

TERMS OF REFERENCE

Sanitation Finance Consultant

CONTRACT MODALITY	Individual Consultancy
DUTY STATION	Abuja, Nigeria (remote with travel as needed; consultant, whether national or international, must be based in Nigeria)
DURATION OF CONTRACT	12 months

Purpose of Assignment

Nigeria's sanitation challenge is large and growing: only 18% of people have safely managed sanitation, 48% still practice open defecation, and fast urbanization (over 4% a year) is expanding a urban sanitation market valued at about US\$7.8 billion in 2025 and projected to pass US\$12.5 billion by 2030. Climate vulnerability raises the cost of resilient services, while the sector itself emits roughly 12 million tons of CO₂e a year. The financing gap needed to reach universal safely managed sanitation by 2030, reflects systemic market failure rather than a simple lack of capital. Households are expected to fund most sanitation investment but face affordability limits, since toilets and emptying services cost more than people are willing to pay. Enterprises are mostly micro, small and informal, with under 2% able to access formal loans. Policy and institutions are fragmented public budgets are low, with equally low execution rates. Public-private partnerships (PPPs) have failed to mobilize private capital because of weak capacity, low tariffs and poor bankability. Even so, population growth and latent demand make Nigeria a major untapped investment opportunity. Realizing it will require a city-wide inclusive sanitation approach that blends public, development and climate finance with concessional finance, guarantees and private capital, backed by stronger policy and coordination, more bankable projects and viable business models, so that public money addresses market failures and crowds in private investment, especially in underserved, climate-vulnerable urban and peri-urban areas.

A consultant is required to support the mobilization of catalytic finance for the WASH sector and the preparation of the Sanitation Programme Facility (SPF) in Nigeria. The SPF combines donor-backed guarantees with grant-funded technical assistance to unlock commercial financing for household sanitation and for enterprises across the sanitation value chain.

The consultant will work with the UNICEF Nigeria Country Office and collaborate with other UNICEF offices as relevant, including the WASH Innovation Hub and the Global WASH practice, to ensure the catalytic finance mechanisms are unlocked for sanitation.

Scope of Work

Task 1: Oversee the SPF national sanitation market assessment

- Act as day-to-day counterpart to the market assessment consultant or firm: arrange introductions, facilitate access to government and sector stakeholders, and escalate delays and access problems to the Country Office and the Hub.
- Compile and index the available Nigerian evidence base (government documents, sector studies, financial sector data) for the assessment team.
- Review the inception report, interim outputs and final report, and consolidate comments from UNICEF and government reviewers.
- Verify key figures against their original sources and flag remaining data gaps in writing.

Task 2: Support the country report, concept note and financing model

- Provide Nigeria-specific evidence, sourcing and drafting input to update the Country Context Report, closing the placeholders in the current draft and citing all sources.
- Provide inputs and drafting support to the Nigeria SPF concept note (led by the WASH Innovation Hub Sustainable and Blended Finance Specialist).
- Support the indicative national financing model (demand estimates, guarantee-sizing inputs and scenarios) and document the underlying assumptions.
- Prepare briefing material and presentations for government, regional bank and donor meetings.

Task 3: Support government engagement and country governance

- Support engagement with the Federal Ministry of Water Resources and Sanitation, the Clean Nigeria Campaign and selected state governments, including meeting preparation, minutes and follow-up.
- Prepare and support joint missions with key stakeholders involved in the establishment of the Sanitation Programme Facility
- Support planning and organizing of stakeholder engagements, including workshops.
- Support the Country Office in agreeing the composition and terms of reference of the in-country steering committee, and in convening its meetings.
- Maintain a current stakeholder and institutional map, with named focal points.

Task 4: Support financial institution engagement and technical assistance planning

- Map commercial banks, microfinance banks and cooperatives with existing or potential appetite for sanitation lending; apply the eligibility criteria to produce a shortlist; and note the role informal savings groups could play as a distribution and repayment channel. Where criteria have not yet been agreed with the regional development bank, apply the working criteria provided by the Hub and flag the assumption.
- Support meetings with shortlisted financial institutions, jointly with the Regional Development Bank, the WASH Innovation Hub and the Country Office, and record outcomes and expressions of interest.
- Provide costings and Nigeria-specific inputs to the technical assistance budget and implementation plan.
- Track other local-currency finance programmes and sanitation projects in Nigeria, and report where the SPF would overlap with or complement them.

