

# An Ecosystem for WASH Microlending in Maharashtra, India

## SUMMARY

This field note provides an overview of the water, sanitation and hygiene (WASH) and health financing project that is being implemented in the state of Maharashtra, India – The Ecosystem Approach. The project integrates WASH behaviour change communication (BCC) with rural household microlending programs to drive household water and sanitation access through loans. This initiative aims to establish open defecation free (ODF) communities supporting the larger national programme, the Swachh Bharat Mission.

UNICEF's BCC expertise, combined with Water.org's experience in catalysing finance for WASH microlending, suggested a high potential for accelerated water and sanitation access when strategically combined. The two organisations played a joint leadership role in this project, which also required active engagement from government stakeholders across multiple levels, financial institutions and civil society actors. A critical component of this project was the co-development of WASH financial information, education communication (IEC) tools and collateral for use within BCC activities.

The Ecosystem Approach's efficiency hinges upon harnessing thousands of field staff (those on the ground implementing the work like loan officers) – their deep reach – and building and utilising their training capabilities to create awareness and demand for WASH loans in the targeted areas. The capacity building was done via a training-of-trainers (ToT) model in which project staff (a team of consultants working in the field on behalf of Water.org) train a batch of master trainers on utilising and disseminating the developed IEC tools. The trained master trainers then proceed to conduct training sessions that build the capacity of field staff to integrate WASH loan availability into their BCC activities, offering people who respond to the triggering of better health and hygiene practices a reasonable method to take a loan and make their newly-changed behaviour a permanent, sustainable feature of their homes. Since the launch of the project in 2018, 110,479 WASH loans have been successfully disbursed by partner institutions, impacting over 530,299 lives, with a 99 percent payment rate (*as of March 2021*).

## INTRODUCTION

India has the second-highest population globally, and nearly 30 per cent (334 million) of that population still practices open defecation (Kashiwase, 2019). According to UNICEF, in India, 43,200 children under five died of diarrhoeal

diseases in 2017 (UNICEF, 2021). To end the trend of preventable deaths and provide access to services that are rights of humans, Prime Minister Narendra Modi announced a national sanitation campaign, Swachh Bharat Mission (SBM), in

2014. Seeing India's transition into an open defecation free (ODF) country was critical for development against social and economic factors.

On October 2nd, 2019, Prime Minister Modi announced that the country had officially achieved ODF status compared to the baseline in 2014. Experts observe that efforts to ensure the sustainability of this progress cannot be ignored if the achievements are to be maintained and slip-backs are to be avoided. The new focus on ODF sustainability (ODF-S) is the government's response to this need, and microlending has been recognised as a critical tool in sustainable success.

The Ecosystem Approach (the Ecosystem) derives its strength from the convergence of various institutions operating in a state. They inform, educate, and communicate to rural households on the importance of WASH and the credit options available from various financial institutions (FIs) that partner with Water.org to offer dedicated WASH microloans. It covers the fundamental aspects of creating demand and meeting it with the supply of specialised credit solutions.

The Ecosystem was piloted in the state of Maharashtra. While the state was declared ODF in April 2018, data shows 1.04 per cent of the rural population (121,935 households) still rely upon shared or community toilets (Department of Drinking Water and Sanitation, 2012). The state hopes to address that 1.04 per cent of the population with support for more household toilet coverage.

In Maharashtra, the Ecosystem's partner institutions are the Maharashtra State Rural Livelihoods Mission (Umed), respective district administrations, UNICEF, Water.org, and FIs. Each member of the Ecosystem brings their core expertise to make the Ecosystem work in sync.

---

<sup>1</sup> SHG is a group of approximately 10-20 women who all know each other and meet regularly to develop skillsets across a range of activities, including financial management via group lending. Each SHG initially starts with savings by each of the

Umed provides the overall regulatory architecture and the network of Self-Help Groups (SHGs)<sup>1</sup> women in the village. UNICEF brings knowledge and expertise to developing IEC materials and building strong working relationships with the district administration. Water.org provides technical assistance to Umed to implement the WASH microlending program in their SHGs, human resource support for project implementation, and co-creates IEC and training material with UNICEF. The FIs process and provide WASH microloans.

Maharashtra was declared ODF in April 2018. As reported by the SBM Rural department and using 2012 Baseline Survey data, 11,580,077 (98.96%) out of 11,702,012 rural households in Maharashtra have individual toilets, and the remaining 121,935 (1.04%) are using a shared or community toilet facilities (Department of Drinking Water and Sanitation, 2012). The state hopes to bridge the gap covered by shared toilets with support for more household toilet coverage (shared between state and centre government bodies).

