

# Sanitation, toilet access and gender

A woman wearing a blue and white patterned dress and brown shoes is walking across a dry, brown field. In the background, there are several cows grazing, some trees, and a small building under a clear blue sky.

With improved sanitation,

635,300 Brazilian women could lift themselves out of poverty

Of the above, 44.3% would be under 20 years old

**Access to sanitation has the potential to raise the productivity of future generations of workers, with a positive effect on their pay.**

# We are Water.org

For more than 25 years, we've made it our mission to bring water and sanitation to the world.

**When given an opportunity to pay for water and sanitation improvements with loans, families opt to finance long-term solutions versus struggle day-to-day**

Through market-driven financial solutions, we've transformed millions of lives – giving women hope, children health, and families a future.

# Case study: Leneriza

Leneriza's home was not connected to the water network

- she paid \$60 a month - almost a quarter of her income - to buy water
- she could not afford the \$200 cost of connecting

She took out a loan

- she is expecting to pay it off in under a year
- her cost is now \$5 a month, she has safe water and more time

**The poor are bankable and willing to invest in their families**

# Water.org is making impact in three ways: Direct, Collective and Systems



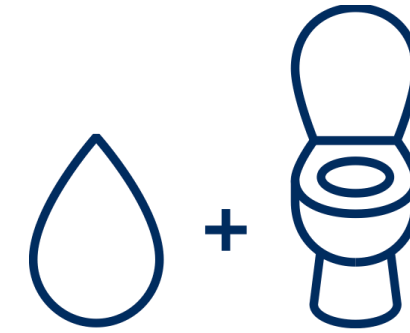
Financial Institutions  
(microlending)

Microfinance  
Associations

Banks and Investors

Global Credit  
Enhancement Facility

**Provide Loans**



WASH experts, NGOs

Utilities (state and  
private)

Product Manufacturers

**Expand Access to  
Financing**



Market Research firms

National Government

Local / Regional  
Government

Multilaterals

**Increase the flow of  
capital to WASH**

# WaterCredit at a glance

**\$368**

average loan size

**99%**

repayment rate

**18**

average months to repay loan

**87%**

of borrowers are women

# WaterCredit In Latin America

**2.3 M**

2.4 million people reached with water and sanitation

**627 K**

627 thousand loans disbursed

**\$766 M**

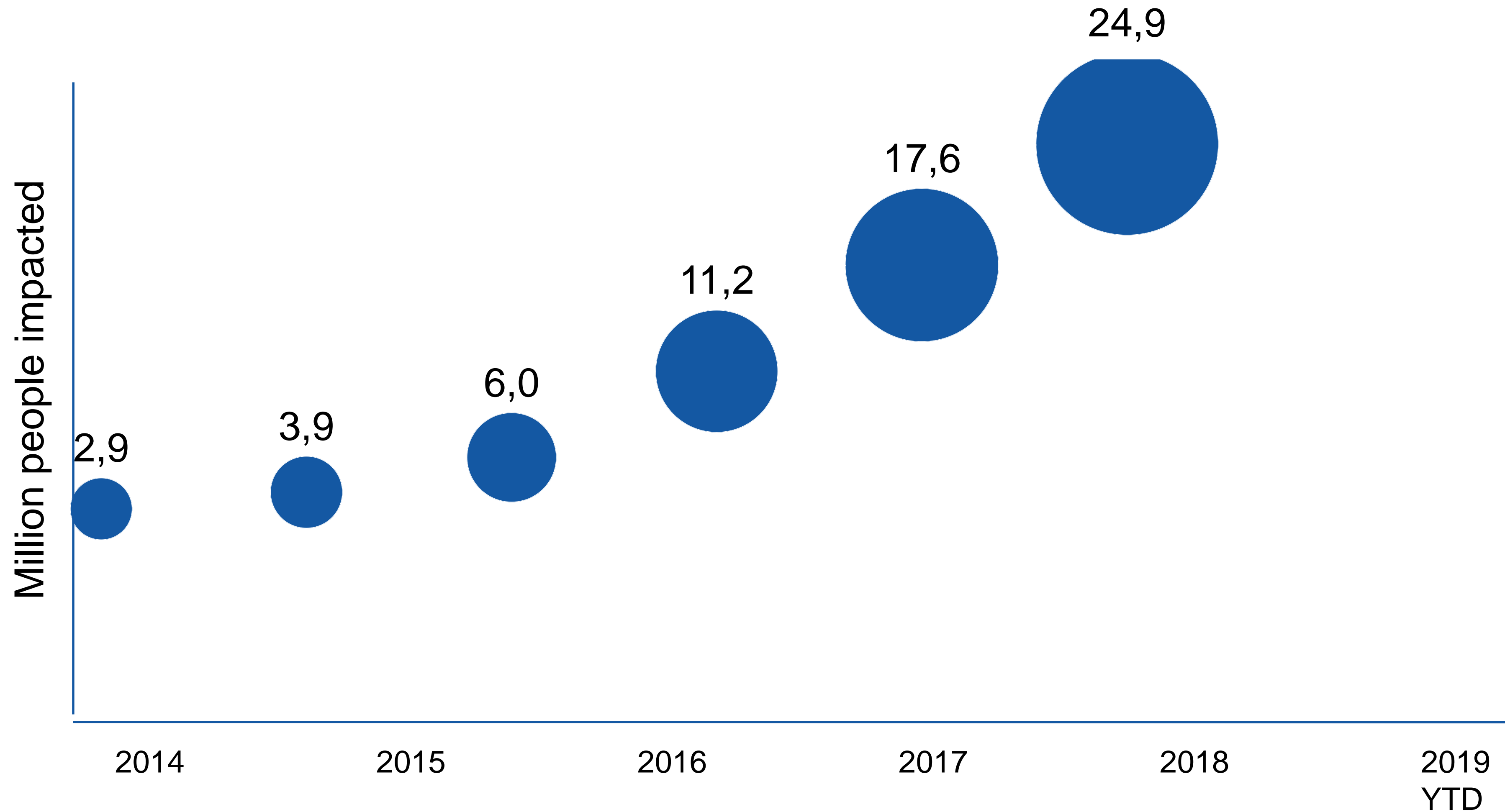
total capital mobilized

**Every \$1 invested in WaterCredit leverages \$346 in water and sanitation financing for people living in poverty**

# Our impact is accelerating

A few years ago, Water.org reached one million people in a year.

**Now, we can reach that many in a matter of months**



- Bangladesh
- Brazil
- Cambodia
- Ethiopia
- Ghana
- India
- Indonesia
- Kenya
- Mexico
- Peru
- Philippines
- Tanzania
- Uganda



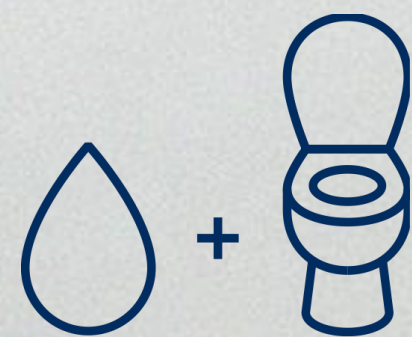
# We'd love to work with you



24.9M people given a hand UP,  
not a handout



\$30M disbursed to help partners develop,  
pilot and roll out lending portfolios



\$2.1B in loan capital enabled  
through our partners

