

WaterCredit concede micropréstamos para mejorar el acceso al agua y alcantarillado

Oportunidades de negocio e impacto para el sector de agua, saneamiento e infraestructura:

La fundación [Water.org](#) establecida por Gary White y el actor Matt Damon creó una iniciativa de microfinanzas denominada WaterCredit para conceder pequeños préstamos para mejorar el acceso al agua potable y saneamiento a nivel global.

Actualmente, unas 844 millones de personas no tiene acceso a agua segura y 2,300 millones de habitantes en el mundo no tiene acceso a alcantarillado.

WaterCredit está siendo implementado en 12 países y tiene la ventaja de que atiende al segmento adecuado con plazos preferenciales: más del 90% de los prestamistas son mujeres y las tasas de repago que están por encima del 99% pueden empoderar a otras familias a acceder a agua y saneamiento seguro.

Según el [reporte de WaterCredit](#), se han otorgado 3.4 millones de operaciones con un monto superior a \$1.100 millones para beneficiar a 15 millones de personas. Por cada dólar donado, WaterCredit lo multiplica en \$45 de impacto.

Esta iniciativa muestra cómo la sociedad civil organizada y el sector privado también pueden participar con soluciones efectivas en la solución de los desafíos ambientales y sociales.

Small loans, big impact: the power of WaterCredit

One of the major barriers to safe water and sanitation is affordable financing. We created the WaterCredit Initiative® to address this barrier head-on. WaterCredit brings small, easily repayable loans to those who need access to affordable financing and expert resources to make household water and toilet solutions a reality.

With millions affected across the world, there is not a one-size-fits-all solution to the global water crisis. Our approach is market-driven and people-driven. We've created a pay-it-forward system that makes it possible to help more people in ways that will last. We have already changed more than 15 million lives through our WaterCredit Initiative and with your support, we can empower even more.

It's expensive to be poor

Through decades of research, traveling throughout the world, and talking to those affected by the water crisis, Co-founder and CEO Gary White uncovered a surprisingly common theme – there are millions of families spending more than 20% of their income on water. They are caught in a cycle of poverty, unable

to afford permanent access to water in their homes and beholden to water merchants who charged exorbitant fees.

The truth is that many of these families can get a water or sanitation solution in their home for a fraction of their annual water costs. All they need is access to affordable financing to make this a reality. We believe that if we can provide people with small, affordable loans for water connections and toilets, we can empower people to participate in the solution.

WaterCredit: A smart solution to a complex problem

Many financial systems in developing countries weren't offering loans for water and sanitation to the poor. We plugged into the system, bringing resources and consulting expertise to help them establish water and sanitation loans in their portfolio of offerings. Through WaterCredit, we are making water and sanitation loans accessible to those who need them the most. And the results are astounding.

Making a world of a difference

WaterCredit is working in twelve countries around the world, bringing affordable loans and opportunity to more than 15 million people.

A proven, powerful solution

After more than ten years in action, WaterCredit is recognized as a proven, powerful solution. We have reached more than 15 million people through more than 3.4 million loans. Our partners have loaned more than \$1 billion to families in the developing world for safe water and sanitation.

Our solution is in high demand, sustainable, and reaching the right people. 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 to find that next liter of water. More than 90% of borrowers are women – those most impacted by the water crisis – and loan repayment rates are above 99%. The most encouraging aspect of this repayment rate is that every repaid loan can empower another family with safe water.

We are building on our success and breaking down new barriers in twelve countries around the world. With your support, we are scaling and expanding WaterCredit, reaching millions of families with access to safe water and sanitation.

A long-term solution for families in need

It's smart, simple and sustainable. More importantly, it helps the people we empower solve their immediate need, and continues to enrich their lives long after the original loan has been repaid. This solution works because it recognizes people as consumers with autonomy and empowers people to define their own futures. Through WaterCredit, women who previously spent hours each day collecting safe water, have time to pursue education, work and keep their families safer and healthier. That's the power of water.

How it works

The WaterCredit Initiative is the first solution to put microfinance tools to work in the water and sanitation sector. It is a 'pay-it-forward' system that makes it possible to help more people in ways that will last.

Here's how it works:

- We identify a region that is ready for a microfinance solution and then we partner with carefully selected financial institutions to provide affordable water and sanitation loans to families in need.
- These microfinance partners establish water and sanitation loans in their portfolio of offerings. We support them by providing resources, education, connections with other practitioners and technical assistance to get them started.
- Borrowers use these small, affordable loans to put a tap or toilet in their homes and get access to local resources who can do the work.
- Every repaid loan can empower another family with safe water.

Multiplying opportunities to impact more people, faster

What if we told you every dollar we put into WaterCredit creates \$45 worth of impact? The truth is, WaterCredit is a catalyst. With support from Water.org, our 88 partners are able to attract capital, giving out more loans to bring access to safe water and sanitation to millions.

We work with our partners to make WaterCredit self-sustaining, helping set-up a system that lasts long after our involvement ends. Every repaid loan can empower another family with safe water. It's a cycle that continues to reach more people, creating new opportunities for families around the world.

WaterCredit Resources

For a high-level overview of our WaterCredit solution, download this PDF: [WaterCredit Overview 2018](#)

If you are a financial institution interested in implementing WaterCredit, please [contact us](#) or download tool kits and learn more [here](#).

To help us reach more people through WaterCredit, give today. [Donate](#)

Fuente: Portal [Water.org](#), enero-2019.