

WATER.ORG



Scaling innovative microfinance, empowering women in India, Indonesia and Kenya to take control of their access to clean water and sanitation.

2.4 billion people live without access to basic sanitation, whilst across the world women and girls spend 200 million hours collecting water each day.

In 2019, Reckitt and Water.org partnered to close the gap in access to safe water and sanitation – providing over 177,000 loans to women in India, Indonesia and Kenya over two years.

We have developed accessible loans, which women use to finance their own toilets, sinks, and wells, whilst benefiting from affordable rates and longer repayment periods. Access to these crucial facilities unlocks opportunities for furthering education and enhances employability prospects.

Evidence indicates these micro-loans will be systematically offered beyond our investment. Banks make profits from the loans which are in high demand, whilst recovery rates are excellent, with 99% of loans being repaid.

Measuring Impact | **Grameen Foundation**

Reckitt commissioned Grameen Foundation to help us understand our impact on women through microfinance. With a second study planned for late 2022, the initial study found:

- In India, families spend over 75 minutes a day collecting water – mostly by women
- Primary concerns for women are safety and dignity, particularly for those relying on basic communal services or open defecation

Future Focus

Towards a self-sustaining microfinance platform.

On the back of the programme's success, in August 2021 we extended our partnership with Water.org. We will further scale microfinance to women whilst investing in other innovations that show the same promise for closing the gap in access to clean water and sanitation.

Key impact indicators

99%

Loan repayment rate

560,964

People impacted

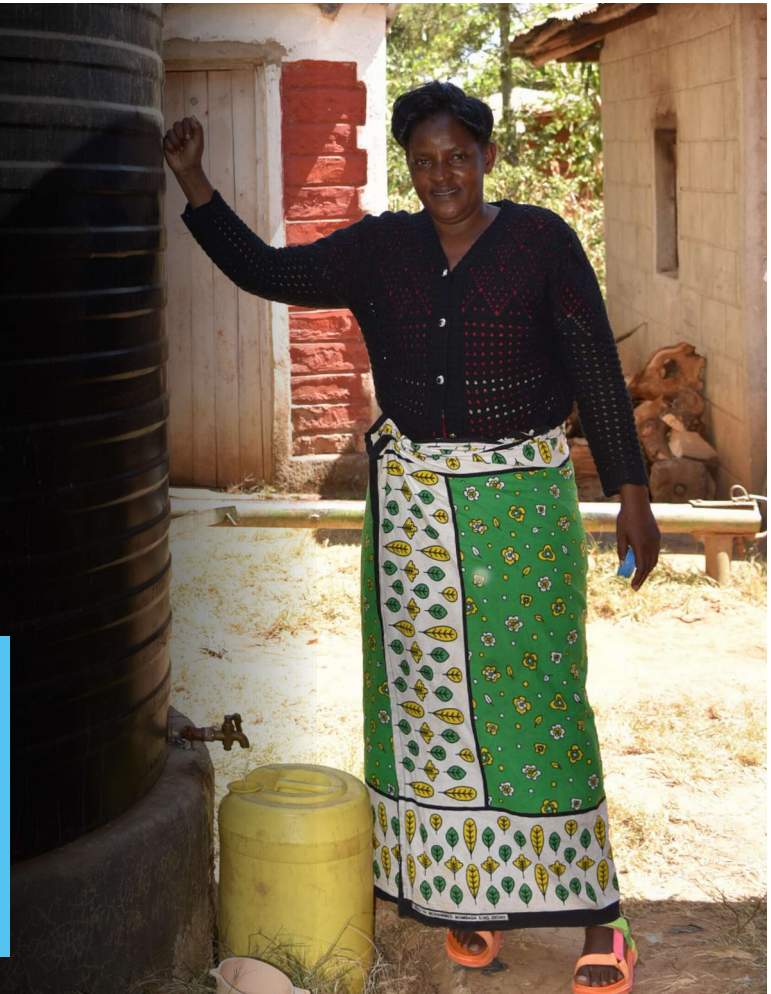
£36 million

Value of loans

Jaqueline

Jaqueline lives in Ngomani village in Kangundo, Machakos County in the Eastern Province of Kenya with her husband and three children.

In October 2020, she applied for a loan of 21,000 shillings (£155) to purchase and install a 3,000-litre tank. This tank has let her harvest rainwater, providing her family with a ready supply of clean and safe water. She's also saving time and money, no longer needing to walk and queue to buy expensive water from vendors.



PARTNER VIEW



Gary White
Co-founder and Chief Executive Officer | Water.org

Water.org's partnership with Reckitt is one that I am particularly proud of. Together, we have not only helped over 700,000 people obtain safe water and sanitation solutions, we've also been able to explore truly innovative approaches that go far beyond our traditional methods.

Reckitt's support has empowered us to mobilise over \$50 million across strategic locations in Asia and Africa, providing lasting solutions focused on women and children living below the poverty line.

Reckitt has also given Water.org the flexibility to innovate with locally appropriate, climate-resilient solutions. In addition to installing household taps and toilets, we've enabled off-grid solutions like rainwater harvesting that serve rural households and reduce reliance on the grid for urban households.

We've also enabled systems that ensure water availability, access, and quality, including storage tanks, pumps, pipe connections, filters, and purifiers. We've prioritised methods of safe sanitation and hygiene, including self-cleaning and composting toilets, bio-digestors, septic tanks, and sewage connections that have helped to protect groundwater and contributed to watershed health.

Moving forward, Reckitt is helping Water.org incubate concepts that will connect human impact with water volume, energy savings, and reduction of greenhouse gas emissions. The company's support for our leak reduction projects with utilities in Asia will allow us to understand the intersection of climate and water in a unique manner that has never been done before now.

We anticipate that these projects will amplify our ability to transform the lives of millions of people who will face increasing water scarcity in the coming decades, and we are fortunate that Reckitt is fuelling this amazing innovation.

