“The day everyone of us gets a toilet to use, I shall know that our country has reached the pinnacle of progress.”

Jawaharlal Nehru

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FINISH an acronym of Financial Inclusion Improves Sanitation and Health, works towards increasing sanitation coverage by providing access to safe sanitation facilities to low income households in India. FINISH project was conceived by its promoters – TATA-AIG, SNS-REAAL, UNU-MERIT and WASTE in 2009 with the vision of creating a society with improved health not only through better sanitation facilities but also with knowledge and awareness of ‘Total Sanitation’. To attain this objective in a sustainable manner, FINISH Society was founded in order to help in the implementation of FINISH Project. The primary aims and objectives of the society are to promote sustainable and equitable development of the sanitation sector in India.

The FINISH project has been supported and implemented by an Indian-Dutch consortium comprising banks, insurance companies, NGOs and academic and government institutions from the two countries. The overall objective of the FINISH programme is “to improve sanitation and thereby, living and economic conditions of poor rural and peri-urban households, through economic incentives, primarily enhancing financial inclusion of these households.

FINISH Society is managed by its Governing Body currently headed by a retired senior bureaucrat and comprises of bureaucrats, development professionals and experts. For implementing the FINISH Programme, a Programme Management Board (PMB) has been constituted by experts from various fields and has representations from WASTE, Corporates, Banks and Developmental Sector.

FINISH has its presence in 10 states in India with 61 partners who are provided with hand holding support by the Project Implementation Team (PIT) and a group of experienced trainers. FINISH believes that partnerships can bring together knowledge and expertise to provide better delivery of services. It has also entered into a formal partnership with the Government of India in selected places for better implementation of Nirmal Bharat Abhiyan.

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The cause of many of our diseases is the condition of our lavatories and our bad habit of disposing excreta anywhere and everywhere,” Gandhiji wrote in 1925. Is the situation any better now?

Prime Minister Narendra Modi has declared sanitation as a national priority announcing ‘Swachh Bharat Abhiyan’, a sanitation programme dedicated to creating a clean India by 2019 (Gandhiji’s 150th birth anniversary).

- 54.7% households in India are without toilets (Nirmal Bharat Abhiyan survey)
- The national Indian average of sanitation safety is a mere 34% (UNICEF report)

That the sanitation problem is acute, both in the urban and rural areas of India is not a secret. There is an urgent need to address this on a war footing and change and improve the sanitation standards in the country. However, as we are all aware, sanitation is not only about building toilets. It refers to and is inclusive of mobilizing community, creating behavioral change and building awareness on safe sanitation practices. In all of this, dissemination of information is a critical prerequisite along with sanitation interventions, new models and capacity building.

The unique model of the FINISH society where we aim to build ‘safe sanitation’ using financial inclusion tools and co-operation to impact on the community health standards in India is already having a positive impact. Working through 61 partners comprising of 9 MFI’s, 49 NGOs and 3 cooperative societies, projects are being implemented in diverse areas with the common objective of ‘safe sanitation’. The methodology however, is adapted to suit the conditions, local beliefs and customs of the respective areas.

FINISH Society has also initiated projects in Biogas, Clean Energy, Water Conservation and Waste management. The partnership with UNICEF has extended from 1 to 4 and new partnerships have been forged with World Vision, Habitat, Hindustan Zinc Ltd. etc.

This bi-lingual newsletter ‘FINISH Matters’ is designed to be a platform through which the Project Implementation Teams in the 10 States can share information on all matters relating to FINISH, network and work as a cohesive group to reach the post or target set by FINISH. It can also be a forum for sharing success stories for replication and improving health standards to show that FINISH matters. Challenges, risks and field experiences can also be shared for wider discussion among the partners. The aim is to create awareness and become catalysts of change for a cleaner, healthier environment.

Abhijit Banerji
(Programme Director)
The FINISH Approach

The FINISH society was registered in 2010 as a multistate not for profit organization under Societies Registration Act 1860 with an objective to promote sustainable and equitable development of the sanitation sector in India through generating awareness along with economic incentives and thereby, improving lives of poor rural and peri-urban households.

Our Mission is to create a conducive and sustainable environment for sanitation, health care and waste management for enabling communities to have an improved life.

Our Vision to make a visible change in sanitary, hygienic conditions and living standards in India with a holistic approach by integrating sanitation with financial inclusion, waste management and health care.

