

Editorial

Hello everybody, the quarter under report recorded one important development in the form of SETU-SEVA Trust, Anand, Gujarat joining the FINISH Family as the seventh Implementing Partner.

This issue of the Newsletter also gives an account of the important training Programmes sponsored and executed by FINISH with active help from Sanitation Experts.

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. 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. All the same, I will like to place in records my sincere thanks for the contribution received.

Last but not the least I will like to offer my unqualified apologies for the unconscionable delay in the circulation of the News letter.



Mukul Singhal

1. News from the Partners

1.1 News Item by ESAF

1.1.1 Story of S. Sapna Acharya

Mrs. S. Sapna Acharya was born and brought up at Shivaji Nagar, Krishnapur, ward no. 28, Bhilai., when Sapna was growing up she always dreamt to have a toilet at her place as she wanted to live with dignity.

Sapna got married to Mr. S. Sudarshan Acharya a jeweler, by profession .He has a small shop at Power House through which he earns Rs. 5000/- per month just enough to sustain a family of 6 including 4 kids.



Few months back EMFIL staff surveyed that area to start operations and at that time Sapna became member of EMFIL in Kartik SHG.



She heard about the ESAF-FINISH Project at the time of survey and discussed the matter with the staff. She took a loan of Rs. 12000/- as Nirmal Loan in July 2010 and constructed a toilet. She also told that it wouldn't have been possible without Nirmal Loan.

She remembers the days when they had to use railway track as toilet and she thanks ESAF & FINISH project for helping their family to avail a hygienic and dignified life.

1.1.2 Story of Mrs. Usha Mishra

Mrs. Usha Mishra got married to Mr. Sanjay Mishra and started life at Chandrasekhar Azad Nagar, Street no. 6, Sector 11, Ward no. 27, Bhilai.

Their family business is of Chat Thela. Usha helps her husband in the preparations at

home. Sanjay goes to a local place for sale of Chat. Their income is around Rs. 4000/- pm. They have 3 school going children.



She became member of Shejal SHG in January 2010 and during the FINISH survey she came to know about the sanitation loan. She decided to avail the same, as the whole family goes in the open for open defecation. Especially being a lady she used to face lot of difficulties during day.

With the assistance of Nirmal Loan of Rs.12000/- she has got constructed toilet of her own.



She shares with smile that now they don't have to go out for defecation as they are privileged to have their own toilet.

She tells that she is very grateful to ESAF & FINISH.

1.2 News item from BISWA

1.2.1 School Children Washing Away Germs from the Community!

Along with encouraging people for establishing sanitation systems in their houses under FINISH Programme, BISWA has been encouraging people to adopt hygienic practices in their daily life. This has created a vivid community awareness that can be understood from the following story:

Mendilipali upper primary school falls under the Maneswar Block of District Sambalpur and is well acclaimed for its academic Excellency. Apart from that the school children have already set an example for others to follow. Unlike many, all the students wash their hand before the intake of food during the lunch time as it was made mandatory by the School Head Master. This news attracted the attention of the School Inspector, Sambalpur who then herself visited to express her appreciation to the students for their efforts. This sent a good message across all the neighboring schools and created huge impact on the personal hygiene practices of the local people.

The moral of the story is that children are agents of change. By focusing on school children, giving them the tools and knowledge to change behaviors today, we can bring about a change in the thinking in

the community about clean environment, sanitation and health care. In partnership with school managements, school sanitation awareness programmes have been conducted by our animators in many of the operational villages and it has given an impetus to a sanitation and hygiene movement not only among the school going children but also among their parents.



1.2.2 Right to good health-emerging global priority

It is said that - "Common sense is in the master workman in medicine", but it is all the more interesting to see how the marginalized community members enlighten their common sense to promote healthy practices. This common sense could only be inculcated in them by educating them on the ways of healthy living condition and practice. BISWA is one of

such organization which has taken many initiatives to improve the living conditions of the poor sections of the communities and showing them the path to sustainable livelihood.

