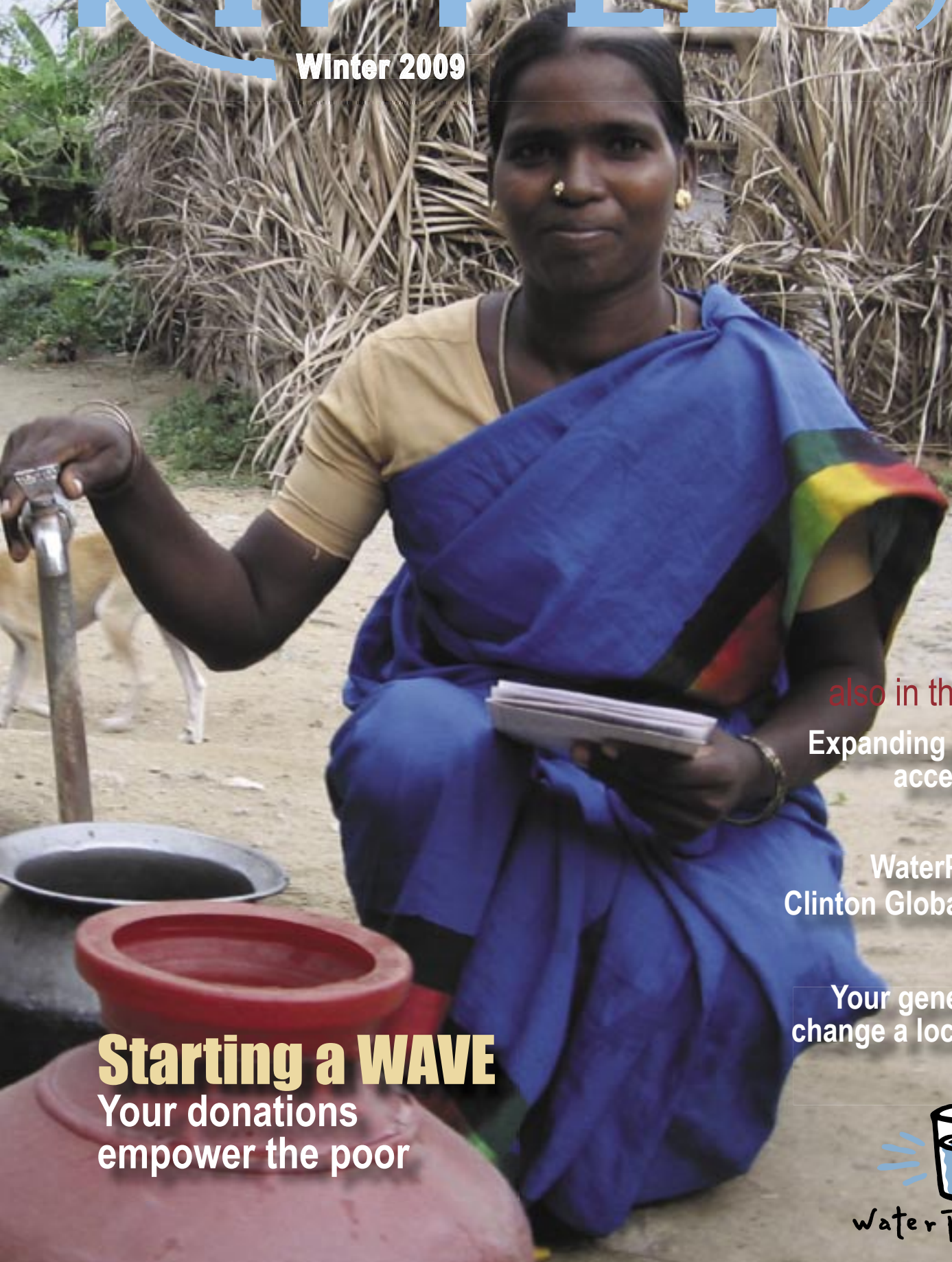


RIPPLES))

Winter 2009



also in this issue...

