

## Introducing Financial Inclusion Improves Sanitation and Health (FINISH)

### Programme: a current partner organisation

Posted by susanaforum - 08 Nov 2012 15:50

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This is an introduction to one of our current partners.

The following text is taken directly from their application form and was written by the partner organisation themselves.

#### **Description:**

The basic philosophy of FINISH Program is that financial incentives in the form of terms of credit and preferential access to health insurance can be used to stimulate demand for sanitation. And if access to finance could be provided to the financially excluded, the awareness drive for sanitation can translate into a willingness on the part of the population to borrow money to build their own toilets. Toilets constructed by the users, at their own initiative and with a financial commitment, have a greater chance of usage which can then influence habit change. The Program believes that a close connection between sanitation and health can be established and leveraged for development by enabling financial inclusion of the low income rural and urban communities via a micro-finance product, i.e. sanitation loans. At the same time, the notion that toilets are but one aspect of safe sanitation is factored into the program. Other important aspects include hygiene, safe disposal of faecal matter, safe drinking water and solid waste management.

#### **Activities in Sustainable Sanitation:**

The Program is implemented through several Micro finance institutions (MFI's) as well as some NGO's implementing the SHG Bank Linkage program. The programme does not fund construction of safe sanitation systems which is expected to happen through micro-finance. The grants provided by the Government of Netherlands through WASTE are towards technology assistance, grassroots capacity building, hygienic usage of the toilets after these are constructed and towards incentivising high sanitation density in selected areas to maximize the health impact of sanitation. The Program also provides for an in depth evaluation of the effects of sanitation, time series study of the health, social and economic indicators in the some of the Project areas, by social science researchers from UN University (Maastricht) and the IFS (London).

The Program Management Board that sets direction to the smooth functioning of the program also assists the partners with linkages to financial intermediaries from India and abroad to secure debt finance at favourable terms.

A portion of the grant has been earmarked as "Sanitation Investment Fund" that is used to support partners' pilots on sanitation projects and ideas that may not yet have reached commercially

sustainability but have the potential.

Till Now we have implemented 1 lac sanitation system.

**Expectations in the Partnership:**

Joining hands in different activities related to sanitation so that we can think of a world free from open defecation.

**Contribution to SuSanA:**

By supporting in promotion of sanitation and providing our existing partners, channels and resources for obtaining the MDG Goal.

Partner since: December 2011

Financial Inclusion Improves Sanitation and Health website: [www.finishsociety.com](http://www.finishsociety.com)

*Posted by Cecília Rodrigues*

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**FINISH Newsletter**

Posted by finishsociety - 25 Jan 2012 17:21

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FINISH Newsletter (Oct-Dec) 2011.

For More Information about FINISH please visit FINISH Website as mentioned below.

[www.finishsociety.com/](http://www.finishsociety.com/)

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