



FINISH INK

Financial Inclusion Improves Sanitation and Health in Kenya generates sanitation demand, links it to finances by local financial institutions and creates markets for the supply side of sanitation.

Project details

Client	: RVO / DGIS
Amount	: € 4.5 Million matching counterpart contribution € 5-8 Million
Start date	: 1 May, 2013
End date	: 31 December, 2018
Contact person	: vpost@waste.nl
More info on the project	: www.waste.nl
Products	: Sanitation loan products by Family, Sidian Bank, Imarika Sacco & CEDEF; manuals (demand generation, mason training, business development); sanitation marketing institutionalized, WASH rotating loan fund

What we do:

The project is a public private partnership between WASTE, Ministry of Health (Kenya), Amref Health Africa, Sidian Bank, Family Bank, Imarika Sacco, Actiam, Take A Stake Fund, Goodwell Investments, Amref Flying Doctors and United Nations University

We generate client centred demand for safe sanitation. Two methodologies were used consequently for demand generation namely community led total sanitation (CLTS) followed by direct sanitation marketing. CLTS creates primary demand for any for unimproved sanitation while sanitation marketing targets the sale of improved and sustainable sanitation systems.

Our customers who chose to build improved systems get access to credit from our partner financial institutions or use their savings. For this we build capacities of our financial partners and link them directly with the marketers.

Backed by actual demand, we (re)train masons and support local enterprises to cater to this increased demand for sanitation materials and have therefore grown. Youth and women groups specifically are directed towards business opportunities and invest in sanitation businesses. This has changed their economic landscape meaningfully. To further strengthen the supply side, we have developed an array of low cost, high quality sanitation systems presenting a wide menu to our customers.

For sustainability of our actions, we are working closely with the government to institutionalise the model.

How we do it: approach

The project starts with demand generation for sanitation systems. The basic community based demand is generated through Community Led Total Sanitation (CLTS). Under CLTS unimproved structures are built that need to be rebuilt often. The infrastructure of CLTS (Ministry of Health officials, volunteers) are engaged by the project to pursue sanitation marketing using an incentive scheme (result based) for sanitation marketers. The sanitation that the marketers promote are more permanent systems, whereby the project takes care that safe reuse of excreta is built in. As this requires a change in behaviour (AGAIN!), we wait with the campaigns till the pits are getting filled up in one to two years. The excreta once made safe for reuse is a valuable input into local agriculture as high nutrient containing soil conditioner.



Sustainability:

Post the project at least two of our financial partners will continue to provide sanitation loans, so the financial innovation is sustainable. At present over 80 sanitation entrepreneurs as well as several groups of about on average 15 people have been supported in their business. Most of these businesses are likely to thrive post the project. Sanitation marketers were earlier volunteers who are now getting incentives under the project. The process has started to turn these incentives into commissions paid by sanitation suppliers. Human waste is turned into products that can be safely used in agriculture. Valorising the waste serves as an incentive to continue using the toilets. Lastly the project organization is turned into a facilitator that will continue post the project.

The impact of FINISH INK

840,000 people

are the number of people that are aware of the impact of improved sanitation

Diarrhoea down 25%

on average the incidences of diarrhoea are less as compared to before the start of the project.

€ 4.1 M Loans & savings

Currently Euro 2.5 Million has been issued in sanitation loans, + € 1 M has been put in from savings.

30,000+ toilets

Are built with well over 5,000 improved sanitation systems enabling safe reuse excreta

80+ Businesses loans

issued by financial partners. WASH rotating fund set up for start ups who cannot yet avail of business loans.

33 Schools

and institutions received sanitation loans, some to construct biogas systems converting human waste into products

About WASTE: The mission of WASTE is to 'turn waste into prosperity'. For over 30 years and in more than 20 countries, our advisers empower people to build sustainable waste management systems. Creating healthy environments, jobs and healthy & happy people. Read more on www.waste.nl.