

Editorial

The quarter that passed was important from the point of view of FINISH as there were many landmark events. One of them was the Workshop organized by FINISH on “Socially Responsible Investment”.

Another landmark event was the declaration of the prizes for the Sanitation Innovation Contest.

Also meeting for FINISH implementing partners was organized to know their filed level issues, to under their activities and to get more involvement in project at personal level.

This issue of the Newsletter also covers some articles on Sanitation.

Friends, we would like to add value to the newsletter by inclusion of contribution and comments from our partners and well-wishers. A beginning has been made in this respect and I will like to place in records my sincere thanks for the contribution received. But we need much wider response in this regard. We hope to get good contributions in near future from our patrons, partners, technical experts and all those who have been associate and working with FINISH for a long time.

Last but not the least I will like to offer my unqualified apologies for the delay in the circulation of this issue of the News letter. I will strive hard to issue the next Newsletter within 15 days after the end of the quarter.



Mukul Singhal

1. News on Sanitation

1.1 MCD starts Face-book Page for monitoring sanitation work

If you are a Delhiite and unhappy with sanitation standards in your area, you can now log in to the MCD's new Facebook page to lodge a complaint, with photographs if possible.

The Municipal Corporation of Delhi today launched its account on the popular social networking website which will especially focus on monitoring cleanliness and garbage removal in the national capital.

The corporation claimed that it has become the "first civic body in India" to use interactive medium of Facebook for prompt and effective monitoring of lifting of garbage.

"If garbage isn't collected, or the garbage site is not cleaned, the citizens can registers a complaint on the Facebook page, along with photographs if possible and such details as the garbage collection site number as provided in the page," MCD officials said.

They said MCD will take action on the complaint and revert to the citizen concerned on the Facebook itself.

Initiating the MCD account by signing as a member on the Facebook page, Delhi Mayor Prithvi Raj Sawhney appealed to the citizens to join hands with the civic body to monitor prompt and effective lifting of garbage.

"I hope that with the cooperation of citizens and prompt action by MCD, the city will become cleaner," he said.

The Facebook page of the corporation which looks after 96 per cent of the area of Delhi got immediate response from citizens who started uploading complaints and photos.

The page has already been "liked" by nearly 400 netizens. "Open space at G block Hari Nagar Jail road (opp Om sweets) is being used as dumping ground. Matter has been conveyed to the MCD earlier also but no action has been taken so far," said a post.

"The problems and suggestions highlighted by citizens will receive prompt attention," Municipal Commissioner K S Mehra said in his comment on the Facebook page.

Anshu Prakash, Additional Commissioner, explained the modalities of the Facebook initiative. He emphasised that the MCD initiative hopes to be an inclusive exercise where even young school children and youth become the eyes and ears and monitor for MCD for the lifting of garbage.

At the 2500 garbage sites across the city, MCD will place boards with such details as zero garbage time, unique bin number, complaint number. On the Facebook page, critical information such as the service standards and the area-wise details of the 12 MCD zones has already been posted under the tabs "Services" and "Know Your Area" (KYA).

In order to monitor the page, the MCD is setting up a control room at its Amedkar Stadium office where one assistant engineer and a junior engineer will access it.

If the experiment is successful, it may later include more areas like public health and roads in the page.

1.2 Worrying about the right issues

The World Bank recently estimated the loss from poor hygiene and sanitation in India at \$54 billion, probably an underestimation. This loss to the nation is more than from many scams put together. If any nation has progressed in the past, it is only when it has been able to clean up not just the political system but also its filth ridden streets and sidewalk; it has managed to provide its people enough toilets, clean drinking water, healthcare and reasonably decent living conditions. As per the Bank, 4, 50,000 people die each year of diarrhoea, primarily on account of poor personal hygiene habits: defecating in the open and lack of proper drainage systems in towns and villages.

On the same beach front in Mumbai that offers an amazing view of the Bandra-Worli Sea Link, one can see people defecating in the open, apart from zillions of plastic bags. The countryside of our towns and villages is a sight that in the morning none of us perhaps want to see.

Lack of toilet facilities in the village schools deters girls from education. A UN research has proved that every 10% increase in women literacy helps in economic growth of 0.3%. Imagine how this would impact a nation as young as ours. Almost 50% diarrhoea cases occur in schools rather than homes due to poor sanitation facilities.

