



# WATER JUSTICE FUND

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## WOMEN AT THE FOREFRONT OF WATER JUSTICE

Locally Led Adaptation and  
Grantmaking Insights from Nepal and  
Bangladesh

Simavi  
June 2025

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This paper was written by Chandra Ganpathy, Vanita Suneja and Pragati Bajracharya  
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 info@simavi.nl  
 Naritaweg 135 Amsterdam, the Netherlands  
 Cover photo: Oscar Seijkens  
 Design: Noa Gortworst

## Foreword

Climate change is fundamentally a justice issue. While those who contribute least to global emissions suffer most from its impacts, they are often excluded from the very decisions that shape responses to the crisis they face. This is particularly true for women in vulnerable communities, who despite being disproportionately affected by water insecurity, are rarely at the center of climate adaptation strategies.

The Water Justice Fund represents our commitment to changing this narrative. Over the past two years, we have witnessed something extraordinary: when women are trusted with resources and decision-making power, they don't just implement projects—they transform entire communities.

This practice paper documents more than project outcomes; it captures a fundamental shift in how we approach development and climate finance. Through participatory grant-making and locally led adaptation, we have moved from a model where communities are beneficiaries to one where they are partners, decision-makers, and leaders of their own solutions.

The stories from Nepal and Bangladesh reveal the untapped potential that exists in every community. From the women who waded through floodwaters to organic canal restoration in Khoerdanga, to the Paurakhi Group in Bacheni Village who eliminated hour-long water collection journeys for 50 households, we see evidence of what becomes possible when we trust local knowledge and lived experience.

What strikes me most about these experiences is not just the technical success of the interventions—though the bio-embankments and water systems are impressive—but the leadership transformation we've witnessed. Women who had never managed bank accounts are now confidently negotiating with local governments. Groups that started with modest grants are now leveraging resources that exceed our initial investment by 150%.

This paper honestly examines both our successes and challenges. We learn about the complexities of direct financing, the importance of sustained support, and the need to better balance local wisdom with technical expertise. These insights are invaluable not just for our own work, but for the broader community of practitioners committed to locally led development.

As we look toward the future, the Water Justice Fund continues to evolve, guided by the voices and experiences of the women it serves. Their leadership reminds us of that sustainable solutions to the climate crisis will not come from boardrooms or conference halls, but from the communities who understand their challenges most intimately.

I invite you to read these reflections as a testament to the power of trust, the wisdom of communities, and the transformative potential of justice-centred approaches to climate adaptation.

**Dieneke van der Wijk, Director Simavi**

## Executive Summary

The Water Justice Fund (WJF), supported by Simavi, represents a transformative approach to climate finance that places women at the centre of water security solutions. This paper examines two years of implementation in Nepal and Bangladesh (2023–2025), demonstrating how participatory grant-making and locally led adaptation can drive meaningful change in climate-vulnerable communities.

### Key Approach

The WJF operates on four foundational pillars: empowering women's leadership in water and climate adaptation, building climate resilience and water security, promoting inclusive governance through collaborative partnerships, and increasing access to climate finance for vulnerable communities. Rather than traditional top-down funding, the program directly finances women's groups to lead their own climate adaptation initiatives, supported by community-based network organisations (CBNOs) and peer panels.

### Transformative Outcomes

**Women's Leadership Development:** Women who previously had no experience in project management are now confidently managing bank accounts, negotiating with local governments, and leading complex infrastructure projects.

**Climate-Resilient Solutions:** Communities implemented locally appropriate interventions including bamboo-based bio-embankments in Nepal and canal restoration in Bangladesh. These solutions, rooted in traditional knowledge and community priorities, have proven more sustainable and effective than externally imposed projects.

**Financial Innovation:** The program pioneered direct financing to women's groups, with funds transferred incrementally based on local contexts. Communities established their own procurement committees, monitoring systems, and co-financing mechanisms.

**Governance Transformation:** Peer panels comprising 5–7 local community members now evaluate funding proposals using 11 predefined criteria, devolving decision-making to the community level. This approach ensures proposals are assessed by those with lived experience rather than external experts.

### Key Challenges and Lessons

The evaluation identified several areas for improvement. Direct fund transfers to women's groups faced procedural barriers in different country contexts, sometimes forcing groups into debt while awaiting reimbursements. The program requires better integration of technical expertise with local knowledge to ensure climate-resilient solutions. Post-grant support declined as organisations focused on new grantees, affecting sustainability of initiatives. The paper recommends establishing a "Grantee Support Model" for sustained engagement with past recipients, expanding the portfolio of climate-resilient interventions, and developing clearer indicators for measuring women's empowerment and power shifts.

### Broader Implications

The WJF experience demonstrates that when women are trusted with resources and decision-making authority, they deliver effective, locally appropriate climate solutions while building lasting leadership capacity. The model challenges traditional development approaches by proving that communities possess the knowledge and capability to lead their own adaptation efforts when provided with appropriate support and financing mechanisms.



