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Non-household Verification | Guidelines

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I. Procedure Overview

Purpose of Procedure

Water.org incorporates a rigorous verification strategy into its programming to ensure the organization is effective at removing the barriers between people and water & sanitation solutions. As part of our strategy, Water.org conducts verification activities to assess intervention progress at the field and office levels and validate partner impact reporting. Verification activities are led by the Insights team.

The purpose of this document is to provide Water.org staff with a protocol and resources to plan, conduct, and report upon verification activities for non-household borrowers. This document applies to all WSS business impact, including impact reported via the Infrastructure business line and the Financial Institution business line, as well as non-household impact via schools, clinics, places of worship, places of employment, etc.

This document focuses solely on *verification activities*.

- For details regarding what counts and how to count WSS businesses impact please refer to the [WSS Business Impact Guidelines](#).
- Monitoring intervention progress against workplans and budgets is led by the Global Impact team and falls outside the scope of this document.

For questions or comments, please contact the Senior Manager, Measurement and Impact, Maggie Goble (mgoble@water.org).

II. Procedure

Verification is a critical activity conducted or facilitated by Water.org. Regional Insights teams members are responsible for coordinating timely and high-quality verification activities in consultation with the intervention leads and Sr. Impact Integrity Specialist. Role charts for each region can be found [here](#).

Planning and budgeting for verification activities for non-household borrowers should occur during the intervention design phase.

The primary purpose of verification activities is to validate impact reported by the partner.

Beyond validation, verification activities also provide Water.org with critical data for internal and external purposes, including generating insights and improving intervention design, marketing purposes, and reporting impact to external audiences. Verification activities take place during the implementation of the intervention and troubleshoot challenges.

Verification activities include visits to the partners' head offices, member office visits, branch office visits, and visits to any non-household borrowers (WSS businesses, schools, clinics, places of worship, etc.) that availed financing. Household visits are NOT part of Water.org's non-household impact verification activities.

Head office visits, member office visits, and branch office visits provide an important opportunity to connect with partners in-person and discuss at length how partners and stakeholders report impact to Water.org. These in-person meetings help build rapport and assure that all sides are aligned on critical definitions such as WSS businesses, approved uses of loans, people reached, and how impact is estimated.

Verification activities collect highly sensitive data. Water.org staff should adhere to Water.org's most recent data privacy policy found on the [Insights Resource page](#) and should not share any personally identifiable data with financial institution partners.

In cases where Water.org is more than one degree removed from the improved WSS access, additional verification activities will be required to count people reached directly, capital mobilized, and/or any volumetric water benefits. These additional verification activities will be tailored depending on intervention design and must be documented in the MEL Action Plans.

1. Financial Institutions business line

This section refers to interventions with non-household borrowers that fall under Water.org's Financial Institutions business line. This includes Water.org's direct partnerships with Financial Institutions (L1) that include WSS business and institutional borrowers within their portfolio and collaborative partnerships (L2) with associations or umbrella organizations comprised of multiple financial institution members who lend to WSS business borrowers and institutional borrowers. This also applies to graduated financial institution partners reporting impact from WSS businesses and institutional borrowers.

The impact from financial institutions that benefit from technical assistance provided by Water.org's Financial Institutions Services (FIS) group in order to receive investments from WaterEquity will be verified by WaterEquity unless otherwise noted.

Table 1: Summary of required verification activities under FI business line

	Head office visit	Member FI visit	FI branch office visit	Non-household borrower surveys (WSS Business survey)
Direct Impact (L1)	Required, 1x per year	n/a	Required, minimum 1x per intervention	Required, representative sample across intervention lifespan

Collaborative Impact (L2)	Required, 1x per year	Required, minimum 1 member over the life of intervention	Required, 1x per intervention	Required, representative sample across intervention lifespan
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Head office visits and member FI visits

Verification activities for head office visits and member FI visits are identical. In both cases, verification activities focus on confirming that the primary partner (whether a financial institution or an apex organization) are familiar with Water.org's impact guidelines and are accurately reporting impact to Water.org.

