



Building Rural Sanitation Markets in Rwanda

Lessons from the Isoko y'Ubuzima Project, Rwanda

Learning Paper

A consortium learning paper from the Isoko y'Ubuzima Project (2021–2026). Authors: L. Uwineza, M.N. Ugabinema, R. Nuwagira, L.P. Habimpano, S. Noheli, A. Ratoarijaona. Version: June 2026



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Glossary of Terms and Abbreviations

MBS – Market-Based Sanitation
SBC – Social Behavior Change
DQ – Decision Intelligence
VSLA(s) – Village Savings and Loan Association(s)
CBEHPP – Community-Based Environmental Health Promotion Program
ERP – Elephant-Rider-Path (framework)
DSC(s) – District Sanitation Center(s)
CSS(s) – Community Sanitation Showroom(s)
SACCO(s) – Savings and Credit Cooperative(s)
MFI(s) – Microfinance Institution(s)
WASH – Water, Sanitation, and Hygiene
MoH – Ministry of Health
INGO(s) – International Non-Governmental Organization(s)
SATO – A line of low-cost plastic toilet pans, stools, and traps manufactured by LIXIL and sold through project-supported outlets

1. Executive Summary

Rwanda has made significant progress toward improving sanitation, yet rural areas continue to face persistent challenges due to a combination of behavioral, financial, and market constraints. The Isoko y'Ubuzima project (2021–2026), implemented by a consortium led by Water For People, tested a Market-Based Sanitation (MBS) approach designed to address these constraints through an integrated system. Within the consortium, CARE led the sanitation and hygiene component, drawing on its expertise in Social Behavior Change (SBC) and market-based approaches.

By the end of the project, 119,262 people had gained access to improved sanitation services, 119 percent of the life-of-project target of 100,000. The Rwanda experience provides important insights into how sanitation markets can function in rural contexts when system constraints are addressed in a coordinated way.

A key finding was the importance of linking behavior change to structured decision-making. While initial efforts relied on large-scale community mobilization, results improved significantly after the introduction of a professionalized sales approach based on Decision Intelligence (DQ), implemented with support from the Whitten & Roy Partnership, a sales intelligence consulting firm hired for the project.

The project also clarified how rural households actually finance sanitation. Community-based finance carried household investment: Village Savings and Loan Association (VSLA) internal loans and members' own savings funded the large majority of upgrades, while lending from formal financial institutions remained marginal despite deliberate linkage work. The WASH loan launched by the Bank of Kigali in 2025 is an important foundation for enterprise finance, but a functioning formal financing bridge to households remains an unfinished agenda. Financing proved most effective when embedded in trusted social structures and directly linked to household decision-making and supply systems.

Overall, the Isoko y'Ubuzima experience demonstrates that MBS is a learning-driven, system-based approach to building rural sanitation markets. Rwanda has moved beyond piloting to demonstrating a functioning and adaptable model.

2. Background and Context

Rwanda has made strong progress in expanding access to water, sanitation, and hygiene (WASH), supported by ambitious national policies and a commitment to universal access by 2030. However, rural sanitation remains a persistent challenge, with many households continuing to rely on unimproved facilities and slow progress in upgrading to durable, safe solutions. In 2025, national statistics reported 68% of Rwandan households had access to basic sanitation, while 21% had limited services, 10% used unimproved facilities, and 1% had no sanitation facility or practiced open defecation (NISR, 2025)

Despite high levels of awareness driven by national programs such as the Community-Based Environmental Health Promotion Program (CBEHPP), improved sanitation has not been widely adopted. Assessments conducted under the Isoko y'Ubuzima project in 2022 highlighted a key gap between awareness and action, driven by several interrelated factors:

- Limited ability of households to finance investments
- Weak and fragmented supply chains limiting access to products and services
- Low prioritization of sanitation compared to other household needs
- Ineffective engagement approaches that did not support decision-making

Although a large network of community-based agents existed, their contribution to sanitation uptake remained limited due to insufficient incentives, high administrative burden, and lack of structured engagement methods. As a result, demand remained largely latent, with interest not translating into consistent purchasing behavior.