Expanding safe water access in India
page 6

WaterPartners at Clinton Global Initiative
page 8

Your generosity will change a local proverb
page 10

Starting a WAVE

Your donations empower the poor



WaterPartners



Starting a **WAVE**

Your donations
empower women
in India

In cooperation with its local partner, Gramalaya, located in Tiruchirappalli, India, WaterPartners has developed a revolutionary approach to providing water and sanitation to people in poor neighborhoods. The Gramalaya Urban And Rural Development Initiatives And Network, or GUARDIAN, is believed to be the first of its kind anywhere in the world—a credit facility founded by a water and sanitation nongovernmental organization.

With start-up funds provided by WaterPartners – made possible by your donations – GUARDIAN is able to access private capital from commercial institutions and make loans to individuals who do not otherwise have access to credit.

Your Donations Make Lending Possible

In addition to the start-up costs of GUARDIAN, your generosity has also enabled WaterPartners to support the community organizing and education efforts of the Women's Action for Village Empowerment (WAVE) Federation, an association of women's self-help groups. Over the course of WaterPartners' WAVE Federation program, capital was channeled through the self-help groups for water and sanitation improvements. The loans were facilitated through commercial banks and GUARDIAN.

WAVE Women Raise Loan Money

Women's self-help groups belonging to WAVE helped to mobilize \$1.1 million in capital from local sources primarily to fund water and sanitation projects. These local sources include: commercial loans provided to GUARDIAN and distributed to women's self-help groups; commercial loans distributed directly to women's self-groups; government subsidies; and internal savings from self-help groups and individuals.

WaterCredit Gives Lenders Confidence

Previous WaterCredit programs provided the proof that the poor are a viable market for water and sanitation microcredit loans. Without this proof, GUARDIAN would not have been founded. It was these early WaterCredit programs – funded by your generosity – that gave commer-

At a donor cost of only \$3.28 per person, the WAVE Federation program has reached 72,000 people with safe water and sanitation solutions.



cial lenders the confidence to invest in water and sanitation finance options for the poor.

Low Cost, High Impact

The \$1.1 million secured in local capital, combined with the \$236,500 provided by WaterPartners' donors, has allowed the WAVE Federation program to reach 72,000 people at a donor cost of only \$3.28 per person. That's a life transformed – or even saved – by safe water at a cost of about one medium latte.

And it doesn't stop there. As GUARDIAN collects loan repayments, it is using those repayments to reach the next group of people with similar water and sanitation initiatives. In fact, WaterPartners estimates an additional 152,000 people will be reached with safe water and sanitation in the program area.



Vellaiammal's leadership has been a crucial piece of the major water and sanitation improvements now underway in her community.

Mrs. Vellaiammal's Quiet Leadership

Mrs. Vellaiammal is the leader of one of the women's self-help groups to which a Water-Credit loan was initially made. She may seem shy at first, but her quiet leadership has been a crucial piece of the major improvements now underway in her community.

Before WaterPartners, Mrs. Vellaiammal had never heard about microcredit loans for water and sanitation. Today, she is building a household toilet with her loan and helping others in her community to do the same. One of people she has helped is Mrs. Jumana.

Mrs. Jamuna's Water Loan Leads to More Income

Mrs. Jamuna lives with her husband, their three children, and three other extended family members in their small home. Before her household connection, Mrs. Jamuna collected water for her family from the public street tap where she could get only two pots of water per day. Because of this, she would often have to make an additional trip to a more distant water source. She used to spend three hours or more per day collecting water.

COMMUNITY SPOTLIGHT
WAVE in Uppiliar

Poor women living in Tiruchirappalli are feeling the impact of WAVE. In Uppiliar slum of the city of Tiruchirappalli in South India, women are doing something they never dreamed they would do - taking out loans and heading up the water and sanitation improvements in their own homes. In a culture where men typically handle most of the "important" jobs, including finances and home improvements, this is quite an achievement.

WaterPartners and its local partner, GUARDIAN, have made 41 loans so far in this community: 34 for household water connections, four for renovation of existing facilities, and three for toilets. All of the loans have gone to women, not only raising their status in the community, but also leading to a better quality of life for them and their families.



Vijayalakshmi is one of 72,000 people served by the WAVE program. Access to credit allowed her to obtain a water connection right outside her home. She uses the time previously spent collecting water to care for her child and make necklaces to add to her family's income.