Andrahal is a village (Bonda Hills) in **Khairput** Block of **Malkangiri** District in **Odisha, India** where the inhabitants are mostly from **Bonda** (a tribe) community, who still follow a primitive life style. While conducting base line survey of the village it came to notice as a major concern towards absence of sanitary practices which caused a lot of expenses on health care.

The team of BISWA took a vow to enlighten and educate the villagers about the need for sanitation and its impact on the health. After regular meeting and interaction with the organisation's grassroots staff, **Soniki Sisa** (a native of the village) was motivated to take a leadership role in the development of her village through proper awareness and implementation of the activities, where water and sanitation finds a prominent place through micro finance.

She took active role in total sanitation campaign and water connection as a support to the team of BISWA for Implementation of '**Financial Inclusion Improves Sanitation and Health (FINISH)**' Programme, developed as a Private Public Partnership model on 'Sanitation Intervention' with an aim to provide sustainable sanitation systems to 1 million households across various states of India. Through her deep involvement she succeeded in motivating the people and mobilizing community fund as well as contribution of labor for the implementation of the project. She also educated them to maintain the good health

practices and be responsible towards community ownership in the project in her village. To improve the living condition she encouraged her fellow women to make the tribal jewellery as a source of livelihood for their families. The products have a high demand in the local market and outside the state also. She has proved to be an example of highly motivated tribal women.

By associating similar highly motivated tribal girls with the Sanitation Programme BISWA intends to upscale its water and sanitation intervention to reach out to 5 lakh households by the year 2014. The intention of BISWA is to ensure that each house hold in its operational area has access to safe drinking water and convenient sanitary facilities. The components of sanitation programme included construction of individual sanitary toilets for household below poverty-line (BPL) and above poverty line (APL), conversion of dry latrines to pour flush toilets, construction of village sanitary complexes, and intensive campaign for creating awareness and hygiene education, etc. Sanitation loan support to the needy beneficiaries through SHG model under the umbrella of BISWA Microfinance is one of the flagship programme initiated by BISWA. **Soniki** was awarded with honour on the Entrepreneurs' Week Celebration for her initiatives towards educating the community about health and sanitation practices and enabling them with sustainable livelihood.

"He who has health has hope; and he who has hope has everything"- so if we are looking into serving others then we should work in educating others that hygiene is two-third of health. Improving people's

sanitation is one of the most effective ways to prevent the spread of diseases and illnesses that cause the deaths of millions across the globe. Furthermore, improved sanitation has a positive impact both on the surrounding environment and on the social development of communities, fostering social inclusion, gender equality and human dignity. So it is important to prevent the spread of disease and illness caused by poor sanitation and hygiene by providing rural communities with access to improved sanitation facilities and educating communities about the importance of good hygiene practice: says *Soniki* at her interview with our researcher.

1.3 News by SAMBHAV: Welcome of Bride with a Sanitation System

Vijay and Madan are brothers. They live in Tikoniya and are cobblers. Sunita did the job of introduction of sanitation issue in this house. In reflection, they feel that lack of sanitation facility in the house is root cause of their poor health. Parents died from diseases of liver and poor digestion, they guess. On two occasions Vijay overheard the women groups discussing the problems of sanitation. He stood at some distance and tried to make sense of their discussion. It was a women meeting and he had no way to get into the discussions. He heard words like loan for sanitation from the voices of group. He wanted to know more but shied away and did not dare.

People of Tikoniya do have a common toilet facility made by Nagar Nigam. It is about 200 meters from the house of Vijay but he was worried how his wife would be going to use the public toilet. He thought she could become victim of sexual harassment and he did not know what to do about it. The discussion about sanitation loan interested him as a result. There Sunita, the animator who was leading the discussion came to his rescue. He informed her “we are two brothers with no women members in our family and soon I will be getting married”. The group became ready to include Vijay as member of the group. The rules and regulations on sanitation loan were explained. It was an extraordinary situation as generally groups have only women members.

The people have shown resilience to accommodate different problematic situation and soon Vijay and Madan will be having their own toilet.