"The sanitation challenge was not primarily one of awareness, but of how the system enabled, or failed to enable, households to invest in improved sanitation."

In response, the project (2021-2026), implemented by a consortium led by Water For People, adopted an MBS approach to address these constraints. CARE led the sanitation and hygiene component, combining SBC with market-based approaches including demand activation, supply chain strengthening, financing mechanisms, and government engagement.

Learning Questions

The project set out to test whether an integrated MBS approach could effectively address the identified barriers, using the following learning questions:

- How and under what conditions does structured, decision-oriented engagement influence household investment in sanitation beyond awareness alone?
- How do strengthened rural sanitation supply systems respond to increased demand, and what constraints affect their ability to sustain it?

- How can financing mechanisms be effectively integrated into the sanitation market system to enable both household investment and enterprise growth?
- How do community-based actors contribute to market engagement, and what factors determine their effectiveness beyond traditional awareness-raising roles?
- To what extent does early alignment with government systems support the institutionalization and scalability of market-based sanitation approaches?

3. Approach and Methodology

The Isoko y'Ubuzima project implemented an MBS approach designed as an integrated system, aiming to test whether aligning demand activation, supply systems, financing mechanisms, and government engagement could enable households to move from awareness to sustained investment in sanitation. The project team implemented the approach through existing national and district systems, aligned with Rwanda's WASH policies, and reinforced government structures rather than bypassing them.

The Market-Based Sanitation System: Three Interdependent Pillars

The MBS approach was structured around three core and interdependent pillars:

- **Demand Activation:** supporting households to prioritize, evaluate, and decide to invest in improved sanitation
- **Supply Systems Strengthening:** ensuring reliable access to desirable, affordable products and services
- **Financing Mechanisms:** enabling both households and enterprises to invest progressively

Importantly, these pillars were not implemented as standalone components, but as a connected system. The pillars were reinforced by government engagement and coordination mechanisms, forming an enabling environment for market development. Sustainable gains in sanitation coverage therefore depended on how demand, supply, and financing interacted to support household decision-making and market transactions.

Linking Behavior Change and Market Systems

The approach combined Social Behavior Change (SBC) and market systems development, using the Elephant–Rider–Path (ERP) framework to understand how households make sanitation decisions (Heath & Heath, 2010).

- The Elephant represents emotional drivers such as dignity, status, and safety
- The Rider reflects rational considerations such as cost, product options, and financial planning
- The Path represents the enabling environment, including access to products, services, and financing

The project applied this framework to ensure that demand creation efforts were directly linked to practical pathways for action. Behavior change activities were therefore designed not only to raise awareness, but to support households to evaluate options, access solutions, and make informed investments.

Operationalizing the Pillars

Pillar 1: Demand Activation (From Awareness to Decision-Making)

The project moved beyond traditional awareness-raising approaches by focusing on structured household engagement following a sanitation decision pathway (Figure 1).



Figure 1. The Sanitation Decision Pathway for moving households from awareness to installation of sanitation solutions.

Key interventions included:

- Door-to-door engagement through community-based agents
- Use of trusted platforms such as VSLAs and local leaders
- Application of the Decision Intelligence (DQ) approach to guide household decision-making

The DQ approach, which is detailed further in a case study¹, transformed interactions from message delivery into problem-led conversations, helping households to identify sanitation needs, compare product options, assess affordability, and choose financing. This pillar aimed to test whether structured engagement could convert awareness into actual purchasing behavior.

Agent practice shaped results as much as agent numbers. Successful sales agents drew on their proximity to households and their standing in savings groups; one agent in Kayonza facilitated more than 220 SATO pan installations through VSLA networks. Effective agents adapted their engagement strategies to household circumstances, priorities, and decision-making processes, helping households move from interest to investment.²

Pillar 2: Supply Systems Strengthening (From Availability to Access)

This pillar tested whether improving local availability, affordability, and service reliability would enable households to act on their intentions. To ensure that increased demand could translate into adoption, the project strengthened the rural sanitation supply system by:

- Establishing District Sanitation Centers (DSCs) as commercial hubs
- Creating Community Sanitation Showrooms (CSSs) to improve last-mile access
- Training networks of sales agents and masons
- Promoting affordable and aspirational sanitation technologies adapted through human-centered design

These actors formed an integrated system linking households to products and services locally.