## Introduction

The climate crisis endangers water access for drinking, sanitation, agriculture, and livelihoods, disproportionately affecting local communities, particularly women and girls, who often manage water resources. Yet, these communities are frequently excluded from water governance and climate adaptation decisions. Top-down, complex systems block climate finance from reaching them. The 8 Principles for Locally Led Adaptation (annexure 1), endorsed by over 130 organisations, including Simavi and the Dutch Government, empower affected communities to lead solutions. Simavi bases its funding approach on these principles in the Water Justice Fund (WJF), applying participatory grant-making to practically implement LLA. This ensures women and local voices shape equitable, effective, and sustainable climate adaptation.

The Water Justice Fund (WJF) supported by Simavi drives grassroots solutions for water security by empowering women and their groups to lead. Guided by Participatory Grant-Making (PGM) and Locally Led Adaptation (LLA), the fund promotes shared decision-making and community collaboration. Hosted by Simavi, the WJF secretariat works closely with local community-based network organisations (CBNOs), community-based organisations (CBOs), civil society organisations (CSOs), and peer panellists from the community to advance these goals. Together, they support women's groups with financial and technical resources, enabling them to lead local water security efforts. This model shifts from traditional top-down funding by recognizing women as partners and key decision-makers and not just as beneficiaries. Their lived experiences and local knowledge influence tailored solutions for their climate-vulnerable communities. As a result, WJF develops and evolves diverse, context-specific strategies for water security based on local needs.

The Fund's Theory of Change (annexure 2) centres on four key pillars: (i) empowering women's leadership in water and climate adaptation, (ii) building climate resilience and water security, (iii) promoting inclusive governance through collaborative partnerships, and (iv) increasing access to climate finance and development finance for vulnerable communities. The Water Justice Fund began with a pilot phase in Nepal, Bangladesh, and Kenya in 2023. In Kenya, the Fund is active in Kajiado County; Tala Upazila, Satkhira Sadar Upazila and Assasuni Upazila - Satkhira District in Bangladesh, and Banglachuli Rural Municipality - Dang and Gauriganga Municipality - Kailali Districts in Nepal. (Annexure 3)

This practice paper focuses on Nepal and Bangladesh, reflecting on two years of implementing the Water Justice Fund (WJF). It dwells on the program's design and explores how participatory grant-making, alongside Locally Led Adaptation (LLA), enabled women's leadership, climate resilience, shared decision-making, and co-financing. The study also identifies gaps to guide future WJF cycles and contribute to wider PGM and LLA communities of practice.

## Methodology

The study employed a mixed-methods approach, combining a review of project documents to develop the framework of inquiry with structured interviews of key stakeholders. Ten interviews were conducted with partners and CBNOs, supported by translated materials and additional documentation, offering valuable insights. Existing documented case stories and outcome harvesting as part of the monitoring mechanism under WJF helped shape targeted questions for CBNOs and women's groups. Regular briefing and debriefing sessions with the WJF secretariat further enriched the process.

## Findings

### Participatory Grant Making (PGM) & Locally Led Adaptation

Participatory grant making (PGM) is at the core of the WJF, which sets it apart from other programs. The WJF provides resources to women groups for locally led climate actions that tackle water vulnerability. This approach ensures that the communities, especially women leaders, are involved in the decision-making process, and women look for opportunities and raise funds / leverage resources from governments and other local stakeholders. With this principle and approach, WJF intends to devolve ownership and share accountability to women leaders and their communities. "Locally led adaptation" is a key ethos of WJF.

### Institutions and Modus Operandi

In Bangladesh and Nepal, the WJF works with local **NGO partners** Uttaran and Sahakarmi Samaj respectively engaged in community development in vulnerable geographies. The NGO partners work with the CBNOS/CBOS, which work with and through women-led groups in the local communities (annexture 2).

The CBNOS/CBOs play an important role in creating and strengthening women groups where women organise, and identify their collective priorities, and take action. They facilitate women groups for participatory decision-making monitoring, transparency, and shared accountability.

Participatory approach and shared decision making - The **women's groups** and their **community** adopt participatory processes (See Annex 2) like yard meetings, social mapping, and surveys to identify their problems, prioritise them, and identify solutions in Bangladesh and in Nepal. While the groups and their discussions may span various social and economic issues, the WJF applies a water and climate lens to support and frame these concerns and interventions. This focused perspective provides direction while maintaining flexibility that is aligned with the broader purview of PGM.

In the first year, the applications submitted by the women groups were assessed together by the partner organisations and Simavi. During the second year of the funds, peer panels were established both in Nepal and Bangladesh. This was to ensure decision-making was devolved to the lowest appropriate level and that the needs and priorities of the communities were assessed by those who have expertise and lived experiences.

For logistical reasons related to travel, meeting and local knowledge, the peer panel is specific to geography aligned with CBNOS/CBOs. The panel consists of 5-7 members from the local community who understand the problems, can assess the proposals, and are independent of the women's groups applying for grants.

Peer Panels review the proposals submitted to the CBNOS/CBOs, acting as evaluators who assess the merit of each proposal based on established criteria. They provide feedback and help determine which projects should be funded or are of priority. The peer panels use 11 predefined criteria, including grant rationale, context, sustainability, risks, and opportunities.