Purpose of the visit:

- 1) Identify and correct any questions or concerns regarding impact data reported to Water.org.
- 2) Confirm that Water.org is contributing to the impact reported by the partner.
- 3) Confirm the FI's and/or association's understanding of Water.org's definition of WSS businesses and institutional borrowers. The association and/or FI should be able to distinguish between WSS businesses (enterprises that operate along the WSS value chain) and other *non*-WSS business types (institutions) that use a loan for a WSS purpose. This distinction is critical because it informs:
 - a. how people reached from the loan is estimated
 - b. Sampling methodology
- 4) Confirm that the financial institution and/or individual FI is familiar with and accurately reporting loan categories (water, sanitation, water and sanitation, water quality) and that loan funds were used for purposes adhering to Water.org's WSS Business Impact Guidelines. For example, a loan taken out by an agricultural business that uses the loan exclusively for irrigation should not be reported to Water.org. However, if any of the water is used for human consumption, those humans could be reported to Water.org.
- 5) For WSS business and institutional borrowers reporting impact, inquire and document how people reached numbers are estimated, including data sources and assumptions.
- 6) Review the tools and/or MIS that the partner is using to collect data and confirm that they align with Water.org's WSS business impact guidelines.

If the above points are not confirmed during the visit, intervention leads must reach out to Insights team members to develop action plans to address data quality concerns identified during the visit.

Currently there are no standardized tools for intervention leads to use when conducting head office visits or member financial institutions. As tools are developed, they will be added to these guidelines.

Who:

The head office visit and/or member FI visit should be conducted by the intervention lead; they may be accompanied by regional Insights team members as budget and bandwidth allows. In some cases, Insights may hire a third party to conduct the head office and/or member FI visits.

Frequency:

For both direct (L1) and collaborative (L2) interventions, head office visits should occur annually, at a minimum. These visits can occur more frequently with new or inexperienced partners or partners behind on their intervention targets.

For L2 interventions, the intervention lead should visit at least one member FI over the life of the intervention. It is recommended that this visit occur early in the intervention so that intervention leads can identify and rectify data quality issues. If significant data quality issues are found with the first FI visited,

Intervention Leads should visit additional FIs to determine whether the data quality issues are unique to the first FI visited or whether their data quality issues are common across the intervention.

These visits DO NOT replace routine data checks completed as part of the impact reporting approval process. Intervention leads and 2nd reviewers should review impact reports closely looking for anomalies, such as WSS business and institutions reporting to reach more than 10,000 people with a single loan and/or loan sizes that are insufficient compared to the reported number of people reached. For example, a loan of \$75 reported to reach 3,000 people requires additional follow up with the partner.

Branch office visits

Purpose of the visit:

- 1) Identify and correct any questions or concerns regarding impact data reported to Water.org.
- 2) Corroborate reporting information from Head Office visit and WSS business survey visits.
- 3) Confirm branch staff understanding of Water.org's definition of WSS business borrowers and institutional borrowers. Branch staff should be able to distinguish between WSS businesses (enterprises that operate along the WSS value chain) and other *non-WSS* business types (institutions) that use a loan for a WSS purpose. This distinction is critical because it informs:
 - a. how people reached from the loan is estimated.
 - b. Sampling methodology.
- 4) Confirm that branch staff are familiar with and accurately reporting loan categories (water, sanitation, water and sanitation, water quality) and improvement details.
- 5) For WSS businesses and institutions reporting impact, document how people reached numbers are estimated, including data sources and assumptions.
- 6) Review the tools and/or MIS technology at the branch level that the partner is using to collect data and confirm that they align with Water.org's WSS business impact guidelines.
- 7) Cross-check branch's non-household client information with the WaterCredit Portfolio Upload report to confirm accuracy from branch level to final report submitted to Water.org.

Frequency:

A minimum of one branch office visit should occur over the lifespan of an intervention. It is recommended that the branch visit be conducted when a financial institution first offers loans to non-household borrowers to ensure that the head office has trained branch staff correctly regarding definitions, required data, etc. However, intervention leads may choose to schedule the visit at another time.

If significant data quality issues are found with the first branch visited, Intervention Leads should visit additional branches to determine whether the data quality issues are unique to the first branch visited or whether their data quality issues are common across many branches.

Who:

The branch visit should be conducted by the intervention lead; they may be accompanied by Regional Insights team members as budget and bandwidth allow. In some cases, Insights may hire a third party to conduct the branch visits.

Visits to Non-household borrowers using the WSS business survey

Purpose: Non-household visits using Water.org's WSS business and institution survey in mWater are required for both L1 and L2 interventions. The survey verifies that information provided by the partner in the WaterPortal is accurate.

The WSS business and institution survey verifies the following:

- 1) That the business is a WSS business supporting the WSS value chain;

- 2) That the institution is a borrower using the loan for the purpose of improving WSS access for its students, patients, employees, etc.
- 3) That the loan resulted in a functional water and/or sanitation improvement or operational improvement related to WSS services;
- 4) How people reached impact numbers are estimated.