The approach is to utilize financial inclusion tools and generating awareness to positively impact community health standards in India. In line with the program’s objectives to achieve total sanitation, micro credit and financial schemes are targeted to be combined with life and health micro insurance packages to provide incentives to households to channel their existing income for investing in sanitation. Towards this FINISH uses a four pronged strategy:

- Creating demand for safe sanitation through awareness generation.
- Enabling communities to create household sanitation assets by facilitating access to banks, micro finance institutions and government subsidies.
- Facilitating supply chain solutions to meet demand on time.
- Efficient monitoring to ensure sustainability.

Based on earlier experiences of WASTE in which local financial institutions participated in guaranteeing small loans, the partners identified a joint approach to increase the sanitation coverage by using micro finance and insurance products. With the help of the Project Implementation team and by roping in partners across 10 States FINISH facilitates in sensitizing the community to take part in total sanitation movement.

FINISH translates the environmental benefits directly into financial incentives and a much needed additional risk management mechanism in the form of access to micro finance and reduction in premium charges of micro insurance. The project also leverages better demand of health insurance by helping in improving health status by using safe sanitation products. The idea is to steadily inculcate habit of using toilets by providing affordable health insurance and also use this as a monitoring tool to assess the impact of better sanitation in improving health.

FINISH also works towards bringing various stakeholders like NGOs, Banks, MFIs, Insurance Companies, Academics etc on one platform and enabling connections that do not happen on its own. FINISH supports field level voluntary organizations, cooperatives and micro finance institutions to promote safe sanitations systems in India. The support can be in the form of capacity building, training or even financial assistance. However the uniqueness of our support system is that it is driven by visible results. The grants are based on output derived as a result of the interventions. We at FINISH use modern techniques to track and evaluate performance of our partners.
1. How did the idea of forming FINISH germinate?

The then Crown Prince and current King of Netherlands Willem-Alexander came on a state visit to India with his wife Princess Maxima in 2007. He has a keen interest in water issues and she is involved in microfinance. They came with a large entourage which included Mr. Kajetan Hetzer who was then with SNS REALL managing an innovative water fund. Mr. Kajetan subsequently moved briefly to the World Economic Forum and is now back with FINISH.

At a meeting in a hotel in Bhubhaneswar, Kajetan, Valentin Post (a good friend of mine) of WASTE and I were discussing various issues and the topic of sufficient availability of different brands of beer in rural India came up. The casual answer was, “There are not enough toilets in rural India.” Having contacts with several MFIs, I suggested that microcredit should be put to development use in facilitating household sanitation. This planted the seed for an idea on improving sanitation densities in rural India to germinate!

2. What was the ground work for the start of the project?

At that time, I was heading the Rural/Social Micro Insurance Programme of TATA-AIG and was looking to expand the micro insurance business. I was working with many MFIs and NGOs and in the process of selling life insurance which was a successful venture, we came across people who demanded health insurance. It set us thinking. If health insurance was to be made available to the rural sector, what was the qualifying yardstick to be used to measure who becomes eligible to buy the insurance? Given that most rural medical expenses were connected to poor hygiene, the need to connect health, hygiene and sanitation arose. If MFIs could lend money for sanitation facilities, the whole idea would come full circle. Financial Inclusion in the form of microcredit and micro insurance would then play a role in improvement of health through sanitation. FINISH was clear that it would not support any hardware purchases but would facilitate access to credit and other financial inclusion measures.

We were asked to make a concrete proposal for the Directorate- General of International Cooperation (DGIS) of Netherlands. Abhijit Banerji, current Programme Director and Secretary of FINISH Society helped to prepare the proposal with Valentin and I and the groundwork for starting FINISH was in place.

During the Water Partnership, organized by UNICEF in Rotterdam in 2008, the FINISH programme was formally launched by cutting the strings of bunches of balloons. Crown Prince Alexander visited the stall and he was apprised of the concept. At the very outset, academics were involved and five partners came together- WASTE, SNS REAAL, UNU-MERIT, TATA-AIG and BISWA and FINISH was launched. BISWA was replaced by Grameen Koota subsequently when other concept partners like L&T Insurance and RDO trust were also added.

