FINISH Society

What is FINISH programme?

More people practice open defecation in India than anywhere in the world. Equitable access of water & sanitation remains a huge challenge in India.

In order to promote an innovative sanitation program, **Financial INclusion Improves Sanitation and Health (FINISH)** was conceptualized in 2009 by an Indian Dutch consortium spearheaded by TATA-AIG, ACTIAM (formerly SNS-REAAL), WASTE and UNU-Merit. FINISH piloted a public private partnership model to address the sanitation challenge in India. It tackles both the sanitation service and value chains. By mobilizing the supply side, integrating local financial resources and creating capacities at the gross root level, FINISH raised awareness of and increased access to safe sanitation. The program received a grant from the Directorate-General for International Cooperation (DGIS), Government of Netherlands for five years as an innovative answer to the sanitation target of the Millennium Development Goals. The FINISH program aimed to add 500,000 safe sanitation systems. By 2019 overall 10,00,000 families have access to sanitation.

The birth of FINISH Society

In order to sustain the activities of the programme after its completion and to continue increasing sanitation coverage in the country, **FINISH Society was established in 2010** as an Indian non-profit. FINISH Society aims 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. FINISH Society not only managed the FINISH program but also expanded the program with local partnerships with the Government.

Mission

To create a conducive and sustainable environment for improved sanitation, health care & waste management services, enabling communities to have improved quality of life.
Vision
To bring sustainable development in the areas of sanitation, hygiene and waste management for creating a healthier environment for all.

Core Values:
- **Sustainability**: Strive for creating impacts which last.
- **Integrity & Transparency**: Integrity and transparency is our culture.
- **Cooperation**: We believe in achieving together and creating shared values.
- **Trust**: We value confidence in our people and our partners.
- **Commitment**: We respect our commitment to deliver in time.

What is unique about FINISH Society?

1. **Execution capacity**
   By now, the Society is implementing over **18 programs in partnership with local Govt., corporates and international development agencies** with annual revenue of over **INR 50 M** sustaining a team of more than **155**. The Society continues piloting innovations and expand its activities for improved water, sanitation, environment services enhancing quality of life for all. The relationship with investors / donors is strong with 80% of the projects coming from repeat clients either through geographical expansion or new interventions.

2. **Focus on circular economy**
   Linear consumption is reaching its limits. A circular economy has benefits that are operational as well as strategic, on both a micro- and macroeconomic level. **FINISH Society actively implements innovations in closing the resources loop with waste valorisations** by working on different chains in solid waste, sanitation, and water management to advance India towards circular economy.

**Double-leach pits** are the main type of toilet being constructed under FINISH Society in which their design is standardised across India. The use of double pits comes with **the safe reuse of stored faecal matter**.
faecal material as soil conditioner in agriculture. This is a step towards circular economy.

Additionally, again at household level, it has facilitated linking of close to 1,000 toilets to biogas installation (with Valsad Dairy Gujarat). Reports on increased yields (gas and slurry quality) show the potential for expansion.

Achievements by FINISH Society

1. High leverage of funding

In 2009, the grant support for the programme was a grant of € 4.5 Million. By 2018, FINISH had leveraged the Dutch grant by more than 22 times; with € 34 Million coming from micro finance and banks and an increasing share coming from the Indian Government (€ 39 M) and self-financed (€ 19 M). The CSR share is still small (<€ 1M). The FINISH model starts with awareness generation and behaviour change the toilets that have been constructed are actually being used.

2. Significant sanitation footprint

FINISH Society has successfully facilitated construction of new toilets for 10,00,000 households from March 2009 until March 2019 across India. FINISH Society has its footprints in more than 50 districts in 10 states of India, improving millions of lives. It has undertaken programs in sanitation for individual households and schools, waste management, behavior change programs and research & studies. FINISH also started pilots in the field of faecal sludge treatment, solid & liquid waste management towards fostering circular economy.

3. Promotion of Affordable Safe Sanitation Systems and Reuse

FINISH works and supports rural communities with limited economic opportunities. FINISH tries to promotes affordable safe sanitation systems for the community.