With rural Maharashtra's tremendous and successful progress in achieving ODF status thus far, ensuring ODF-S is the next challenge. Components of ODF-S, such as solid and liquid waste management and sanitation infrastructure retrofitting and up-gradation, need to be addressed across the state at the household, institutional and community-levels.

The SBM budget was substantial, with the central and state governments pledging a total commitment of approximately USD 20 billion (UNICEF, 2020). Much of the budget was allocated to an incentive programme contributing to constructing individual household, public, and community toilets. However, this budget does not suffice the extent of financing needed by all

members. After a certain level of saving has been achieved by a SHG, financial institutions will offer loans to SHGs which then allocate the loan among members as per application. The group is responsible for regular repayment.

households, which is where microlending can prove to be a valuable solution.

### Microlending for WASH – a tool to achieve ODF and ODF-S

Despite India having a mature microfinance market, microlending as a solution is largely underutilized when addressing the problems of access to sanitation in rural India. Low-income households are often unable to pay the upfront cost of improving their WASH facilities, which is required to be eligible for government subsidies only paid out upon proof of construction.

WASH microlending is a solution that has emerged to address the cash-flow challenges that low-income households face. Since 2004, Water.org has been at the forefront of enabling access to WASH services through microlending by encouraging and supporting FIs to provide WASH microloans to underserved populations in rural India. While microfinance is not new, it has traditionally been offered exclusively for income-generating purposes.

Through its partner institutions over the past 15 years, Water.org India has catalysed over 2.5 million loans being disbursed across 23 states, enabling more than 110 million people to access water or sanitation at home. Together, those 2.5 billion loans amount to over INR 3,500 crores (approximately USD 500 million); money lent by FIs using their traditional sources of capital and which is repaid, with interest, by the low-income households at a rate of 99 percent (Water.org, 2020). These numbers, while impressive, represent only a fraction of what is needed to address the complete challenge of WASH access in India. On a more optimistic note, they demonstrate strong promise for the impact this financing approach could have if taken up at scale.

Realising the immense potential of microlending as a critical tool to address WASH needs, the Reserve Bank of India (RBI), Ministry of Jal Shakti (Department of Drinking Water and Sanitation – formerly the Ministry of Drinking Water and

Sanitation) and Ministry of Rural Development (MoRD) have been at the forefront of creating an enabling environment to increase credit availability within this sector.

In the wake of SBM, a directive released by the RBI on July 1st, 2015, classified water and sanitation within 'social infrastructure', a designated Priority Sector. Priority Sectors are considered crucial to ensure the overall development of society and economy, and commercial banks are required to allocate 40 per cent of their overall lending portfolio to Priority Sector Lending (PSL). Including WASH within PSL was the first critical step in creating an environment that encouraged WASH microlending to complement ongoing efforts under SBM.

Two years later, championed by Water.org and the MoRD as another complement to SBM objectives, the RBI included sanitation loans as an eligible category under which banks could lend through the National Rural Livelihoods Mission (NRLM), a flagship programme of the MoRD that focuses on building financial inclusion and women's economic empowerment through SHG networks. NRLM-supported SHG members are entitled to preferential interest rates on loans for eligible categories. There are currently 6.4 million NRLM-supported women-based SHGs in India.

WASH microlending was a recommended option in the SBM Guidelines included in the 10-year Rural Sanitation Strategy (2019-2029) (Department of Drinking Water & Sanitation Ministry of Jal Shakti, 2019). However, communication gaps between senior leadership and those closest to the field have resulted in the front-line actors – the district-level actors – not understanding the role that microlending can play in their ODF-S solutions. India's district-level administrative machinery needs more awareness, advocacy, and engagement to know about the impact possible through this mechanism.

## The status of sanitation in rural Maharashtra

As per the [SBM website](#), Maharashtra has 10,942,040 toilets, out of which 5,653,031 were built during the SBM era, leaving a total of 5,289,009 toilets built before 2014. However, gaps continue to crop up as the population grows and migrates. According to the National Annual Rural Sanitation Survey 2019-20, only 79.2 per cent of households were found to have toilets, with fewer than that having function toilets at that. At a conservative estimation of 50 per cent of the pre-SBM era toilets and 30 per cent of post-SBM toilets, 4.41 million toilets will need retrofitting and up-gradation to ensure sustained functionality and usage (ODF – Sustainability) (Department of Drinking Water and Sanitation Ministry of Jal Shakti, 2020). This will entail an expense of approximately INR 30 billion (USD 412 million) if INR 7,000 (USD 93) is considered as the average cost of retrofitting (Srivastava, 2019). This capital requirement has no provision in the ODF – S plan either at the state or national level.