3. Describe your strategy

For one and a half years, the FINISH project was a lean outfit, having no legal structure, and we worked with few partners and large MFIs that could be managed by the small team. The partners were pre-selected on the criteria that they were involved in microfinance, their area of operation, interest in sanitation and size of the organization. Pre selected MFIs had experience in sanitation mainly through the Government led Total Sanitation Programme. The whole approach at FINISH was focused on the target of 1 million household toilets which in itself was daunting for such a lean organization. At the end of year one when we evaluated ourselves many aspects became clear -

- Big MFIs do not find the financial support from FINISH meaningful because they are used to dealing with significantly higher amounts of donor support in their development related endeavors.
- The Indian MFI crisis had set in at that time so both lending and borrowing by MFIs were facing a crunch, so most MFIs were content to play the role of a pure microcredit organization and consolidating their markets. The MFIs did not want any delinquencies in their system so were only concerned about the recovery of loans and were less concerned about the utilization of sanitation microcredit for construction of sanitation systems.
- Even if some toilets got built, monitoring them to ensure safe sanitation practices proved to be expensive as little capacity existed in MFIs in the area of safe sanitation. The top management of the various MFIs was quite reluctant and incapable of monitoring the quality of the sanitation systems which clearly FINISH had identified earlier as the partner responsibility.
Finally FINISH was interested in developing sanitation densities which meant that microcredit could only be a part of the access to finance activity.

At the same time, TATA-AIG was operating in 12 states with a supply side programme like micro insurance and their knowledge of retailing development programmes came to the rescue. We shortlisted several implementation partners from their network of partners many of whom were small NGOs that had strong relationships in smaller areas as opposed to the larger MFI’s who had a wider reach. Our initial operation was with a few large MFIs only in 2/3 states. A change of operational tactics was required if we had to operate with many partners dispersed in several states of the country. That had to be worked out. It was decided to work with small NGOs and not necessarily MFIs and focus more on impact by also leveraging government and other donor support wherever possible. By concentrating on 5/6 local Panchayats, per partner, quality of work could be monitored closely. This also meant expanding the Project team and hiring local people who knew the ground realities and spoke the local language. Some major decisions in planning were incorporated.

- There was a cut in target. The original target of 1 million was reduced by half to ½ a million.
- In addition to the Project Management Board (PMB) a Project Implementation Team (PIT) was constituted. The former concentrated on strategies and the latter was involved in implementation and tactical work.

From a safe sanitation perspective it was necessary to focus on content and delivery of elaborate training programmes in vernacular. Content for the Master Trainer was developed carefully and translated to many languages. Some executives from TATA- AIG also joined the project so partner selection and implementation could be driven more effectively. What started with 5/6 partners in the first year has now grown to 61 partners. FINISH now operates in pockets of 10 states and has several types of implementing partners that include MFIs, NGOs diaries and cooperatives, Trusts and Sec 25 companies. The PIT has expanded to a 25 member team and its members have set up residences cum offices and operate closer to the partners.

4. The challenges faced

The 5 year project has received a 2 year extension. The target of ½ million looks achievable but densities and usage sustainability will take longer than the project period because of the long term nature of sanitation adoption, access to finance for the minority destitute families and the fact that men and geriatrics are more resistant to habit change. It is possible that the sanitation awareness programmes have concentrated so much on women that men think sanitation has no benefits for them. Given these challenges, it is felt that if the project becomes a programme then it can continue to make progress after the grant funding period is over. FINISH Society, a not for profit multistate society has been registered mainly to facilitate the project moving into programme mode. Because of the non profit status of FINISH society, there is a curb on many activities but we are piloting innovations in supply chains, re-use, energy etc. that can form the basis for a sustainable sanitation programme based on financial inclusion.

Health micro insurance is currently offered as a hospitalization product and FINISH has a tie up with a non life insurance company vide which insurance is being offered through the implementing partner to the geographical implementation areas of FINISH. In fact FINISH is looking at how areas of primary health care can also be incentivized through better hygiene so that insurance claims can be brought down both at primary as well as secondary / tertiary level. The main challenge is the development and adoption of primary health care protocols with an emphasis on water borne illnesses.

5. The way forward

To ensure income to the society that can be used beyond the grant period we have registered as a private limited company FSMC- FINISH Services Management Company. This is a for profit company with some members from the PIT constituting the board presently.

