
ABASS & ACHEGBULU

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**TRANSFORMATION TOWARDS SUSTAINABLE
AND RESILIENT WASH SERVICES**

**Financial inclusion and safe sanitation in slum
communities of Abuja, Nigeria**

K. Abass & A. Achegbulu (Nigeria)

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This paper is on the implementation experience of integrating Safe sanitation and hygiene into financial inclusion in slum communities of Abuja, Federal Capital Territory (FCT), and Nigeria. Community needs assessment conducted in these slum communities revealed that majority of the beneficiaries of the Financial Inclusion and Empowerment (FINER) lack access to safe water, sanitation and hygiene at the inception of the programme. The project then introduced Non-Financial services such as safe sanitation, hygiene promotion and low- cost hand washing technology (Tippy Tap) to change behaviour for more than 500 women. Women small scale business shop owners and those involved in food business practicing safe sanitation and hygiene pays loan faster than others. 68% women changed their behaviour, incidence of diarrhoea reduced, improved lifestyles and growing social network acting as a vehicle for passing on behaviour change messages to friends and neighbours.

Introduction

Nigeria as a developing country appear to be facing a more rapid rate of urbanization, mainly as a result of rural-urban migration, Lagos is among the fastest growing cities in the world with a population of 10,788,000 in the year 2010 (UN-Population Division, 2011), the urban population in Nigeria's cities are rising generally from 1985 to 2010, and the projection will continue with steady growth till 2025.

The sanitation situation in the slum communities around the FCT is very poor with inadequate safe toilets, safe water sources and cases of water borne diseases. The city of Abuja is being overtaken by slums with thousands of people living in shanties with little or no access to safely managed water and sanitation. Recent data collected by Initiative for Education and Development (IDEE) show that urban slum dwellers have very limited access to safe water, sanitation and waste management. The Multiple Indicator Cluster Survey also confirmed this trend of many households in slum areas using unimproved sanitation facilities.

Also, the United Nations Human Settlements Programme UN- Habitat estimates that about 80 million Nigerians live in slum communities. This is more so in major cities such as Lagos and Abuja where there is a consistent rise because of search for greener pastures, incessant clashes either between herdsmen and farmers or terrorist groups like Boko Haram leading to people moving into the FCT. The Minister of FCT Muhammad Bello was quoted saying the city Abuja was designed to care for 3.2 million people on all expanded sides but right now there are about 6 million people which is stretching available services.

Sustainable Development Goal (SDG) 6 is to ensure availability and sustainable management of water and sanitation for all. These are core to the development of every society. They do not only focus on the availability of safe water and sanitation but also the quality and accessibility.

Objective of the program

The objective of the program is to improve livelihoods and promote safe sanitation, water and healthy living at home and community

Rationale for this paper

Initiative for Education and Development initiated the idea of Financial Inclusion and Empowerment (FINER) for women groups. It then observed that these women lacked access to safe sanitation and hygiene. The focus was on women because they are nurturer, care givers and mothers. They also have a lot of influence on the behaviours of their children. Most of the women have businesses in the communities and cater to the needs of the members such as providing meals in Bukkas (local eating place), restaurants as well as street side vendors that provide bean cakes (akara), fried yam and sell food items on a small scale. These services are necessary in the community therefore is a convenient channel to reach the community. The venues which the women use as meeting points for remittances become trigger centres for safe sanitation and hygiene promotion where tippy taps are constructed for the women to wash their hands after they touch money. Also, the restaurants operated by these women have tippy taps constructed at the entrance with soap for ease of handwashing by patrons.

In order to get the buy in of the women, we used the soft loan as an incentive. We also made it a condition that they would attend all the trainings on effective hand washing, open defecation campaigns, importance of toilet and the effects of climate change.

