

THE BUSINESS CASE FOR GENDER IN THE URBAN WATER AND SANITATION SECTOR



Introduction

Over half of the world's urban population (53 percent) has no access to clean on-site sanitation facilities,¹ and 15 percent do not have clean, readily available drinking water.² Lack of basic sanitation services affects 31 percent of people in Sub-Saharan Africa, 40 percent in South Asia, and 22 percent in East Asia and the Pacific.³ Access to drinking water is similarly limited: in Sub-Saharan Africa, 51 percent of people are without basic access to drinking water, as are 25 percent in South Asia and 16 percent in East Asia and the Pacific.

Gaps in water access are expensive and unequal: in lower middle-income countries, the economic costs from poor sanitation affecting health, productivity, and the environment are estimated to be \$260 billion annually, or 1.5 percent of global GDP—and the impact on GDP for large developing countries is even greater.⁴ These gaps also disproportionately affect women and children.

WATER AND SANITATION: GLOBAL GAPS

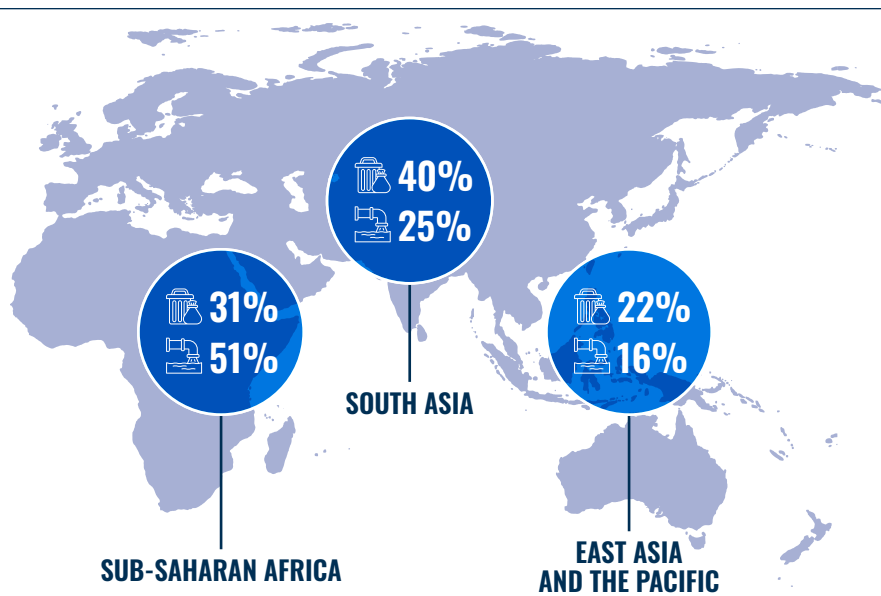
Over half the world's urban population lacks on-site sanitation facilities, 15 percent do not have clean, available drinking water, and access to both varies globally.



LACK OF BASIC SANITATION SERVICES



LIMITED ACCESS TO DRINKING WATER



Lack of infrastructure and high service fees also negatively affect water and sanitation service providers, constricting their customer base and growth opportunities in unserved neighborhoods. Low-income households are often forced to spend up to 15 times more on water from unreliable, private sources,⁵ exacerbating poverty and inequality for the urban poor, of which women and children make up a large share.⁶ In many societies, women are the ones who pay the water bill despite having lower incomes than their husbands, perpetuating household inequality.⁷ The higher cost of informal water sources not only exacerbates poverty and gender inequality by forcing households to devote a large portion of their income to pay for these alternatives, but also captures revenue that could have been made by a water utility. In female-headed houses in poor urban areas, the women supporting the households are often informal workers; therefore, water-borne illnesses from lack of clean water and sanitation can jeopardize income generation, financial security, and thus, food security.

