

West Africa Water Supply, Sanitation and Hygiene Program (USAID WA-WASH)

USAID WA-WASH Success Story:

Improving payment for water services through village savings and loans associations (VSLAs)

Program Element: WASH Finance Services

Key Issues: VSLA and economic empowerment of women in decision making; economic empowerment of women proves a viable case to enhance WASH

Operating Unit: USAID WA-WASH

Headline: Empowering women in decision making through VSLAs: towards an innovative financing model for WASH

In the communities where USAID WA-WASH intervenes, women and children are involved in drawing water for household and other uses. Aside from drinking, bathing and construction, many of the activities that involve the use of water – cooking, washing, beer brewing, shea butter extraction, and dawadawa processing, among others – are women’s activities. In fact, women are the primary drawers of water for all activities at the household and community level. However, major decisions about the operations and maintenance of WASH facilities are made primarily by men, despite that men default more than women in terms of payment for water use. The ultimate result of this trend is inadequate maintenance and repair of WASH facilities and additional work load for women and children to draw water during times of breakdown.



Photo 1. VLSA group meeting at methow-Yipaal to draft constitution

In the Upper West Region of Ghana where USAID WA-WASH intervenes, there are 26 village savings and loan associations (VSLAs) with a total membership of 547 people comprising of 190 males and 357 females. These groups, supported by USAID WA-WASH partner CARE, have high membership retention rates (99.6%) and growth (10.5% since the start of the project). There are, on average, 21 members per group. Out of a cumulative mobilized loan fund of Gh¢14,637, Gh¢8,720 has been issued to members as loans. In addition, 59% of the executive positions within the VSLAs are held by women. As such, VSLA meeting times, contributions etc., are structured to suit the participation of women.

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In view of the challenges financing the operation and maintenance of water facilities, the USAID WA-WASH team and local partner PRUDA embarked on joint monitoring of 15 of the 26 village savings and loans associations (VSLAs) in five communities facilitate local level discussions linking WASH financing and management and VSLAs. The potential of the VSLA as a platform for hygiene and sanitation campaigns, user pay education, gender empowerment and engagement, and technology transfers was hugely welcomed by the groups with many women applauding the adoption of VSLAs in their communities.



Photo 2. Tietaa group 1 money counters checking the group's saving after share purchase

Bagiro Abina, a 52 year old farmer and a self-made business woman, married with five children, from Methow-Yipaal in the Lawra district asserted that *“Our regular VSLA meetings are not in vain, as we have finally succeeded in proving to the men to discard the notion that women are strangers in their husbands’ houses and are not supposed to be involved in making decisions. We think this marriage between VSLA and WASH will remove a lot of challenges we face with payment for the maintenance of WASH facilities and can even help us get more facilities I, as a chairperson, and my fellow women support it”*. This USAID WA-WASH intervention demonstrated that with economic empowerment of women, the challenge of payment for water use will be a thing of the past.

Quote: A VSLA member, Bagiro Abina, stated *“Our regular VSLA meetings are not in vain, as we have finally succeeded in proving to the men to discard the notion that women are strangers in their husbands houses and are not supposed to be involved in making decisions. We think this marriage between VSLA and WASH will remove a lot of challenges we face with payment for the maintenance of WASH facilities and can even help us get more facilities. I, as a chairperson, and my fellow women support it.”*

Background Information

Program: USAID West Africa Water Supply, Sanitation and Hygiene Program (USAID WA-WASH)

Assistance Objective: Strengthen resilience and sustainable access to water supply, sanitation and hygiene for better livelihoods

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Key issues: VSLA and economic empowerment of women in decision making; economic empowerment of women proves a viable case to enhance WASH

Country: Ghana

Region: Upper West

District: Nadowli, Lawra and the Nandom districts

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