## WATER JUSTICE FUND: KEY PLAYERS AND APPROACH AT GRASSROOTS

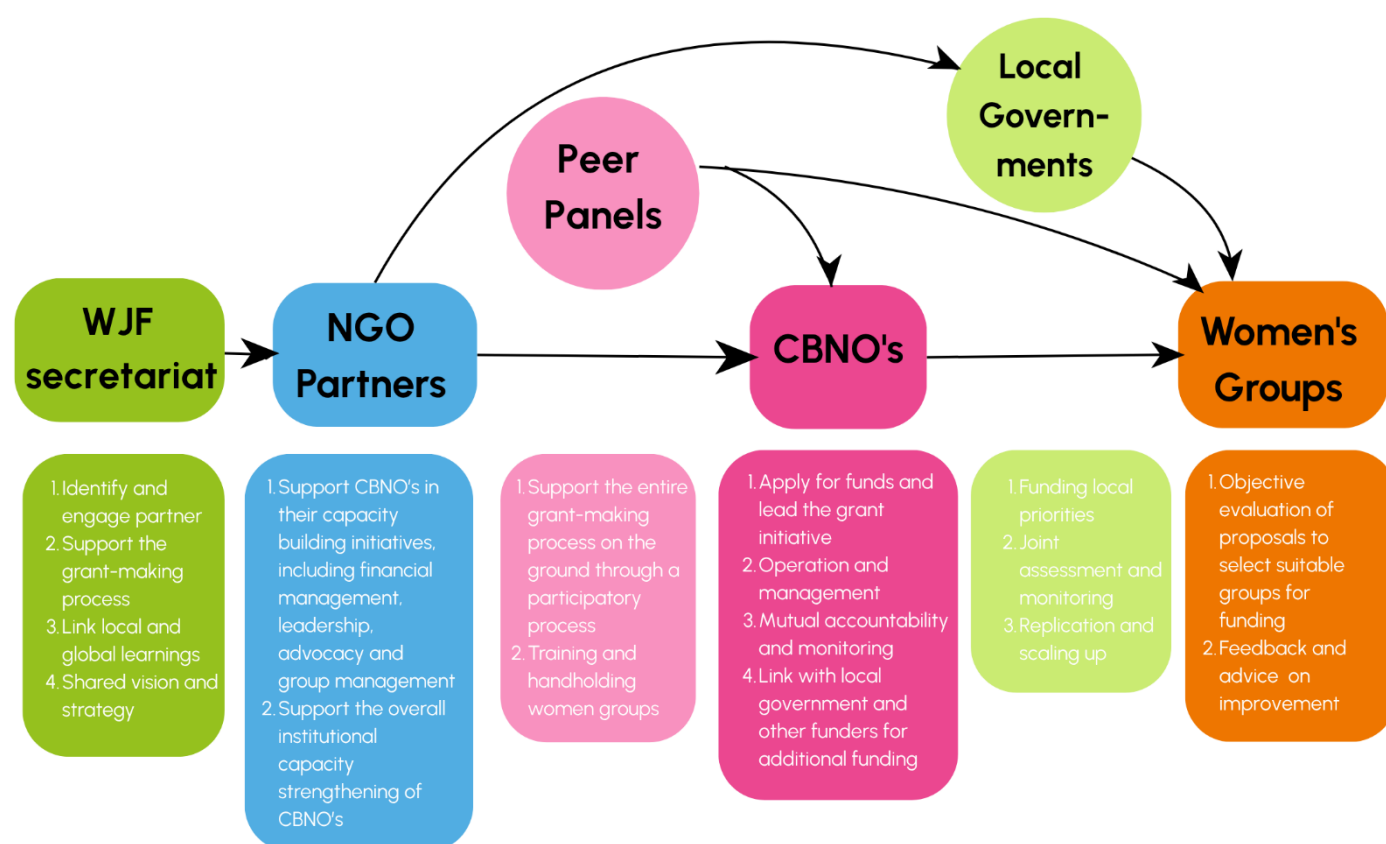


Figure 1: Water Justice Fund key players and approach at grassroots

## Financing Mechanisms

The Water Justice Fund gives women groups direct grants to support their initiatives. The transfer of resources directly to women groups for the interventions took an incremental and hybrid approach based on the context. In the pilot phase in Bangladesh, the grant expenditure for the interventions was managed by five CBOs and partners who supported the women groups. In the second year, the grants were directly transferred to the women's group account to take care of their respective interventions. In Nepal, grants were disbursed in tranches to women's groups by the CBNO, using a method of reimbursements mainly for capital expenditure, sometimes using advance payment either to the women groups or to the vendor. This represents a new way of working—direct financing to the women groups is a new approach for the partner organisations and CBNOs/CBOs. Over time, the groups have developed their systems of mutual accountability to manage the funds effectively.

In Bangladesh, women-led groups have established procurement and expense committees within the groups to oversee financial decisions. Similarly, in Nepal, they have formed user committees and monitoring committees to track spending, ensure transparency, and build

collective ownership over resource use. These are sub-committees within the women groups to divide responsibilities and ensure accountability.