The systems are sustainable, easy to maintain and cost effective. The safe reuse of human waste warrants special mention. Toilets constructed are either double pit, single pit with diversion chamber allowing for easy conversion into double pit, toilet linked biogas system. For double pit system please see short film on Thiruvanur (India) https://www.youtube.com/watch?v=_JkLIABtv4.

As of late it has supported different types of conversion technologies and supporting models.

Most recycling models are business based, though there are two where the municipality takes the lead both in financing and O&M. Technologies differ from co-gasification of public (pay-per-use) toilet, wetland treatment, co-composting and vermi-composting.
4. Innovation and Entrepreneurial Endeavour – Integration with solid waste management

FINISH Society has extended the FINISH project’s initiatives in waste management by taking up projects with Ponampatti (near Trichy) on grey water treatment and septage management, in Dungarpur (Rajasthan) on ‘drain treatment’, with constructed wetlands technology. Decentralised community managed waste management technologies are being implemented in Pune on peri-urban solid waste management with ITC, in Guntur and Kapurthala solid waste management with district administration and ITC. Also, SWM in Dungarpur and Udaipur with the Municipality. There is thrust on IEC/BCC campaigns, training and capacity building and reduce-reuse-recycling. The team is being strengthened with experts to develop this business further.

FINISH is exploring opportunities and possibilities in plastic recycling. A training programme for the key personnel in FINISH on revenue models in ‘plastic waste’ was carried out recently by Sophie van den Berg – the business advisor and plastics expert from WASTE, The Netherlands.

5. A well-recognised training and capacity building approach

a. Government of India has recognised the capacities of FINISH Society and has appointed it as a Key Resource Centre for sanitation.

FINISH is working with the Bihar Government since 2017.

Also, in 3 districts of Uttar Pradesh with the support of UNICEF for accelerating ODF outcomes and strengthening the process and outcomes for ODF+.

In Rajasthan KRC work is to start in some districts.

b. Training: The staff members were initially trained by Master Trainers from WASTE the Netherlands. The team is periodically trained by FINISH master trainers on different thematic areas in relation to health, sanitation, waste management and also on the technical aspects of toilet construction. Key members received additional training by UNICEF, GIZ, Govt of India, 3R Waste Foundation on various aspects of sanitation and waste management. This enables the team to keep abreast with updates and trends and enables them understand social, health and technical dynamics associated with sanitation and waste management.
c. Training of Partner Staff, Masons, volunteers, projects: FINISH conducts need based trainings on BCC and Technical aspects of sanitation for its partner staff (62 FINISH programme partners across India), masons, volunteers.

FINISH Team has also provided capacity building support to FINISH Kenya team and masons / artisans on technical aspects of sanitation including cost reduction. Also, in Bangladesh to the partners of BRAC IRC project on sanitation.

6. Effective awareness generation to communities

FINISH Society organises film shows, public meetings, school activities and also other awareness activities. FINISH has developed various films on behavioural change (Let’s make it Right, 1st Prize winner at WWF-6 Marseille), toilet construction technology (Back-end engineering, cartoon) and reuse (Make up your mind) respectively. Its films on 1st UP ODF Block Shikhar, involvement of PRIs in Kathar, ODF Dungarpur have found its way to GOI repertoire of successful models.

Check out:

a. Kathar, India (4 min. 19 sec) https://youtu.be/q0qq-i6GIKE
b. Dungarpur, Rajasthan, India (4 min. 51 sec) https://youtu.be/ZxqTYXtnRvQ

7. Impactful skilling and empowering of women

FINISH Society largely engages through women motivators who are the main change agents. They go from house to house, make people aware, motivate, educate, implement to get toilets constructed, maintain and follow-up so that the toilets are used. By so doing, FINISH Society is engaging and also empowering women motivators who help the beneficiaries to obtain loan from the bank and subsidy from the Government.

FINISH Society involves women in the programme:

1. 100 women trained on toilet masonry. Women masons have been most involved in Jharkhand & Bihar.
2. Engagement of women Self Help Groups (SHGs) in waste management. In Pune alone 20 women SHGs are engaged in this process. They have been well trained and equipped. Some have progressed to supervisory roles in 8 months. One SHG has its own logo ‘SWACHH RATAN’.
3. Across FINISH geographies, women have been trained in CLTS+ processes and technical aspects of sanitation and they play a leading role in FINISH processes with the community. Cashpor, a
leading MFI, has nearly 200 FINISH trained women Community Health Facilitators who engage with clients on sanitation and health issues for which they also take nominal charges.