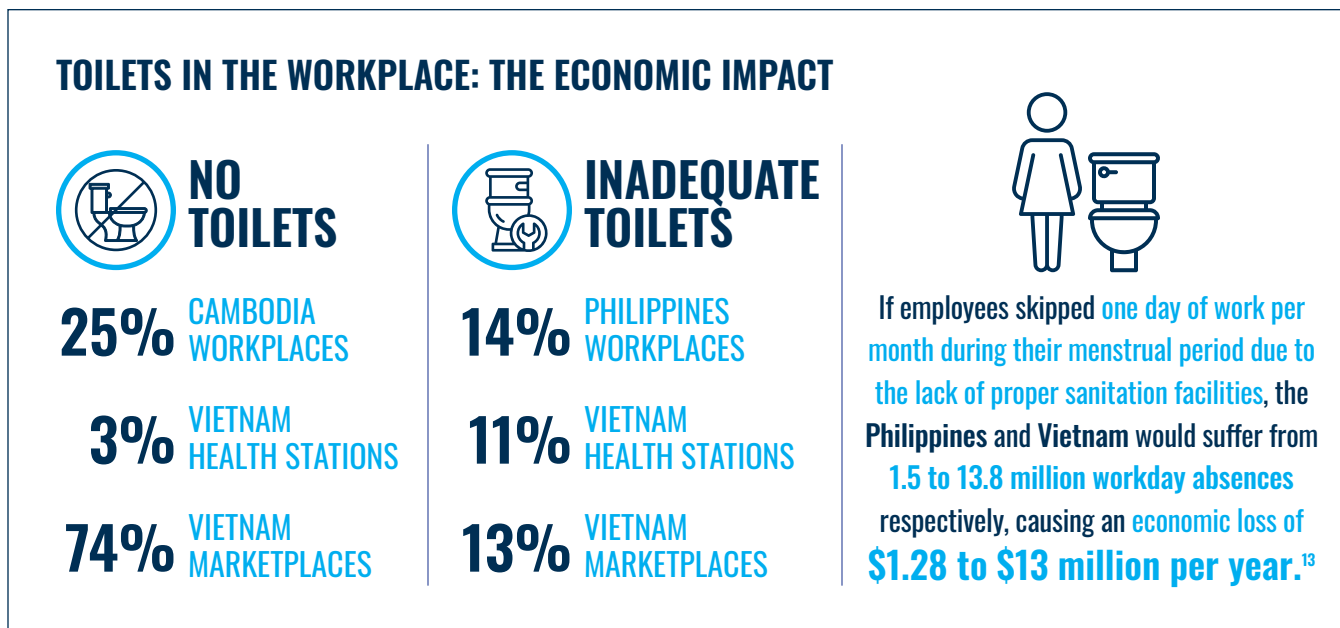
Low-income households are often forced to spend **up to 15 times more** on water from unreliable, private sources.

Problems with water scarcity and inequality are only being exacerbated by population growth, migration to cities, changes in consumption patterns, and climate change. By 2050, the world's urban population is expected to grow by 2.5 billion, and 90 percent of this growth will happen in Asia and Africa; India alone is predicted to have 17 percent of this growth.⁸ Vulnerable populations in fragile and conflict-affected situations (FCS), refugees, and displaced persons may be especially at risk of reduced access to water and sanitation, and women may face particular vulnerabilities amid rising demand. Demand for fresh water is expected to increase to 40 percent above the existing accessible water supply.^{9,10} At the same time, over 90 percent of water and sanitation funding comes from public sources,¹¹ and tariffs often do not even cover basic operational expenses, especially in developing economies. Thus, understanding current constraints on water access and how to address gender issues to improve business and development outcomes is an urgent concern.

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Understanding the differentiated ways women and men interact as customers and end users of water and sanitation services—and increasing women's inclusion in projects—can lead to better service provision and cost recovery for water and sanitation providers. This cost recovery can in turn provide service providers the revenue they need to expand service infrastructure into underserved areas, leading to more users and profit.

Increasing inclusion of women in water and sanitation also helps remove barriers to their engagement in economic activities and public life, allowing cities to reap the economic and social benefits of a more diverse, productive society.¹²



Both public and private sector funding are necessary to fill crucial gaps in financing projects to improve water access. Between 2009 and 2018, IFC invested and mobilized over US \$2 billion across 55 projects in the global water and sanitation sector.¹⁴ There is still a pressing need for significant scale-up of investment in the sector, yet private investment in water resources is often highly politicized and rife with issues of trust. An investment approach that takes into account the needs and priorities of communities, including women and lower-income households, can help generate community trust and social license and make way for crucial investments that are both lifesaving and revenue generating. Moreover, achieving universal access to water and sanitation is crucial to equitably improve health and productivity of individuals and societies. Additionally, every dollar invested in sanitation is predicted to return \$5.50 in benefits, and each dollar invested in drinking water is estimated to return \$2 in benefits.¹⁵

This business case highlights how taking a gender-inclusive approach by involving women in service design, tariff structures, and the water and sanitation¹⁶ workforce itself can improve service provision, safety, and cost recovery, while also allowing cities to reap the benefits of women’s greater social and economic engagement. It concludes by outlining specific actions water and sanitation service providers and their partners, such as governments and multilateral institutions, can take to improve the involvement of women in their workforces, customer outreach and engagement, and service design.