The Water Justice Fund encourages a co-financing model to ensure that communities are not solely reliant on the Fund's resources. This approach encourages women's groups to seek additional support, particularly from local governments. Engaging in the process of securing co-financing provides these groups with experience in navigating bureaucratic systems too. In the two countries (Nepal and Bangladesh), local governments are the primary sources from which the groups have leveraged additional funds as necessary.

Many interventions also included self-financing from the communities through cash in-kind and labour support. In Banglachuli, Nepal, communities made cash contributions. 10% of the total cost was covered by the communities, where the communities contributed by a mix of labour support equivalent to their 10% cash contribution or through labour carrying raw materials like stone, cement, pipe, etc, for the construction. Likewise, in Bangladesh, during the canal excavation intervention, community groups worked as labourers with cash support for their labour work.

## Participatory Monitoring, Learning and Evaluation (PMEL)

Monitoring the grant interventions happens at multiple levels. Women have impromptu meetings at the community level to discuss and resolve issues. Women-led groups themselves also form a monitoring committee. In addition to this, CBNOs and partners also conduct regular monitoring.

WJF secretariat with the support of partners also employ an **outcome harvesting** process to capture the intended and unintended outcomes. Outcome harvesting is done on a bi-annual basis, together with the women-led groups. In addition, partners also facilitate peer learning exchange moments where they either gather in a common space to talk about their learnings and challenges, or they visit each other's interventions. Regular learning exchange sessions are facilitated between women's groups and CBNOs within the country and between partners and Simavi. These learning sessions facilitate the exchange of ideas and experiences between new and old grantee groups. These gatherings go beyond just sharing technical knowledge; they create a space where women can exchange experiences, offer support, and inspire one another to overcome challenges. Whether it was navigating bureaucratic hurdles, managing construction projects, or ensuring water access for their communities, these peer learning platforms have been proved to be a learning ground for women to enhance their capacity to lead.

## Alignment with Four Key Pillars- Reflections

### Women Leadership in Collaborative Action

The interventions funded by WJF in Nepal and Bangladesh are unique first-time experiences for many of the women groups, working as a collective, in engaging with the process of identifying the problem, submitting proposals, mobilising funds, and managing the implementation. Partners and local CBNOs/CBOs provided the support systems through training, handholding, and mentoring to the women leaders and group members. In Bangladesh, in the pilot phase, capacity building was prioritized as the core work, and weekly courtyard meetings served as platforms for providing training and skills in leadership, advocacy, financial literacy, and resource mobilization.



In Khoerdanga, Satkhira district, Bangladesh, sixty women consisting of three groups associated with the CBO - Women Job Creation Center (WJCC) led the canal restoration initiative. Despite severe waterlogging, they waded through water to organise meetings, proposed canal dredging as a solution, and took on leadership roles in project implementation, including forming a project implementation committee and overseeing manual dredging efforts. Their ability to lead under crisis conditions highlights the transformative impact of the project on women's empowerment.

The experience of getting grants through WJF at the grassroots level has been an empowering exposure to the women leaders and their group members and a big step towards realising women leadership. They have gained hands-on experience translating ideas into action plans and implementing them. The women have also gained competence and confidence to approach the local governments for funding, convincingly present the need, and negotiate for maximum support. In this process, the women leaders and the group members have gained knowledge of the formal procedures of engaging with the Government, their entitlements and rights, and what they should do to demand and realise them. Women's leaders in many groups are reported to be independently managing bank accounts and procurement processes, reflecting increased financial literacy and organisational skills.

In both countries, despite women's active involvement in groups, their participation in decision-making roles—is often hampered by heavy household responsibilities and cultural barriers. However, targeted interventions, such as capacity building, advocacy training, and promoting their presence in local governance, helped overcome these challenges. In both contexts, the need for continuous capacity building and mobilization has been seen as a key strategy to strengthen women's roles. However, another challenge observed is the decline in the day-to-day support provided by CBOs/CBNOs once the grant ends. These organisations often play a critical role in handholding, mentoring, and facilitating women's continued participation. However, the program requires new grants to be open to new grantees every year, which results in reduced engagement with the past grantees, and more focus on the new grantees who are going to implement their interventions. This further affects the sustainability of the initiatives lest processes are followed on a continuous basis for integrating support mechanisms on long term basis.

### **Funds Direct to Women - Testing the Assumptions and Theory of Change**

Do women's groups all have bank accounts in the name of the group, or are they allowed to have two or three member representatives on behalf of the overall group? How are funds transferred to women groups? Do they receive and advance so they can initiate the work, or are they reimbursed after work is completed? What are the advantages or challenges of transferring funds in advance compared to women groups caught in debt with the vendors when it is based on reimbursements? If direct access to funds by women's groups is one of the key outcomes of WJF, then credible evidence is needed to demonstrate it (E.g., copies of bank statements, fund flow mapping with dates and milestones).

This requires further understanding on the practical challenges faced as the programme design is new for partners and CBOs on ground. Though the role of Partners, NGOs and CBO/CBNOs is to strengthen the groups, but are there too many layers (Partner NGOs, CBNOs) between the WJF and women's groups – the roles played blurred? There are significant indications of evolving women leadership and empowerment, yet it is critical to dwell deeper into these issues to even test the assumptions and theory of change.