Tikonika has a target of construction of ninety five sanitation systems during the current year. This has already been crossed and now additional ten will be constructed. The spread effect of the program is quite revealing. From the neighborhood slums of Hathikhana, Rasala bazar, KalpanaTalkiscauraha, Banshi Pura, several women are getting together and are planning to construct sanitation systems in their houses.

Tikonía has its own problem. It is a very old habitation and also forms part of cantonment. These factors bring along their own constraints. For years civil population was not permitted to construct anything new. Therefore, most people were forced to defecate only from late evening till 4 in the morning. The army activities begin at 5 am every day. Municipal Corporation and Cantonment Authority are now negotiating to bring about changes in the current ownership laws which will help resolve the issue of permitting every household to have its own toilet. Tikoniya also has a network of sewerlines for years but many of those are choked. Before starting FINISH activities, women groups were advised to approach their corporators for the cleaning of the sewer line. It took two weeks for the Municipal body to clean the pipe. Even the public toilet was abandoned since the sewer was choked. Happily, now almost all families have household sanitation systems. It is 100% sanitation coverage. Long live FINISH.

2. Training

Training refers to the acquisition of knowledge, up gradation of skills and modification of attitudes. FINISH Programme lays stress on the training of field workers which is a key for successful implementation of any programme. Following training programmes were organized during the quarter that past.

2.1 Training Programme for Animators of BWDC at Tamil Nadu

60 animators of BWDC working in Tamil Nadu attended the training Programme held at Tamil Nadu from 21st-22nd July 2010. The objective of the Programme was to educate the animators about the FINISH Project and to share with them the strategies and planning methods for implementation of the Project.

Mr. S. V. Bhave (PD, FINISH), **Ms. Manimekalai** (HOD of Women Studies, Bharthai Darsan University Trichi) and **Mr. Subburaman** (SCOPE) participated as Resource Person.

The role play method was effectively used to invoke maximum participation of trainees and to bring about a better understanding of the issues involved in the implementation of the Programme.

2.2 Training Programme for Masons in BWDC

Training Programme was organized in two spells in August-September for 20 Masons from different parts of the Districts of Thiruvarur and Nagpattinam. In the process models of three different types of Sanitation Systems were got constructed with active participation of the trainees. More such Training Programmes will be organized for the training of Masons in different areas of the country in coordination with the Implementing Partners.

A manual for Training of Masons is being prepared as an aid for future Training Programmes for Masons--a spin off from this Training Programme

2.3 Training Programme for Animators of Setu-Seva at Anand

30 animators of Setu-Seva Trust working in Anand, Gujarat attended the training Programme held at Anand from 26th to 27th August 2010. The objective of the Programme was to educate the animators about the FINISH Project and to share with them the strategies and planning methods for implementation of the Project.

The training was administered by same team of Resource persons who participated in the training at Thrivurar in previous month.

The role play method adopted by Ms. Manimekali was highly appreciated despite language barriers as the Resource person knew only Tamil and English while the trainees understood only Gujarati. It invoked good response from the trainees.

The Workshop is expected to be attended by the CEOs and other members of the MFIs involved in the implementation of FINISH Programme as well as by financials experts.

3. Future Programmes

3.1 FINISH is launching an innovation contest to create new and improved sanitation systems for rural India, with rewards up to Rs. 620,000 (or 10,000 Euros) is up for grab. The contest will be launched on World Toilet Day - 19th Nov 2010. FINISH will incorporate the best innovations generated by the contest in thousands of toilets being installed in rural India under its programme.

3.2

A workshop is proposed to be organized to identify the financials models for sanitation at Delhi in coordination with FIN (Friends in Need) in March 2011.