1. Increasing Women's Engagement in Water and Sanitation Projects can Improve the Sector's Usage, Cost Recovery, Operations, and Management

Improved understanding of men's and women's different needs, opportunities, and constraints for accessing the water sector is a key prerequisite to developing cost-effective water infrastructure. Better awareness of gender equality issues related to women's different roles as consumers, community members, employees, and entrepreneurs can:

a. Improve how projects target consumers, leading to increased use, better cost recovery, and higher potential for expansion.

Globally, urban water and sanitation services suffer from cost recovery challenges and usually rely on government subsidies to cover full costs. Around \$320 billion is spent by governments worldwide each year on water and sanitation subsidies, excluding China and India. This represents about half a percent of global GDP (and 1.5 to 2 percent for low- and middle-income countries). Because subsidies usually only target networked services, they all too often do not benefit poorer households that are not already connected to water and sanitation networks. This ends up intensifying existing inequalities.

A World Bank study of water and sanitation subsidies in ten low- and middle-income countries found that 56 percent of subsidies went to the richest 20 percent of people, but only 6 percent went to the poorest 20 percent.¹⁷ Poverty perpetuated at the city level also extends into the home. Given women's traditional domestic roles of cooking, cleaning, and caretaking in many cultures, women are typically the primary users of water within the household and the ones responsible for its collection, storage, and management.¹⁸ In urban neighborhoods that suffer from water scarcity or lack of water connection, this can be a significant percentage of time for women—for example, one report estimates that in some municipalities of Mexico City, women dedicate up to 30 hours weekly to water management.¹⁹ Women are also frequently responsible for paying the household water bill, even if they are not the head of the household. For these reasons, it is in the best interest of water and sanitation service providers to target women as primary stakeholders and users of their services.

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Water supply deficits commonly force low-income households to utilize more expensive options such as public water taps, delivery services, or chlorine pills. These options can cost up to 15 times more than piped water from a water utility, while often being lower quality and unreliable.²⁰ In Jakarta, Manila, and Nairobi, water costs five to ten times more per unit in the slums than in the cities' high-income neighborhoods—and higher than in London or New York.²¹ These higher costs not only exacerbate poverty and urban inequality by forcing households to devote a large portion of their income to pay for these alternatives, but they also capture revenue that could have been made by a water supplier. This can form a vicious cycle, as improved cost recovery could help fund needed expansion into unserved areas.

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Including women in decision making around water service design ensures that services are best targeting their primary users. Because women are often water collectors and use water services more frequently—for laundry, cooking, childcare, etc.—women often have uniquely informed perspectives on the best locations for public taps and toilets to increase usage. Women also frequently have informal knowledge about water contamination—for example, contamination associated

BOX 1 | Water Credits as Microfinance

The US-based NGO Water.org's WaterCredit Initiative is the first to apply microfinance tools for the water and sanitation sector, recognizing that millions of people, if given the chance, would prefer to finance long-term solutions instead of struggling day-to-day to find water. It identifies regions in need of access to water and sanitation, develops partnerships to provide affordable financing in the form of water and sanitation loans, and provides capacity-building grants and technical assistance to create, pilot, and scale water and sanitation financing around the world.²² While the initiative isn't only for women, women are 87% of its borrowers and have a 99% repayment rate.²³ They use the program to obtain water connections and toilets in their homes, in turn saving them and their families money as well as time that can then be used for income-generating activities, disrupting the cycle of poverty. In its more than 15 years, the WaterCredit Initiative has helped over 30 million people in 13 countries gain access to safe water and sanitation.²⁴

with sanitation—so ensuring their consultation during water and sanitation service design can be critical to safe and efficient planning, and thus use. Understanding and responding to women’s roles in water usage and bill payment can inform policy and pricing decisions as well as better tailor design, marketing, and outreach of water and sanitation services. This can improve the levels of payment and the economic sustainability of services as well as increase user satisfaction, reducing the likelihood of users’ unwillingness to pay or conflicts around tariffs.

While women may have unique water usage needs, they also frequently have specific financial or other constraints that limit their access to lower cost water. For instance, women often lack the capital to pay the upfront costs of having a water connection at home, or to pay larger monthly bills as opposed to smaller, more frequent payments. They also often have less access to transportation (or ability to leave household duties) than men. These types of barriers can make the difference between a woman becoming a paying customer or continuing to purchase water from informal sources, keeping her in a vicious cycle of purchasing overpriced water and preventing the water company from gaining new clients and revenue. Taking into account the financial capacity and needs of women can help service providers create affordable and practical tariff structures for users, such as allowing for