The supply work rested on concrete arrangements. Direct partnerships with manufacturers and importers, including LIXIL, SUPA, and Kosmotive, secured wholesale pricing for the district centers. Trained masons offered standardized latrine options ranging from roughly RWF 57,950 to RWF 180,500 (USD 44 to 137) depending on specifications. Human-centered design sessions in Ngororero, Nyanza, and Kirehe corrected a widespread cost misperception by demonstrating that concrete slabs were cheaper and more durable than wooden ones in areas with limited forest resources, shifting preferences and accelerating uptake.³

¹ Water For People Rwanda. (2025). DQ selling: Revolutionizing sanitation and hygiene social behavior change [Isoko y'Ubuzima knowledge product]. rwanda.waterforpeople.org

² Ugabinema, M. N. (2026). The role of women in community-driven sanitation transformation in Rwanda [Isoko y'Ubuzima knowledge product]. CARE International.

³ Noheli, S. (2026). Expanding the supply of sanitation and hygiene products and services in Rwanda [Isoko y'Ubuzima knowledge product]. Water For People.

Pillar 3: Financing Mechanisms (From Affordability Constraints to Investment)

Recognizing affordability as a key barrier, the project integrated multiple financing mechanisms into the sanitation system. The approach combined VSLAs as accessible, community-based entry points, and linkages to Savings and Credit Co-operatives (SACCOs), Micro Finance Institutions (MFIs), and commercial banks.

Flexible payment options and progressive investment models were introduced to reduce barriers for low-income households. This pillar tested whether embedding financing within trusted social structures and linking it to decision-making processes would enable sustained household investment.

Government Engagement and Enabling Environment

The three pillars were supported by strong alignment with government systems at national, district, and community levels. This approach ensured that MBS functioned as an embedded system, rather than a parallel intervention. The project did this by:

- Working through existing frameworks such as CBEHPP and district WASH planning
- Strengthening coordination mechanisms across government and private-sector actors
- Coaching and mentoring female sanitation entrepreneurs
- Building capacity of district and sector staff for planning, monitoring, and oversight
- Introducing MBS Demonstration Villages as platforms for learning and replication.

Adaptive Implementation

The project was designed as a learning-driven intervention, testing a set of core assumptions about how rural sanitation markets function. Implementation followed an adaptive approach, using field experience, performance data, and stakeholder feedback to continuously refine the model. The most significant adaptation, the shift from large-scale community mobilization to a professionalized DQ sales approach, illustrates how the project revised its assumptions in response to evidence.

4. Key Achievements: What We Assumed, What Worked, and What Changed

This section presents how the MBS approach performed in practice. It highlights how the system functioned, how it evolved, and what the project learned about building rural sanitation markets in Rwanda.

Increased Access to Basic Sanitation Products and Services

The combined SBC–MBS approach enabled 119,262 people to gain access to basic sanitation across ten districts, 119 percent of the target of 100,000. Over the same period, project-supported outlets sold more than 245,000 sanitation and hygiene products, nearly double the life-of-project sales target. Household engagement through door-to-door visits and structured conversations increased awareness and willingness to invest. At the same time, improved access to products and services through DSCs and CSSs enabled households to act. The introduction of DQ further strengthened this process by helping households understand available options, assess costs, and identify financing pathways.

In 127 demonstration villages spread across ten districts, and access to sanitation facilities improved from 52% to 89% within one year on average, with some villages achieving 100% coverage. The largest gains were observed in districts that had lower baseline performance, highlighting the initiative’s ability to reduce inequities and reach underserved populations.

District-wide coverage of basic sanitation, by contrast, rose from 67.6 percent at baseline to 71 percent at endline, short of the 79 percent target. Part of the gap is methodological: the national monitoring system changed its data collection approach mid-project, and partial upgrades, such as a new superstructure without a washable slab, count as market activity but do not meet the basic sanitation standard. The distinction between market activity and coverage is itself a finding. Sales and coverage move together but not in lockstep, and a successor program should track both.