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In Bacheni Village, Nepal, 50 dalit and Magar households (vulnerable groups) faced severe water scarcity, forcing women to walk an hour to fetch water, causing conflict and health issues. The Paurakhi Group, a 21-member women's group formed in 2023 with the CBNO Samaj Bikash Sanjal's support, accessed Rs. 13,000,000 NPR from the Water Justice Fund and Rs. 22,500,000 NPR from the Banglachuli Rural Municipality to install water taps for all 55 households. This solution eliminated waterfetching struggles, improved hygiene, and enabled kitchen gardening for food security, thus enhancing overall resilience to climate change and water scarcity.

### Locally Led Climate Resilient Solutions

Locally appropriate and traditional solutions, like the bamboo-based river bio embankment in Nepal, similarly, the canal excavation work to accelerate stormwater draining and prevent water logging Bangladesh has received much appreciation from direct communities and communities in the neighbourhood. Such interventions based on traditional knowledge have greater ownership among the people, as the design implementation has germinated from

them, in contrast to the contracted implementation of similar works. In Bangladesh, a participatory Climate Vulnerability and Capacity Analysis (CVCA) was conducted, linking water, sanitation, and hygiene (WASH) challenges to climate impacts. It identified critical vulnerabilities like water scarcity, poor sanitation, and waterlogging in specific areas. The process led to the creation of community-driven People's Plans and proposals. Besides these interventions, some of the grants in Nepal and Bangladesh are for access to WASH services such as extension of pipelines till household level in Nepal, access to drinking water supply through tubewells, and access to sanitation services through community toilets, both in Bangladesh and Nepal. Exploring new and innovative interventions in both countries is possible, but it also requires respecting the innovations from traditional knowledge and exposure of the communities to better tools and technologies.

### Climate Resilient WASH: Balance of locally-led decision-making with scientific know-how

It is important to have a technical checklist for appropriate climate resilient water security interventions that are appropriate to different terrains and geographies. Without this layer of technical assessment to support the solutions by the women groups, a programme based on participatory grantmaking or LLA may be unknowingly supporting interventions that may not be climate proofed. In the WJF grantmaking, during the second year of interventions, technical support has been provided by the partner to look at all the proposals. In the climate vulnerable to floods, which are not precisely flood proof, these can be submerged during floods, and there is a risk of storm water seeping into the pipes or the possibility of further exasperating the climate and environmental risks. Similarly, the deep tube wells in Bangladesh to provide safe water in areas of salt intrusion, checks are required to ensure that the drilling does not disrupt the saltwater layer or catch arsenic in the groundwater. Hence the experience of the two first years of the WJF has led to the learning that a mix of traditional knowledge and local decision-making and support from the technical experts will help the women groups to strive for more resilient long-term solutions.

### Shared Governance and Decision Making

The Water Justice Fund decentralises decision-making processes to ensure governance is a shared responsibility. In both Bangladesh and Nepal, the program adopted a shared decision-making model by engaging peer panellists from the local grantee communities, who contributed to the assessment and prioritization of proposals. This localized approach aimed to ensure transparency, relevance, and community ownership. The objective of the process is to enable a grounded understanding of local contexts and helped rank proposals based on immediate and long-term priorities by the local experts and not to be overshadowed by intermediary organisation (WJF housed at Simavi), partners in Bangladesh and Nepal and local CBNOs/CBOs. In the participatory grant-making process, the WJF Secretariat introduced peer panels as a requirement to shortlist proposals, perceiving them as a mechanism to enhance local community involvement in decision-making and shifting power at the local level to decide usage of grants. However, community-based organisations (CBOs), already rooted in local contexts, viewed this as an externally imposed design rather than a felt need and shifting roles they traditionally played. The study finds that peer panels, apart from shifting decision making to the local level, hold untapped potential by incorporating feedback mechanisms to refine proposals and serve as gatekeepers for quality, and role they can play in monitoring.

### Climate and Development Financing

Besides the funding from WJF, the communities have successfully mobilised funds from the local governments. The WJF funding has helped the women-led groups leverage more than double the resources from the local government. In 2023, **every euro investment from the WJF has generated 1.5 euros from local resources** – government and people. In addition, there is a significant demonstration of community contribution. People have contributed both in kind (labour) and cash. The community contribution has been around 5%-10% depending upon the context. This is a very modest estimate, as the contribution in labour has not been fully measured.

Seeking funds from local governments is a formal and lengthy process. It starts with a written application, convincing them of the need and commitment, facilitating a site inspection, and intense follow-up with the local government. The CBOs/ CBNOs support the women's groups in following up and meeting the local Government's expectations. Winning the local Government funds demonstrates the commitment and competency of the women leaders and their group members.

Some of the interventions, like bio embankments or canal excavations, require significant follow-up and convincing local governments. Yet, after the initial difficulties, they have received significant financial support from the local government.

This has supported the completion of the intended interventions and ensured that local government resources are used more efficiently and that they work for the priorities of people, particularly on climate-resilient WASH services. The WJF fund and women's mobilisations helped the local government resources become more efficient and effective. This has set a trend for future year planning and collaborative action by women leaders and local government.