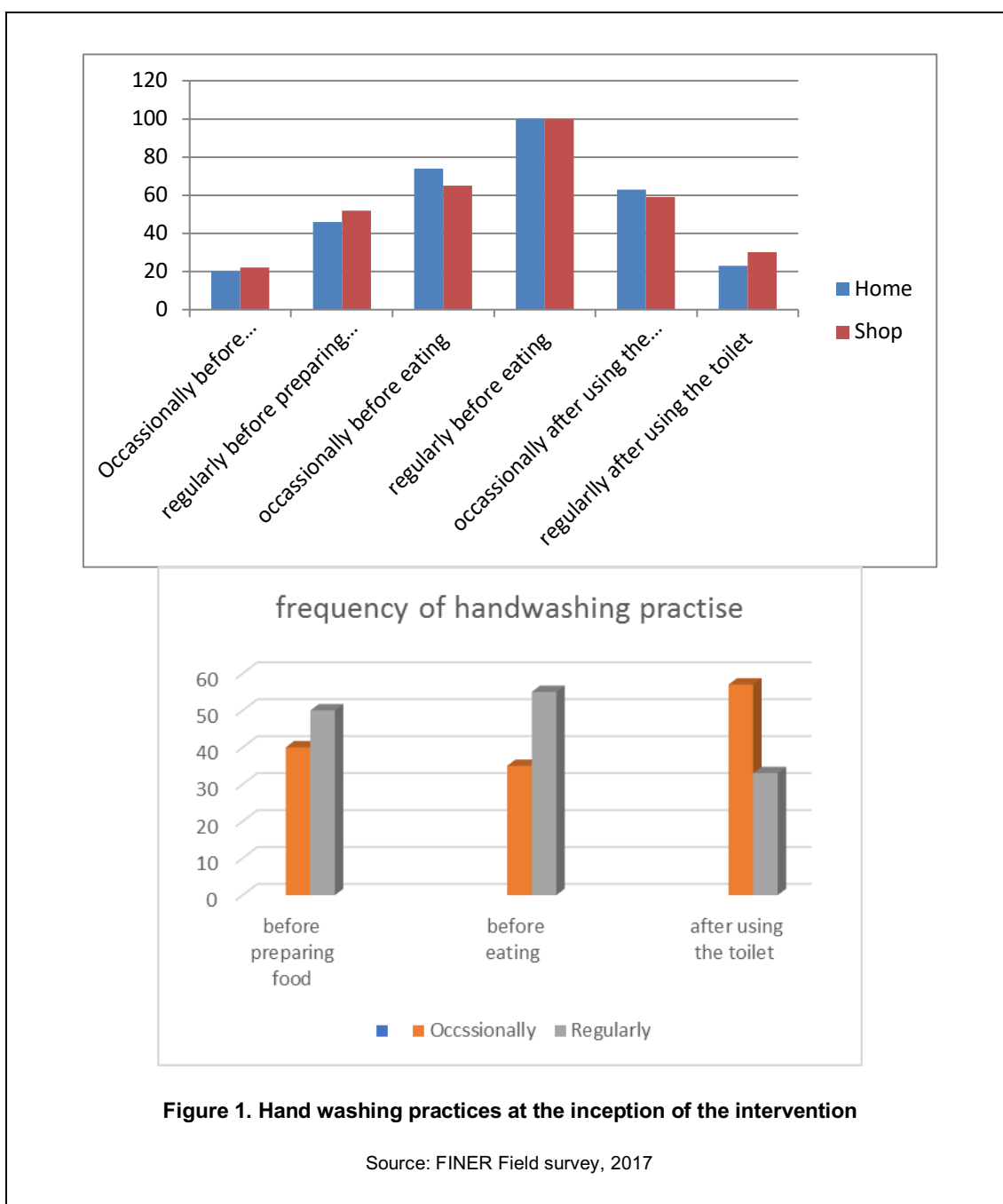
The project started with three women groups in Tudunwada slum community and consisted of a total of 20 women. They were a diverse group with many of them involved in small scale businesses. A safe water, sanitation and hygiene training manual developed by the team was used to facilitate the women at disbursement and remittance periods at their place of businesses. Campaigns were also initiated in the slum community to influence construction of household toilet, effective hand washing and safe water chain. Flash cards were used to show how easy it was to have contaminated food or water using the F cycle.

Following the success recorded the team decided to expand the project to other slum communities with a larger number of women. This time, the team encouraged the women to construct Tippy taps at their place of business. It is a presentation of the experiences we gained from implementing WASH activities into financial inclusion projects with women groups in slum communities. A total of 10 communities were part of the Financial Inclusion and Empowerment (FINER) project with a total of 500 women participating in the project.

The project was implemented in Abuja FCT, Nigeria. It covered slum communities namely Waru, Tudun-Wada, Sauka, Wumba, Durumi, Apo, Kabusa, Apo-Dutse, Kapwa, and Pengassan. The project was started 14 months ago and it's still on-going. The organisation is a not for profit and it focuses on poverty alleviation, equitable distribution of resources and qualitative education for all.

The most important point I wish to make is that for WASH activities to be implemented effectively and get the buy- in of communities, women should be involved and when it's tied to benefits such as their business and personal growth they will be ready to change their behaviours to push for an Open Defecation Free (ODF) society. Also, when the women are divided into groups they act as a support system to one another where they encourage each other to practise safe sanitation practices for a safe and healthy environment for their families.

Before the introduction of FINER (Financial Inclusion and Empowerment) to women in these slum communities, there was a baseline study to assess their knowledge and access to safe water, safe sanitation and effective hygiene. Do these women have adequate knowledge of these terms and were they practising them? As shown in the Figure 1 below, very few of the women (30% of them) practice effective hand washing at their shops after using the toilet while all of them wash their hands before eating.