Task 5: Coordinate technical assistance to development bank projects

- Coordinate technical assistance provision to development bank projects, including the African Development Bank supported projects on peri-urban and urban sanitation
- Support development of framework for national and state level targeted subsidies for most poor and vulnerable households

Task 6: Oversee development of bankable project(s) for sanitation

- Provide inputs to consulting firm on market assessment and business model development
- Support state and local governments to implement recommended business model, for fecal sludge treatment and reuse for PPPs for public toilets (3 states)
- Support documentation and provision of learning notes and 'pitch' documents for the private sector, to attract Investments

Task 7: Support government sanitation finance proposal development

- Review federal and state government concept notes for development bank projects, including provision of inputs to the Africa Urban Sanitation II (AUSII) government proposal
- Provide inputs to government proposals for climate finance to ensure sanitation is well integrated

Work Assignments Overview	Deliverables/Outputs	Delivery deadline to complete the deliverable
Agree the approach and workplan	Inception report	30 November 2026
Map the government actors, development partners and financial sector players relevant to sanitation finance in Nigeria.	Stakeholder and institutional map (with named focal points and entry points)	10 December 2026
Compile the available Nigerian evidence base for the market assessment team and review their inception report.	Consolidated source pack (studies, datasets, government documents) indexed, and written comments on the market assessment team inception report.	15 December 2026
Map financial institutions with existing or potential appetite for sanitation lending and screen them against the eligibility criteria.	Financial institution mapping note, with a shortlist recommendation and a note on the role informal savings groups could play as a distribution and repayment channel.	15 January 2027
Review the draft market assessment and consolidate comments from UNICEF and government reviewers.	Consolidated comments of the draft market assessment, with a written assessment of remaining data gaps.	15 February 2027
Provide the Nigeria-specific evidence, sourcing and drafting input needed for the Country Context Report and the concept note.	Drafting inputs to the updated Nigeria SPF Country Context Report and to the Nigeria SPF concept note.	15 March 2027
Review data collection tools and frameworks, and draft market assessment and proposed business model for bankable sanitation projects	Consolidated report with comments on data collection tools and market assessment and business model for bankable models (FSTP & PPP for public places)	30 April 2027
Support the roll-out and implementation of the indicative national financing model for Nigeria. Provide costings and Nigeria-specific inputs to the technical assistance budget and implementation plan.	Report that provides review of the financing model (demand estimates, guarantee-sizing inputs, scenarios), and inputs to the TA budget and implementation plan.	30 June 2027
Support in establishing the in-country steering committee. Report on progress against the SPF workplan.	Final Steering committee composition, terms of reference, and minutes of first two meetings convened	15 September 2027

Support development of framework for national and state level targeted subsidies for most poor and vulnerable households	National and one state level framework for targeted subsidies developing, including implementation guide	31 July 2027
Provide inputs to government sanitation proposals and concept notes	Written comments on four concept notes and proposals reviewed	31 August 2027
Coordinate technical assistance to development bank products	Report on technical assistance provided to development bank projects in at least one state	30 September 2027
Support preparatory meetings, joint missions and local SPF workshop(s) with government, shortlisted financial institutions and other relevant external stakeholders.	Consolidated meeting minutes with follow-up actions	31 October 2027
Support states to implement bankable model and document lessons learnt and recommendations for next steps	Two knowledge products of progress and lessons learnt for the development of a bankable model (one for PPPs and one for FSM)	10 November 2027
Support the roll-out and implementation of the indicative national financing model for Nigeria. Provide costings and Nigeria-specific inputs to the technical assistance budget and implementation plan.	End-of-assignment report (max 10 pages) and handover pack: contact list, document library and updated SPF Project Management tool.	10 November 2027

Payment Schedule:

Payment will be made on submission and acceptance of deliverables. UNICEF reserves the right to withhold payment in case the deliverables submitted are not up to the required standard or in case of delays in submitting the deliverables on the part of the consultant.