It is unforgivable on the part of the state education system that basic needs like clean toilets cannot be provided in schools

in our villages. The funds exist but the will is missing while in some places the will exists but funds go missing. It may be worthwhile for the state governments to conduct a random audit of the schools and find out where the system is failing, bring those responsible to book and create greater accountability. The system has to be reformed and importance given to hygiene and sanitation at the basic level. It may be worthwhile to have personal hygiene taught at school level as a compulsory subject.

The impact on tourism is not surprising. Millions of tourists do not come to our great country because we have been unable to reassure them that India is a land where you can eat and drink freely without the fear of falling sick. Our target of getting over 10 million tourists in 2011 and a 7.6% compounded growth each year thereafter is an uphill task. The idea of instituting an award for 'best civic management of a tourist destination in India' by the tourism ministry is a welcome initiative that will provide some level of competitive spirit for the tourist hotspots.

Public-private partnerships can work towards cleaner streets, better drainage system; get rid of overflowing garbage dumps in the cities and improved public conveniences. A very good example is Hyderabad where the former chief minister Chandrababu Naidu showed that it is possible to keep our cities clean. It still is a much cleaner city than many.

Compromising on food hygiene is sinful. We let food be sold at cheap price and hygiene thrown out of the window. It is not about using any expensive vessels and equipment but about good cooking, serving and storing habits. We must set strict hygiene

standards and guidelines that are not negotiable for schools. It is time they provide soaps or disinfectants in the washrooms and the toilets are kept clean. It does not matter whether the school is privately run or state managed, in a village or a metro. It may sound like an impossible task or a dream but only if we dream can we find reality some day.

For more articles on sanitation please follow the following link:

http://www.finishsociety.com/page.php?page_id=23

2. **Promotional measures by FINISH-Sanitation Investment Fund**

As per the Programme Management Board decision of 4 November 2009 the sanitation investment fund will be put into operation as per outline below.

a) What is it (b) Who can apply (c) How to apply (d) Application process

(a) **What is it?** The Sanitation Investment Fund (SIF) is a grant allocation to support innovative sanitation initiatives. The restricting factor is that the sanitation related initiatives have to be in support of or relevant to the programme Financial INclusion Improves Sanitation and Health (for more details refer to: www.finishsociety.com or www.waste.nl). Funds are thus assigned for activities that assist sanitation capacity building and supplementing the sanitation initiative of FINISH. The

Sanitation Investment fund has an annual deposit of Euro 40,000 or about INR 30 lakhs with a total programme allocation of maximum of Euro 200,000.

(b) **Who can apply?** Micro finance institutions, sanitation entrepreneurs, community based organisations, sanitation specialists etc. Deliberately there are few restrictions on the nature of the applicants. Eligible activities include: local enterprise for soap making, phenol manufacture, toilet slab manufacturing, community toilets, school toilets, biogas, ecological sanitation and joint treatment systems etc. There may be other good ideas in the market that we do not wish to exclude.

(c) **How to apply?** Applications for allocation of SIF will be in the same format as is used by "AKVO" with suitable modifications for FINISH Project (see Annex 1 – downloadable from www.akvo.org or from www.finishsociety.com). Applications can be submitted throughout the year.

(d) **Application and review process** Allocations need to be sent electronically to FINISH project office finishprogramme@gmail.com.

Committee comprising four members will look into the applications and final decisions on the applications will be taken by majority votes. In the review the committee will pay special attention to: co-financing (or fund leveraging);

relevance to the sanitation needs of the community; relevance to FINISH objectives; innovation; gender sensitivity; livelihood aspects; replicable and scalable; social and environmental profits; and profile of submitting party. Applications received and investments made will be announced on www.finishsociety.com.

3 Events

3.1 FINISH Workshop on Socially Responsible Investment

Workshop on Socially Responsible Investment was organized by FINISH on 22-23 March 2011 in Delhi. The objective of the Workshop was to explore whether the following conditions are being satisfied in rural sanitation investments in India and further to explore how the founding and implementing partners of FINISH can respond to the challenges that are unique to the penetration of Sanitation and Financial Inclusion Services in Rural India to enable greater attainment of the countries Millennium Development Goals.

1. Social Investment program must be economically sustainable for all organizations on the supply side of 'financial loop'.
2. Social Investment program must be based on the demand generated by the borrowing side of the 'financial loop' and the delivery platform has

to be scalable so that development impact is realized across the community.

