

## WaterCredit Loans Empower Women and Uphold Dignity

Mandaelramla, a young woman who lives in the southern Indian village of Melanadavalur, is four months pregnant with her first child. Before WaterPartners came to her village, she used to have to walk half a kilometer over difficult terrain for the indignity of having to defecate openly in a field used by her fellow villagers. For Mandaelramla, something as simple as a household latrine seemed like an unreachable luxury only a short time ago.

But thanks to the WaterCredit Initiative, all that has changed. WaterCredit provides loans to people who would not otherwise have access to credit. Through WaterPartners local partner organization Gramalaya, Mandaelramla took out a small loan, empowering her to meet her own water and sanitation needs.



Not long ago, Mandaelramla had to walk half a kilometer from her home in southern India to defecate in an open field.



Mandaelramla talks about her happiness with her new toilet and water tap, which she purchased through a WaterCredit loan.



Since then, Mandaelramla's life has improved dramatically. For less than \$200, her family now has a new toilet and water tap—facilities that will become increasingly important as her pregnancy advances. And she paid off her loan in only one year.

Thanks to the WaterCredit Initiative, Mandaelramla's baby will be born into a new world—a world of hope where he or she will have the benefit of a toilet at home, proper hygiene and dignity. The child will enjoy a bath each day and have access to safe, clean drinking water. Giving Mandaelramla a helping hand in meeting her water and sanitation needs has empowered her take a huge step toward improving the quality of life for her family.

Mandaelramla's displays her on-time repayments on her WaterCredit loan card. She paid her loan in full in one year's time.

www.water.org