A certain percentage of the profits from FSMC will be ploughed back into the Society and part of the funds will be utilized for employee retention that will impact continuity and stability of the programme. Some of the profit making activities are –

- Supply chains which have already been established in 6 places
- Bio gas units and their monetization
- Reuse possibilities through tie up with organized fertilizer companies

Some of the learnings of the project are under replication in Kenya, Bangladesh and Nepal mainly because of WASTE’s association in the project. FINISH hopes to become a social sector multinational with projects in several developing countries in the future thus also providing a meaningful career to the members of the PIT.
The introduction of new things, ideas or way of doing things is called innovation. In the field of sanitation, there is a dire need to innovate easily replicable, low cost and simple methods of improving sanitation conditions especially in the rural areas of India. The Innovation Design contest is a move to set young minds thinking and appreciate their efforts.

In 2009, Dr. Shyama Ramani, a professor from UNU-Merit, Netherlands held an innovation contest for local rural masons and she spoke about the outcomes at a conference organized under the FINISH programme. Mr. Valentin Post, one of the founders of the FINISH programme said, “Why don’t we do it for the whole of India?” That is how WASTE which is a founding partner of FINISH in New Delhi launched a programme for identifying cost effective sanitation systems for rural India.

FINISH, in collaboration with WASTE, organized the first Innovation Design Contest for innovative designs in sanitation systems in 2012. Affordable designs that incorporate new features for sanitation systems, with a choice of new materials, along with a new process and/or a business plan for implementation of existing/new designs were invited for this unique competition. The total reward amount of Rs. 7 lakhs for 4 prizes under FINISH Project is funded by WASTE, Netherlands. The winners are selected by an international jury of professionals from various fields.

The winners of the Innovation Design Contest, 2013 were announced at an event held on 23rd March, 2014 in Delhi. Details of the winners and their innovations are given below-

**Shekoba B. Sanap and Rohini A. Bapat**, Final year students of Academy of Architecture, Prabhadevi, Mumbai

**The Innovation** - Called the Pratidavi model, recycled materials such as disposable fibre drums are used to make affordable, durable, easily transportable, customisable, light weight, portable toilet superstructures and eco friendly Ecosan pans. This design is suitable for any house, with minimal making charges for end users and useful for rural areas. Existing Ecosan principles to handle waste are used.

Growing up in the village of Pandal in Satara District, Maharashtra, Shekoba was acutely aware of problems faced by the rural population. In fact the toilet design was based on this understanding. Thus, a design that would be easy to use and assemble was created.

**Dhruvang Sunil Hingmire**, Final year student of Academy of Architecture, Prabhadevi, Mumbai.

**The Innovation** - His simple design is a toilet which uses locally available materials, technique and labour. The toilet is placed on stilts and a pit for collection of human waste is dug below. The entire unit is collapsible and can be reassembled. When the pit is full, the toilet is moved and the waste is left for composting. The architecture and development were integrated in order to revive traditional, indigenous systems of construction, economy and lifestyle, as well as use of local resources and skills.

This model was designed by the inspiration from various sources like the ‘Ecology and Architecture’ module taken at university and visits to over a dozen villages. His work in ‘Yugpath’ a Pune based student organization, exposure to literature such as *Jai Bhim Comrade* by Anand Patwardhan that looks at rural sanitation from a social perspective also inspired him.
The Innovation - a toilet idea for densely populated areas that lack adequate sanitation facilities. Three distinct designs are developed - a roadside module, a market place module and a common rest room module. With public toilets in a deplorable condition, the model was adapted for both varied user densities and climatic conditions using locally sourced materials and techniques aimed to make the facility easily adaptable to user densities. Another unique element is the facilitation of ownership that makes the utility a viable business solution. The novelty of the idea is inclusivity and integration. The solution is modular in function as well as specific to a site by involving regional craftsmanship. Successful implementation involves identification of the locality, followed by a public discussion to include the users in design and construction process. Locally sourced materials are used, for eg. in the toilet in Sainik Enclave, the material used was matka (or terracotta) walls.

Nicola Greene, Assistant Lecturer, Humanitarian Engineering, Coventry University

The Innovation - a design using an innovative sanitation design for creating a social business. Using an approach of direct selling, this model proposed an independent sales force of trained consultants who travel the country hosting ‘women only parties’ through which sanitation and hygiene related products are sold and related training is delivered. SANIWOOD Corporation is a concept business which aims to make sanitation and hygiene products and training, accessible for the women of rural India, whilst providing them with a means to generate an income. The inspiration for the idea came from Tupperware. The approach is to sell items whose main appeal is to women, through women.
In order to meet the felt need to build the capacity of masons and community members, FINISH developed training modules to address the issue. The trainings are tailored according to the specific needs. The training roadmap is designed by technical experts from WASTE where in scientific training modules are used. Sensitization of partners and senior field teams is also carried out. Training is given to all levels- senior and middle level management, implementation and co-ordination level. In addition, basic training about sanitation, behavior change is also imparted. Refresher trainings are held at regular intervals.

