time collecting water increased dramatically, and those spending more than 30 minutes collecting water decreased correspondingly. (The experiences of men and women following improved water access cannot be compared since the survey question is asked at the household level.)

Endline evaluation analysis from the Bank of America-funded WaterCredit initiative to expand water and sanitation microfinance operations in two states in India (Water.org/ISF, 2019) found that water loan recipients reduced water collection times by an average of 55 minutes per round trip, while clients taking out toilet loans reduced their toilet round-trip time by an average of 17 minutes. Focus group discussions revealed that with improved water access, women in particular felt that they could spend less of their time obtaining and treating water for the household.

**Graphic 3: Time savings and workload: Evidence from WaterCredit borrowers**



## Gendered impacts of WaterCredit

The second stage of the analysis focused on what is known about the gendered impacts of Water.org's specific WSS financing solution, WaterCredit, through a review of the literature on microfinance and recent Water.org impact studies.

### Gendered impacts of microfinance

Increasing access to and use of quality financial products and services is essential to inclusive economic growth and poverty reduction. Increasing women's financial inclusion is especially important as women disproportionately experience poverty stemming from unequal divisions of labor and a lack of control over economic resources (Holloway et al, 2017).

Microfinance is a women-oriented approach to lending, offering access to financial services for women who have no access to the traditional banking system. For this reason, it is unsurprising that, with WaterCredit partner organizations being predominantly financial institutions that make small loans, 87% of WaterCredit borrowers are women.

It has been found that poverty reduction as a consequence of microfinance access is significantly greater for women than for men (Khander and Samad, 2014), and that microcredit can enable entrepreneurship via access to capital and other support that would otherwise not be available (Cho and Honorati, 2014).

### Gendered impacts of WaterCredit on Water.org partner institutions

Offering WSS lending can help microfinance institutions improve their outreach efforts as well as their financial and social performance (Mehta, 2008). Indeed, Water.org impact studies have found that WaterCredit programs can have a range of positive outcomes for financial partner institutions, such as very high repayment rates, profitability or progression towards profitability, portfolio growth, and portfolio sustainability (Water.org, 2018; Water.org/M-CRIL, 2018; Water.org/Agua Consult, 2018).

While traditional MFIs are accustomed to lending predominantly to women, WaterCredit may help them to expand their access to capital for services that impact women disproportionately and reach more women through the inclusion of WSS lending in their portfolio. For traditional financial institution partners, for whom women are often not a primary client base, WSS lending may help to bring women into their client base for the first time.



### Gendered impacts of WaterCredit on the WSS ecosystem

WaterCredit has leveraged \$2.3 billion in loan capital from WSS loans, generating evidence of the contribution of this approach to improving WSS access (Water.org, 2018; Water.org/Agua Consult, 2018). The model has also generated capacity building for MFI and utility companies at the regional level, enabling them to work together to scale access to financing and meet the needs of underserved communities (Water.org/M-CRIL, 2018). Where Water.org engagement has contributed to national-level focus on WSS infrastructure and lending (Water.org/M-CRIL, 2018; Water.org/Agua Consult, 2018), as measures come into effect there may be a disproportionate impact on women as a result of improved WSS access and access to finance, contributing to overall progress towards SDG5.

#### Indirect effect of WSS on women entrepreneurs mediated by digital payments: A case study from Bangladesh (Anitta Mankhin and Sajid Amit, Water.org)

Case study evidence suggested that women entrepreneurs struggle to build and run their businesses in the absence of safe and reliable WSS access in Bangladesh. This led the Water.org team in Bangladesh to conduct a "mediation analysis" to investigate whether quantitative data collected with WaterCredit borrowers supported the hypothesis that WSS access has a significant indirect effect on women's entrepreneurship development. The analysis found evidence of this connection, mediated by the adoption of digital payments, which led to improved safety, privacy, comfort, convenience, and time and cost savings.



## The link between WSS financing and empowerment

The analysis demonstrated that there are clear gendered impacts of water access programming on health, time and workload, and safety and security, and likely and/or indirect impacts related to education, financial outcomes, and community participation.

In addition, the WaterCredit financing mechanism may deliver disproportionate impact to women by opening up their access to financial services, and by engaging with partner institutions and the broader WSS ecosystem to ensure that women are integrated into planning around WSS infrastructure.

The final question for the analysis was whether these impacts have an empowering effect on women: to what extent is it possible to say that the Water.org WSS Financing model leads to women's empowerment?



### What is women's empowerment?

Women's empowerment is a broad concept that includes women's ability to exercise choice in multiple dimensions: resources, agency and decision-making, and achievements (Kabeer, 2002). Structural and cultural norms are also commonly incorporated into definitions of empowerment (Njuki, 2013).

Some funders and practitioners focus more narrowly on women's economic empowerment, that is, ensuring that women have the skills and resources to advance economically and the power and agency to benefit from economic activities (Golla et al, 2011). This focus may be justified by the evidence that suggests that income in the hands of women is associated with larger improvements in some of the key areas of sustainable development, like spending on health, nutrition, housing, and education (Dufflo, 2012).

However, it can be argued that women's economic empowerment is inseparable from women's empowerment more broadly, as it is impossible to untie economic factors from social and cultural factors (Buvinic and Furst-Nichols, 2014; Jones/Ipsos, 2018 and 2019).



## To what extent does WSS programming lead to women's empowerment?

There is little direct empirical evidence linking water and sanitation access to empowerment outcomes. In part this is because this is a relatively new area of focus and there have been few rigorous studies completed. In addition, such linkages tend to be indirect and analytically challenging to make because empowerment is a multi-faceted concept and its accomplishment is rarely linear.