BOX 2 | Smart Water Meters

The mobile billing intermediary CityTaps developed the world’s first smart prepaid water meter and billing software to facilitate a pay-as-you-go model for water service that adapts to the needs—and sometimes irregular incomes—of lower-income neighborhoods. Customers load money onto their water account using mobile money, at any time, for any amount, and using any phone. This allows customers to only pay for the water they need, when they need it, and avoid monthly bills and high upfront connection costs. In turn, this model helps utilities become financially independent and able to invest in water infrastructure for poor urban residents.²⁵

Beneficiary households of CityTaps’ first pilot in Niamey, Niger reported 94 percent savings in their water budgets, freeing resources for other purchases. Ninety percent of women and girls reported time savings, as they used to spend hours waiting for water delivery, in line at a tapstand, or hauling water back to their homes. The pilot was conducted in partnership with Société d’Exploitation des Eaux du Niger (SEEN), a local subsidiary of Veolia, a French transnational energy, water, and waste management company, and was later expanded in partnership with SEEN and telecommunications company Orange Niger. Both companies reported an increase in their customer base and number of subscribers as a result.

BOX 3 | Ensure Consultation Logistics Facilitate Women's Participation

Be aware that gender roles and responsibilities often mean that men, women, or other vulnerable groups in the community may not have equitable access to consultations. Adapt accordingly, so that consultative forums reflect all community viewpoints. Remember that investment in a robust consultative process can help you avoid more costly issues down the road.

If it will be difficult for women to attend, make alternative arrangements so that the consultation is as inclusive as possible. To support gender diversity in the consultation process, consider:

- Setting targets for a gender equitable consultation, including equal numbers of men and women. Where co-ed consultations are not feasible (for instance, where cultural norms make this difficult), consider single-sex consultations.
- Scheduling meetings at times and locations convenient to women, determined through discussion with key women in the community.
- Addressing obstacles to women's attendance by recognizing them and providing solutions, such as providing transportation, childcare, and other support for domestic work.
- Using participatory mechanisms such as opportunity rankings and community scorecards to invite diverse and anonymous suggestions, opinions, and votes from men and women during consultations.
- Assess whether women or other segments of the community might have less knowledge of the topic, inhibiting their ability to fully contribute and warranting holding preliminary conversations to increase their knowledge and capacity prior to the main consultation.

smaller and more frequent payments in locations closer to the home and payment methods using mobile money or smartphone apps. This should extend to customer service as well: service centers close to home and with female staff members, digital service channels (with classes or support to teach customers how to use them), and customer service via WhatsApp messaging—such as the newly created WhatsApp service channel by Sabesp in Brazil²⁶—are all methods that can increase the ability of women and those with limited time or mobility to get support. Women and low-income households may have easier access to a cell phone than to a bank account, billing office, or internet. Facilitating mobile payments can save women's time and also prevent lapses in payment. Partnering with financial institutions to promote access to financing or funding, such as in the form of water and sanitation loans, can give borrowers—especially women—the initial capital they need to pay for products and services. See Box 1 for an example from Water.org.

Despite women’s responsibilities for water usage and payment, they are not always represented in consultations on tariff structure or service design, often due to cultural, logistical, or scheduling barriers.²⁷ Companies that take what they perceive to be a gender-neutral approach without being gender *inclusive* often perpetuate existing gender inequalities and inadvertently exclude women, preventing them from benefitting from women’s insights. See Box 3 for strategies to increase women’s attendance and participation in consultations.

b. Increase representation of women in water service delivery, which can improve women’s access as customers.

Women as employees

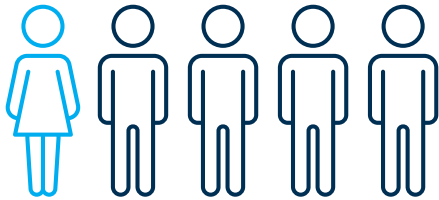
The water and sanitation sector is an overwhelmingly male-dominated industry. A World Bank study of 64 water and sanitation service providers in 28 countries around the world found that an average of only 18 percent (fewer than one in five) of their workers are women. While 23 percent of engineers and managers in the utilities were female, 32 percent of the utilities studied had no female engineers and 12 percent had no female managers.²⁸ And legal barriers to women’s employment still exist to varying degrees in most countries in the world—for example, 23 countries still have explicit discriminatory restrictions affecting women’s employment in the water sector.²⁹ Inclusion of women in management not only provides women with more employment opportunities in the sector, but it can also improve service outcomes. Although women make up a small percentage of the water and sanitation workforce, one study found that their inclusion makes projects six to seven times as effective.³⁰

Because women are key clients for water and sanitation service providers, a more gender-diverse workforce can also help service providers better understand and respond to the concerns and needs of female clients—and lead to more efficient and effective services and improved customer satisfaction. **TOOL SUITE 1** of this toolkit is designed to help companies prevent common obstacles to women’s employment in infrastructure sectors such as water, and to increase the recruitment, retention, and promotion of women in the workforce.