Important Notes

Individuals engaged under a consultancy or individual contract will not be considered “staff members” under the Staff Regulations and Rules of the United Nations and UNICEF’s policies and procedures and will not be entitled to benefits provided therein (such as leave entitlements and medical insurance coverage). Their conditions of service will be governed by their contract and the General Conditions of Contracts for the Services of Consultants and Individual Contractors. Consultants and individual contractors are responsible for determining their tax liabilities and for the payment of any taxes and/or duties, in accordance with local or other applicable laws.

The selected candidate is solely responsible for ensuring that the health insurance (and visa if applicable) required to perform the duties of the contract are valid for the entire period of the contract. Selected candidates are subject to confirmation of fully-vaccinated status against SARS-CoV-2 (Covid-19) with a World Health Organization (WHO)-endorsed vaccine, which must be met prior to taking up the assignment. It does not apply to consultants who will work remotely and are not expected to work on or visit UNICEF premises, programme delivery locations or directly interact with communities UNICEF works with, nor to travel to perform functions for UNICEF for the duration of their consultancy contracts.

UNICEF offers reasonable accommodation for consultants with disabilities. This may include, for example, accessible software, travel assistance for missions or personal attendants. We encourage you to disclose your disability during your application in case you need reasonable accommodation during the selection process and afterwards in your assignment.

**QUALIFICATIONS / SPECIALIZED KNOWLEDGE / EXPERIENCE/ COMPETENCIES
(CORE/TECHNICAL/FUNCTIONAL) / LANGUAGE SKILLS REQUIRED FOR THE ASSIGNMENT****Education:**

- At least a Master’s Degree in finance, accounting, economics, business, international development or a related field. A first university degree in a relevant field combined with 5 additional years of professional experience may be accepted in lieu of an advanced university degree.

Work Experience:

- At least 10 years of relevant experience in finance, with a strong understanding of impact investing and/or sustainable and blended finance, ideally within the public sector, international organizations or the private sector.
- Minimum 2 years of professional experience working with or supporting international development organizations or international financial institutions (IFIs).
- Minimum 2 years of relevant experience working in Nigeria; experience in other countries in sub-Saharan Africa desirable.
- Demonstrated experience supporting project concept note or proposal development for large scale financing essential.
- Experience working in or supporting climate finance is an asset.
- Experience supporting finance in the water, sanitation and hygiene sector is desirable.

Language Requirements:

- Fluency in English is required; knowledge of a local language in Nigeria is an asset.

Knowledge/Expertise/Skills:

- Proficiency in financial analysis and project management, and demonstrated ability to design and implement financial models that support development goals.
- Knowledge and/or experience of the working modalities of regional and international development banks and other IFIs.
- Proven ability to translate complex financial concepts into accessible language for diverse audiences, including UNICEF staff and partners.
- Knowledge of the WASH sector and of the challenges related to water and sanitation funding and financing (tariffs, cost recovery, WASH accounts, WASH marketing, PPPs, water and sanitation service business models, etc.).
- Knowledge and expertise on public private partnerships for service delivery, including market assessments and development of bankable models for private investment
- Demonstrated skills in knowledge management and report writing for external audiences.
- UNICEF core values (Care, Respect, Integrity, Trust, Accountability, Sustainability) and competencies: self-awareness and ethical awareness; works collaboratively; builds and maintains partnerships; innovates and embraces change; thinks and acts strategically; drives to achieve impactful results; manages ambiguity and complexity.

Desirables:

- Five years of working experience in sub-Saharan Africa, especially Nigeria; previous experience with the UN, national and regional entities, and donors.
- Experience working in innovation-focused environments or scaling new financing models.
- Experience working with development banks and IFIs.

Technical proposal:

- Applications must be submitted with a detailed technical proposal on how the work is to be conducted (those without a technical proposal will not be considered). Please provide samples of documents written or developed in the past for financing proposals or knowledge management.