



Inclusive Water Financing Solutions

Livable Cities Lab
**CLIMATE RESILIENT WATER
MANAGEMENT**

February 2022



Views shared are from personal professional insights and do not necessarily represent the views of the organization.

“Frequent and proper handwashing is the most basic frontline defense against the spread of COVID-19. Yet a quarter of the world’s population lacks access to a reliable water supply—a far cry from the aspirations of Sustainable Development Goal 6...for all by 2030. ”

We are Water.org

40 million

40 million people reached
with safe water or sanitation

154

154 active partners
in 11 countries



You can help change these facts

785 million

785 million people lack access to safe water

2 billion

2 billion people - 1 in 3 - lack access to a toilet

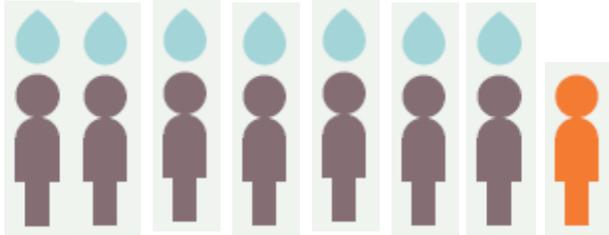
2 minutes

every 2 minutes, a child dies from a water-related disease

200 million

women and children spend 200 million hours each day collecting water

Water and Sanitation in the Philippines



13 million people - **1 in 8** - lack access to safe water



26 million people - **1 in 4** - lack access to a toilet.

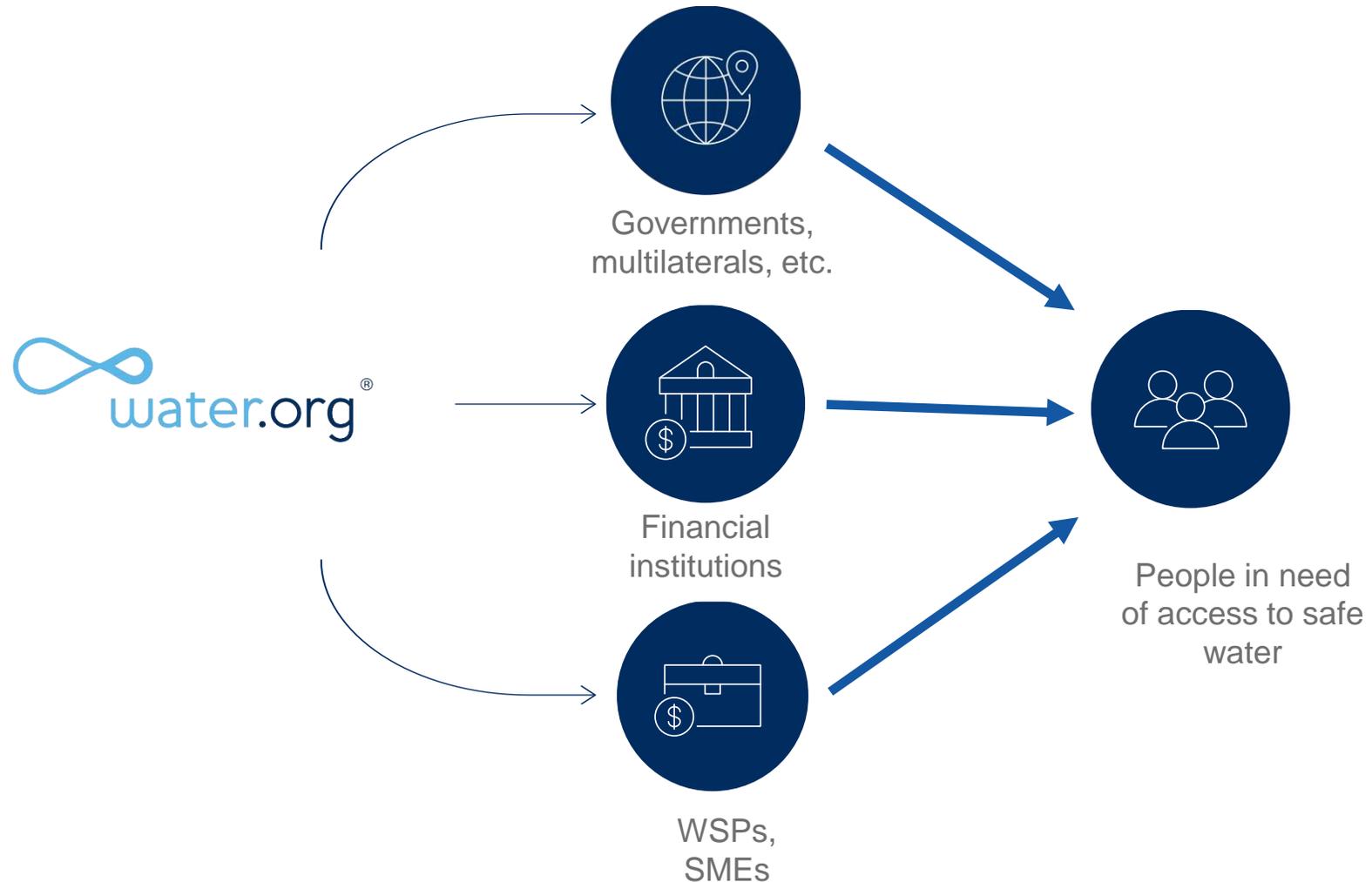


4.3 million people still practicing open defecation



Millions of HH with wrongly constructed septic tanks

Expanding access to water and sanitation through innovative financial products focused on inclusion