Women-owned businesses

In addition to ensuring a gender lens is used in employment and relations with communities, infrastructure companies must also consider ways to make their supply chains more inclusive. Supplier diversity, including in terms of gender diversity, is known to promote competitiveness, reduce potential for disruptions,

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and increase innovation. Contracting local, woman-owned and operated businesses is also a way to promote strong community relations and ensure that profits from operations trickle down to diverse members of the community and their families.³¹ **TOOL SUITE 2** contains tools to help companies increase contracting of women own businesses and remove common obstacles to doing so, as well as tools to build the capacity of these businesses to participate in supply chains. Some of the strategies it discusses are the development of a gender-inclusive procurement policy, the unbundling of contracts, and creation of supplier engagement strategies.

Additionally, because women make up a significant percentage of entrepreneurs and entrepreneurship is key to women's economic empowerment, lack of water access for small and medium-sized enterprises (SMEs) can significantly impact women's progress. Women-owned and women-managed enterprises can be smaller and more disproportionately affected by interrupted access to public infrastructure, such as water and sanitation, than enterprises owned and run by men.³² Informal microenterprises play a dominant role in low-income countries, accounting

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for 47.2 percent of GDP.³³ Globally, one in three businesses are women-owned; the number varies by region, with Latin America having the highest number at 50 percent.³⁴ Small water enterprises (SWEs) turn individuals into water entrepreneurs who can help bring clean water to homes without water connections. Partnerships between utilities and SWEs can benefit utilities while also creating jobs and increasing water access in communities.³⁵

c. Reduce barriers to women’s economic and social engagement within their communities and cities, leading to broader economic growth.

The frequent lack of access to adequate water and sanitation for low-income urban households has a multiplier effect on their wellbeing and social and economic progress. Because women are usually responsible for water management within the home, as well as serving as the primary caregivers, their time and health are most negatively impacted by unhygienic water or by family members falling ill.

The cost from poor sanitation affecting health, productivity, and the environment in lower middle-income countries is estimated to be \$260 billion annually.³⁶ Poor sanitation increases incidence of disease, infant mortality, and absenteeism from work and school, with women and children the most negatively affected.³⁷ Contaminated water and inadequate sanitation in developing countries cause roughly 675,000 premature deaths per year, mainly among children,³⁸ creating an increased burden of care, and reducing time

for income-earning activities for women caretakers. A study of women in Brazil found that diarrhea or vomiting associated with lack of access to proper sanitation in 2016 caused 862.7 million hours of absences from routine activities. The study inferred that universal access to sanitation could recuperate 72.2 million hours of Brazilian women’s time annually. And if better sanitation meant that women were required to spend less time caring for family members, this would further reduce the time and care burden on women and further expand their available time for other activities, including income-earning activities.³⁹ Access to adequate water and sanitation saves women’s and girls’ time and health, allowing them to focus on economic, educational, and social activities.

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BOX 4 | Sanitation for Education

Sanergy is a social enterprise that has developed an affordable alternative to sewers in Nairobi, Kenya's urban slums, where waste is most often illegally dumped. Its franchised Fresh Life Toilets, which were developed in partnership with Oxfam and include a handwashing station with soap, water, and disposal for feminine hygiene products, are owner operated. Owners remove the waste by handcarts and trucks, and the waste is then converted into products such as organic fertilizer and animal feed for Kenyan farmers.

After the installation of Sanergy's Fresh Life Toilets in schools across Mukuru kwa Reuben, one of Nairobi's biggest urban slums, surveys reported a 20 percent average increase in school enrollment and attendance, as well as happier teachers and parents. One school head said that the last diarrhea outbreak in her school led to seven students being withdrawn by their parents, but that after receiving a Fresh Life facility, enrollment increased by 17 percent. Prospective parents would visit to tour the school and view the Fresh Life Toilet. The spike in enrollment also helped increase revenue for schools, as well as their ability to provide more sanitation for their students. Another study of the program found that "pupils in schools with cleaner toilets were half as likely to be absent than pupils in schools with dirtier toilets." Girls who have begun menstruation appreciated the toilets for the privacy and safety they offer.

The school grounds have also seen a significant improvement since the installation of the Fresh Life Toilets. Before their installation, students at Reuben Baptist community school used to defecate on the playground and nearby fields during playtime. Now, the playground and field are clean and safe for children to use.⁴⁰

d. Constructing water and sanitation facilities improves safety and reduces gender-based violence and harassment (GBVH).

