



water for people  
EVERYONE • FOREVER

# BANANAS, COFFEE, MICROFINANCE, AND BATHROOMS: A COMBINATION FOR ACCESS TO SERVICES AND HEALTH IN RURAL MARKETS

WASH Symposium  
University of Colorado  
March 5-6, 2019

# GLOBAL PROBLEM

- 4.5 billion people lack safely-managed sanitation services.
- 2.3 billion people lack basic sanitation services.
- 892 million practice open defecation
- 361 thousand children under 5 years of age die each year due to diarrhea



# WATER AND SANITATION COVERAGE

## PERU

SECTOR	POPULATION	WATER	SANITATION	POP. WITHOUT SANITATION
Urban Areas	24,784,067	90%	88%	2,998,872 12.1%
Rural Areas	6,453,318	59%	38%	3,969,436 61.51%
TOTAL	31,237,385	83%	78%	6,968,308 22.31%

Drawn up by the authors/Source: National Institute of Statistics and Software – National Survey of Budget Programs.

## NICARAGUA

SECTOR	POPULATION	WATER	SANITATION	POP. WITHOUT SANITATION
Urban Areas	3,709,108	90%	73%	1,001,459 27%
Rural Areas	2,635,695	63%	50%	1,317,847 50%
TOTAL	6,344,804	79%	63%	2,319,307 37%

# LACK OF SANITATION IN SULLANA

Zone	Without access to sanitation	Outdoor defecation, ditch channels and others
Urban Areas	21.4% 15,387 households	6.5% 4,672 households
Rural Areas	71.21% 4,885 households	31.7% 2,172 households
TOTAL	25.76% 20,272 households	9% 6,844 households

Drawn up by the authors/Source: National Institute of Statistics and Software – National Survey of Budget Programs.

- Sullana 311,454 people = 78,704 households
- 26% lack access to sanitation and 71% lack coverage in the rural sector.



# WORK PROPOSAL

Water For People  
proposed invigorating  
the market through  
commercial mechanisms  
(micro credits).