Achieving universal and sustainable access to WASH microlending will require more extensive partnerships with multiple stakeholders like financial institutions (FIs), development agencies and government agencies like SBM and Umed. The WASH microlending project undertaken by UNICEF and Water.org alongside the Government of Maharashtra unites these entities to tackle the entire ecosystem of WASH and create a sustainable system in which ODF values are maintained in parallel with microlending to support household access, maintenance and upgrades as needed.

## DESCRIPTION OF INTERVENTION

When implemented, credit-based investment in WASH facilities creates ownership and long-term

commitment from the household, thus completing the change that BCC activities seek to achieve. Sustained BCC activities transform the inaction towards WASH in households to rapid action, which plays a complementary role in the government's efforts.

When implemented, credit-based investment in WASH facilities creates ownership and long-term commitment from the household, thus completing the change that BCC activities seek to achieve. Sustained BCC activities transform the inaction towards WASH in households to rapid action, which plays a complementary role in the government's efforts. For this reason, awareness about the importance of WASH microlending needs to be shared across all levels of an ecosystem – from the district, sub-district, and village officials to their financial counterparts (lead bankers, branch managers and loan officers). UNICEF and Water.org began their collaboration under a memorandum of understanding, which sought to promote WASH microlending in Maharashtra, begun in 2018. Microlending is an essential method for bringing WASH facilities to people living in poverty. Phase I of the model was implemented in six districts of Maharashtra: Wardha, Yavatmal, Jalna, Nandurbar, Solapur, and Thane. Phase II of the project will include a state and nation-wide rollout described in the **Next Steps** section.

The project consists of two distinct yet complementary aspects of creating demand and supply. The demand aspect covers advocacy for WASH microlending at the state and district administration level. This is done jointly by UNICEF and Water.org, which leads to directives issued to the subsequent administration levels until they reach the Gram Panchayats (GPs)<sup>2</sup> or administrative village-level units. After a needs assessment was conducted, various WASH sub-products were identified that were suitable for lending, such as toilet construction, additional

<sup>2</sup> A Gram Panchayat (village council) is a formalised grassroots-level local self-governance system in India at the village or small-town level and has an elected head.

toilets for larger families, retrofitting and up-gradation of toilets, toilet cum bathing facility combination, roof rainwater harvesting structures, water connections, water storage tanks, and water filters. Next, both UNICEF and Water.org collaborate to design and distribute the IEC material in the intervention geographies, which is used to train and build the capacity of master trainers who use this knowledge to create awareness for WASH microloans amongst the people.

On the supply side, Water.org collaborated with FIs (government and non-government) to create a pipeline for funding to the households while also building these institutions' capacities to design and deliver said WASH microloans.

This project is unique for its involvement of players across the financial network – including state government-owned development institutions like Umed; self-help promoting institutions (SHPIs) like MAVIM (government-owned) and DHAN Foundation; RBI-regulated microfinance institutions (MFIs) such as Annapurna and Agora; and public and private banks such as Bank of Maharashtra, IDFC, and ICICI – that engaged with women SHG members for microlending to realise their WASH needs.

This promotion of microlending for WASH was facilitated through WASH BCC experts such as UNICEF in collaboration with the Maharashtra SBM team. Water.org helped to develop and supply these actors with the necessary IEC materials.

This project united finance with BCC and the following steps were taken to implement the intervention:

**Step 1: Advocacy to engage government support.** Despite being encouraged through national policies such as PSL, SBM Guidelines and NRLM, the concept of low-income households utilising credit to solve their WASH needs appears contrary to government objectives

to ensure universal access. This might be due to the fact that as the government takes ownership of providing funding support to the households when people demand loans for their WASH needs, this demand looks unjustified. Helping sub-national state actors see this approach's complementary nature and getting their buy-in is the fundamental first step. A household's willingness to avail a loan demonstrates their commitment towards making a change, which is critical. Financial investment results in sustained use and maintenance of the water and/or toilet facility. Highlighting the link between “having skin in the game” through investment and sustainability was fundamental for securing necessary government alignment.