Additionally, the surveys can be used to inform intervention design and FIs' loan offerings.

Survey results are used to inform appropriate discounting of people reached and capital mobilized, if needed.

Who: The survey visits should be planned and budgeted for during the intervention design phase. In general, these visits should be conducted by a third-party firm using Water.org's WSS business and institution survey in mWater.

In cases where only a small number of non-household borrowers need to be surveyed, Water.org Insights team members may administer the survey. This ensures a degree of impartiality without the expense and logistics of hiring a third party for an extremely small sample size. It also ensures that the survey is administered by someone trained to administer the survey.

Whenever possible, intervention leads should visit a small sample of WSS business and institutional borrowers across their intervention portfolio to understand the borrowers' loan experience. They can accompany the third party or Insights team members conducting surveys.

Frequency: A representative sample of the portfolio's non-household borrowers should be sampled over the life of the intervention. Depending on the number of non-household borrowers within a portfolio, this may mean that close to 100% of all non-household borrowers need to be sampled. The timing of non-household surveys may be coordinated to occur at the same time so that a single third-party firm conducts both the household and non-household surveys for the interventions.

Sampling methodology: When determining how many non-household borrowers to survey within a financial institution's portfolio, the non-household borrowers should be treated as their own universe separate from household borrowers. The intervention lead and the Insights lead should work together to determine the appropriate number of non-household borrowers to survey using either the minimum standard (10% margin of error) or best practice (5% margin of error). The exact number of surveys can be calculated using the [Raosoft sample size calculator](#).

Approximate sampling sizes are found in the table below:

Planned # of WSS business borrowers	Minimum Standard		Best Practice	
	Margin of Error	# WSS business interviews	Margin of Error	# WSS Business interviews
1 to 20	0	100%	0	100%
21 to 24	less than 10%	20	less than 10%	20
25	+/- 10%	21	+/- 5%	24
50	+/- 10%	34	+/- 5%	45
75	+/- 10%	43	+/- 5%	63
100	+/- 10%	50	+/- 5%	80
250	+/- 10%	70	+/- 5%	152
500	+/- 10%	81	+/- 5%	218

1000	+/- 10%	88	+/- 5%	278
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Remember to budget for this number of non-household borrower surveys IN ADDITION to the planned number of household surveys!!!

2. Infrastructure business line

This section refers to interventions that fall within Water.org's Infrastructure strategy. Under this business line, WSS businesses are typically municipal service providers or WSS businesses supporting those municipal service providers to improve/expand WSS service delivery.

Intervention design under this business line can take a variety of forms. In most cases, Water.org is either partnering directly with a WSS business to help them access capital to improve/expand service OR partnering with WSS businesses serving the WSS value chain in order to help them access capital OR partnering with an association that has member WSS businesses. It is always recommended to include the Insights team when planning verification for Infrastructure activities.

Table 2: Summary of required verification activities under infrastructure business line

Intervention design	Head office visit (primary partner)	Association member visit	Verification interview guide (tailored to each WSS business)
Water.org partners directly with WSS business	1 visit per year	n/a	Yes, at end of intervention. It can be administered by a third party or internally by Insights team member.
Water.org partners with an association of WSS businesses (association of utilities or association of WSS businesses supporting WSS value chain)	1 visit per year	Minimum 1 member over life of intervention if each member has the same business model and offerings. If different model and offerings, each business member must be visited for verification.	Representative sample of all member WSS businesses, can be administered externally by a third party or internally by Insights team member.

Head office and association member visits

Head office and association member visits are very similar. In both cases, the verification activities focus on confirming that the partner and/or association member are familiar with Water.org's WSS business impact guidelines and are accurately reporting impact to Water.org.

Purpose of the visit:

- 1) Identify and correct any questions or concerns regarding impact data reported to Water.org.
- 2) Confirm that the individual WSS business and/or association is familiar with and accurately reporting loan usage (physical improvement vs operational improvements). The primary partner and/or association member should be able to confirm the loan amount and how it is being used to improve/maintain WSS access for those living at the base of the economic pyramid.
- 3) The partner and/or association member should explain how they are estimating people reached and the specific benefit those people are experiencing as a result of the loan. Water.org staff should document how people reached numbers are being estimated, including data sources and assumptions informing the estimates.
- 4) Review the tools and/or MIS that the partner is using to collect data and confirm that they align with Water.org's reporting requirements.

