

FINISH INK

Kenya



Financial INclusion Improves Sanitation and Health (FINISH)

WASTE 

Financial INclusion Improves Sanitation and Health (FINISH) uses a mix of microloans and strategic partnerships with the government and the private sector to create demand for a sanitation market and increase access to capital to pay for services

Launched in 2015, Not-for-profit , East Africa: Kenya

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Problem Addressed

Very few improved sanitation systems exist in rural, peri-urban, and urban areas in Kilifi and Busia Counties of Kenya. Especially in urban areas, there are few people who can empty and in particular safely dispose faecal sludge, as sewage systems that cover a whole town are missing. Other issues include the lack of knowledge surrounding proper construction of high-quality sanitation systems, and the lack of access to financial institutions to support people in buying toilets.

Innovative Approach

Financial INclusion Improves Sanitation and Health (FINISH) is innovative in its approach to provide the poor of Kenya total sanitation but with a slightly new angle. The program builds on creating demand for sanitation in communities through community led total sanitation. Then it links people to micro-finance institutions for access to finances for improved sanitation. Micro finance institutions typically start with financial literacy and group formation. The demand for sanitation thus becomes an effective demand. FINISH INK links demand to supply side. A key innovation is to drive down the cost of providing sanitation products and services to people at the bottom of the market to and to demonstrate to others that the system can work effectively. This model has key partnerships across financial institutions, government entities, the supply chain, private businesses, and entrepreneurs.

Though it takes about 4-5 years as demonstrated in India (where now 1 improved sanitation system is constructed every 3 minutes on a 24/7 basis), the program in Kenya is in the beginning stages of initiating these partnerships and resources in-country. FINISH INK is also very innovative in its ability to utilize monetary support and resources from local private companies in order to build effective and sustainable sanitation systems for the future.

Program Solution

The program's vision is to achieve improved health status in Kenya by sustainably expanding access to and demand for sanitation facilities through financial inclusion. The purpose of the intervention is improved livelihood opportunities of marginalized communities by uplifting their health potential. This is done by decreasing the prevalence of sanitation-

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related diseases through improved sanitation facilities, as a result of increased demand and financial inclusion.

The consortium is implementing an intervention that creates an adequate environment for a local-market-based approach to sanitation services in Kilifi and Busia counties in Kenya. This project addresses the social and economic determinants of sanitation by creating demand through the so-called CLTS approach and providing sanitation loans (a microcredit for sanitation) to those households currently deprived of improved sanitation facilities. At the same time micro finance services are made available to entrepreneurs in the sanitation supply side chain.

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