Step 2: Identify financial actors willing to lend for WASH. Lending to low-income households for WASH purposes is less popular with banks and MFIs than lending for income-generation activities.

Under Sa-Dhan's (a national apex institution for MFIs) ambit, Water.org had partnered with FIs in Maharashtra to build their capacity to create and disburse WASH microloans to the last-mile customer.



**Figure 1. Key aspects of WASH financing through the use of credit**

However, an important distinction from traditional MFIs is that these newly engaged actors connect

SHGs to banks (usually public sector banks) that respond to national priorities such as SBM and NRLM – and do not provide loans themselves.

Combined, MFI partners and the partners who work with SHGs have delivered targeted financial solutions that suit the WASH needs of female borrowers in Maharashtra. A unifying thread between these types of actors is that they depend upon banks like State Bank of India (SBI), ICICI and Bank of Maharashtra to provide the necessary loan capital. Thus, identifying financial actors was a two-layered process. The government's encouragement and promotion of bank engagement via PSL and NRLM were imperative in convincing the banks to participate.

**Step 3: Train field staff to create rapid engagement in the villages.** The field staff used the training modules to create awareness about the availability of WASH microloans and their benefits to the women members from SHGs. Once the connections between BCC and WASH microloans were made, lending could take place.

**Step 4: Disburse and monitor WASH loans.** As a part of the monitoring process, the project staff collected data and documents that detailed each loan taken by SHG members. Then, they went to the member's premises to inspect the built WASH asset. After the inspection, the project staff again documented the details for reporting purposes. This is done periodically to ensure and monitor the end usage of loans taken by households. This allows the future growth of WASH microlending by establishing early evidence for innovative approaches for capital mobilisation such as refinancing, social impact bonds, development impact bonds, and capital co-funding.

### Key Success Factors

**Creating an enabling environment through advocacy:** Harnessing the reach and relationships of UNICEF and Water.org with the senior stakeholders at the national, state, district, and GP-level created awareness and buy-in for the program.

### Enhancing BCC through targeted IEC:

Triggering female clients from FIs to take small loans to address their WASH needs required developing effective IEC materials and corresponding training modules for field staff tasked to deliver them.

**Capacity Building:** Field staff delivered the training modules to women SHG members on WASH microlending. However, the field staff's success depended on the quality of training they received from their master trainers. Bookkeeping has been identified as an area in need of more intense focus, as participating banks rejected many applications on account of inadequate bookkeeping by SHGs, meaning that demand for loans was not being met. Building the capacity of master trainers to deliver effective WASH microlending education to the field workers was critical and remained an area for improvement.

**Demand Generation:** Demand for WASH microloans was generated by harnessing the field presence and knowledge of local actors, including Umed, MAVIM, other non-profits promoting women's development and MFIs. This intentional pairing of expert WASH training with financial options had not been previously implemented in India.

**Partnerships with FIs:** Success would have been unattainable if FIs were unwilling to lend for WASH. WASH microlending is less commonplace (and less trusted) than lending for income-generation and not universally offered. The relationships that Water.org had built to date with multiple FIs, paired with national financial policies that encouraged microlending for WASH, were necessary to ensure success.

## OUTCOMES

Notable outcomes include:

Since the launch of the project in 2018, WASH microloans 110,479 have been successfully disbursed by partner institutions with a 99 per cent repayment rate.

District, village, and block-level administration staff are now aware of microlending as an essential tool to sustain the ODF status of their respective areas.

Sustained demand for WASH microloans by SHG members and high repayment rates have resulted in banks (such as SBI, Bank of Baroda and

Punjab National Bank) that were traditionally cautious when lending to low-income clients for non-income generating purposes to change their perception and start seeing WASH as having an “income enabling value” based on the potential productivity and health benefits provided.

The District Magistrates (DMs), who are administrative heads of a district and CEO-ZPs (deputy to the DM), have taken a keen interest in the project and have issued circulars (government orders) and taken reviews in the state-level banking committees<sup>3</sup> (SLBCs). This gives the project much-needed ownership and guidance as it was the frontier role played by the DMs, which was one of the critical ingredients of the success of SBM.



<sup>3</sup> State Level Banking Committees (SLBCs) are an inter-institutional forum at the state level that ensures coordination between the Government and banks on banking development. It facilitates effective implementation of development

programmes such as, not but limited to, of poverty alleviation, unemployment, un-banked areas, training and financial literacy.

