

INTEGRATING GENDER INTO Water & Sanitation Projects

Only 85 percent of the world's urban population has access to clean, readily available drinking water. Even fewer people—47 percent of urban dwellers—have access to safely managed sanitation facilities.¹ This gap in water access is expensive and unequal: poor sanitation affects health, productivity, and the environment, costing an estimated \$260 billion annually and disproportionately affecting women and children.² Poor sanitation increases disease, infant mortality, and work and school absenteeism.³ Contaminated water and inadequate sanitation in developing countries, for example, cause roughly 675,000 premature deaths per year, mainly among children,⁴ and also impact women as their primary caretakers.

This brief highlights how involving women in service design, tariff structures, and the water and sanitation workforce itself not only helps cities reap the benefits of women's greater social and economic engagement⁵ but also enhances service provision, safety, and cost recovery.⁶

Between 2009 and 2018, IFC invested and mobilized over \$2 billion across 55 projects in the global water and sanitation sector. Despite these large investments, there remains a pressing need for significant scale-up of investment.⁷ Achieving universal access to water and sanitation would improve health and productivity of individuals and society. Every dollar invested in sanitation is estimated to return an additional \$5.50 in benefits, and every dollar invested in drinking water is estimated to return \$2.00 in benefits.⁸





GENDER IS AN IFC CORPORATE PRIORITY

Gender is a key cross-cutting strategic theme under IFC 3.0 and is included as a part of IFC's capital commitments. IFC has long taken a comprehensive approach to reducing gender inequality, including supporting improved opportunities and working conditions for female employees, expanding women's access to financial services, investing in innovative technology that expand choices for female consumers. and supporting business skills and leadership training for female entrepreneurs.

As part of its recent capital increase, IFC has committed to:

- quadrupling financing for women and women-led SMEs.
- increasing representation of women on boards.
- more than doubling commitments to financial institutions targeting women.
- systematically integrating gender into projects.

By improving how gender is integrated into INR projects, IFC can further demonstrate its commitment to improving gender equality globally.



... target consumers, leading to increased use and better cost recovery Urban water and sanitation services often suffer from **cost recovery** challenges and rely on government subsidies to cover full costs. There is **unmet need** in poorer urban neighborhoods that water and sanitation services may not reach. This can form a vicious cycle, as improved cost recovery could help fund needed **expansion** into unserved areas.

KEY ISSUE

Given women's cooking, cleaning, and caretaking roles in many cultures, they are typically the **primary users** of water within the household and often responsible for paying the household water bill.¹⁰ Despite these roles, women are not always represented in consultations about tariff structure or service design.

Water supply deficits often force low-income households to pay much higher prices for water from informal sources, not only exacerbating inequality but also **capturing revenue** that could have been earned by a water supplier.

BUSINESS CASE

Including women in service design ensures services target their primary users. Understanding and responding to women's roles in water usage and bill payment can improve policy and pricing decisions. It can also better tailor design, marketing, and outreach. This can improve levels of payment and economic sustainability of services, and increase user satisfaction.

For instance, taking into account the financial capacity and needs of women can help utilities create affordable and practical **tariff structures** for users (such as allowing users to make smaller and more frequent payments in locations closer to home, and/or use payment methods such as mobile money or smartphone apps).

Women also have critical knowledge of the best locations for public taps and toilets to increase usage, and information about sources of water contamination associated with sanitation.

FIELD EXAMPLE

The mobile billing intermediary CityTaps uses a pay-as-you-go model to facilitate water service that adapts to the needs (and sometimes irregular incomes) of lower-income neighborhoods. Customers can load mobile money onto their water account, at any time, for any amount, and using any phone. This service helps utilities become financially independent, enabling them to invest in water infrastructure improvements that benefit poor urban residents.11

Beneficiary households of CityTaps' first pilot, in Niamey, Niger, reported a 94% reduction in their water bills. Ninety percent of women and girls also reported time savings: they used to spend hours waiting for water delivery, waiting in line at a tapstand, or hauling water back to their homes. The pilot was conducted in partnership with SEEN, a local subsidiary of Veolia, a French transnational water, waste, and energy management company. It later expanded in partnership with SEEN and telecommunications company Orange Niger, which, as a result, reported increases in Veolia's customer base as well as in the number of subscribers.12

