



WaterCredit India

Country: India
Region: Tamil Nadu
Community Name: Tiruchirappalli
Total Project Cost: \$89,052
Percent funded: 0%

Start Date: Fall 2007
Expected End Date: Fall 2008



Overall goals and objectives:

The overall goal of this program is to provide access to credit to rural and urban community members for water and sanitation projects. Access to safe water and sanitation facilities will reduce water-borne diseases and improve quality of life. One of our India partner organizations has been sanctioned as micro-finance institution. This means they can provide loans for water and sanitation projects without outsourcing to third party. The funds raised from this project will act as a grant, which WaterPartners will provide to our India partner. This grant will support operational and staff development costs for one year. This support will:

- Enable low-income families to have access to credit for water and sanitation facilities.
- Expand the area in which our India partner currently works in to provide access to credit to a greater population.
- Continue to develop long-term operational and business plans.
- Increase staff development through trainings and workshops.
- Disburse 3,000 loans for water and sanitation products.

Summary of project:

Currently many community members in the program area are paying more for water (in terms of time and money) than higher income neighbors. WaterPartners India partner organization holds 4 years of experience providing loans to self-help groups for water and sanitation improvements and have demonstrated that the poor are willing to pay for the improvements. This program will catalyze on that experience by providing operational support for start up costs and support a new program that will declare over 250 villages "100% free from defecation" by spring 2008.

General information about WaterPartners' WaterCredit Initiative:

The WaterCredit Initiative™ challenges the notion that all water and sanitation projects must be financed completely by grants. By making small loans to individuals and communities as part of a revolving fund in areas where credit is not readily available, WaterCredit is extending the reach of resources devoted to water supply.

For more information on [WaterCredit](http://WaterCredit.org), please www.water.org

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Background and History

Water Crisis in Trichy

In and around Tiruchirappalli (Trichy), India, more than 43 % of the people in urban areas and 27 % in rural areas lack access to safe water. More than 62 % of people in rural areas and 58 % of people in urban areas lack access to even a basic pit latrine.

These communities clearly have an acute need for water and sanitation. Most members of these communities rely on a public water taps for their drinking water source and the nearby pond/river for their bathing and washing water source. The impact of unsanitary conditions has devastating effects on adults and children alike.



The Water Crisis in India

With more than 1 billion people, accounting for 15% of the world's total population, India's population size is second only to China. Yet, it has only 4% of the world's water availability. With a population size that is continuing to increase and strain its natural resources, India faces a severe water crisis. While the Indian government has made progress in the supply of safe water to its people, gross disparity in coverage still exists across the country. In rural India, the preventable contamination of existing water sources is of increasing concern. With only 14% of the rural population having access to latrines, the current sources continue to be contaminated, leading to an increase in water-related diseases.

Approach to Solution

The families living in these communities are ready for a change and will do whatever it takes to make it happen. They are willing to take out loans for the construction costs and long-term maintenance fees to build household water sources and sanitation facilities. WaterPartners International along with our India partner will help provide the funds in a loan capacity to get these projects started and will work with these communities to develop and implement a sustainable community water supply and sanitation system. The goal is to provide each household in these communities with the opportunity and resources to fund and build their own water and sanitation facilities.