
Toolkit 1: Introduction to Opportunities in WASH Finance

Summary of the Toolkit

This toolkit, [Introduction to Opportunities in WASH Finance](#), is the first of five toolkits developed by Water.org and *MicroSave* to strengthen and expand the finance sector's capacity to offer sustainable products designed to finance WASH investments. The content draws heavily from [Water.org's](#) practical experience, providing technical assistance to FIs over the past decade through its WaterCredit initiative. The primary target audience of this toolkit is the staff, management, and board members of FIs, including those that already lend for WASH, as well as those that do not. By introducing the WASH sector and the opportunity for FIs to finance WASH investments, this toolkit endeavours to provide a foundation for the remaining toolkits. The objectives of this toolkit are to:

- Ensure a basic understanding of WASH technologies and services;
- Provide an overview of the scope and scale of the demand for WASH financing;
- Explain the role FIs can play in improving WASH access among their clients, as well as the benefits and challenges of offering these products;
- Introduce examples of WASH financial products that have been successfully launched by FIs; and
- Discuss alliances and partnerships that can be beneficial to FIs offering WASH financial products.

Chapter 1 sets the global context of water and sanitation availability, systems, and challenges, including the significant role that the absence of WASH access plays in exacerbating poverty. It also identifies reasons for limited WASH access among low-income communities.

Chapter 2 builds a case for FIs to offer WASH financial products, highlighting potential benefits to both clients and FIs and presents examples of FIs that have successfully developed and scaled WASH financial products.

Chapter 3 is a beginner's guide to various household water and sanitation systems, including a general discussion of the benefits and drawbacks of each technology.

Chapter 4 highlights potential WASH investments that are well suited to financial institutions and presents product examples from around the world.

Chapter 5 provides a basic overview of partnerships that FIs can pursue to

Toolkit 2: Water, Sanitation and Hygiene Financial Product Development

Summary of the Toolkit

This [Water, Sanitation and Hygiene Financial Product Development Toolkit](#) is the second of five toolkits developed by Water.org and *MicroSave* to strengthen and expand the microfinance sector's capacity to offer sustainable products designed to finance WASH investments. The content draws heavily from Water.org's practical experience providing technical assistance to FIs over the past decade through the WaterCredit initiative.

The primary target audience of this toolkit is the staff, management and board members of FIs—including those who already offer WASH financial products, as well as those that do not. This toolkit builds on the background information provided in the first toolkit, Introduction to Opportunities in WASH Finance. This toolkit explores the product development process for researching, designing and launching successful WASH financial products, including market research, product design, pilot and preparation for product rollout.

Chapter 1 outlines the WASH product development process in four fundamental steps, which are subsequently covered in chapters 2–5. This chapter focuses on staffing and planning for product development.

Chapter 2 guides the reader through the market research process for WASH financial products. The materials explore unique aspects in conducting market research and the range of benefits.

Chapter 3 explores product design for WASH financial products to ensure that market research is effectively translated into market-friendly products. The chapter provides a practical framework for holistically analysing product design and gathering initial market feedback prior to undertaking a pilot test.

Chapter 4 presents a system for pilot testing WASH financial products.

Chapter 5 discusses product rollout including staff preparation and effective process management.