Pictures from the field



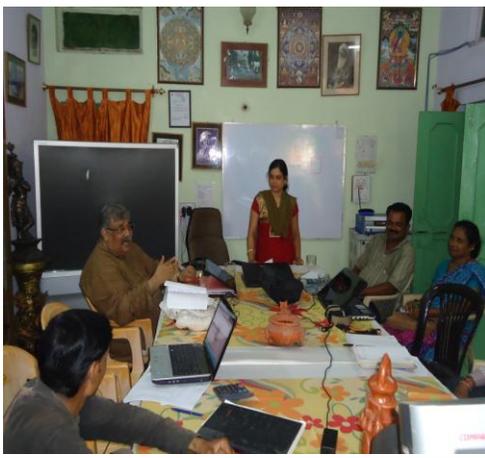
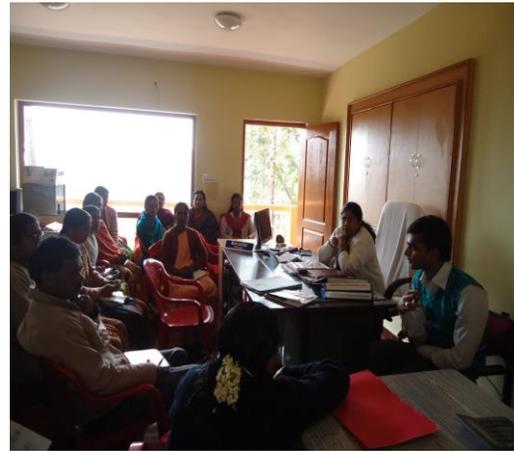
Film viewing to SHG members by RDO-Trust



FINISH officials interacting with SHG members during visit to SAMBAHV



Loan distribution among SHG members at IIRD, Jhalawad



Officials meeting in SAMBAHV Office regarding FINISH Project

Project update quantitative

Total expected project allocation

Expected grants	€ 10 million (INR 60 crore)
Expected commercial funding by MFI partners	€ 100 million (INR 600 crore)
Expected grant leverage ratio	1: 10

Sanction for the Project as approved by DGIS	€ 4.5 million (INR 27 crore)
Anticipated commercial funding by MFI partners during the year 2010-11	€ 28.7 million (INR 172 crore)

Disbursements of funds as on 31 October 2010

Grants	€ 0.7 million (INR 4.2 crore)
Loans by MFI partners	€ 4.2 million (INR 25 crore)
Grant leverage ratio	1: 6

Growth in sanitation loan portfolio disbursement by MFI partners

April – March 2010	€ 1.7 million (10.2 crore)
April – October 2010	€ 2.6 million (15.5 crore)

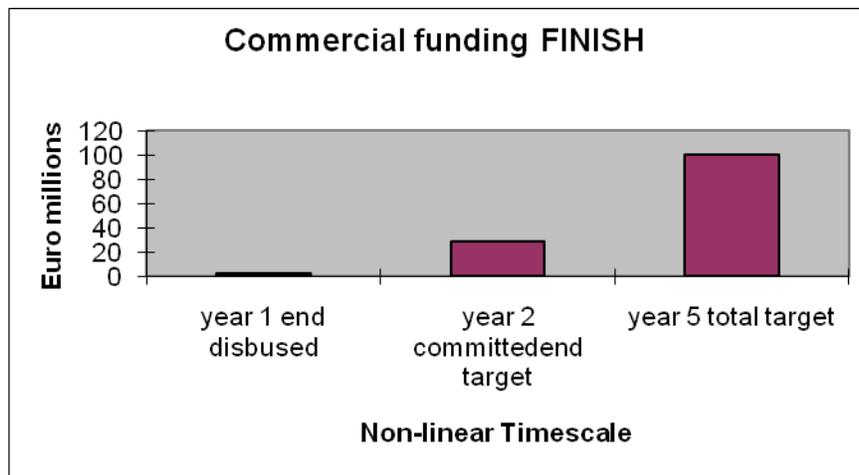
Number of sanitation systems constructed

1 April 2009 – 31 March 2010	24,989
1 April 2010 – 31 October 2010	30,689
Total	55,678

Grant distribution as on 31 October 2010

Development (capacity building)	42 %
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Monitoring	14 %
Management	18 %
Output Based Aid	26 %
Actual rates of interest charged by MFI partners	19-24*%
Duration of MFI partner loans	6–18 months
Repayment rates`	99-100%



* One Tier 3 partner is charging 26%.