Where women have to go outside or to remote locations to collect water or use sanitation facilities, they are at risk of exposure to gender-based violence, conflict, and other safety concerns. Delaying water collection or use of sanitation facilities can impede women's daily activities, such as household duties or school attendance, and can be physically and psychologically damaging.

However, simply having a toilet is not enough. Sanitation facilities should be constructed with the input of the women who will use them. Design that accounts for user needs and local knowledge can lead not only to increased usage, but also can improve maintenance. For example, extensive consultation with women in

Rohingya refugee camps in Bangladesh led to design adjustments for both safety and usability, including changes to bathroom roofs to increase privacy as well as the installation of sturdy handles along the walls next to the toilets, ensuring that pregnant women, the elderly, and the disabled could use the facilities independently and with dignity.⁴¹ To ensure the safety, health, and comfort of women and girls, sanitation provision must consider design elements such as locks, trash bins, adequate lighting, proper doors with no gaps to ensure privacy, and access to soap and water. Separate facilities should be provided for women when possible, and they should be in safe locations with regular cleaning and maintenance. Menstrual health and hygiene should also be incorporated into the design of facilities to ensure equity and dignity, as well as proper usage of facilities. For instance, disposal bins or chutes keep sanitary pads from being disposed of in toilets, preventing clogs that reduce the facilities' lifespans.⁴² See the graphic on p. 3 for an example of how access to proper sanitation facilities can also have an impact on employee absenteeism and profit.

Not only would proper sanitation reduce assaults and municipal costs in urban areas, but women would also be safer to engage in business and public life. Seventy percent of sexual assaults in the state of Delhi, India occur when women leave their homes to defecate in the open.⁴³ In a study in South Africa, researchers found that in the township of Khayelitsha, the cost of increasing the number of toilets—including maintenance costs—would more than offset the current costs the city faces from sexual assaults related to poor access to sanitation.⁴⁴ In a Plan International survey of 7,000 youth across four regions of the world, one in four girls said they never feel comfortable using school latrines.⁴⁵ Another study in India found that one quarter of girls skipped school during menstruation.⁴⁶

However, the construction of water and sanitation facilities can themselves increase risks of gender-based violence and harassment (GBVH), since project development often brings an influx of mostly male workers to the project area. Projects can often be in areas with higher levels of poverty, exacerbating social and economic vulnerability. Proper oversight is needed, and preparatory measures such as GBVH risk assessments, codes of conduct, and trainings of employees and contractors can help minimize these risks.

BOX 5 | Changing the Flow of Business to Reduce Harassment in the Solomon Islands

In the Solomon Islands, a country with high rates of gender-based violence and harassment and without sufficient legal protections against sexual harassment and discrimination in the workplace, IFC and the Solomon Islands Chamber of Commerce and Industry (SICCI) implemented IFC's Respectful Workplaces Program⁴⁷ in 2017 to promote business competitiveness and women's economic empowerment in the private sector. The Solomon Islands chapter was named Waka Mere, or "She Works" in Pijin.

One participating company was the Solomon Islands Water Authority (SIWA), a state-owned urban water and sanitation utility that joined the program after recognizing the business benefits of fostering a more respectful workplace. SIWA began its involvement with an assessment phase supported by IFC to help it understand men's and women's roles within the company, staff perceptions and experiences, policies and procedures, and any mechanisms currently in place that address bullying, harassment, and employee wellbeing. As a result of the findings, SIWA made changes including the adaption of anti-harassment and domestic violence policies, the training of 11 managers and 81 staff members, the creation of a site-specific domestic violence policy, and the training of a domestic violence contact team.

Companies that have participated in Waka Mere have reported notable improvements in gender equality in their workplaces, including:

- Increased employee loyalty
- Women employees' improved skills and confidence
- Women employees' increased feelings of workplace safety and wellbeing
- Higher numbers of women in jobs traditionally held by men
- Universal adoption of new respectful workplace policies and practices

2. Strategies to Address Gender Gaps: What Should Water and Sanitation Service Providers Do?

Below is a list of strategies that water and sanitation service providers can consider taking to increase the integration of women into service design, implementation, and outreach, depending on their current or future needs, capacity, and priorities:

a. Improve how projects target consumers and beneficiaries, leading to increased use and better cost recovery.

