

### 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).

## WaterCredit and women’s empowerment

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 — 90% of WaterCredit borrowers are women — the impact of the WaterCredit on women may be greater still.

An analysis of the link between WaterCredit, WSS impact, and women’s empowerment, utilizing Water.org program monitoring and impact measurement data alongside a comprehensive literature review, found that:

### 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

# 79 M

79 million people reached  
across 15 countries

# \$6.8 B

\$6.8 billion in capital mobilized  
through 17.5 million loans

# 90%

90% of WaterCredit borrowers  
are women



## Impacts of water access programming

- **Health (strong evidence):** There is strong empirical evidence that improved WSS leads to improved physical health and reduced psychosocial stress, and that this impact is experienced by women and girls disproportionately. Women-specific impacts include reduced maternal mortality and more effective menstruation management. As a result of improved safety and security, improved WSS may reduce the consequences of gender-based violence (GBV).
- **Time and Workload (strong evidence):** Because women and girls have greater responsibility for collecting water and the domestic use of water (UNICEF estimates that girls and women around the world spend 200 million hours a day gathering water), and have more need for sanitation facilities, they experience much greater impacts of improved WSS with regards to time savings. There is some evidence that this can lead to more time spent on income-generating activities (IGAs).
- **Safety and Security (strong evidence):** 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 when accessing WSS. Improved access that allows women to use sanitation services privately decreases their exposure to GBV and can also reduce stress, conflict, and violence within the household and community.
- **Education (some evidence):** Improved WSS can mitigate the 443 million school days children lose each year as a result of water-related illnesses and the school days lost, in particular by girls, because of their water collection activity. The availability of water and sanitation facilities in schools can increase attendance and enrollment, especially for girls. When girls can stay in school, they can gain higher academic achievement, better job prospects, and increased ability to generate income.
- **Financial Outcomes (some evidence):** Improved WSS can cost less for households over time, enable the economically productive use of water, and provide opportunities for entrepreneurial activity. Healthier women may be better able to participate productively in the labor market and time-saved from reduced illness can be spent on IGAs, especially where training and support for IGAs is included within the WSS intervention.
- **Community Engagement (some evidence):** Improved engagement in the community may result from better health, cleanliness, improved sense of personal dignity, and improved feelings of safety and security. The link between WSS access and community engagement has been found where interventions offer leadership opportunities, for example through community water committees.

## Impacts of Water.org's financing model

- **Women and Microfinance:** Microfinance offers access to financial services for women who have no access to the traditional banking system. Poverty reduction because of microfinance access is significantly greater for women than for men, and microcredit can enable entrepreneurship via access to capital and other support that would otherwise not be available.
- **Partner Institutions:** WaterCredit may help traditional MFIs 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, WSS lending may help to bring women into their client base for the first time.
- **Ecosystem:** Where Water.org engagement has contributed to national-level focus on WSS infrastructure and lending, 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.

## Linking water supply and sanitation programming and empowerment

There is little direct empirical evidence linking WSS access to empowerment outcomes. This is because it is a new area of focus, but also because it is challenging from a measurement and analysis perspective.

Some studies have linked the gendered impacts of water and sanitation access to empowerment outcomes, finding that:

- As a result of improved safety and security, 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, women are less likely to experience harassment and are better able to participate in their community and access leadership opportunities.
- As a result of time savings, more time can be spent on entrepreneurial activities, which can broaden women's choices and increase their income and decision-making power within their household.

Involvement in the delivery WSS programming, and programming that opens women's access to financial services and enhances women's status as economic actors, has also been shown to have empowering effects. However, caution is advised: social dynamics and context are often the greatest influencer of empowerment outcomes.