POTENTIAL ENTRY POINTS FOR IFC PROJECTS⁹

- Integrate gender into the methodology and analysis of baseline social impact assessments, community consultations, compensation, participatory monitoring, and grievance mechanisms.
- Ensure that community consultations and consumer support services target all users, including women, minorities, people with disabilities, and individuals who are illiterate. Segregate meetings by gender when appropriate.
- Include female beneficiaries and users in the design of services and tariff structures.
- Train community engagement staff on opportunities and challenges to integrate gender across activities.
- Consider conducting the following studies when appropriate:
 - Study of innovative payment platforms and tariff structures tailored to serve the needs of low-income households.
 - Qualitative/quantitative research to understand the risks facing vulnerable/lowincome groups, including female-headed households (FHH) 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.
- 1 World Bank Open Data. World Bank, 2020. "Safely managed sanitation facilities" refers to the percentage of people using improved sanitation facilities that are not shared with other households and where excreta are safely disposed of in situ or transported and treated offsite. Improved sanitation facilities include flush/pour flush to piped sewer systems, septic tanks or pit latrines: ventilated improved pit latrines, compositing toilets or pit latrines with slabs.
- 2 Global Costs and Benefits of Drinking-Water Supply and Sanitation Interventions to Reach the MDG Target and Universal Coverage. WHO, 2012.
- 3 WASH and Women. UNICEF, 2003.
- 4 Expanding Access to Clean Water. World Bank, 2020.
- ⁵ While the term "gender" refers to both women and men, this brief focuses on integrating a gender lens into water and sanitation projects because of the fewer benefits and higher risks women and girls face in these sectors.
- 6 This brief refers to urban water supply and sanitation projects as encompassed by both private and public operators of water supply and wastewater treatment.
- ⁷ IFC: A Partner for Water and Municipal Infrastructure. IFC, 2019.
- 8 Global Costs and Benefits of Drinking-Water Supply and Sanitation Interventions to Reach the MDG Target and Universal Coverage. WHO, 2012.
- This document offers lists from which to choose applicable gender entry points on a case-by-case basis, depending on the needs, capacity and stage of each project. Entry points and gender interventions should be decided upon in coordination with investment, environmental, and social teams, typically as part of appraisal and supervision of projects. Careful management is important, to avoid uncoordinated messages between compliance, advisory, and capacity building.
- ¹⁰ Why Gender Matters in IWRM: A tutorial for water managers. CAP-NET, GWA, 2014.
- 11 www.citytaps.org
- ¹² Niamey, Niger Project Update Winter 2018/19. CityTaps, 2019.

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reduce women's barriers to economic and social engagement within their communities and cities, leading to broader economic growth	Frequent lack of access to adequate water and sanitation has a multiplier effect on the well-being of low-income urban households and their social and economic progress. Because women are usually the primary caregivers and water managers within the home, their time and health are most negatively impacted. Contaminated water and inadequate sanitation in developing countries cause roughly 675,000 premature deaths a year. These deaths occur mainly among children ¹³ and thus impact women in particular as their primary caretakers. In many societies, women are the ones who pay the water bill despite having lower incomes than their husbands, perpetuating household inequality .	Inadequate water supply and sanitation is associated with global economic losses of approximately \$260 billion annually . ¹⁴ It increases disease, infant mortality, and absenteeism from work and school, with women and children the most negatively affected. ¹⁵ Every dollar invested in sanitation is estimated to return \$5.5 in benefits , and each dollar invested in drinking water is estimated to return \$2 in benefits . ¹⁶ 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 away from routine activities. The study inferred that universal access to sanitation could recuperate 72.2 million hours ¹⁷ of Brazilian women's time annually, ¹⁸ allowing them more time to focus on economic, educational, and social activities.	A World Bank study analyzing the economic impact of sanitation in four countries in Southeast Asia found that about a quarter of workplaces in Cambodia had no toilet and about 14% in the Philippines had inadequate toilets. In Vietnam, 3% of health stations and 74% of marketplaces had no toilet, and 11% and 13%, respectively, had inadequate toilets. This study estimated that if employees skipped one workday per month during their menstrual period due to a lack of proper sanitation facilities, the Philippines and Vietnam would suffer 13.8 and 1.5 million workday absences respectively, causing an economic loss of \$13 million in the Philippines and \$1.28 million in Vietnam each year. ¹⁹	 Design gender-sensitive behavioral change communications that 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. Evaluate the potential adoption of mobile payment methods such as mobile money or smartphone apps. Consider monitoring the project throughout implementation by collecting gender-disaggregated data on public health and time indicators, and their impacts.

¹³ Expanding Access to Clean Water. World Bank, 2020.

¹⁴ <u>What costs the world \$260 billion each year?</u> World Bank, 2013.