However, a small number of studies have linked the gendered impacts of water and sanitation access to empowerment outcomes (Kilsby, 2012; Roy et al, 2017; Ipsos/GWC, 2018). These studies have found, for example, that:

- As a result of improved safety and security due to improved WSS, women experience reduced GBV, which has been shown to lead to an increased recognition of rights and respect within their households and communities.
- As a result of improved community engagement, itself an indirect impact of better health and wellbeing and improved safety and security resulting from improved WSS, women are less likely to experience harassment and are better able to participate in their community, potentially opening up access to leadership opportunities.
- As a result of impacts of improved WSS such as time savings, more time can be spent on entrepreneurial activities, which can broaden women's occupational choices, increase their income, and increase their decision-making power within their household.

Involvement in the delivery WSS programming has also been shown to have empowering effects on women (Joshi and Fawcett 2001; Indiarti, 2019; Ipsos/GWC, 2018). However, including women in formal water management structures may not be feasible as the social and cultural norm may be to exclude women from these activities (Meinzen-Dick, 1998) (Oxfam, 2017).

Finally, programming that gives women access to financial services and enhances women's status as economic actors may also be seen as an empowerment outcome in itself, although access to microcredit does not necessarily empower women within the household as this too depends on social dynamics within the specific context (Chowdhury and Chowdhury, 2011).



## To what extent does WaterCredit lead to women's empowerment?

The analysis shows that improved WSS has differential impacts for women and girls. Furthermore, WaterCredit offers a WSS financing solution that is disproportionately accessible to women, and therefore likely results in disproportionate financial outcomes for women. Along with its contribution to SDG 6, the WaterCredit program likely touches on many if not all of the SDG 5 sub-targets.

However, there is limited empirical evidence for empowerment outcomes with regards to WSS financing due to the relative newness of the area of study and the measurement and analytical challenges it presents. In terms of program development, Water.org does not currently deliberately engage women in the governance and delivery of its WSS programming in a systematic way. The evidence suggests that doing so, for example by ensuring women are involved in program design and governance, or by training them in facility maintenance and/or productive uses of water, may have an amplifying effect on the empowering effects of Water.org programming.

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**Recommendation:** By incorporating a gender lens into its already rigorous program monitoring and impact measurement efforts, Water.org also has an opportunity to make substantial contributions to the broader WSS sector's understanding of the impact of WSS on women alone and when combined with microfinance solutions.

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OUTCOMES	IMPACTS		GENDERED IMPACTS	EMPOWERMENT
HOUSEHOLD AND COMMUNITY				
<ul style="list-style-type: none"><li>Households have increased accessed to WSS loans</li><li>Households have improved access to water</li><li>Households have improved access to safely maintained water supply</li><li>Households have improved access to sanitation (toilet)</li><li>Households have safely maintained sanitation (toilet)</li></ul>	STAGE 1: Reduction in open defecation rates**, Reduction in drinking surface water/unimproved source**, Improved hygiene practices**			
	STAGE 2:			
	→ Improved health and wellbeing**	✓ Reduction in maternal mortality**, Improved general reproductive health**, Improved nutrition*, Reduced psychosocial stress**		
	→ Improved education attendance and achievement*	✓ Improved attendance for girls**, Leads to improved financial outcomes*		
	→ Time and workload savings**	✓ Time savings from caring for the sick and fetching water**, Leads to improved financial outcomes(?)*		
	→ Improved safety and security**	✓ Reduced GBV* and household conflict*	✓ Increased recognition of rights and respect*	
	→ Improved community engagement*	✓ Better social relations and engagement*	✓ Leadership opportunities*, Increased power and respect*	
	→ Improved financial outcomes (income, savings, confidence)*	✓ More time spent on IGAs*, Improved access to finance*	✓ Increased household power*, Broaden occupational choices	
PARTNER INSTITUTION (E.G. MFI)				
<ul style="list-style-type: none"><li>Progress toward sustainable WSS portfolios*</li><li>Increase in branches offering WSS loans**</li><li>Increase in WSS product offerings**</li></ul>	→ Increase in active clients*	✓ Increase in active women clients*	<ul style="list-style-type: none"><li>✓ Increase in access to finance for women more generally*</li><li>✓ Increase in IGAs/ entrepreneurship*</li><li>✓ Improved perception of women as economic actors*</li></ul>	
	→ Improved client retention*	✓ Increase in branches offering WSS loans to women*		
	→ Improved social performance	✓ Increase in confidence in women as clients*		
		✓ Development of gender sensitive products*		
ECOSYSTEM				
<ul style="list-style-type: none"><li>Increase awareness of financing as a means to address WSS issues</li><li>Increased overall capital available for WSS solutions*</li><li>Improved WSS financing solutions through testing iterations</li></ul>	Efficiency of capital increased*			
	→ WSS policy improvement* → Increased prevalence of favorable WSS financing policies	✓ WSS policy is gender-sensitive (mainstreamed – financial systems ensure water is a priority for lending, recognizing women need to be included in that policy as priority)	<ul style="list-style-type: none"><li>✓ Increased role for women as actors in the economy and government</li><li>✓ Amplified progress towards SDG 1, SDG 5 and SDG 6 at the country level</li></ul>	
	→ Improved WSS infrastructure (e.g. utilities)	✓ WSS infrastructure is gender sensitive (mainstreamed - women are important in governance, structure and maintenance)		
	→ Overall increased access to WSS*	✓ Women are included in WSS governance		



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**Water.org** is an international nonprofit organization that has positively transformed more than 29 million lives around the world through access to safe water and sanitation. Founded by Gary White and Matt Damon, Water.org pioneers market-driven financial solutions to the global water crisis. For more than 25 years, they've been providing families with hope, health and the opportunity to break the cycle of poverty.