Training of Masons at Bhokardan

With support from UNICEF, FINISH organised a four-day programme for training of Masons at Janefal village, Bhokardan Block in Jalna district of Maharashtra from April 9-12, 2014. It was attended by 23 masons, including three supervisors, from SACRED – the local implementation partner.

Mr Yugandhar Mandavkar the lead trainer, was supported by Mr. Saurabh Pandya and Mr.Kailas Sawant as co-trainers. Mr. Anil Sawant of FINISH Society and Mr.Kailas Sontakke of SACRED, Aurangabad along with SACRED team, provided local coordination support. Mr.Jayant Deshpande – consultant UNICEF, also participated for two days and provided inputs by exhibiting a film show on technical construction of leach pit sanitation system. The programme was attended by three members of Government BRC (Block Resource Center) - Renuka Subhash Kharat, Rajesh Ramesh Chavan and Bhanudas Chandrabhan Nawle.

Training of Masons on Biogas and Toilets at Valsad

A 4-day Training Programme was held for masons on building biogas units and toilets from 8-11 February 2014 at Chikhali, Valsad, Gujarat by FINISH Society. A total of 14 masons participated in this programme which was directed at enabling them to take up implementation of safe sanitation programmes in their project area. The objectives of the training was to enable the participants to appreciate the FINISH project, its philosophy, approach and modalities and

- Understand different models of safe sanitation systems and, design and construct Flush Toilets with Leach Pits, (Septic Tank) and biogas digesters in a proper manner
- Understand how to construct biogas digesters and connect them to toilets.

FINISH Society partnered with Dr Manibhai Desai RTTC, Chikhali for the promotion of safe sanitation in their project areas. Facilitated by Mr. Saurabh Pandya and Mr Rangi Khengar of FINISH Society, the training was conducted by master trainer Mr Yugandhar Mandavkar. Mr.Kailas Sawant, of the FINISH Society, also participated.
Project Implementation Team (PIT) Meeting at Gangtok

Operating in diverse regions in 11 States of India since October 2009, FINISH was aware of the need to strengthen cross learning and sharing of information across the States. In order to gather the state updates of the FINISH Programme, a 3 day meeting of all Project Implementation Team (PIT) members was organised from 30th April-2nd May 2014 at Gangtok, Sikkim - the first Open Defecation Free (ODF) State in India. It was attended by 23 participants including Mr. Valentin Post, the Chairman of PMB, Mr. Kajetan Hetzer-Guest, Mr. Perumal - Member of PMB, Mr. S. Bhave (Chairman) and Mr. Vijay Athreye (Treasurer).

Explaining the objectives of the meeting, Mr. Abhijit Banerji, Programme Director, FINISH programme stated that FINISH had reached a milestone of 3 lakh Safe Sanitation Systems (SSS). He also presented the year wise achievement of the programme and the achievement of 1,33,631 SSS during the financial year 2013-14. In addition, FINISH Service Management Co., a profit making company had been formed for handling and strengthening the supply chain to boost the FINISH Programme in India. Other updates included:

- Partnership with Unicef in Maharashtra
- Extension of Unicef Partnership in Rajasthan
- World Vision and Habitat for Humanity Trust partnership initiated in Rajasthan and their interest to extend this partnership in UP, MP, Bihar, Jharkhand and AP etc.
- Dimagi USA-Mobile based technology solution for supply chain in Dungarpur District of Rajasthan.
- HZL-Expansion and enhancement of support.

Creating Synergies

FINISH Project Update (Project till Sep’14)

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AMUL in Gujarat, was conferred with Aaj Tak Care Award for its work on sanitation and Health on 27th August 2013

In Rajasthan 1002 micro health insurance policies from service area have been covered
On the second day, Ms. Vishay, Jt. Secretary, Rural Management and Development Department, Government of Sikkim shared the process of making Sikkim the first ODF State in the country. She explained the strategies and plans adopted for maintaining ODF status and Waste Management.

A discussion on sustainability of the FINISH programme was initiated by Mr. Vijay Athreye, Treasurer FINISH society and Member of PMB. He spoke about FINISH Service Management Company (FSMC) and highlighted measures such as production of sanitary wear, soaps and fertilizers etc. which they could implement.