- ¹⁷ This number would increase when also taking into account the hours recuperated due to the improvement of family members' health from universal access, lowering the burden on women's caregiving responsibilities.
- ¹⁸ Women & Sanitation. BRK Ambiental and Instituto Trata Brasil, 2019.
- ¹⁹ Economic impacts of sanitation in Southeast Asia: a four-country study conducted in Cambodia, Indonesia, the Philippines and Vietnam under the Economics of Sanitation Initiative (ESI). World Bank, 2008.

¹⁵ WASH and Women. UNICEF, 2003.

¹⁶ Global Costs and Benefits of Drinking-Water Supply and Sanitation Interventions to Reach the MDG Target and Universal Coverage. WHO, 2012.

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improve safety and reduce gender- based violence	When women have to go outside to collect water or use sanitation facilities, they are at greater risk of facing gender-based violence (GBV), conflict, and other safety concerns . When women have to delay water collection or use of sanitation facilities, this impedes their daily activities, such as household duties or school attendance , and can also lead to psychological and physical damage. The existence of a toilet alone is not enough. To ensure the safety, health, and comfort of women and girls, sanitation provision must include locks, trash bins, adequate lighting and proper access to water, and be in safe locations. Separate facilities should be provided for females when possible. Additionally, the construction of infrastructure projects often brings an influx of workers to the project area, increasing risks of GBV and harassment without proper oversight.	In the state of Delhi, India , 70% of sexual assaults occur when women leave their homes to defecate in the open. ²⁰ In a study in South Africa , researchers found that in one township (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. ²¹ Not only would proper sanitation reduce assaults and municipal costs in urban areas, but women would also be safer to engage in business, and in public life. In a Plan International survey with 7,000 youth respondents across four regions of the world, one in four girls said they never feel comfortable using school latrines. ²² One study in India found that one-quarter of girls skipped school during menstruation. ²³	After the installation of Sanergy's franchised, non- sewered Fresh Life Toilets in schools across Mukuru kwa Reuben, one of Nairobi, Kenya's , biggest urban slums, surveys reported a 20% average increase in school enrollment and attendance . One school head reported that a prior diarrhea outbreak in her school led to seven students being withdrawn by their parents. But after receiving a Fresh Life toilet facility, the school's enrollment increased by 17%. Higher enrollment also helps increase schools' revenue and their ability to provide better sanitation facilities 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." The school grounds have also seen a significant improvement since the installation, students at Reuben Baptist community school used to defecate on the playground and nearby field during playtime; but now the playground and field are clean and safe for children to use. ²⁴	 As part of the due diligence process, IFC's environmental and social department carries out a GBV risk assessment for all new projects. Infrastructure, Environmental and Social, and Advisory teams should coordinate responses to GBV risks and opportunities. Build the service provider's capacity to assess, address, and monitor any incidents of GBV within their workforce (including service providers) and toward users of their services.²⁵ Train service providers to recognize and address GBV. Develop systems to report and address GBV incidents within both the workforce and the community. Work with service providers to develop sexual harassment policies and GBV codes of conduct for all employees. Require adherence by contractors and sub-contractors to the GBV codes of conduct. Consider creating or implementing awareness campaigns about GBV-related risks associated with water collection or use of sanitation facilities.

- ²⁰ <u>Toilets to provide freedom, health and dignity to women.</u> We Are Water Foundation, 2017.
- 21 Reducing Sexual Violence by Increasing the Supply of Toilets in Khayelitsha, South Africa: A Mathematical Model. Gregg Gonsalves, Edward Kaplan, A. David Paltiel, 2015.
- 22 Infographic: End School-related Gender-based Violence. United Nations Girls' Education Initiative, 2014.

²⁴ <u>Results from the field: Fresher, healthier kids in Mukurul</u> Sanergy, 2013.

²³ Menstrual Hygiene Management among Adolescent Girls in India: A Systematic Review and Meta-Analysis. Van Eijk, A., M. Sivakami, M. Thakkar, A. Bauman, K. Laserson, S. Coates, and P. Phillips-Howard, 2016.