Achievements of the GUARDIAN and WAVE Federation programs

- Decreased time and money spent collecting water.
- Enabled individuals to obtain hook-ups to the municipal water system and to build toilets.
- Empowered individuals to finance their loans largely through cost savings. The cost-per-liter of the municipal water system is 10 to 20 times *lower* than per-liter costs charged by street vendors.
- Accessed private capital from commercial institutions and made loans to individuals without other means to access credit.
- Organized and worked with self-help groups from more than 250 villages.
- Provided health and hygiene education as well as financial management training to each self-help group.

Mrs. Jamuna has been a member of the women's self-help group led by Mrs. Vellaiammal for the past three years. Through this self-help group Mrs. Jamuna was able to obtain a \$161 loan from GUARDIAN for a household water connection. Today, Mrs. Jamuna can get water whenever she wants, right in her own home. She spends the time saved to work at her tailoring business to earn additional income. This was Mrs. Jamuna's first loan, but already she is excited about the prospect of taking out another loan from GUARDIAN for further home improvements. ■

From our cover: Shanthi stands in front of her new water connection, which she obtained through a Water-Credit loan. Before the loan, she was only able to collect two pots of water per day from a public street post. Now she has enough water to meet her family's needs and more time to care for her three children.

Women like Mrs. Jamuna used to spend hours each day collecting water. Thanks to the WAVE program, loans for water have brought safe water access right to their homes.

Partnership with PepsiCo Foundation to Expand Safe Water Access in India

WATERPARTNERS RECEIVES \$4.1M

PepsiCo Foundation recently announced a major grant to WaterPartners as part of its ongoing commitment to promote and accelerate sustainable approaches to water access, conservation and usage in underserved regions.

“One of the major goals of PepsiCo Foundation is to develop sustainable partnerships that will bring clean, safe water to populations in need,” said Indra Nooyi, CEO and chairman of PepsiCo and chairman of PepsiCo Foundation. “Our relationship with WaterPartners – a highly effective organization with proven leadership and strong community links – will help create and maintain long-term, secure water supplies, improving the quality of life across

these global communities.”

The grant to WaterPartners, totaling \$4.1 million, is the biggest single contribution to WaterPartners’ WaterCredit Initiative, which uses microfinance to increase access to safe water and improve sanitation for local communities.

WaterCredit in India

WaterPartners’ groundbreaking WaterCredit Initiative will establish a microfinance market to enable hundreds of thousands of impoverished people across





Access to safe drinking water frees people from “time poverty” and empowers them to sell produce, go to school, and participate in other productive, life-sustaining activities. PepsiCo Foundation’s contribution to WaterPartners will bring clean water to 120,000 people across India.

India to gain better access to water through micro loans. PepsiCo Foundation’s contribution to WaterPartners will bring clean water to 120,000 people across India over the course of three years, accelerating and broadening the delivery of safe water in the area. The WaterCredit model improves water access for urban communities, reducing dependence on individuals who control water supply and charge high prices for water.

Program Components

The WaterCredit program in India has two main components: first, to provide traditional grant funding directly to local non-government organizations to install pipes, faucets and storage cellars in impoverished communities, reaching some 60,000 people. The second component is to establish a loan fund that will empower communities to expand access to safe water for an additional 60,000 people over the course of the three-year project. This model produces a “multiplier effect,” with repaid loans being used to serve the next community in need.

The idea of building community-based water supply projects through a combination of grants and loans is new to the water sector. Until now, nearly all water projects facilitated by other organizations have been funded entirely by grants, even when the individuals served by the project have the means to share costs.

“Addressing the world water crisis is an immense challenge that requires a partnership of resources and expertise,” said Gary White, executive director and co-founder of WaterPartners. “The micro-credit model employed by WaterCredit can dramatically increase access to clean water and adequate sanitation for the poorest communities around the world. PepsiCo Foundation’s contribution ensures that this proven model can reach more of the communities that need access to this vital resource.”