Mr. Valentin Post, Chairman, PMB focused on establishment of WASTE-India and implementation of FINISH programme in Nepal, Bangladesh, and Kenya through FINISH Society. Mr. Abhijit Banerji guided participants on initiatives to be undertaken for FINISH programme sustainability.

On the third day, a special session was organized on Case study Writing, where Ms. Hema Prasanna and Ms. Sandhya Iyengar from Communication for Development and Learning, a Bangalore-based NGO, provided technical inputs on case study writing to the PIT members.

Mr. Abhijit Banerji closed the meeting by thanking all the resource persons, guests and PIT members.

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**WASH (Water, Sanitation and Hygiene) in Schools**

Proper WASH facilities and hygiene practices are a must for ensuring children's enrollment in schools, and a WASH enabling environment contributes to a better learning environment. When children learn correct behavior, they act as *Change Agents* for the families. With this objective, FINISH Society has taken up a project to offer technical and field level intervention support to SSA and UNICEF in implementing the SWASH-R project (originally known in Philippines as ‘Fit for School’) in 150 schools and neighboring communities of Bicchuwara block of Dungarpur, of Rajasthan. The project aims at –

0 Providing safe drinking water and improved sanitation and hygiene facilities as essential components of Child Friendly Schools (CFS) and Anganwadis

0 Establishing best practice models of mass handwashing with soap before meals and after use of toilets in a participatory manner and encouraging and monitoring each other

0 Promoting the adoption and sustenance of key WASH practices of school children and their families, through SLTS activities

0 Developing an enabling environment in schools for health, hygiene and sanitation

Contributing to increasing enrolment and retention of children in schools.
Accelerating Sanitation through Robust Supply Chain Mechanism
– The Dungarpur Story

Introduction
Dungarpur, with an area of 3,844 sq. km is the smallest district of southern Rajasthan. It comprises of seven blocks and each block has 48 Gram Panchayats, and 213 revenue villages. The population is predominantly Scheduled Tribe, at 65 percent. Typical of a (Central Indian) Bhil tribal way of life, the rural population has traditionally depended on three sources of subsistence- forest produce (flora and fauna), animal husbandry and seasonal agriculture.

According to the Nirmal Bharat Abhiyan (Flagship scheme on Sanitation GOI) Rajasthan Rural Sanitation and Hygiene Strategy (2012-2022) open defecation is still widespread (87.5 percent) in rural Rajasthan. There is also widespread disparity both in terms of coverage and usage of toilets in the districts. UNICEF has been working in the area on many issues, sanitation being one of them.

Laying the Foundation
Bicchiwara block comprising of eight GPs and 43 villages was selected for Phase 1 of the initiative. Baseline surveys were conducted to assess the situation of sanitation and hygiene at the households and identifying the challenges like availability of water, terrain, socio-economic background, customs etc. The survey revealed that only 2 percent of the households had access to sanitation. So bringing about behavior change was crucial.

The community was entrenched in age old myths and misconceptions related to toilets.

Most of these challenges were related to the knowledge gaps of the masons and this had to be addressed. A model toilet needed to be built with minimum budget but maximum results to convince the community. The NBA scheme has very limited scope for the same and for sustainability, self reliance was important.

In Behavioral Change Communication, the normal procedure is to employ local unemployed youth as Motivators for demand generation. However, FINISH followed a new approach of using Masons who are well versed with the techniques of toilet construction as Motivators. It was a daunting challenge to convince the rural masses to own a leach pit toilet.

Eight identified GPs were divided into two major intervention areas and two experts were identified to supervise the work in each of these areas. One more expert was identified to supervise the initiative as well as for documentation, liaison with Government, etc.

A five-day training Programme was conducted for the newly engaged Masons cum Motivators. As they were well-versed with construction techniques, the Programme focused more on various methods for triggering\(^1\) behavior change among communities.

Financing
Nirmal Bharath Abhiyan allots Rs. 4600 per household for the construction of a toilet but this is not sufficient for toilet construction. Hence the beneficiary also needs to meet the extra cost. However, seeking cash contribution always creates a negative impact in the community. Hence FINISH felt that physical contribution (\textit{shramadan}) was a better alternative to the cash component. This way demand could be generated. Digging a pit ensured the start of the supply to a household.