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improve service operations and management by strengthening the talent pool of service providers, making them more desirable employers.	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% (fewer than one in five) of their workers are women. While 23% of engineers and managers in the utilities were female, 32% of the utilities studied had no female engineers and 12% had no female managers . ²⁶	Inclusion of women in management of the sector not only provides women with more employment opportunities, but it can also improve service outcomes . Because women are key clients for water and sanitation service providers, a more gender- diverse workforce can help utilities better understand and respond to the concerns and needs of their female clients—which can lead to improved customer satisfaction . Although women make up a small percentage of the water and sanitation workforce, evidence shows that their inclusion makes projects six to seven times as effective . ²⁷ Additionally, studies have shown that entrepreneurs suffer more from lack of water access than non-entrepreneurs do, and women make up a significant number of small and micro informal business owners in urban areas. ²⁸	Despite traditional beliefs that women lack technical skills, women in Magelang, Java, Indonesia , recognized and proposed technical solutions to problems in the design of the community's water system. This served as the foundation for an overhaul of the water system, and women are now actively involved in its management. ²⁹ In Lava panchayat, India , where 90% of hand pumps were not working, women were trained as hand pump mechanics to meet a shortage of trained technicians. Following the women's training, the average wait for a hand pump repair fell from more than a month to under 24 hours. The program helped build women's confidence and economic independence, as well as brought them respect, with villagers now looking up to them as technical experts. ³⁰	 Work with communities to increase participation of women on local water-management committees and structures. Train women as local repair technicians. Review and update HR policies and practices to promote gender equality, such as: recruitment of women, equitable retention and promotion, a parent-friendly work environment, and GBV and sexual harassment policies. Establish gender equality and unconscious bias training for all employees—and contractors, when possible. Create or support leadership, mentorship, and training opportunities, and women's professional networks. Work with educational institutions to encourage women in the pipeline for water and sanitation service providers and technicians, such as through scholarships, internships, exchange programs, and innovation competitions.

²⁵ When municipalities are the client, these elements are included in CEG review and added to the ESAP as needed.

²⁶ <u>Women in Water Utilities: Breaking Barriers.</u> World Bank, 2019.

 $^{\mbox{\tiny 29}}$ Sisters are tapping it for themselves. Raphael Tenthani, 2002.

²⁷ <u>Gender Balance in the Water and Sanitation Workforce.</u> Water and Sanitation for the Urban Poor, 2019.

²⁸ Impacts of Domestic Water Supply on Gender and Income: Results from a Participatory Study in a Drought-Prone Region in Gujarat, India. Sijbesma, C., J. Verhagen, R. Nanavaty, and A. J. James, 2009.

³⁰ <u>Women hand pump mechanics on the move.</u> UNICEF India, 2009.

Integrating Gender into an Investment Project—Operational Entry Points

The INR gender team is available to help Investment Officers at the following stages:

Concept Review	IDENTIFY GENDER OPPORTUNITIES	Identify ways in which women and men may be impacted by and benefit from the project differently, including accessing employment, supply chain, and benefits/risks. Assess actions that will maximize opportunities and minimize risks for the project. Identify how to design the project in a way that meets the Gender Flag requirements.
	SUPPORT	Support for teams through review of project documents, Terms of Reference, and input on project design.
Appraisal	SCOPING/ DIAGNOSTIC WITH CLIENTS	Conduct a gender assessment and identify actions to close potential gender gaps, as part of an investment project, or as opportunities to collaborate over time, using the broader suite of IFC offerings.
Board Approval	BOARD PAPERS	Provide input and language to address gender in board papers.
Doard Approval		Finalize and apply Gender Flag to the project.
Disbursement/	CLIENT SUPPORT	Assist with implementation of activities identified during gender assessment including trainings and capacity building.
Supervision	MONITORING	Help to measure and report on business and development impact of gender actions. Document and apply lessons learned to future investments and client engagement.

Resources For Gender-Smart Solutions in Water & Sanitation

Toolkit for Mainstreaming Gender in Water Operations | World Bank Group, 2016

This toolkit provides teams with guidance to improve gender mainstreaming in water operations project design, implementation, and evaluation. It also looks at how to ensure project-development objectives equally address the specific and shared interests of both females and males throughout the project cycle.

Women in Water Utilities: Breaking Barriers | World Bank Group, 2019

This report looks at four stages of an employee life cycle: attraction, recruitment, retention, and advancement, and at each stage identifies both challenges and opportunities for service providers who want to improve their gender diversity.

Gender & Water and Sanitation Projects | World Bank Group

This page includes links to water and sanitation sector-specific resources, as well as international policy and guidance documents that address including a gender perspective in projects.

Why Gender Matters in IWRM: A tutorial for water managers | CAP-NET, GWA, 2014

This self-learning tool, for professionals and managers working in the water sector, explains why and how to integrate gender concerns, and how to implement a gender approach to Integrated Water Resources Management.



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