Powerful partners for impact



Our Partners



Water.org Philippines - Two Program Models

Program Models	Partners	Description
WaterCredit	Financial institutions (MFIs) lending to people living in poverty	Technical and financial assistance to financial institutions to develop microfinance loans to finance water & sanitation improvements.
WaterConnect	Water Utilities/Districts/LGUs/Associations	Technical and financial assistance to peri-urban & rural water utilities to improve operations and provide financing for new water connections to people living in poverty. Capacity building to lenders to finance utilities' infrastructure improvements.

Partnerships with Aboitiz (through RAFI Microfinance and Manila Water (Manila Water Phil. Ventures)

Issues	Outcomes
<p>Manual operations including recording, water bill computing, distributing and collecting payments. Have drawbacks as follows:</p> <ul style="list-style-type: none">• High risk of human error and tampering• Time consuming – inefficient meter reading, billing computation and distribution to payment collection and report preparations.• High operational cost <p>Limitations in increasing service coverage</p>	<ul style="list-style-type: none">• Better financial health<ul style="list-style-type: none">• better cash flow and financial management• Better receivables management• Reduced operational cost• Attractiveness to Financial Institutions (FIs)• Ease of payment by customers thru digital platform• Analytics on water utilization (i.e., water demand management)• Better utility reputation <p>All of these contribute to upgraded facilities and services</p>

Water.org Southeast Asia | Performance to Date

Country	Year Established	Average loan amount (USD)	Total loans disbursed (USD)	Total people reached	% women borrowers
Philippines	2014	\$181	\$ 210.29 M	5.07 M	98%
Indonesia	2014	\$161	\$ 95.35 M	3.00 M	88%
Cambodia	2015	\$502	\$ 190.22 M	1. 66 M	84%

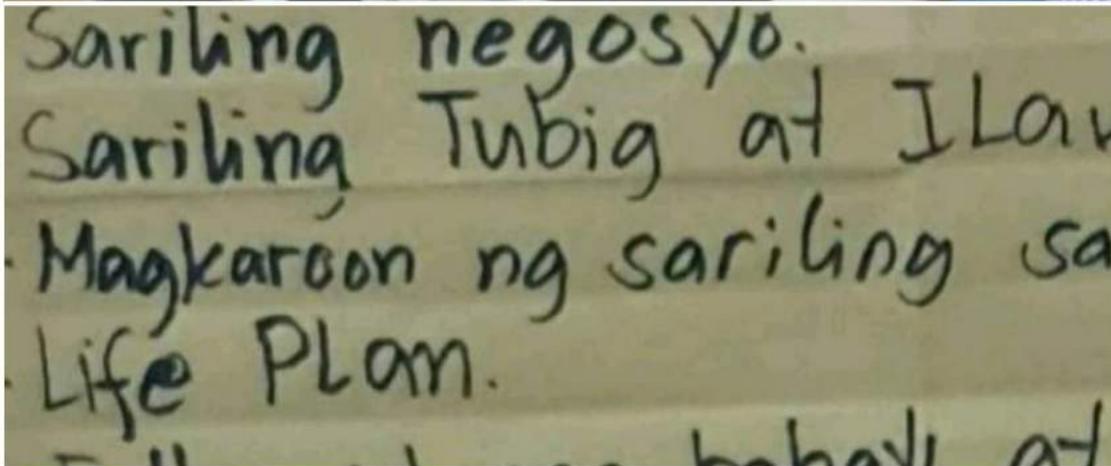
12-18% per annum up to 18 months.

WaterCredit reaches those in need

Half of those live on less than \$2 household income per day



Water and Sanitation is needed for those living in poverty in the Philippines



Grantees

Figure 3 shows the percentage of male and female grantees in 4Ps. The program currently has more female grantees than male grantees. There are **3,664,261 female grantees** or **85.3%** and **631,477 male grantees** or **14.7%** of the total active household beneficiaries nationwide. Based on regional data in Figure 4, **NCR** has the highest percentages of female grantees at **90.3%** while **CAR** has the lowest at **77.4%**. As such, these two regions also have the lowest and highest percentage of male grantees at **9.7%** and **22.6%**, respectively.