# LESSONS LEARNED

## Addressing Challenges

Implementing Phase I of this project in the six project districts proved to have many challenges. A snapshot of some of the challenges and their remedial solutions specific to India's context is provided in Table 1 below.

**Table 1: Challenges and Solutions**

Challenges Encountered	Solutions Implemented
<b>Lack of awareness</b> – There was a lack of targeted and microlending-specific messaging, so people were not aware of affordable financing options for building and maintaining WASH assets.	Water.org partnered with UNICEF to co-develop IEC for WASH microlending. Both organisations designed effective BCC campaigns with appropriate messaging for the program.
<b>Coordination between the stakeholders</b> – All stakeholders had senior level buy-in, but coordination and communication to departments down the hierarchy were uneven.	Quarterly reviews were kept, monitoring the progress and challenges faced by the project.
<b>Maintaining the quality of training</b> – It was realised that a one-time training of trainers was insufficient for training field staff.	Periodic refresher trainings were organised by Water.org's field training consultants and were done in collaboration with UNICEF.
<b>Reluctance from banks</b> – Initially, banks were reluctant to lend for WASH. It was realised that they were neither aware of the PSL guidelines nor was WASH microlending permissible under NRLM guidelines. They were also concerned about the repayment of loans.	The project team conducted frequent meetings for bank branch managers, making them aware of the RBI guidelines on WASH microlending. Presentations were also made during the SLBC meetings and to liaison officers in the district. These presentations included information on success rates for repayments. Additional presentations to the DM prompted them to issue letters to banks urging them to consider WASH microlending.
<b>Seasonality of loan demand and disbursal</b> – The crop sowing season witnessed subdued disbursal from the banks as loan officers shifted their focus to meet government targets for crop loans. This led to limited or no disbursal for WASH by most banks.	The project team (Water.org and UNICEF employees in-country offices) frequently met with branch managers to persuade them to disburse the approved proposals rather than focusing on new loan proposals.
<b>Quality of SHG bookkeeping</b> – Poor SHG bookkeeping was the most frequent complaint lodged by banks. This led to many loan applications being rejected by banks.	Bank "Sakhis" (Umed staff who liaise with banks for loan application form filling and disbursement) and the project staff frequently held additional training for the SHG members to improve bookkeeping quality.
<b>Data collection and management</b> – Monthly data collection by the field team on loan applications, trainings, disbursements, and repayments experienced delays due to poor data management practices. In addition, there is a lack of a common reporting platform.	The reporting issues were brought to the notice of the senior stakeholders during a review for their resolution. An app-based platform to capture data has been proposed in collaboration with UNICEF, and work has started on it.
<b>Monitoring and evaluation</b> – Monitoring and end-usage verification of the assets built or bought by the borrowers were often missed due to delays in data reporting.	The project staff made random visits to the borrowers, highlighting the importance of utilising loans for the intended purposes. Auditing at least 30 per cent of data collected also made compulsory.



## High-level takeaways from the project

1. All Ecosystem players (state and local level-government institutions, NGOs, banks, and financial institutions) should be sensitised and made aware of WASH microlending as a tool.
2. Government agencies should take the lead in implementing WASH microlending programs while other Ecosystem players play a supporting role in its implementation.
3. Ecosystem players use sustained BCC to create awareness on the availability of WASH microlending solutions.
4. Each family has different WASH needs. Based on the needs of the community, create a bouquet of WASH sub-products that can be financed. This allows families to have a more comprehensive solution-oriented view towards WASH, thereby gradually solving various needs by availing microloans.
5. Design a clear and comprehensive communication plan which focuses on the multiple aspects of WASH microlending.
6. Establish a robust monitoring mechanism through a Management Information System to assure timely and accurate project data collection and analysis for more agile decision making.

## NEXT STEPS

For building and ensuring ODF-S, UNICEF and Water.org plan to implement Phase II of the project to:

1. Showcase the successes and lessons learned to expand the project across Maharashtra and make it a template for a state- and nation-

wide policy for WASH microlending through NRLM.

