In November 2018, the international nonprofit Water.org and the United States Agency for International Development (USAID) Sustainable Water Partnership (SWP), implemented by Winrock International, agreed to mobilize US$4 million in microloans within 1 year to improve access to drinking water and sanitation in Cambodia for 37,000 people. The end goal is to accelerate access to improved water and sanitation for people living at the base of the economic pyramid (BOP) in Cambodia. Water.org is addressing the most significant barrier to delivering water and sanitation services to more households by addressing the financial gap between the need for water and sanitation services and the ability to purchase those services. Through Water.org’s proven WaterCredit model, BOP families will be able to redirect their limited resources to pay for quality, household water and sanitation resources. The sustainable solution puts health, time, and savings back into the lives of the world’s most vulnerable.

In 2019, Water.org will work with two of its most successful microfinance partners to scale its WaterCredit portfolio in Cambodia. WaterCredit is a low-interest microloan program that provides households with affordable financing for water and sanitation services. The initiative’s vision is to improve the lives of 5 million people in the most arid regions of the world by 2025.

Water.org and Winrock’s Sustainable Water Partnership (SWP) launch a US$4 million microloan financing program to bring water and sanitation to Cambodian households. Liz Kendall of Winrock International explains current water challenges and how affordable microloans can help to expand water access.

In Cambodia, the population is growing more than 2 percent each year, increasing demands for water and sanitation services to more households. It will also visit remote areas. Water.org will use this information to better promote its services in the area; meanwhile, the working group will use what it learned about financing WASH construction from Water.org to complete the planning of its first small-scale intervention and begin implementation soon. Together, younger and older generations residing in the Stung Chinit watershed are working together to take the important first steps toward water security.

The partnership between SWP Cambodia and Water.org provides the technical knowledge, and its WASH Working Group to the partnership while Water.org provides the technical guidance, financial oversight, and local microfinance institution partners. In December 2018, the Water.org Working Group received training on the WaterCredit program and began collaborating with Water.org representatives to develop new ways to teach watershed residents about WASH financial services and promote this mechanism to water users, especially those located in remote areas. Water.org will use this information to better promote its services in the area; meanwhile, the working group will use what it learned about financing WASH construction from Water.org to complete the planning of its first small-scale intervention and begin implementation soon. Together, younger and older generations residing in the Stung Chinit watershed are working together to take the important first steps toward water security.

**Microloans to expand water access in Cambodia**

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