8. Academic Partners / Studies

1. The academic partner for the programme is UNU Merit, Maastricht. Dr Britta Augsburg (now with IFS London) defined the RCT based monitoring system for FINISH.
2. FINISH has been associated with various research / studies led by Dr Britta Augsburg. Also with Dr Shyamani Ramani (UNU) and Dr Arijita Mukherjee (Calcutta University).
3. FINISH Society is presently associated in two studies one with Institute of Fiscal Studies, London and University of Navarro Spain on evaluating community toilet usage and in Kanpur and Lucknow and the second project with IDInsight on implementation of nudges for encouraging toilet use in rural Bihar.

9. Synergized partnership and collaboration

To meet the objectives of the project, FINISH Society has established partnership with varied organisations. Details are as under:

a. **Piloting Sanitation Impact Bond:**
The Sanitation Impact Bond (SIB) is being piloted for two years in India and is one of the largest public private partnerships in the field of sanitation. It opens up new lines of opportunities to showcase, scale, and sustain safe sanitation through innovative financial instruments.

The pilot aims to achieve the following key objectives:

- To facilitate disbursement of sanitation loan for construction/augmentation of 35,000 toilets through CASHPOR Micro Credit (CMC)
- To achieve 100% ODF in a pre-selected block through sensitizing frontline workers, masons and local administration/ government.

b. **Evolution of FINISH Mondial:** After the thumping success of FINISH programme in India (2009) and Kenya (2013), NGOs WASTE, Amref Health Africa and Aqua for All came together to scale safe sanitation in Asia and Africa through FINISH Public Private Partnership. They are working towards the ambition of making safe sanitation and improved health a reality for all by 2030 by:

1. Kick-starting the public-private partnership (PPP) for the sanitation market development in the six Mondial countries: India and Kenya (inclusive scale), Uganda, Ethiopia, Bangladesh, Tanzania (market development).
2. Developing the FINISH Mondial PPP with a 2030 horizon to boost scale, including a roadmap for strategic partnership building and multi-annual, multi-country financing.

The ambition for 2025 is to reach 20 million people, build 4 million safe toilets, raise 40 million euros in grants to leverage and 630 million euro in sanitation investments.

c. **FINISH Partnership with State and Local Governments:** FINISH Society believes that partnership between the two entities can bring together knowledge and expertise that can complement each for better delivery of services. FINISH Society has entered into formal partnership with the government for better implementation of sanitation/waste management projects. MOUs have been signed between FINISH Society and multiple District Administrations in the states of Rajasthan, Maharashtra, Tamil Nadu, Bihar, Jharkhand, Uttar Pradesh (U.P.).

*d. Partnership with corporate and other agencies:* FINISH Society has partnered with different corporates to implement their CSR initiatives.

a. PwC Foundation in Ajmer, Jodhpur, Hyderabad on improved WASH in schools with focus on O&M which has got the Department of Education Govt of Rajasthan interested in supporting such initiative.

b. Cairn India on an innovative ‘usage promotion project’ which has been picked up by the Government of India. The programme began in 2013 wherein 15900 safe sanitation systems have been constructed and are being used by the families in Barmer, Rajasthan.

c. With UNICEF to give Uttar Pradesh (the largest State and lagging on sanitation) its 1st open defecation block (ODF) Block. FINISH has a long history of partnerships with UNICEF starting with multiple programmes in Dungarpur in Rajasthan with expansions into Maharashtra and Uttar Pradesh in sectors of Household sanitation / ODF and School WASH.

d. Partnership with Dungarpur Municipality, Rajasthan have made it Rajasthan’s 1st Urban ODF earning the Mayor the sobriquet of Swachh Ambassador for Rajasthan. It was followed up by making Udaipur Municipality ODF. Post ODF now FINISH is working in both towns on SWM.

e. Multiple and repeat partnerships also with ITC Ltd. on household sanitation, School WASH, rural and urban solid waste management in Andhra Pradesh, Maharashtra, Punjab and Rajasthan.

f. National Stock Exchange on School WASH in Nasik, Maharashtra.

g. WaterAid on School WASH in tribal residential schools in Maharashtra.

h. DCM Shriram Group on School WASH in Kota, Rajasthan.
i. Hero MotoCorp Ltd. on School WASH in Jaipur, Rajasthan.

j. JK Group on household sanitation in MP & Rajasthan

k. Water (ESR and door to door connection) & Sanitation including Hygiene with Odisha Power Generation Co in Jharsuguda Odisha.