The local government allocations have varied and are not based on a standard unit cost. Different budgets have been sanctioned for similar technologies in the same geographies. The cost sharing has been varying, ranging from 10% to more than 100%. It is important for the

women-led groups and CBNOs/CBOs to understand the local budgetary process to tap into the full potential of local government funding and secure additional financing.

## Conclusions

The interventions proposed by the women leaders and their communities have demonstrated PGM and LLA principles well. The communities in both the countries identified contextually appropriate solutions, some of which involve revising and adopting traditionally tested and environmentally sustainable ideas. The solutions are constantly evolving and responsive to incremental demands. The experiences indicate that the community is engaged in operations, maintenance, and collaboration with local governments. Women leaders and groups ably supported by the CBOs and the partners, have gained immense confidence to approach the local governments for funding, convincingly present the need, and negotiate for maximum support. The Funding from the WJF has served as a launch pad from which the women have harnessed more significant financial assistance. Though there are challenges faced in directly transferring funds to the groups as the country procedures are different and at times difficult in registering the women's group for bank account. The women leaders in many instances have used direct and indirect credit, hoping to settle the outstanding expenses through reimbursements from WJF or local government contribution. Therefore, it is recommended to have a system of advance payment to women groups to ensure they are not burdened with credit payments.

The ideas, design, effort, and contributions have been locally appropriate and demonstrate attributes of all four pillars of the WJF. Two examples are the bio embankment work in Nepal and the canal excavation work in Bangladesh. Both examples showcase the locally appropriate idea, convincing the local government to collaborate and enhance the resource allocation to more than originally intended and implementing within the timeframe. One of the challenges identified however is inadequate technical support and quality assurance in design and estimates of the interventions. In order to maximize options of climate resilience WASH interventions and water security, there is a need to link the local lived experience with the opportunity and advantage of learning from best practices and global experience.

As co-financing is a key part of the model and for sustainability of interventions also it will be good to have a documentation on how does local government funding work, what interventions are supported, what is the cost sharing if any, what is the planning cycle, and when is right time to submit proposals and ensure greater possibility of their getting approved. For climate resilient solutions, there is a need to have adequate technical support and quality assurance in design and estimates of the interventions aligned with science and assuring it at the local level with each of the grants is challenging at times. The WJF monitoring framework must capture the means of verification for each of the strategic objectives, and the process established where and how these will be accessed. The valuable grassroots actions and expressions deserve audience and documentation for learning. The women leaders' stories are documented at the field level, though there is more scope to capture the nuances of the collective process (estimates, deciding on collective contribution, site selection, roles, etc.,) and leadership evolution (conflict resolution, risk taking, negotiation, managing contingencies, and keeping the groups together). The process and documentation, need to be captured as expressions women and community through video, audio documentation which is lacking as of now. Strengthening of the women led groups and their communities on a sustained basis in the area has the potential to helps sustain momentum, ensure follow-up, and mobilize additional resources (including co-financing) to scale or maintain interventions.

## Practical Recommendations

Based on the experience and reflection, the following are recommended for consideration in the programme design, approach and application:

### **Establish a “Grantee Support Model” for Sustained Engagement:**

To address the decline in post-grant support, there is a need to introduce a tiered support system where past grantees receive lighter but consistent follow-up support. This could include quarterly mentoring sessions, access to refresher training, peer learning exchanges, and inclusion in networking events. CBOs/CBNGOs can be tasked with maintaining periodic contact and progress tracking of past grantees through simple digital tools or community visits. This could also be part of the PMEL framework.

### **Enhanced Leadership of Women and Groups for Independent Initiatives**

Steps need to be taken to ensure that women groups are able to operate and take decisions on financial management of grants independently. Part of the grants need to be transferred as advance payments. Women leaders and groups currently depend on the CBOs and partners, which is natural and expected in the evolution. In a collaborative framework of action, this interdependency will continue. Identifying indicators for women groups' ability to initiate and lead actions independently and measure: the metrics through appropriate indicators. Community-led maintenance plans need to be integrated as part of grants and in group regulation books with initial maintenance funds.

### **Local Governments' Plans and Budgets**

Considering the various types of financial support the local Government provides and the prerequisites that the community must fulfil, it would be helpful to have a list of schemes under the local Government and the conditions that go with them. Such a list would be beneficial for communities when they are considering possible solutions.

### **Enhancing Locally-Led Financing**

Apart from the national and global climate and development finance, it will be helpful in the long term to map other potential funders in the local context, like affluent residents, business houses operating in the area, or institutions, so that women's groups can continue to seek support for development work.

### **Expanding the Portfolio of Works on Climate Resilient Water Security and Quality Standards**

Exploring and documenting a wide typology of appropriate climate-resilient water security interventions that are locally relevant to the community will be a good orientation for the community to take informed decisions. Solutions for water security undertaken require integration of quality safeguards, adhered to local protocols and systems.

### **Clear Indicators to Measure Qualitative Outcomes on Women's Empowerment and Shifting of Power**

It may be suitable to identify indicators of women's groups' ability to initiate and lead actions independently.