- To understand the diversity of users, integrate gender into the methodology and analysis of baseline community assessments, social impact assessments, community consultations, compensation, participatory monitoring, and grievance mechanisms. (Relevant Tools: See [TOOL 3.2: Rapid Gender and Community Engagement Company Self-Assessment](#), [TOOL 3.3: Rapid Gender and User Engagement Company Self-Assessment](#), [TOOL 3.5: Integrate Gender Concerns into Baseline Community Assessments](#), [TOOL 3.6: Integrate Gender Concerns into Social Impact Assessments](#), [TOOL 3.7: Facilitate Gender-Equitable Participation in Consultations on Infrastructure Operations](#), [TOOL 3.10: Ensure Gender Sensitivity in Participatory Monitoring and Evaluation and Grievance Mechanisms](#), and [TOOL 3.11: Design a Gender-Sensitive Resettlement Process](#).)
- Ensure that community consultations and consumer support services target the full spectrum of users, including women, ethnic minorities, refugees and displaced people, the disabled, those who speak indigenous languages, and the illiterate. In many cultures or regions, women may not attend or feel comfortable speaking freely in consultations—in these cases, gender-segregated meetings should be held. (Relevant Tools: See [TOOL 3.2: Rapid Gender and Community Engagement Company Self-Assessment](#), [TOOL 3.3: Rapid Gender and User Engagement Company Self-Assessment](#), and [TOOL 3.7: Facilitate Gender-Equitable Participation in Consultations on Infrastructure Operations](#).)
- Include women beneficiaries and users in the design of services and tariff structures. For example, survey women about how the service can better meet their daily needs, as well as what tariff structures, payment models, and digital engagement methods would increase their ability to make regular on-time payments and receive customer support. (Relevant Tools: See [TOOL 3.2: Rapid Gender and Community Engagement Company Self-Assessment](#) and [TOOL 3.3: Rapid Gender and User Engagement Company Self-Assessment](#).)
- Train community engagement staff on opportunities and challenges to integrating gender across activities. Employ women as community engagement staff.

- Consider conducting the following studies when appropriate/applicable:
 - Study innovative payment platforms and tariff structures tailored to serve the needs of low-income households, refugees, and those with irregular incomes. This can include those that follow pay-as-you-go models, allowing users to pay as needed and avoid a large bill each month (see example in Box 2).
 - Qualitative and/or quantitative research to understand the vulnerabilities and risks of vulnerable or low-income groups, including female-headed households (FHHs), with regard to tariff, payment, and mobility issues.
 - Mapping users from FHHs in the target service area to integrate this data into a service user database.
- Recognize that women and men may access information differently, due to their often-differing roles and levels of access to information in society. Social circles, coworkers, radio, television, and social media are just some of the sources which may differ for consumers of information depending on their gender, age, or literacy levels. Design behavioral change communications that are gender-sensitive and target women to ensure that both men and women are aware of the new services being introduced.
- Propose training/engaging women as community health educators where appropriate—their unique roles and knowledge as water managers and caregivers in the home can position them well for this role.
- Partner with financial institutions to promote access to financing or funding, such as in the form of sanitation loans, to give borrowers the initial capital they need to pay for water and sanitation products and services.
- Partner with small water enterprises (SWEs) to help meet service mandates while creating jobs and increasing water access in communities.
- Evaluate the potential adoption of mobile payment methods such as mobile money or smartphone apps.
- Consider monitoring the project from inception (when possible) throughout implementation by collecting gender-disaggregated data on public health and time indicators, and their impacts. (Relevant Tools: See [TOOL 3.15: Sample Indicators for Monitoring and Evaluating the Gender Mainstreaming of Infrastructure Companies' Community Engagement and Community Initiatives](#).)

b. Improve safety and reduce gender-based violence.

- Conduct a GBVH risk assessment for all new projects. As part of the due diligence process, IFC's environmental and social department carries out such an assessment, and infrastructure, environmental, social, and advisory teams should coordinate responses to GBVH risks and opportunities. **(Relevant Tools: See [TOOL 4.2: Develop a Business Case for Respectful Workplaces](#), [TOOL 4.3: Guidelines for Identifying and Assessing Available GBVH Data](#), and [TOOL 4.4: Guidelines for Potential Legal Obligations Involving GBVH](#).)**
- Perform a safety audit to determine ways to improve safety for men, women, and children, such as by ensuring areas are well lit. **(Relevant Tools: See [TOOL 4.6: Gender Smart Safety](#).)**
- Build the service provider's capacity to assess, address, and monitor any incidents of GBVH within the workforce, amongst contractors, and towards users of their services. **(Relevant Tools: See [TOOL 4.5: Service Provider Guidelines](#).)**
- Train employees and contractors how to recognize and address GBVH situations. **(Relevant Tools: See [TOOL 4.7: Respectful Workplace Staff Engagement Survey](#) and [TOOL 4.13: Raising Awareness and Communication of GBVH Commitments and Approaches](#).)**
- Develop systems to report and address GBVH incidents within both the workforce and the community. **(Relevant Tools: See [TOOL 4.10: Identify Key Staff for GBVH Focal Points and Contact Team](#).)**
- Work with service providers to develop GBVH policies and codes of conduct for all employees. **(Relevant Tools: See [TOOL 4.12: GBVH and Respectful Workplaces Guidelines and Sample Policy](#).)**
- Require adherence by contractors and sub-contractors to the GBVH codes of conduct.
- Consider creating or implementing awareness campaigns about GBVH-related risks associated with water collection or use of sanitation facilities.

c. Increase representation of women in the water sector workforce to strengthen water utilities, as well as the services they provide.

