



his morning, you made your coffee, took your shower, used the toilet and irrigated your lawn, all with the quick twist of knobs and the flip of a lever. You did so with such speed, ease and low cost that you probably never gave a second thought to the fact that water simply flows into your home, much less stopped to marvel at that convenience. You take it for granted because it's been that way your entire life.

But at the Imagine Solutions Conference in February, civil and environmental engineer Gary White, CEO and co-founder of Water.org and sister organization WaterEquity, will present the startlingly common scenario many people worldwide face when attempting to accomplish such simple daily tasks, as well as potential solutions for the problem.

What if you were one of the 785 million people in the world who lack a tap to carry clean, safe water into your house, who had to pay more than 20 percent of your monthly income to purchase water at kiosks or one of the 2 billion people who lacked access to a toilet? More than double the population of America lacks water and one in three worldwide lacks sanitation. According to the World Economic Forum, the water crisis ranks as the No. 4 risk globally in terms of potential impact to society.

While lack of this necessity affects all types of people, dealing with water's scarcity disproportionally burdens females. Women and girls are the ones tasked with the chore of walking long distances to fetch water. Imagine lugging back heavy containers filled with water, even if you're quite young or if you're pregnant. The 200 million hours — daily — that the United Nations estimates women and girls expend on collecting water costs them opportunities for school and employment.

Poor sanitation costs them more, with one child younger than 5 dying every two minutes from

Water.org helps villagers such as Mong from Cambodia install systems to have safe, clean water at home, so they no longer have to carry water home. waterborne illnesses, according to a 2019 World Health Organization report. Many organizations are working to solve the water crisis; however, White brings a different approach to the problem, which has seen success.

"The Imagine Solutions Conference focuses on stories of exploration, innovation and creation. And at both companies I co-founded, innovation is in our DNA," White says. "At the conference, I'll share stories of some of our smart, innovative solutions and why I am both hopeful and confident that the global water crisis is a solvable one."

White sees the world's poor not as a problem needing charity, but as an underserved market needing affordable financial solutions to solve their water problems. Water.org seeks to empower people in developing countries, recognizing them as autonomous consumers and providing them with affordable microfinance loans to install water taps and toilets in their homes.

"We see powerful, market-driven solutions to the global water and sanitation crisis in unusual places and tap forces to create big, systemic change," White says. "We found that one of the greatest barriers between the poor and clean water or safe sanitation is access to affordable finance."

Borrowing households, on average, live on less than \$3 per day and borrow \$368 from Water.org for making instillations. Women represent more than 87 percent of Water.org's borrowers.

"What's truly remarkable is that nearly every loan (99 percent) has been repaid," White says. "That busts the myth that the poor are a risky investment."

Repaid funds can then be reloaned to assist others in the community. As of September 2019, Water.org has helped 22 million people in 16 countries obtain water and sanitation, as well as gain the time for education and employment. The organization's goal is to help a total of 60 million people by 2022 reach the U.N.'s Sustainable Development Goal 6 to bring water and sanitation to everyone by 2030. While some organizations approach the issue via charity, Water.org brings a market-based solution to the problem.

"There is a big financing gap between what is being spent each year on providing water and sanitation to those living in poverty and what's needed to ensure safe taps and toilets to everyone in the next decade," White says. "That gap in funding is more than \$85 billion every year. Charity alone will never be enough."

Laura Tichy-Smith is an experienced freelance journalist, copy editor and adjunct professor of English. She employs these skills in order to pay off many expensive student loans.

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