### **Technical Documentation for Replication**

It is good to assess and capture the design drawings and estimates in a technical template for the unique works like bio embankment and can excavation work. This will validate the relevance and uniqueness of the work and facilitate replication by the Government



### **Women empowerment and leadership – A reflection from WJF experiences**

Despite changing global trends where we see women successfully taking on leadership positions in all spheres, reaching there continues to be a struggle. The WJF experience indicates the women leaders from the community are silently overcoming the hurdles and taking leadership positions. In the communities where WJF works, women are not in a traditional leadership role. Women who have demonstrated remarkable resilience, and a will to succeed have come with no prior experience, and do not have skills essential to design, estimate, and implement. They have acquired these on the job, with tangible and intangible challenges. This brief note reflects on the indicators of women empowerment and leadership, which can be used to enhance their skills and support their roles as leaders.

**Mobilising people on a common agenda:** The communities and the women leaders have not been exposed to collective actions. So far, the Government has provided them with the meagre essential services they lived on. The women leaders have convinced the communities of the need to act together for improved services and ensured that each household contributes towards the total cost, operations, and maintenance.

**Risk Taking:** The Women leaders have struggled with inadequate finances. There have been instances where the Local Government has released much less than the assured grant, and the costs have exceeded the estimations. Women leaders have gone back to the people to collect additional contributions, applied to the local government for increased allocations, and, in the meantime, obtained the supply of materials on credit to ensure the work progresses uninterrupted. This example demonstrates the leaders' credibility with the local suppliers and the courage to receive credit.

**Reflective and Continuous Learning:** The leaders have reflected on what went well and what could have been done better. In the example of the river bio embankment project, after experiencing the first flood after completion, the leaders have reflected on what they would have done differently to improve the quality of the structure and agreed that the timing of the vetiver plantation could have been advanced. This helps in improving the effectiveness of the structure and designing future similar works.

**Negotiation:** All the projects have demonstrated women's ability to engage with diverse stakeholders and negotiate with them for grant approval. They successfully mobilised more than 50% of the costs from the community and local Governments. This shows respect and recognition of their leadership among the key stakeholders.

Women have not waited for help to come their way, they persist, and continue to prove that when they lead, they bring transformative changes to entire communities.

Figure 2: Women Empowerment and Leadership: A reflection from WJF Experience

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Written by Chandra Ganapathy, Vanita Suneja and Pragati Bajracharya

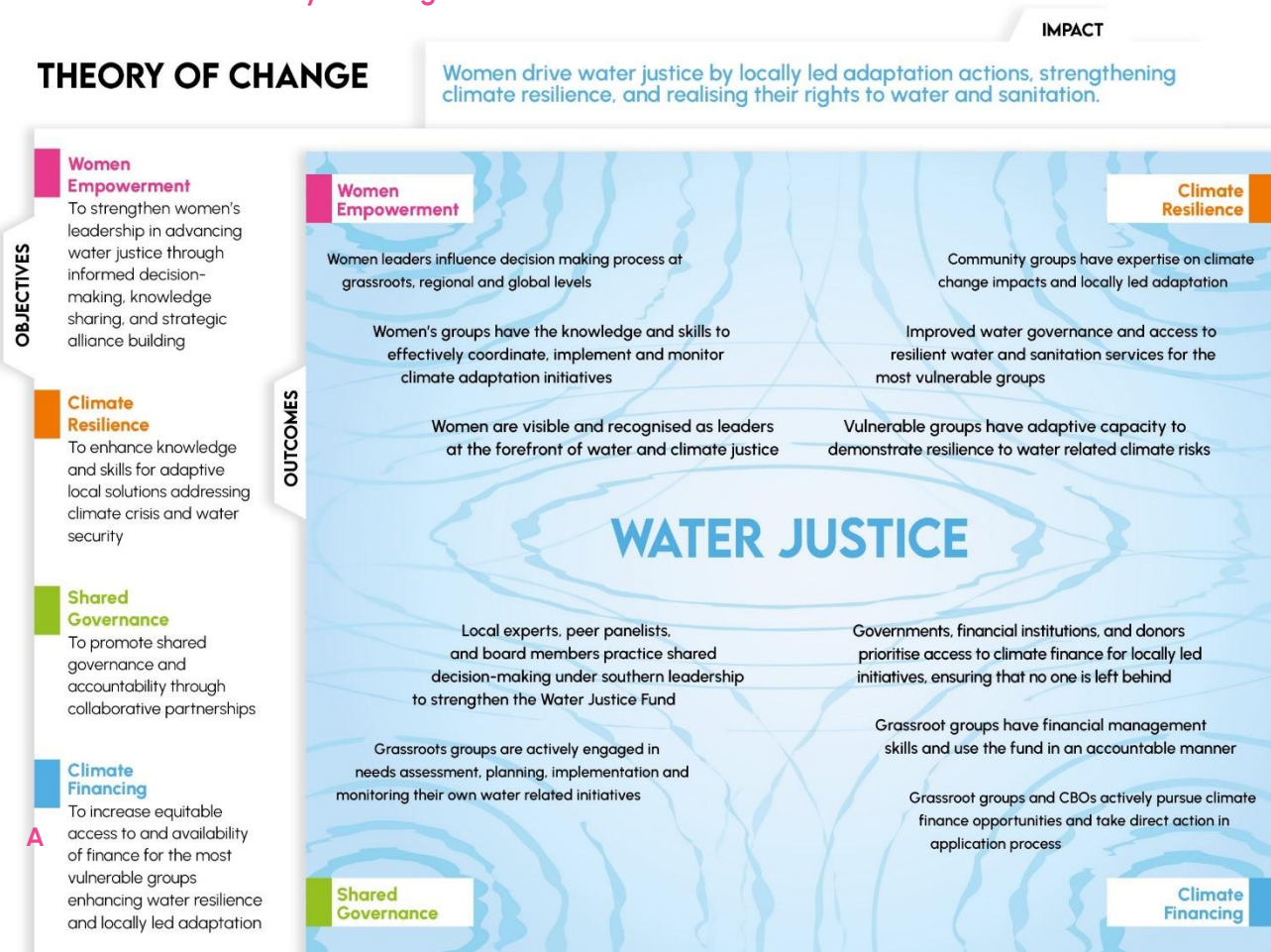
Simavi, June 2025.