What this shows: Improved sanitation uptake occurs when demand, supply, and financing are aligned. Awareness alone does not lead to action; households invest when the system supports decision-making and access simultaneously.

From Community Mobilization to Professionalized Sales

The project initially assumed that scaling outreach through a large network of community agents would drive sanitation uptake. This assumption drew on traditional SBC models, where coverage and frequency of messaging are expected to drive behavior change. However, early implementation showed that increased outreach did not translate into consistent purchasing behavior. A total of 1,905 SBC agents, comprising Hygiene Focal Points and Village Agents, were mobilized. Their outreach expanded awareness, but sales outcomes stayed inconsistent while every agent was expected to sell.

Following a strategic assessment with the Whitten & Roy Partnership, the project revised this assumption and concentrated sales responsibility in 150 agents, drawn from the wider network and trained in the DQ approach. The remaining agents continued their behavior change and mobilization roles, so the change layered a professionalized sales function onto the existing outreach structure rather than replacing it. In the first round of visits after this training, agents conducted 7,745 door-to-door visits and sales rose roughly tenfold. This shift produced strong results:

- SATO sales increased significantly, reaching 28,171 units sold total
- Monthly sales rose sharply compared to the pre-DQ phase
- Households were better able to move from intention to purchase

Beyond quantitative gains, engagement quality improved. Households received tailored advice aligned with their needs, priorities, and financial capacity.

What this shows: Scale alone does not drive results. Concentrating sales in a smaller, well-coached group, while the wider agent network continued mobilization, outperformed expecting every agent to sell.

Strengthening Sanitation Supply Chains and Market Systems

The project developed a functioning supply system by strengthening linkages between market actors and improving local availability of products and services. Key achievements include:

- Establishing four new District Sanitation Centers (DSCs) and strengthening operations across all ten project districts
- Establishing 109 Community Sanitation Showrooms (CSSs) at sector level
- Training 704 masons, at least one per cell, in standardized construction and customer engagement

These efforts improved product availability, reduced access barriers, and increased service reliability. At the same time, implementation revealed ongoing market constraints: rising input and transport costs, limited working capital among entrepreneurs, and challenges reaching remote areas.

Business analysis⁴ showed that viability is emerging but conditional. Entrepreneurs report low and inconsistent profits, many treat sanitation as a secondary business line, and only a minority of showrooms recorded consistently growing sales. Revenues and business practices improved where bulk institutional orders, working capital, and continued demand activation were present. Growth therefore remains dependent on sustained demand, financing, and system coordination.

What this shows: Sanitation markets can emerge and grow, but they require continuous support, coordination, and access to finance to become fully sustainable.

VSLAs as Catalysts for Sanitation Investment

VSLAs played a central role in translating awareness into action. The project mobilized more than 14,300 groups, reaching over 121,000 members, who discussed sanitation, shared experiences, and supported each other's investments. Through VSLAs, households were able to save and borrow progressively, link financial planning with sanitation decisions, and benefit from peer support and accountability. VSLAs worked particularly well because they combined financial services with social influence and collective learning, reinforcing behavior change.

The scale of household self-financing is the strongest evidence for this lesson. Household investment in sanitation grew from RWF 5.9 million (USD 5,104) in FY2023 to RWF 542.8 million in FY2024 (USD 412,257), with 7,586 households contributing an average of around RWF 69,783 (USD 53) each toward construction or upgrades. Momentum held through FY2025, when annual reports recorded RWF 454.0 million (USD 316,883) in household contributions despite a three-month suspension of project activities.

The formal financing system didn't scale equally, with only 3% of 908 savings groups with Umurenge SACCO accounts having institutional loans. Most household sanitation upgrades relied on savings, not credit. This isn't necessarily a failure of formal finance, as VSLAs typically encourage credit for income-generating activities, which sanitation rarely is. Households preferred savings over loans since sanitation doesn't produce direct income, and they are cautious about debt due to interest and collateral barriers. Credit is more suitable for revenue-generating sanitation enterprises.⁵

What this shows: Households financed sanitation mainly through savings groups and their own savings. Embedding finance in trusted social structures worked; linking those structures to formal institutions remains the unfinished agenda.