About PepsiCo Foundation

Established in 1962, PepsiCo Foundation is the philanthropic anchor of PepsiCo. The Foundation is committed to developing sustainable partnerships and programs in underserved regions that provide opportunities for improved health, environment and inclusion. In several of the most drought stricken regions in the world, the Foundation has pledged to bring one million people safe drinking water by 2010. ■

Left: Claire Lyons, global grant program manager for PepsiCo Foundation, with children during a site visit with WaterPartners to India. “Given the scale of the water crisis, we must find smarter ways to spend philanthropic dollars,” said Lyons. “By multiplying the impact of each donated dollar and working toward large-scale, sustainable change, WaterCredit serves as a way to do just that.”

CLINTON GLOBAL INITIATIVE



WaterPartners Highlighted at the Annual Meeting of the **CLINTON GLOBAL INITIATIVE**

More than \$400 million was pledged by non-governmental organizations, foundations and companies to improve access to clean water and sanitation in the developing world at the Annual Meeting of the Clinton Global Initiative, held in September 2008.

This \$400 million pledge, known as the “Global Health Mega-Commitment on Water and Sanitation,” aims to bring clean water to 8.5 million people in developing countries over the next several years.

The alliance of commitment makers believes that the new, specific and measurable approaches embodied in their individual commitments can both deliver results and generate momentum for even greater progress. WaterPartners was on the receiving end of commitments made

by PepsiCo Foundation and the ONEXONE Foundation and its partner, H2O Africa.

Watercredit: Catalyzing Access to Safe Water and Sanitation

PepsiCo Foundation committed \$4.1 million to WaterPartners in order to accelerate safe water and sanitation access for those living without these basic necessities in India. This will be achieved through traditional grant programs as well as WaterCredit, a unique initiative that facilitates loans for water and sanitation.

Securing the Building Block of Life: Water

The ONEXONE Foundation and its partner H2O Africa have committed to donating no less than \$1 million to

WaterPartners in order to reach 55,000 people in Africa with access to safe drinking water and improved sanitation.

“Every 15 seconds, a child dies from a water-related disease,” says Gary White, WaterPartners executive director and co-founder. “Together with our partners - our donors and the local communities in need - we’re working to put an end to this needless suffering.”

About the Clinton Global Initiative

The Clinton Global Initiative is a non-partisan catalyst for action that brings together a com-

Above: President Bill Clinton and commitment makers celebrate the “Global Health Mega-Commitment on Water and Sanitation,” a \$400 million pledge to bring safe drinking water to those in need. Photo courtesy of the Clinton Global Initiative.

munity of global leaders from various backgrounds to devise and implement innovative solutions to some of the world's most pressing challenges. At the Annual Meeting, these most distinguished leaders examine today's most pressing global challenges and transform that awareness into tangible action.

The program for the 2008 Annual Meeting concentrated on challenges and opportunities in four focus areas: education, energy and climate change, global health, and poverty alleviation. Expanding the provision of safe drinking water and sanitation was a key component of the global health track and was

highlighted in one of only four plenary sessions at the Annual Meeting. The Global Health Mega-Commitment on Water and Sanitation was announced, and commitment makers recognized on stage by President Bill Clinton during the global health plenary session. ■

Money pledged for the water cause by PepsiCo and ONEXONE to WaterPartners at the Annual Meeting of the Clinton Global Initiative earned prominent coverage in news outlets such as the *Wall Street Journal* and Associated Press. Read news coverage at water.org/newsroom.



President Bill Clinton recognizes Gary White, WaterPartners executive director and co-founder, and Claire Lyons, manager of global grant portfolios at PepsiCo Foundation, for the water and sanitation commitment *WaterCredit: Catalyzing Access to Safe Water and Sanitation* at the Annual Meeting of the Clinton Global Initiative. Photo courtesy of the Clinton Global Initiative.



If You Don't Like Your Daughter . . .

**Your Donations Will Soon Change
a Dalla Proverb**

Thanks to your donations, children in Dalla will soon drink clean water from a pump right in their own village, just like this girl, a beneficiary of a WaterPartners project in a nearby Tigray community.

The people in Dalla village, located in Tigray, Ethiopia, have suffered for years without a reliable source of clean water. They have repeatedly struggled – unsuccessfully – to find a solution.

In Dalla, there's a local saying related to the village's water problem: "Ti-tsela Gualkas Ni Dalla Hab."