**Stronger focus on cities and towns**

FINISH Society is working closely with the State and Local Governments in support of Swachh Bharat Abhiyan /Mission (Clean India Mission).

### Sanitation
- FINISH Society's current focus of working in Seven Towns of Maharashtra with a **new approach of advocacy for Creating demand for Sanitation** to make these towns Open Defecation Free in a stipulated time frame has been highly commended by the State Government of Maharashtra.
- Its support to sanitation in the city of Gwalior has been subjected to an impact study by IFS / UNU (see UNU-Wieder Conference).

- Society worked with the local government and the community using urban CLTS in Dungarpur, Rajasthan enabling it to attain the status of 1st ODF town of Rajasthan - Followed by making the city of Udaipur ODF.

### Waste Management
- ITC support
  - SWM in peri-urban Pune - from door-to-door collection to resource recovery
  - SWM in Guntur, AP – supporting MCD- decentralized community-based waste management
  - SWM in Kapurthala – both urban and rural

- SWM in Dungarpur & Udaipur - end to end
- Scientific landfill in Dungarpur
- Biogas unit for waste management in Dungarpur with 10 cubic meter plant

### Septage Management with Composting
- Chamraj Tea Estate, the Nilgiris Tamil Nadu based on planted Constructed Wetland
- Ponampatti Town Panchayat, Tamil Nadu based on planted CWL
- Palani Community Toilet blocks, Tamil Nadu based on biogas and planted CWL

**Drain (grey water) treatment** – Dungarpur (Gaib Sagar and Soneriya Talab) in Rajasthan & Ponampatti in Tamil Nadu
Finish Society finds its niche: bags Sarphati’s Young Entrepreneur Award of € 25,000

Finish Society India was honored to receive the ‘Sarphati Sanitation Awards’, for Young entrepreneurs at the opening ceremony of Amsterdam International Water Week on 30 October 2017. Long years of quality work in the sanitation sector had paid off.

More accolades were to follow on November 1, 2017. His Excellency (H.E.) Mr. Venu Rajamony – Ambassador of India to The Netherlands felicitated FINISH Society for receiving the prestigious Sarphati Sanitation Award at an event organized by The Netherlands India Chamber of Commerce & Trade (NICCT) to celebrate the 70th year of Indo Dutch diplomatic relationship.

FINISH strategies: What is next for FINISH Society?

The Society (www.finishsociety.org) has deepened its work in the states of Rajasthan & Maharashtra, and has expanded its works in Jharkhand, Gujarat, Odisha, Karnataka, MP, Bihar, Tamil Nadu and entered Uttar Pradesh. To meet its objectives, FINISH works through distinct strategies:

a. Growing focus on smaller cities and towns
b. Newer areas: faecal sludge management, solid waste and water management
c. Building Partnership: For better implementation and support
d. Capacity Building: Build capacities of stakeholders at all levels on sanitation and waste management
e. Awareness generation: To educate and generate demand among the community especially on safe (technically correct) sanitation
f. Promotion of affordable & appropriate solutions: provide appropriate solutions incorporating both technology and process.
g. Supply Side Optimisation: Meet the demand and facilitate system requirements for
construction, increasing availability/ options, improved quality and lower prices. Facilitate ‘retro-fitting’ of existing non-functional systems

h. **Economic value through recycling enterprise models**: Solutions which try to monetise waste (faecal sludge and solid waste).