⁴ Noheli, S., & Habimpano, L. P. (2026). Sanitation business viability in Rwanda [Isoko y'Ubuzima knowledge product]. Published as: Viable and scalable business models for sanitation entrepreneurs in Rwanda. thewashroom.waterforpeople.org

⁵ Ugabinema, M. N. (2026). Leveraging informal and formal financial systems to improve WASH services in Rwanda [Isoko y'Ubuzima knowledge product]. CARE International. Field assessment conducted March 2024 with AEE, Umurenge SACCO managers, and Village Agent Network representatives.

Government Engagement and Demonstration for Scale

The project embedded the MBS approach within government systems from the outset, ensuring alignment with national policies and coordination mechanisms. Government actors contributed to the design and refinement of the approach, participated in planning and monitoring processes, and supported implementation at district and local levels.

The introduction of 127 MBS Demonstration Villages⁶ allowed government stakeholders to see the system functioning in practice, test integrated approaches, and explore pathways for scaling. These demonstration sites became important learning and decision-making platforms, enabling government actors to assess how to institutionalize and expand the model.

What this shows: Sustainable scale requires early and continuous government engagement, combined with practical demonstration of how the system works in real conditions.

Learning Through Adaptive Implementation

Continuous learning and adaptation drove the success of the intervention throughout implementation. Rather than following a fixed design, the project continuously assessed performance, reflected on challenges, and refined approaches. This adaptive process led to major improvements, including the shift to the DQ sales model, better integration of financing into decision-making, and stronger coordination across system actors. The team treated challenges, such as price increases, supply constraints, and limited agent performance, as opportunities to strengthen the model rather than as failures.

What this shows: Market development cannot rely on predefined models. It requires iterative testing, rapid feedback, and the willingness to revise core assumptions based on evidence.

⁶ Noheli, S. (2026). Expanding the supply of sanitation and hygiene products and services in Rwanda [Isoko y'Ubuzima knowledge product]. thewashroom.waterforpeople.org

Disruption as a Test of Ownership: The Stop-Work Order

A donor stop-work order suspended project activities for three months during the second quarter of FY2025, at the moment the project had planned to focus on exit strategy execution and institutionalization. This greatly disrupted project outputs. The number of people gaining access to basic sanitation fell from nearly 39,000 in FY2024 to around 27,000 in FY2025, hygiene monitoring lapsed during the suspension, and the project lost experienced technical staff. The sensitivity of results to a three-month pause is itself a finding: household upgrading still depended on active facilitation, and the market had not yet reached self-sustaining momentum.

The suspension also produced an unplanned learning effect. Communities and local leaders who had assumed the project's presence was indefinite were confronted with its absence and had to consider who would continue the work. The project used the months after resumption to train national master trainers from the government and the private sector, strengthen ownership within national technical working groups, and transfer tools and documentation. The stop-work order was costly, but it forced an earlier and more honest conversation about ownership than the project had planned to have.

5. Lessons Learned

The Isoko y'Ubuzima experience highlights how Market-Based Sanitation performs when implemented as a system. Supply systems can respond to demand but remain fragile without working capital and coordination (Lesson 1). Structured, decision-oriented engagement converts awareness into investment where mass messaging does not (Lessons 2 and 3). Financing works through trusted community structures, while linkage to formal institutions has not yet scaled (Lesson 4). Early government alignment matters, but demonstration under real conditions is what converts alignment into ownership (Lesson 5).

Lesson 1 Markets are Systems

The project initially approached demand, supply, and financing as parallel components. Implementation showed that the impact depends on how these elements interact. Higher uptake occurred only when households engaged effectively, products and services were available, financing was accessible, and local systems supported coordination. Sanitation uptake depends on alignment, not just the strength of different components of the market.

Lesson 2 Awareness ≠ Adoption

The project built on the assumption that increasing awareness would lead to behavior change. In practice, awareness increased, but households did not necessarily invest. The shift toward structured DQ engagement showed that households need support to understand options, evaluate affordability, and make decisions. Behavior change must focus on enabling the use of services, not only increasing knowledge.