Literally translated: "If you don't like your daughter, give her to a man from Dalla village."

Collecting water is traditionally seen as the duty of women and girls. Thus, if your daughter is married to a man who lives in a place where there is no drinking water, she is doomed to certain suffering. Conversely, even if a young woman is in love with a man from Dalla, her parents may forbid her to marry him because of the water situation.

WaterPartners is very active in parts of Tigray, Ethiopia, where access to safe water poses a serious problem. In villages like Dalla, the absence of safe water has negative social, economic and health impacts, especially on women and children.

Health and Livelihoods at Stake

According to Dalla community member Alemnesh Assefa, the health and livelihood of the entire community is seriously affected by the absence of safe drinking water.

"We wake up early in the morning and travel three to four hours, crossing a difficult path while carrying a plastic container on our back," explains Alemnesh, talking about the situation of the women in Dalla. "Due to the rocky terrain and darkness, the instances of accidents and injury are very common. Above all, because we collect the water from unprotected sources, water-related diseases are very common

in the village."

In these circumstances where every cup of water is a precious resource, worrying about whether the water is safe seems pointless, says Alemnesh. "To collect water from either a spring or a lake depends on the will of our neighbors. Thus, having a water source of your own is considered like a miracle – regardless of the quality."

Another Dalla community member, 57-year-old Zafu Tesfay, also shared her struggles. "I am old and not able to walk all the way carrying a water container as heavy as 44 pounds," says Zafu. "My daughter fetches water now. But it is not easy even for her. She was forced to drop her education in grade four."

Families Build Ponds and Tankers: Still No Safe Water

In an attempt to address their water problem, many families have built either underground tankers or ponds in their backyard. Looking at these makeshift solutions, you can't even see the water. That's because most of the ponds and tankers are covered in green algae. Yet, de-

spite their poor condition, they continue to serve as a source of drinking water for both cattle and humans.

The efforts of the community are commendable, but a lasting solution to the water crisis requires greater resources, capacity and technical knowledge than Dalla community members possess. Understanding this, the community turned to the Relief Society of Tigray (REST), a partner organization of WaterPartners, for help. REST pre-



At a cost of only about \$15 per person, WaterPartners is bringing safe water to the entire village of Dalla. Thank you for making this possible!

sented Dalla's request to WaterPartners in the Fall of 2008.

Your Donations to Bring Safe Water to Dalla

Thanks to your donations, WaterPartners has made plans to begin working in Dalla in early Spring of 2009. At a cost of approximately \$15 per person, for the first time in the village's history, community members will have ready access to a safe,

Editor's Note:

WaterPartners, a U.S.-based nonprofit organization, provides safe drinking water and sanitation to people in developing countries. WaterPartners' projects create a ripple effect – saving lives, preventing illness and improving quality of life.

Ripples is published three times per year for friends of WaterPartners. To subscribe or unsubscribe, contact *Ripples* editor Nicole Wickenhauser at 913.312.8600, ext. 23, or nwick@water.org. Comments, questions, and suggestions are welcome.

Photo Credit:

Photos provided by WaterPartners' staff and partners.

Thank You:

Thank you to all of our supporters. You make our work possible. Each life transformed is because of you.

Dalla Proverb

continued from Page 11

sustainable source of water.

Your donation also will fund REST's educational work with community members, ensuring the sustainability of the water project and its benefits.

One component of this work is training community members how to operate and maintain the new water system. Another component is constructing model latrines for replication throughout Dalla households.

REST will also train community members on the importance of good hygiene practices. Without proper sanitation and good hygiene practices, the health improvements gained with safe water can be quickly lost.

Lastly, REST will help to establish a local water and sanitation committee, comprised of members elected from Dalla village. This committee will oversee the operation and maintenance of the new water project

and facilitate sanitation and hygiene education.

Rewriting the Local Proverb

Thanks to your compassion and



Women in Dalla used to walk hours each day to collect enough water for their families to survive another day.

your donations for people in need of safe water, 2009 will be a year unlike any before it for the people in Dalla, a year where the local proverb will be rewritten and community members' greatest desire will finally be met – ownership of a safe, ample and accessible water source. ■



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