## Annexures

### Annexure 1: 8 Principles for Locally-led Adaptation



### Annexure 2: WJF Theory of Change



### Annexure 3: Community Based Network Organisations

Country	Location	Community Based Network Organisations
Bangladesh	Satkhira District – Tala Upazila, Satkhira Sadar Upazila and Assasuni Upazila	<ul style="list-style-type: none"> <li>• Sreejoni Mohila Loko Kendro</li> <li>• Nari Unnayan Sangstha</li> <li>• Shishu Kollan Songstha</li> <li>• Women Job Creation Center</li> <li>• Shishu Tirtho Foundation</li> </ul>
Nepal	Dang District – Banglachuli Rural Municipality Kailali District – Gauriganga Municipality	<ul style="list-style-type: none"> <li>• Samaj Bikas Sanjal</li> <li>• Samabeshi Bikas Sanjal</li> </ul>

### Annexure 4: Participatory Tools Used (Images used below are not samples from the project)

Yard Meeting																																													
	A women's courtyard meeting is a gathering of women in a village to discuss issues, learn how to access information, and find solutions. The courtyard meetings allow participants to identify issues and consider how increased access to information could help solve them. The Women's Group meets at an agreed-upon frequency to discuss solutions to their community's problems, including climate.																																												
Social Mapping																																													
	Social mapping is a rough hand map drawn by people in identifying where people live, the types of households, natural resources, WASH infrastructures,																																												
Survey																																													
<p><b>Water Supply</b></p> <p>■ What are the current sources of water for the community? (check all that apply and include the number of each)</p> <table border="1"> <tr><td>a.</td><td>Piped water into dwelling</td></tr> <tr><td>b.</td><td>Piped water to yard/plot</td></tr> <tr><td>c.</td><td>Public tap/standpipe</td></tr> <tr><td>d.</td><td>Tubewell/borehole</td></tr> <tr><td>e.</td><td>Protected dug well</td></tr> <tr><td>f.</td><td>Unprotected dug well</td></tr> <tr><td>g.</td><td>Protected spring</td></tr> <tr><td>h.</td><td>Unprotected spring</td></tr> <tr><td>i.</td><td>Utility tanker truck (no cost to household)</td></tr> <tr><td>j.</td><td>Rainwater collection</td></tr> <tr><td>k.</td><td>Bottled water</td></tr> <tr><td>l.</td><td>Can with small tank/drum</td></tr> <tr><td>m.</td><td>Tanker-truck</td></tr> <tr><td>n.</td><td>Surface water (river, dam, lake, pond, Other (specify))</td></tr> </table> <p>■ Which of the sources identified above a. provide water through the dry season? (check all that apply and include the number of each)</p> <table border="1"> <tr><td>a.</td><td>Piped water into dwelling</td></tr> <tr><td>b.</td><td>Piped water to yard/plot</td></tr> <tr><td>c.</td><td>Public tap/standpipe</td></tr> <tr><td>d.</td><td>Tubewell/borehole</td></tr> <tr><td>e.</td><td>Protected dug well</td></tr> <tr><td>f.</td><td>Unprotected dug well</td></tr> <tr><td>g.</td><td>Protected spring</td></tr> <tr><td>h.</td><td>Unprotected spring</td></tr> </table>	a.	Piped water into dwelling	b.	Piped water to yard/plot	c.	Public tap/standpipe	d.	Tubewell/borehole	e.	Protected dug well	f.	Unprotected dug well	g.	Protected spring	h.	Unprotected spring	i.	Utility tanker truck (no cost to household)	j.	Rainwater collection	k.	Bottled water	l.	Can with small tank/drum	m.	Tanker-truck	n.	Surface water (river, dam, lake, pond, Other (specify))	a.	Piped water into dwelling	b.	Piped water to yard/plot	c.	Public tap/standpipe	d.	Tubewell/borehole	e.	Protected dug well	f.	Unprotected dug well	g.	Protected spring	h.	Unprotected spring	A structured data collection method used to assess the current state of water, sanitation, and hygiene practices and infrastructure within a specific community or population. The survey also captures people's perception of access, quantity, quality, and climate risks faced.
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