



FINISH MONDIAL (FINANCIAL INCLUSION IMPROVES SANITATION AND HEALTH) PROGRAM

Financial Inclusion for a Healthier Tomorrow

🎯 To scale up access to safe and sustainably managed sanitation systems in Satkhira, contributing to the global target of ensuring safe sanitation for 10 million people by 2025.

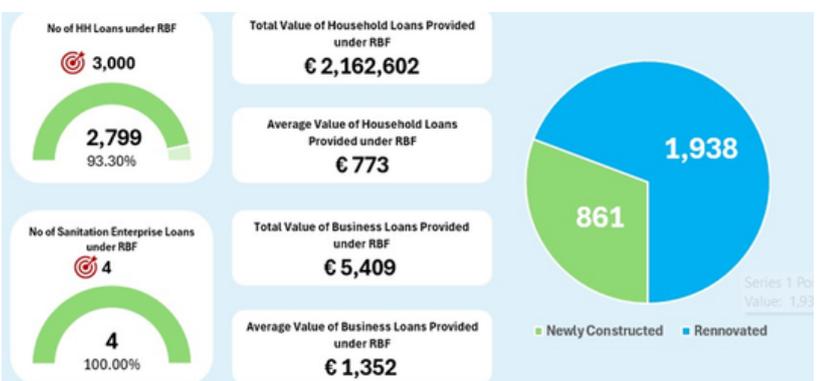
🔧 Major Activities & Achievements

- 3,000 safely managed sanitation systems were constructed in Satkhira through the RBF model, meeting planned targets and significantly improving hygiene and health conditions.
- 861 safely managed sanitation facilities were constructed through partner initiatives, achieving 86% of annual targets.
- 1,938 rehabilitated sanitation facilities were completed against a target of 2,000, representing a 97% achievement rate.
- 40 MFI staff were trained through two structured training batches, enabling better understanding and promotion of sanitation loan products.
- 40 demand creation sessions with masons & Community with 800 participants.
- 215 pcs of Communication & Branding materials supplied

Overview

In 2024, FINISH Mondial Bangladesh continued its commitment to improving sanitation access, strengthening market-based WASH services, and enhancing financial inclusion in Satkhira District. Through close collaboration with local communities, Microfinance Institutions (MFIs), and sanitation entrepreneurs (MSMEs), the programme made measurable progress in expanding safely managed sanitation and fostering sustainable sanitation markets. The Result-Based Financing (RBF) model played a key role in mobilizing low-income households and service providers, increasing both access to sanitation facilities and the capacity of local actors. This report summarizes the key achievements, challenges, risks, and strategies taken during the year.

🌱 Loan Info. on Sanitation:



🌍 Environmental & Social Impact

The project significantly improved health and hygiene by enabling thousands of households to access safely managed sanitation. Increased awareness and behavior change sessions empowered community members to adopt cleaner, safer sanitation practices. Local MSMEs and MFIs gained capacity and confidence, strengthening the sanitation market and creating new income opportunities.

☀️ Challenges & Lesson learned

- **Low Awareness and Behavioral Resistance**
Many households were hesitant to adopt improved sanitation due to traditional practices and poor awareness.
- **Limited Household Financial Capacity**
Low-income families struggled to afford sanitation upgrades even with subsidies.
- MSMEs faced challenges in scaling operations and ensuring consistent service quality.
- Frequent flooding and waterlogging in Satkhira created logistical challenges and increased construction costs.
- Limited initial interest from MFIs slowed early programme rollout.

⚡ Actions Taken to Overcome Challenges:

- IPartnerships with MFIs were strengthened to provide accessible sanitation loans, while Result-Based Financing (RBF) was used to reduce out-of-pocket costs.
- Capacity-building sessions and incentives were provided to enhance MSME service quality and business viability.
- Community engagement sessions and targeted IEC campaigns were intensified to drive demand and change mindsets.
- Climate-resilient sanitation designs were promoted, and implementation schedules were adjusted based on seasonal forecasts.
- Tailored training and performance-based incentives were introduced to build institutional confidence and participation.
- Through proactive risk management and stakeholder engagement, the program sustained momentum and achieved key targets despite challenges.

📌 Basic Information



Supported by:
FINISH Mondial



Duration:
January-December 2024



Budget:
BDT 16,76,672



Staff:
02



No. Of Participants
3000



Area:
Satkhira District



☀️ Voice of Transformation

Sharmin Akter from Satkhira lived for years with a broken, shared latrine that often flooded and made her children sick. When FINISH Mondial Bangladesh visited her village, she learned about safe sanitation and accessed a small loan through a local MFI. With guidance from trained masons, Sharmin built a clean, durable toilet next to her home. Now her family is healthier, she feels dignified and confident, and she encourages other women in the village to improve their sanitation too.