# ACTORS & ROLES



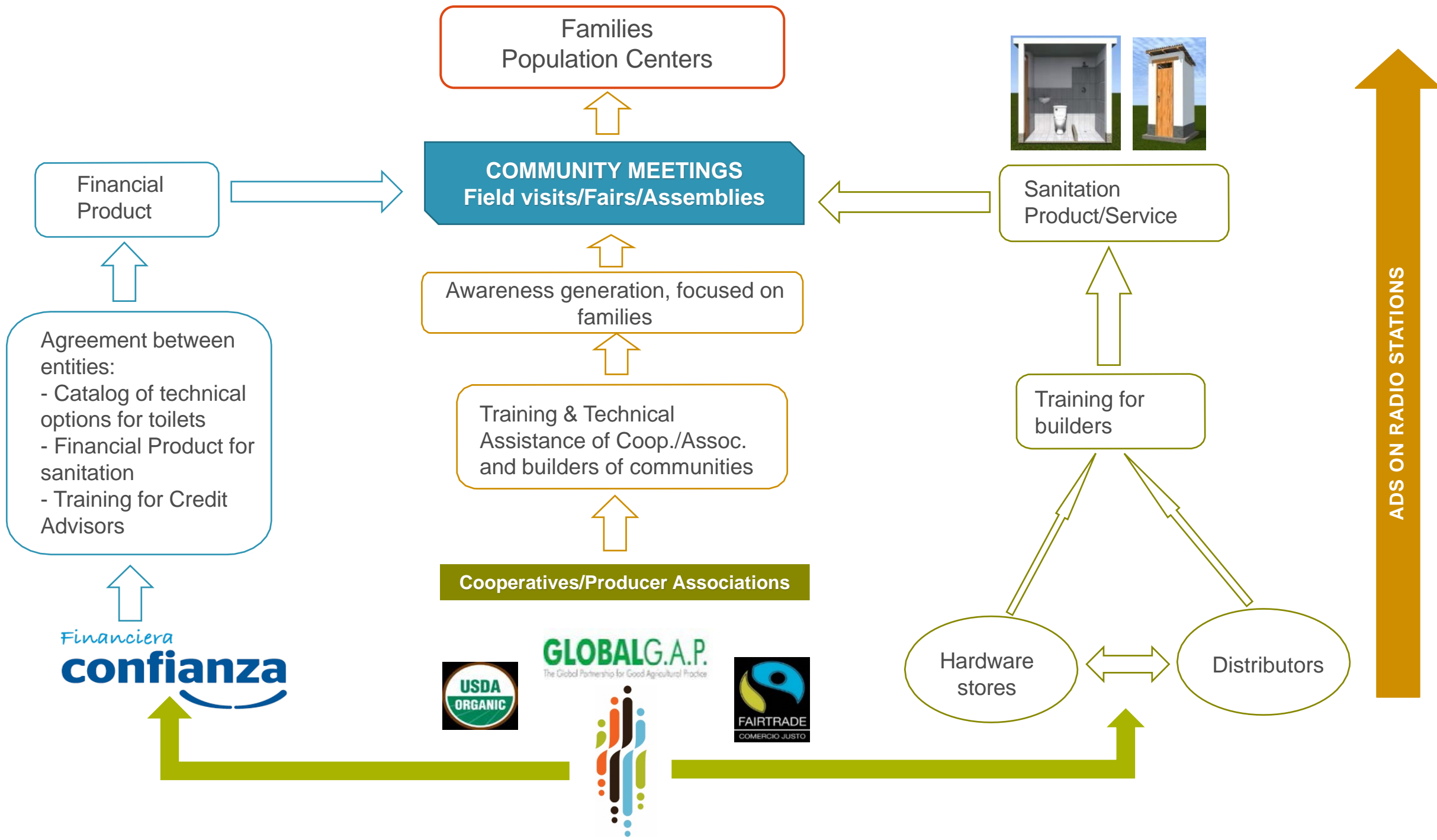
# SUSTAINABLE AGRICULTURE

Products with certifications that must meet economic, social, environmental, and sustainable development standards.





EXECUTED STRATEGY



# RESULTS

	NICARAGUA	PERU
Loans	<ul style="list-style-type: none"> <li>• 3 million dollars in 3,000 loans</li> </ul>	<ul style="list-style-type: none"> <li>• 343 loans (Jan.17 - Dec.18)</li> </ul>
MFIs	<ul style="list-style-type: none"> <li>• FUNDENUSE: 22 branches</li> <li>• Aldea Global: 6 branches</li> <li>• Mi Credito: 6 branches</li> </ul>	<ul style="list-style-type: none"> <li>• Financiera Confianza: 1 branch</li> </ul>
Masons	<ul style="list-style-type: none"> <li>• 75 trained local masons</li> </ul>	<ul style="list-style-type: none"> <li>• 15 trained local masons</li> </ul>
Manufacturers/ Hardware Stores	<ul style="list-style-type: none"> <li>• 3 national providers of sanitation technologies</li> <li>• 50 hardware stores</li> </ul>	<ul style="list-style-type: none"> <li>• 1 hardware store</li> <li>• 1 manufacturer</li> </ul>
Institutions	<ul style="list-style-type: none"> <li>• 2 Municipal Governments</li> <li>• Schools of Trades (INATEC)</li> </ul>	<ul style="list-style-type: none"> <li>• Latin American and Caribbean Coordinator of Small Producers and Fair Trade Workers (CLAC)</li> </ul>
Coverage	<ul style="list-style-type: none"> <li>• Families with inadequate sanitation in 64 districts in Nicaragua</li> </ul>	<ul style="list-style-type: none"> <li>• 80 organizations (of 8,000 small producers)</li> </ul>

# CONCLUSION

- No paternalism (bathrooms gifted)
- The sanitation crisis is solved with market mechanisms, investment, and involvement of the private sector
- Water For People has served as an advisor and facilitator among the different actors
- There is a growing trend and a commercial opportunity for finance institutions
- In both countries, providing credits is a viable alternative for improvements in sanitation
- The work linked to producers with sustainable agriculture has not only allowed developing improvements in bathrooms, but also the promotion of improvements in water and health, in order to improve the quality of life of agricultural producers





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THANK YOU