

A photograph of a woman with dark hair, wearing a blue top, holding a young child with dark hair, wearing a pink top. They are outdoors, with green foliage in the background. The woman is looking towards the camera, and the child is looking slightly to the side.

The role of Microfinance Organizations in enabling the poor to gain access to water and sanitation services

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Country Director

Water.org Philippines

My presentation outline

- Water.org and its WaterCredit programs in the Philippines
- What are the benefits to the MFIs?
- What are the benefits to the clients?



What is Water.org and its innovative WaterCredit program in the Philippines?

We are Water.org

Founded by Gary White and Matt Damon, Water.org is an international nonprofit organization that pioneers market-driven financial solutions to the global water and sanitation crisis. To date we've transformed more than 12.5 million lives in 13 countries — giving women hope, children health, and communities a future.



Water.org Philippines

- Started in 2014; registered with the SEC as a Representative Office. We have a small team consisting of smart dedicated employees. Our office is located in Ortigas Center in Pasig.



WaterCredit program: extending small loans to poor households in all parts of the Philippines for water and toilet purposes



Our partners in the Philippines:



Water.org Philippines

- We work with the biggest and best microfinance organizations in the country. We sign up partnership agreements with them.



Our partners have many people on the ground: more than 14,000 people



Private sector Microfinance Institutions provide loans for livelihood purposes, profitably and sustainably



Water and Sanitation in the Philippines

Sector Performance (as of 2015)

WATER SUPPLY	SANITATION
91.8% – JMP 87.2% -- PSA	91.52% – JMP <i>(MDG basic access definition)</i> 93.73% -- PSA
<ul style="list-style-type: none">➤ More than 50% have no piped water onto premises (Level 3)➤ Majority are concentrated in the urban areas➤ 12.8% or an estimated 13 million people do not have access to safe water	<ul style="list-style-type: none">➤ Around 74% of Households are connected to onsite or offsite treatment and are considered safely managed
<ul style="list-style-type: none">➤ 332 municipalities continue to be “waterless” as of December 2015	<ul style="list-style-type: none">➤ Around 4.3 million still defecate in the open



Poor governance and lack of technical/managerial capacities in many WSPs, limited access to finance, weak regulation, fragmented sector policy development and planning

Morbidity and Mortality is still high



So we persuaded our partner MFIs to extend loans also for water connection and toilet construction of their clients. We work together.



Poor households get access to water utilities in their locality through the loan they obtained from the MFI.



Water.org network in the Philippines

- We work with 8 Filipino MFIs:

ASA PHILIPPINES

ASKI

ASHI

NWTF

TSPI

TSKI

CEVI

RAFI

- Robust network consisting of more than 1,900 branches across 82 provinces
- More than 14,000 microfinance employees extending loans to poor households.
- We have strong presence in all towns and cities
- But we need more partners to saturate many towns and cities.

WaterConnect – helping water utilities to connect more people



Benefits to the MFI – technical guidance and support in developing, and rolling out a new product.



WaterCredit – A proven and powerful approach



433,000 loans worth 4.2 Billion Pesos. 2 million people reached. Repayment rate is 99%



Through the close cooperation and collaboration of various players – government, MFIs, NGOs, banks, water utilities, coops, we could achieve universal access to water and sanitation by all Filipinos



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Let us do this
because we
truly care about
our clients, their
health and their
dignity

Thank you!