3. Social Investment program must be socially responsible-i.e. it must be viable for the beneficiaries to pay-back without incurring catastrophic debt burdens and the outcome must not involve damage to the environment or increase social tensions.

Summary of the main reflections on Responsible Social Investing

- The cost of toilet assumed in the GOI's Total Sanitation Campaign scheme has been found to be unrealistic at current rates of supplies. While it will vary from location to location, an average cost of Rs. 5000 was considered to be more realistic.
- A significant percentage of the toilets constructed under the TSC of GoI is reportedly either unused or put to uses other than for what purpose these were built, signifying an enormous waste of resources.
- Thanks to the extensive campaign of IEC (information, education and communication) carried out under TSC as well as under various projects of NGOs and MFIs, there has been an increased demand for sanitation systems and people are ready to take loan to construct their own toilets.
- Lack of access to credit has been a major impediment in realizing the goals.

- The strategy of FINISH project is to encourage MFIs, SHGs and NGOs to extend credit to needy rural and urban population for construction of toilets; the project provides support to these agencies towards IEC campaign, training of personnel and stakeholders, arranging flow of credit to MFIs etc. from banks and other sources. Until now, within about 15 months, the project has been successful in construction of over 110,000 toilets against its target of 1 million toilets before 2014.
- Recent crisis in MFI sector has somewhat unbalanced the project. The objective of the workshop has been to find ways of organizing flow of credit to the MFIs, SHGs and NGOs working with FINISH project.
- Assuming the average cost of a toilet at Rs. 5000, the resources required for providing toilets to the balance 120 million households will be of the order of Rs. 60,000 crores.
- The Financial Institutions should extend credit to MFIs, SHGs and NGOs for the purpose of promoting sanitation. A special line of credit with SIDBI and NABARD for this purpose may succeed in injecting a sense of purpose and urgency amongst the Financial Institutions. SIDBI had been given this suggestion, but without government backing, this is not likely to move ahead.
- Again, to make the MFIs, SHGs and NGOs take a more proactive role in this regard, it is for consideration if they are advised to allocate a percentage of their loan portfolio for sanitation. If such target is set, there could be greater effort on their part to promote rural sanitation.
- Construction of toilet should be declared as an eligible activity under the MNREGS of GoI. This could contribute to meeting the gap between the cost and subsidy for the poor people.
- The interest on loans to be given for sanitation by MFIs will not be less than 24% even after Maelgam report. As sanitation is a basic need, GoI could consider reimbursing the interest burden to the extent it is feasible. Under the new proposed system of GoI of transferring the benefits direct to beneficiaries through conditional transfer of resources, this may also be considered.
- To give an incentive to MFIs to make special efforts in this direction, it was suggested that the loans given by MFIs under this head may be counted twice the value towards their priority lending target.
- Under the GoI scheme of RSBY (Rashtriya Swasthya Bima Yojana), can those households with their own toilets be given a preferential rate of premium? This will be in line with the theory that sanitation improves health and therefore the premium could be lower.
- In urban slums where land for construction of toilets could become an issue and also in rural areas where landless do not possess land for construction, appropriate interventions have to be conceived. Panchayats and Municipalities will have a role to play.

Subsidy in capital cost will be justified fully in such cases.

There were also observations made relating to rehabilitation of the dysfunctional toilet, promoting SHG-Bank linkage in rural areas, securitization of MFI loans for mobilizing finances and tapping funds CSR budgets of the corporate.

3.2 Training Programme at NCT

Nageshwara Charitable Trust joined FINISH Programme recently. 60 Animators and Supervisors of the Trust were provided initial training at Nagpur from 27th March to 29th March 2011. Mr. Valentin Post, Mr. Subburaman, Mr. G. Anand, Ms. Manimekalai and Mr. S. V. Bhave were the resource persons.

3.3 ToT Programme at Bhubneswar

A programme of Training of Trainers was organized at Bhubneswar on 25th-26th Feb 2011. It was meant basically for the technical personnel and the officers involved in the implementation of FINISH Programme from 7 MFI partners. Mr. Abhijit Banerji, Dr. P.K.Jha, Dr. Manimekalai were the main resource person. Ms. Jacqueline Barendse, Director WASTE Netherlands was present as observer during the workshop. Mr. Valentin Post, Senior Advisor WASTE played a lead role in preparing the ToT material.