At the time of this paper a total of 22 groups have been formed with over Five Hundred (500) women participating in the programme.

Methodology

At the beginning of the project, a needs assessment of three communities was conducted. After one year of project implementation, output verification was conducted through stratification and clustered approach. 20% of the beneficiaries were sampled from each stratum. For the household questionnaire administration, a minimum sample size was calculated (Fisher’s formula, Naing, 2006). 10% of the total sample size was added for non-response, inappropriately filled or missing questionnaires.

The Sample Size Calculator allows us to find out the sample size required for our outcome evaluation for a given level of statistical significance and power, as well as the minimum effect size we would like to measure. It also combines clustering, allows us to apply an attrition rate, and gives an option to round our

sample per cluster. The Power Calculator provides a measure of the statistical significance of our outcome evaluation for a given sample size and effect size we want to detect. It also allows clustering to be applied.

The Effect Size Calculator allows us to measure what our detectable effect size for a given sample size and measure of statistical significance. Again, this calculator also has an option to apply clustering.

A mid-term evaluation survey was carried out among 100 Shops & Businesses in the slum communities. The survey was cross-sectional in design and involved both quantitative and qualitative data collection methods. The same questionnaire and observational checklist that had been used during the baseline survey was utilized. The FINER women provided answers to the questionnaire and observations were made of the sanitary and environmental hygiene of the business places. Each community constitute a study site with each study site divided into clusters from which an average of ten (10) businesses was sampled from each.

Output / outcome

The women were facilitated to promote safe sanitation, construct and use toilets, hand washing at critical time, how to influence their children and family members to practice effective hand washing, how to break the barrier of the Faecal oral route through the Five Fs (Faeces, Finger, Flies, Food and Fluids) channels and how to avoid cross contamination.

We discovered that the women that implemented the safe sanitation and effective hand washing practices in their shops were able to pay up their loans faster. When asked how this happened they explained that when customers saw that they had toilets and hand washing facilities they had an increase in patronage and this led to more sales. The increment is shown in Figure 2.

