



## **Program Summary: WaterCredit for Safe Water in Kisumu, Kenya**

### **Summary**

Water.org partnered with Pamoja Trust, an association of slum dwellers in Kenya, to provide safe water, sanitation, and hygiene education to people living in urban slums in Kisumu, Kenya. The program began in April 2009. This innovative program mobilizes and trains women's savings groups to take out and repay loans in order for them to access improved services. The program envisions a partnership among the water board which will provide the service, the beneficiaries who will own and manage the services, Pamoja Trust which will implement the project on the ground, and Water.org which will oversee all elements of the program.

### **Program Needs and Beneficiaries**

Five out of every six residents in the Nyalenda slums do not have access to nearby safe water. These people are either forced to pay high prices for vended water or suffer health problems by using unsafe water sources. The Kisumu water utility is willing to serve people in these areas, yet the connection fees are too high for most people to pay for at once. The dense urban environment also makes sanitation a daily health challenge for people there. Diarrhea and other disease incidence rates are higher than other places in the country due to a lack of safe water and sanitation. Approximately 6,000 people will benefit from the program.

### **Activities**

Water.org has partnered with Pamoja Trust to undertake the following activities:

- 1) Conduct a detailed baseline survey of households to review water and sanitation services and assess market demand for WaterCredit loans
- 2) Mobilize and train women's savings groups which will take out and repay WaterCredit loans for the cost of obtaining water connections and latrines
- 3) Educate community members on safe water and other hygienic practices
- 4) Train community members to serve as meter operators and manage the flow of water services into the community
- 5) Conduct microfinance, monitoring and evaluation, and financial management workshops to improve Pamoja Trust's local capacity to execute this initiative
- 6) Inspect sites and monitor progress of the program
- 7) Develop lessons learned to scale up the program in similar Kenyan communities

### **Long-Term Impact**

This program will have significant short and long-term impacts on people living in Kisumu and elsewhere in Kenya. Nearly 3,000 people will receive access to safe, affordable water, and a total of 6,000 people will benefit from sanitation and hygiene activities. This will improve their health and economic status as well as empower women who participate in the program. The long-term prospects for this program are also important. As loans are repaid and Pamoja Trust is able to build on this success with capital from other sources, we will have the opportunity to expand this program to include other areas of Kisumu and/or other slums in Kenya.