- Review and update HR policies and practices to promote gender equality, particularly those related to recruitment, retention, promotion, a parent-friendly work environment, and GBVH policies. **(Relevant Tools: See [TOOL 1.11:](#)**

Develop Human Resources Policies and Programs to Support a Gender-Diverse Workforce, **TOOL 1.12: Set Gender Recruitment Targets**, **TOOL 1.16: Supporting Gender Equity in Virtual Workplaces**, **TOOL 1.17: Reducing Implicit Bias in the Workplace**, and **TOOL 1.18: Guidelines for Building a Gender-Diverse Talent Pipeline and Workforce**.)

- Create or support leadership and mentorship programs, training opportunities, and professional networks for women employees. (Relevant Tools: See **TOOL 1.20: Sample Mentoring/Mentee Agreement**, **TOOL 1.21: Guidelines for Developing Women’s Careers and Leadership**, and **TOOL 1.23: Monitor and Sustain Training Programs for Gender-Equitable Career Development**.)
- Train women as local repair technicians.
- Work with educational institutions to encourage women in the pipeline for water and sanitation service providers and technicians—i.e., as engineers, technicians, mechanics, operators, system architects, and utility managers. Specific mechanisms could include scholarships, internships, and mentorships for girls, exchange programs, and innovation competitions. (Relevant Tools: See **TOOL 1.18: Guidelines for Building a Gender-Diverse Talent Pipeline and Workforce**.)
- Develop mandatory gender equality and unconscious bias training for all employees—and contractors, when possible. Ensure this training is based on a strong foundation of gender-responsive corporate policies and procedures (see section b. “Improve safety and reduce gender-based violence” above).
- Work with communities to increase the participation of women in local water management committees and structures.

APPLICABLE PERFORMANCE STANDARDS

PERFORMANCE STANDARD 1: Assessment and Management of Environmental and Social Risks and Impact

This standard establishes the importance of (i) integrated assessments to identify the environmental and social impacts, risks, and opportunities of projects; (ii) effective community engagement through disclosure of project-related information and consultation with local communities on matters that directly affect them; and (iii) the client's management of environmental and social performance throughout the life of the project. It outlines the importance of inclusive and participatory stakeholder engagement, consultations, and grievance mechanisms for affected communities. PS1 also underscores the importance of a gender-responsive approach throughout the project lifecycle when analyzing project risks, impacts, and opportunities, including steps such as diagnostics, management of environmental and social risks, participatory processes, and stakeholder analysis.

PERFORMANCE STANDARD 2: Labor and Working Conditions

This standard covers working conditions, protection of the workforce, operational health and safety, third-party workers, and workers involved in the supply chain. With regard to gender, it promotes non-discrimination and equal opportunity, health and safety in the workforce, and the protection of potentially vulnerable workers. It applies to workers directly engaged by the client (direct workers), workers engaged through third parties to perform work related to core business processes of the project for a substantial duration (contracted workers), as well as workers engaged by the client's primary suppliers (supply chain workers).

PERFORMANCE STANDARD 4: Community Health, Safety, and Security

This standard recognizes that business activities and infrastructure projects may expose local communities to increased risks and adverse impacts related to worksite accidents, hazardous materials, the spread of diseases, or interactions with private security personnel. PS4 helps companies adopt responsible practices to reduce such risks including through emergency preparedness and response, security force management, and design safety measures. Women, as a sub-set of the affected community, can face differential risk—arising, for instance, from health issues or gender-based violence. The risks to affected communities as outlined in PS4 (emergency preparedness and response, hazardous materials, security personnel, etc.) should be assessed and mitigated for gender-differentiated impacts during project design and implementation.

Endnotes

- 1 [World Bank Open Data](#). World Bank, 2020. Improved sanitation facilities include flush/pour flush to piped sewer systems, septic tanks or pit latrines, ventilated improved pit latrines, composting toilets, or pit latrines with slabs.
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For more information, please contact Adriana Eftimie (aefitimie@ifc.org) or Katherine Heller (kheller@ifc.org) or find out more at commdev.org/infra-gender-toolkit.