*Figure 18 Meeting at the Dutch embassy in Dec 2016*
**Statutory Details:**

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<td>Date of Incorporation</td>
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<td>6.</td>
<td>Other Relevant information</td>
<td>Member of IA hub in IICA, Tata National CSR Hub, KRC under M/o DWS, GuideStar India, NitiAyog</td>
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**Governing Board**

FINISH Society is helmed by industry leaders and experts drawn from the finance sector, and includes academicians, scientists, trainers, sanitation field experts, economists, bureaucrats and social sector experts. A thumbnail of our Governing Body member is given below:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name</th>
<th>Designation</th>
<th>Experience</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>Dr. Kulwant Singh</td>
<td>Chairman</td>
<td>Former Advisor UN Habitat, Director 3R WASTE Foundation</td>
</tr>
<tr>
<td>2.</td>
<td>Mr. Sadanand Bhave</td>
<td>Member</td>
<td>Former Chairman FINISH society and Former Secretary, J&amp;K Government and former Executive Director, GAIL</td>
</tr>
<tr>
<td>3.</td>
<td>Mr. A Sahasranaman</td>
<td>Member</td>
<td>Former Chief Secretary, J&amp;K Government</td>
</tr>
<tr>
<td>4.</td>
<td>Mr. Arun Ramanathan</td>
<td>Member</td>
<td>Former Secretary for Department of Financial Services, Govt of India.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Former Secretary to GOI for Chemicals, Petrochemicals and Pharmaceuticals</td>
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<tr>
<td>5.</td>
<td>Mr. Gopal Krishna</td>
<td>Member</td>
<td>Former Chief General Manager, NABARD</td>
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<tr>
<td>6.</td>
<td>Mr. Abhijit Banerji</td>
<td>Member</td>
<td>Former Zonal Head Rural &amp; Social Insurance, Tata AIG</td>
</tr>
<tr>
<td>7.</td>
<td>Mr. Saurabh Agnihotri</td>
<td>Member</td>
<td>Former Regional Head, TATA-AIG</td>
</tr>
<tr>
<td>8.</td>
<td>Ms. Santwana Sneha</td>
<td>Member</td>
<td>Former Category Manager- Fresh fruits and vegetables in Future Group and held strategic positions in Microfinance for Product Development and Marketing</td>
</tr>
</tbody>
</table>
**Advisory Board**

Advisory Board has representatives of the concept partner organisations from the Netherlands (ACTIAM {SNS-REAAL}, IFS London and WASTE) and India (Cashpor Microcredit, RDO Trust, FS and NABARD).

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<tbody>
<tr>
<td>1</td>
<td>Mr. Valentin Post</td>
<td>Chairman</td>
<td>Senior Sanitation and Sustainable Finance Adviser, Financial Controller, Deputy Managing Director of WASTE, The Netherlands</td>
</tr>
<tr>
<td>2</td>
<td>Mr. Theo Brouwers</td>
<td>Member</td>
<td>Director at ACTIAM (SNS REAAL) The Netherlands</td>
</tr>
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<td>3</td>
<td>Mr. Sadanand Bhave</td>
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<tr>
<td>6</td>
<td>Mr. Mukul Jaiswal</td>
<td>Member</td>
<td>Managing Director Cashpor Micro Credit, India</td>
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<td>7</td>
<td>Mr. Vijay Athreye</td>
<td>Member</td>
<td>Co-Founder Advisor FINISH Programme</td>
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<td>8</td>
<td>Mr. N K Perumal</td>
<td>Member</td>
<td>Chairman Rural Development Organisation Trust, India</td>
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<td>9</td>
<td>Dr. Kulwant Singh</td>
<td>Member</td>
<td>Chairman FS and Director 3RWaste Foundation, India</td>
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<tr>
<td>10</td>
<td>Ms. Sarbani Bhattacharya</td>
<td>Member</td>
<td>Former Global account Partner, KPMG Netherlands</td>
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<tr>
<td>11</td>
<td>Ms. Britta Augsburg</td>
<td>Member</td>
<td>Deputy Director of the development sector of the Institute for Fiscal Studies, London</td>
</tr>
<tr>
<td>12</td>
<td>Mr. Abhijit Banerji</td>
<td>Programme Director</td>
<td>Secretary FS and Former Zonal Head Rural &amp; Social Insurance, Tata AIG</td>
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