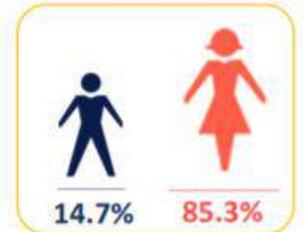


Figure 3. Percentage of Male and Female Grantees in the Program

“Sariling Tubig and Ilaw” = Own water line/access and own electricity line

As of June 30, 2020, the program covers a total of **4,295,738 active household beneficiaries** across 41,606 barangays in the entire country

Our Allies



Opportunities

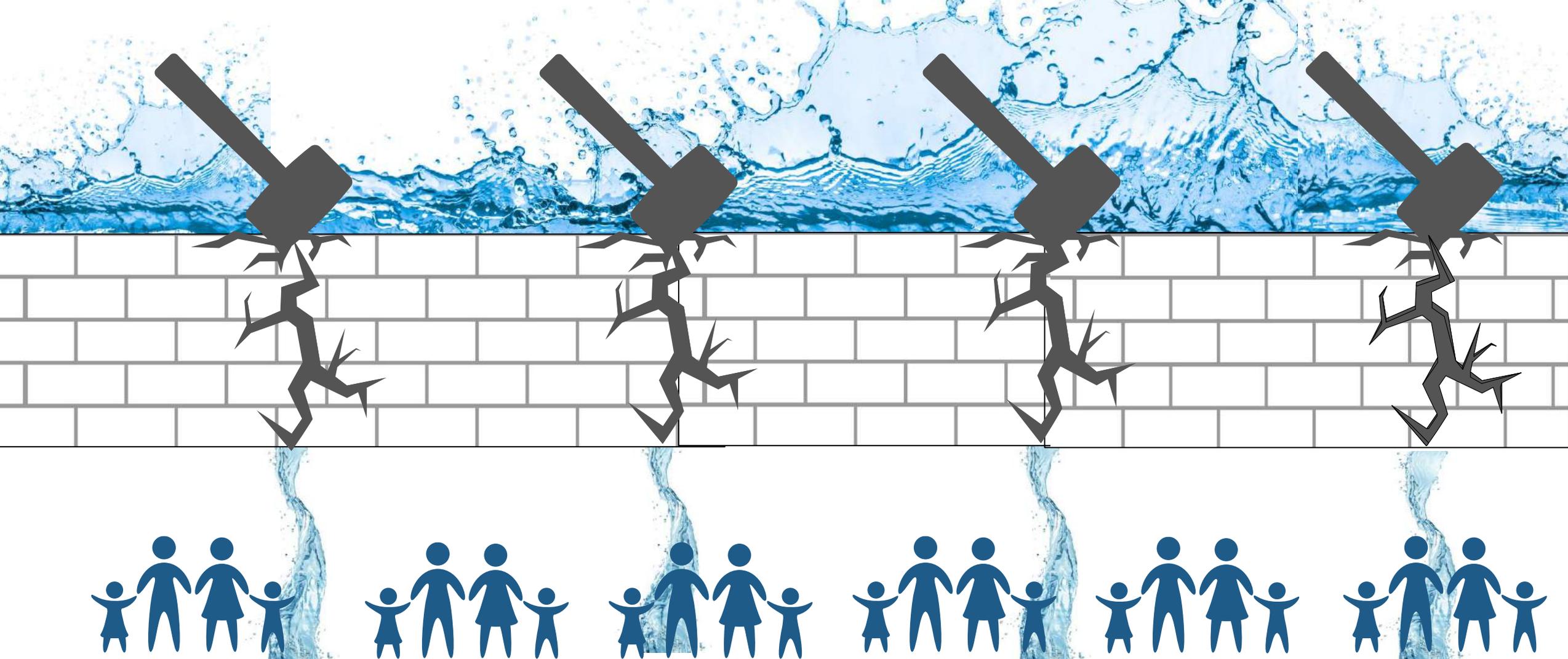
- Water and sanitation is a timely and forever relevant issue
- Public-Private Sector partnerships to increase scale and reach
- Innovation – Fintech as a means to promote greater access to finance and make water more accessible and affordable
- LGUs can be an instrumental convener/linkage to us to solve water and sanitation across cities in the country

01 Digitizing water payments

02 Pay-As-You-Drink or 'Water ATMS'

03 Digital credit for affordable connections

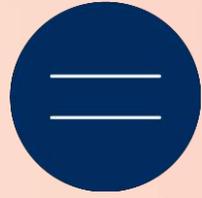
04 Digital government transfers





Clean water is a basic right but the reality is it is not free

Digital payments at a meter can remove the fear of a large monthly bill



Enables equality



Increases access to education



Empowers women



Enhances resiliency to climate change



Improves health



Increases family income





We envision the day when
everyone everywhere has
access to safe water and
sanitation

Thank you