Currently there are no standardized tools for intervention leads to use when conducting head office visits or association member visits. These tools will be rolled out as they are created.

If the above points are not confirmed during the visit, intervention leads must reach out to Insights team members to develop action plans to address data quality concerns identified during the visit.

Who:

The head office visit and/or association member visit should be conducted by the intervention lead; they may be accompanied by Regional Insights team members as budget and bandwidth allows. In some cases, Insights may hire a third party to conduct the visits.

Frequency:

Head office visits should occur annually, at a minimum. These visits can occur more frequently with new or inexperienced partners or partners behind on their intervention targets.

When working with an association of WSS businesses and the businesses all have a similar business model and service offerings, the intervention lead should visit at least one member of the association over the life of the intervention. In cases where each business has a unique model and service offering, the intervention lead should visit all of the unique models.

In general, it is recommended that the member visit occur early in the intervention so that intervention leads can work with the regional Insights team member to rectify data quality issues. Additional visits may be required if it is found member WSS businesses are inaccurately reporting data to the association and/or primary partner.

Verification interview

Purpose: WSS business verification interviews are required for both 1:1 interventions and interventions where Water.org is working with an association of WSS businesses. In many cases, the interview guide will be administered to the primary partner and/or association members. The interview should be used only *after* the capital has been mobilized and the improvement completed. This is usually after a minimum of six months of the capital disbursement.

The interview verifies:

- 1) Water.org's role in removing financial barriers for the WSS business
- 2) Category of improvement (physical vs operational)
- 3) Improvement details and how it improved/maintained WSS access for those living at the base of the economic pyramid.
- 4) Date the improvement was completed.
- 5) That the loan resulted in a functional water/sanitation improvement OR operational improvement.

6) How people reached impact numbers were estimated.

Additionally, the results of the interview can be used to inform intervention design and how Water.org's infrastructure business line can continue to meet the needs of the WSS value chain.

In some cases, impact may be verified by data from another stakeholder and we have access to the process and results. Examples of this include data pertaining to changes in volume of water / wastewater treated, amount of volume supplied, changes in non-revenue water, water quality tests indicating and improvement in water quality, etc. In these cases, this data can be used to supplement the interview.

Interview data are used to inform appropriate discounting of people reached and capital mobilized, if needed.

Who: These visits should be planned and budgeted for during the intervention design phase. In cases where a large number of WSS businesses need to be interviewed such as when Water.org is working with an association of WSS businesses, the interview should be administered by a third party. In cases where we are working with a single WSS business or a small number of WSS businesses, Water.org Insights team members may conduct the interview. This ensures a degree of impartiality without the expense and logistics of hiring a third party. It also ensures that the interview is administered by someone trained to deploy it as intended.

Frequency: Timing of interviews for WSS businesses reached via our infrastructure business line can be tricky. In the case of large utility projects, construction and actual changes in WSS service may take years. In these cases, verification interviews would not be administered until the very end of the intervention. In other cases, it may be possible to conduct the interview earlier in the intervention. The intervention lead and regional Insights team member should work together to plan when it makes the most sense for the surveys to be administered. In any case, the surveys should not be administered until AFTER the impact is thought to have occurred.

Sampling methodology: When an infrastructure intervention involves multiple WSS businesses, it is likely that nearly 100% of them will need to be surveyed as part of the verification process.

Approximate sampling sizes are found in the table below:

Planned # of WSS business borrowers	Minimum Standard		Best Practice	
	Margin of Error	# WSS business interviews	Margin of Error	# WSS Business interviews
1 to 20	0	100%	0	100%
21 to 24	less than 10%	20	less than 10%	20
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III. Oversight

Governance

The **Insights Department** is the owner of these guidelines and is responsible for reviewing, implementing, amending, and making recommendations for updates or changes to these procedures in alignment with the business needs of Water.org.

Procedure Violations or Non-compliance (if applicable)

It is the expectation of Water.org that direct supervisors proactively manage their direct reports' compliance with these procedures in collaboration with the issuing Department.

Non-compliance, from an employee or a direct supervisor, may result in progressive disciplinary actions consistent with the organization's established HR procedures.

IV. Additional Resources

Contact for Support

For questions or comments, please contact the Senior Manager, Measurement and Impact, Maggie Goble (mgoble@water.org).

Related Documents

This document focuses solely on *verification activities*.

- For details regarding what counts and how to count WSS businesses impact please refer to the [WSS Business Impact Guidelines](#).
- Monitoring intervention progress against workplans and budgets is led by the Global Impact team and falls outside the scope of this document.