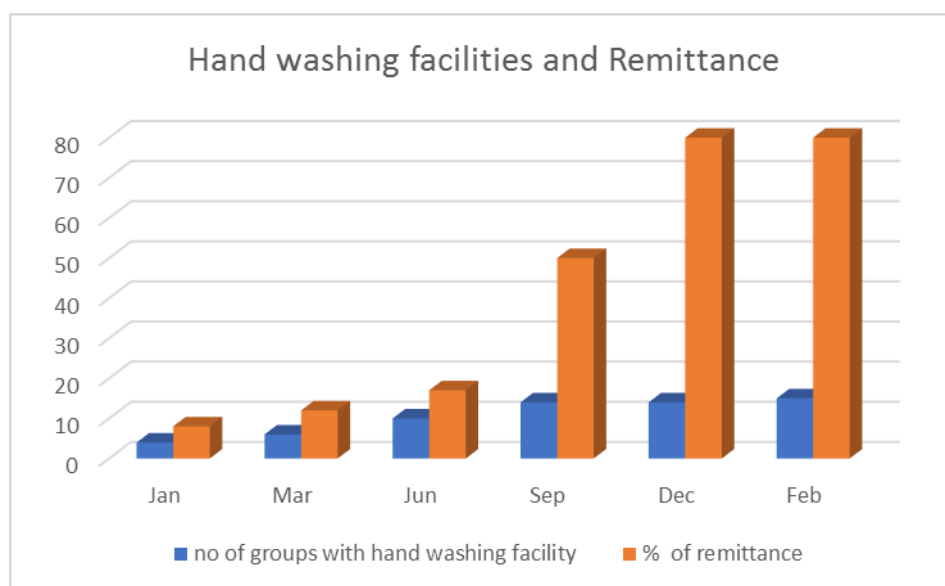


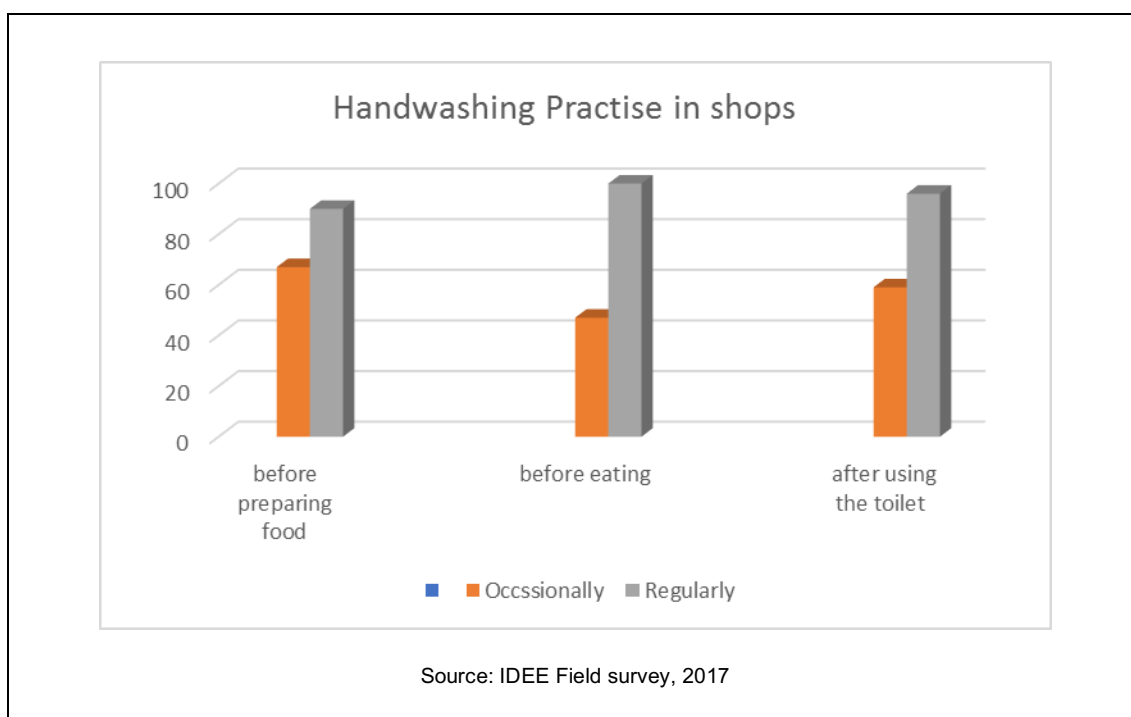
Figure 2. Increment in loan payment as more hand washing facilities were created

Source: FINER Field survey, 2018

It further goes to show that there is a correlation between hand washing and remittance of loans. When people change behaviour concerning hand washing and open defecation it affects their livelihood, this is clear from the success stories we registered from the beneficiaries as the women now record less incidence of illnesses thus spending less money on health, save more money and can send their children to school as well as expand their business.

Women who had a low- income level of about 1-3 thousand Nigerian naira (\$2.7 to \$8.3) a month had an increment to 5-10 thousand (\$14-28) with some of them moving their children from public government schools to low cost private schools where they believed their children would have access to better quality of education. The women came back with the news that people take advantage of the tippy taps and wash their hands at every opportunity. It is important to note that the knowledge of hand washing practices has greatly increased particularly regularity of hand washing after using the toilet as shown in Figure 3 compared to the baseline figures shown in Figure 1.

Also, with the construction of tippy taps at their place of business they experienced higher patronage. According to Madam Fumilayo, a local herbs seller who constructed a *tippy tap* at her shop and placed soap at the entrance. When her customers see her washing her hands before preparing any mixture for them they are happy. She said she gets lots of recommendation because of the practices her clients see her display which has increased her earning from 5,000 naira (\$14)/ week to 7,000 (\$19).



Another member Mrs Adekomi sells sachet water and drinks at the park in her community. She said since she implemented the strategy she learnt from the training on business growth and effective handwashing she has been able to open two more stands because of demand. Also, she now knows the danger of open defecation and is in the process of building her own toilet. In her words” thank god for FINER I don dey build my own toilet”.

Lessons learnt

- Improving hygiene practices through reaching women managing small businesses lead to more customers and early payment of loans.
- There is a link between financial inclusion (business success) and safe sanitation. Therefore, Non-Financial services such as safe sanitation and hygiene promotion should be integrated into women economic empowerment programme. This is also a way to reach more vulnerable groups in line with the Sustainable Development Goals (SDGs).

Conclusion and Recommendations

It is important to note that for Sustainable Development Goal (SDG6) to be successfully achieved, the integration of safe water and sanitation into financial integration programme is a sustainable strategy to reach more women quicker. This could be tied to incentives as the FINER project has shown.

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Contact details

Kabiru Abass is a gender and development researcher with interest in women issues, social development, climate change, water and sanitation. Ajumbi Achegbulu is a women rights advocate with interest in child development, adolescent girls, women economic empowerment and Menstrual Hygiene Management.

Kabiru O. ABASS,
Fatoa & Associates, Lugbe, FCT, Abuja.
Tel: +234 8062421488
Email: idea4ngo@yahoo.com
www: fatoa.com.ng

Ajumbi Zainab Achegbulu,
Initiative for Education and Development,
FCT, Abuja, Nigeria.
Tel: +2348030831177
Email: ajumbi77@hotmail.com
www: ideengo.org