2. Replicate the model in other states. This is already underway, as the teams have been operating a variation of the model in Madhya Pradesh since June 2019 and have launched in nine districts, under the leadership of the state's Livelihood Mission: Dhar, Dewas, Sehore, Indore, Khandwa, Agar Malwa, Barwani, Alirajpur, and Chattarpur. Thus far, approximately 1,000 SHG trainings have been conducted.
3. Release a Standard Operating Procedures and case study booklet from the project's success stories to assist in its replication.
4. Jointly advocate making the review of WASH microlending a routine in the meetings of SLBC and its chapters in districts and blocks.
5. Collaborate to develop a robust web-based or mobile app for improved data collection that can accelerate communication and response.
6. Collaborate and work with the state government to replicate this model's success and act as a complementary tool for the Jal Jeevan Mission (JJM), which aims to provide piped water connections to every household by 2024. WASH microloans can help strengthen the sustainability efforts of JJM to get additional piped water connections, water storage tanks, and household roof rainwater structures for beneficiaries.

## References

- Clock, W. P., 2019. [Online] Available at: <https://worldpoverty.io/> [Accessed November 2019].
- Department of Drinking Water and Sanitation, Government of India, 2012. *Swachh Bharat Mission - Gramin*. Available at: [https://sbm.gov.in/sbmReport/Report/Physical/SBM\\_TargetVsAchievementWithout1314.aspx](https://sbm.gov.in/sbmReport/Report/Physical/SBM_TargetVsAchievementWithout1314.aspx) [Accessed January 2020].
- Department of Drinking Water & Sanitation Ministry of Jal Shakti, Government of India, 2019. Available at: [https://jalshakti-ddws.gov.in/sites/default/files/Rural\\_Sanitation\\_Strategy\\_Report.pdf](https://jalshakti-ddws.gov.in/sites/default/files/Rural_Sanitation_Strategy_Report.pdf) [Accessed December 2019].
- Department of Drinking Water and Sanitation Ministry of Jal Shakti, Government of India, 2020. *Swachh Bharat Mission (Gramin): Household Toilet Coverage across India*. Available at: <https://sbm.gov.in/sbmdashboard/IHHL.aspx> [Accessed 2020].
- Hawthorne, J., 2018. *Business Connect*. Available at: <https://businessconnectworld.com/2018/01/11/water-crisis-in-india/> [Accessed November 2019].
- Kashiwase, H., 2019. *World Bank Blogs*. Available at: <https://blogs.worldbank.org/opendata/open-defecation-nearly-halved-2000-still-practiced-670-million> [Accessed December 2019].
- Srivastava, P., 2019. *Community-Led Total Sanitation*. Available at: <https://www.communityledtotalsanitation.org/sites/communityledtotalsanitation.org/files/RTR%20Retrofitting%20FINAL.pdf> [Accessed 2020].
- UNDP, 2019. Human Development Report. Beyond income, beyond averages, beyond today: Inequalities in human development in the 21st century.
- UNICEF, 2020. National Economic Impact Evaluation of SBM. Available at: [https://www.unicef.org/evaldatabase/files/20.01.29\\_National\\_Economic\\_Impact\\_Evaluation\\_of\\_SBM\\_.pdf](https://www.unicef.org/evaldatabase/files/20.01.29_National_Economic_Impact_Evaluation_of_SBM_.pdf) [Accessed February 2020].
- UNICEF, 2021. Facts of diarrhoea. Available at: <https://data.unicef.org/topic/child-health/diarrhoeal-disease/> [Accessed February 2021].
- Water.org website, 2020. Available at: [Water.org/our-impact/india](http://Water.org/our-impact/india) [Accessed January 2020].

## Acknowledgements

This Field Note was reviewed by Nicolas Osbert, Sujoy Mojumdar, Yusuf Kabir, Jayant Deshpande, Swati Manchikanti and Guy Hutton from UNICEF, and Abhishek Anand, Manoj Gulati, Vedika Bhandarkar, Nikita Sahgal and Lesley Pories from Water.org. Many thanks to both UNICEF and Water.org teams for working towards the promotion of microlending in the WASH space and for their input in this Field Note.

## About the Authors

UNICEF Maharashtra and Water.org (India and US teams).

## About the Series

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

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

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

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

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

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

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

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

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

Readers are encouraged to quote from this publication but UNICEF requests due acknowledgement. You can learn more about UNICEF's work on WASH here: <https://www.unicef.org/wash/>

[www.unicef.org/wash](https://www.unicef.org/wash)

© United Nations Children's Fund (UNICEF)

The statements in this publication are the views of the authors and do not necessarily reflect the policies or the views of UNICEF.

United Nations Children's Fund  
3 United Nations Plaza, New York, NY 10017, USA

For more information, please contact: [WASH@unicef.org](mailto:WASH@unicef.org)