Lesson 3 Quality over Scale

The project initially relied on 1,905 community agents to drive demand. Results remained inconsistent until the approach shifted to 150 professionalized DQ agents with structured methods, organized supply chains, and coordinated market actors. Sanitation markets require professionalized systems. Informal or volunteer-based approaches alone are not sufficient to drive sustained adoption.

Lesson 4 Integrated Financing

Affordability was a major constraint, but financing alone did not solve it. In practice, households financed upgrades through VSLA internal loans and their own savings, while lending from SACCOs, MFIs, and banks stayed marginal despite deliberate linkage work. Financing worked when it was embedded in trusted community structures and connected to sales engagement and supply. Building the bridge to formal finance is the core financing task for any successor program.

**Lesson 5
Government
Ownership**

The project worked with government systems from the beginning, but experience showed that active and continuous engagement, not just formal alignment, was essential. MBS Demonstration Villages were the most effective mechanism, allowing government actors to test, observe, and evaluate the integrated approach in real conditions. Scaling and sustainability require strong government ownership and practical demonstration from the outset.

**Lesson 6
Step Back Earlier**

The project was designed for sustainability from the start but tended to remain too long as a direct support provider to private sector and government actors. Earlier and more deliberate handover builds stronger local ownership and better prepares the private sector and government to lead. INGOs should plan for a faster transition than feels comfortable.

**Lesson 7
Adaptation is the
Method**

The project did not follow a linear path. It improved performance by continuously adapting through the shift to DQ sales, simplification of the sales model, and better integration of system components. Market development is an iterative process that requires learning, flexibility, and continuous adaptation to real-world conditions.

6. Implications and Recommendations

For the Government of Rwanda and WASH sector partners, the Isoko y'Ubuzima experience points to the following priorities for national scale-up:

1. Adopt MBS as a system, not a package of activities. National programs should invest in linking demand, supply, financing, and oversight simultaneously, not sequentially; results improved only when all components moved together.
2. Institutionalize the DQ sales approach. The professionalized sales model should be embedded in national WASH agent frameworks and district sanitation systems; DQ engagement produced a roughly tenfold sales increase over the pre-DQ phase.
3. Expand sanitation financing. Strengthen the VSLA channel that carried household investment and formalize the VSLA–financial institution linkages that did not scale during the project.
4. Invest in private sector leadership. The government's role should shift from direct implementer to market steward and enabler, allowing the private sector to lead market functions earlier; enterprise viability remains conditional on demand activation and working capital.
5. Clarify the role of the Ministry of Health. Stronger MoH participation in coordination and institutionalization is needed for national-level integration, since the SBC–MBS approach runs through the CBEHPP framework that the ministry owns.
6. Use demonstration sites to build capacity. MBS Demonstration Villages should be expanded as national learning and decision-making platforms; demonstration in real conditions is what converted government alignment into ownership.
7. Sustain last-mile product awareness. Among households that had not yet upgraded, lack of awareness of affordable products was as large a barrier as cost, which argues for maintaining the sales agent layer beyond project close.

7. Conclusion

The Isoko y'Ubuzima experience shows that rural sanitation uptake depends less on awareness alone and more on whether the system enables households to act. Aligning demand activation, supply systems, financing, and government engagement proved essential to translating intention into sustained community investment in sanitation in Rwanda.

The project also demonstrated that building a sanitation market requires continuous adaptation. Approaches evolved over time, particularly through the shift toward more structured household engagement and stronger coordination across actors. The decision to concentrate sales responsibility on 150 professionally coached DQ sales agents, drawn from the wider network of 1,905 community agents, was the defining strategic learning of this project. It is the strongest evidence that adaptive management, practiced rigorously, produces better results.

While the project established a functioning and scalable model, sustaining and expanding impact will depend on continued government leadership, private sector investment, and integration of these approaches into Rwanda's WASH policy architecture. Rwanda has moved beyond piloting. The evidence, tools, and lessons to scale now exist.

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