The Masons/Motivators informed the beneficiaries during the ‘triggering meetings’ that all the required materials would be provided by FINISH, only if there was a physical contribution from the beneficiary. To make the contribution uniform across villages, an individual who wanted to be part of this initiative was asked to contribute in terms of physical work by digging two pits and doing the brick /stone lining. Once a group of individuals were ready with the stone pits, the Motivator verified the same and placed the order for supply of materials. FINISH has also facilitated credit mobilization through vendors to ensure timely execution of the project.

Establishing a Supply Chain Mechanism
\(^1\) Triggering is a technique adapted by Community Approaches Total Sanitation (CATS). This helps in stimulating a collective sense of self-analysis and realizing the grimness of the situation among community members.
An effective and reliable supply chain mechanism is essential to cater to the demand. The demand generated can be met immediately if a sound delivery mechanism exists. In the absence of a reliable supply chain, demand created fizzles out. Hence there was a strong need for establishing the supply chain mechanism.

The critical task was to enable the beneficiary to get the required material at a controlled price without compromising on the quality. Hence the challenge was to bring down the cost of material so that it appealed to the community.

The Government and FINISH Society have limited funds for providing subsidies; so, ways of reducing costs had to be devised. Certain materials, like pans, doors cannot be manufactured locally. For items that could be manufactured locally, local entrepreneurs who were looking for business opportunities were made aware of the possibility of transaction and profit. These entrepreneurs were provided handholding, interest-free revolving funds to start their business. As financial transactions were involved, it was important to take the Sarpanch and Secretary into confidence. Vested interests had to be met and no commissions could be paid. So, they were requested to provide tractors owned by them for delivering the materials to the households. This would be a source of income for them.

Dungarpur has a very hilly terrain, so individual deliveries were cost and time consuming. Hence, delivery of materials was done in clusters in tractors, thus saving time and money. Where the area was not accessible by vehicles, individual beneficiaries were requested to carry the materials from a designated area.

Once the toilet had been constructed, a Utilisation Certificate was prepared by the Motivator. This had to be signed by the Sarpanch and the Secretary and submitted to the Block Co-ordinator of the Nirmal Bharat Abhiyan, after which the money was reimbursed to FINISH Society who in turn, paid the vendors.

During the conceptual stages, the task seemed tedious and daunting. Strategy about how sanitation targets can be met through community involvement, transparency, cost control, robust delivery and tackling PRI members having vested interest has been demonstrated in this initiative. Achieving the targets for sanitation and hygiene poses a significant challenge and can only be accomplished if pro-active action is taken by all stakeholders.

On 15th August 2014 the Government of Rajasthan awarded FINISH Society Rajasthan with a recognition by way of a Certificate of Merit for commendable social work. The citation read out was- International PPP doing exceptional work in sanitation.

Congratulations to the Rajasthan Team!
The intervention is progressing at a rapid pace, with more and more families coming forward to embrace change. Within a few months, 20 villages have become Open Defecation Free (ODF) and more are in the pipeline.

**Progress at a Glance**

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of People Reached</td>
<td>7,000,000</td>
</tr>
<tr>
<td>No. of Toilets Constructed</td>
<td>355,519</td>
</tr>
<tr>
<td>No. of Partners</td>
<td>60</td>
</tr>
<tr>
<td>No. of Micro Insurance Policies Issued</td>
<td>3,000</td>
</tr>
<tr>
<td>No. of Jobs Created</td>
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</tr>
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</table>
Let's Make it Right': A Synopsis

To promote the FINISH programme, a video film titled 'Let's make it Right' has been produced to explain the reasons to build a toilet.

The film is set in a village in South India where conventional ideas of pollution and purity are deeply entrenched. Absence of good practices in hygiene and sanitation results in the spread of waterborne diseases. Lack of a toilet at home is particularly difficult for women, who experience loss of dignity and privacy. The film introduces the concept of 'a toilet for every home' through the story of a family.

The father cannot understand why his family should not continue their traditional practice of open defecation, until he is confronted by a series of events that change his way of thinking. People of the village become aware of the connection between illness and open defecation at a meeting held in a village temple. They discuss their problems with a representative from an NGO and are assured of assistance in the forms of loans and other schemes.

The villagers pledge to become '100% open defecation free' and MAKE IT RIGHT.

Other Films

- Backend Engineering - an animation film on appropriate sanitation technologies
- Small change for Dignity - a film on a FINISH project
- Nayee Pahal - a film on re-use