FINISH Society
ANNUAL REPORT (2019 – 20)

Ensuring sustainable WASH across 10 states impacting 8 million rural people
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The year 2019 – 20 has been fulfilling in many ways and we wish to thank our partners for believing in us. There were many programmes taken up by the Society in coordination with different partner organizations in the Government as well as private sector during the year under report. The society has diversified its portfolio into related areas of operations such as agriculture, health and education. The thrust in the coming years is to continue the strategy and to expand the existing partnerships as well as inclusion of more corporates in the CSR vertical.

During the year the Society started some new relationships with ITC Limited for agriculture in four districts of Rajasthan, National Stock Exchange Foundation for school sanitation in Nasik, Maharashtra; DCM Shriram Foundation for School sanitation programme in Kota, Rajasthan; Udaipur Municipal Corporation for Solid Waste Management in 14 wards of Udaipur and Tata Power Limited in Jharkhand on sanitation, social security and health & hygiene. Though this year was tough for everyone, FINISH Society joined hands with its partners and Government of India to fight a newly emerged novel corona virus disease.

As this severe pandemic hit the world in December 2019, FINISH Society field staff fanned out in the various districts to help raise awareness about the spread of the pandemic & the importance of handwashing in 10 states of India. IEC campaigns were developed and replicated to spread the message in larger communities where we are working with and other associated stakeholders using various communication platforms.

Friends, we are on our way to complete 10 years in June 2020, one can look back and say that considering the challenges and the constraints and unforeseen developments, our Society has done fairly well. We have gained rich experience, have successfully developed relationships with the international Organizations, Govt. Agencies as well as other NGOs and developed a sense of trust and reliability with the Public Sector organizations and Private Companies wanting to take up projects under the CSR budget to take care of basic necessities of the Common Man. We have also developed capacities in conduct of training programmes and implementation of time bound Projects. We have come far but a lot more needs to be done! The challenges are many but with your support and guidance I am sure we can do it and more!

Thank You. Jai Hind!

Mr. Sadanand Bhave, Founder, FINISH Society
GOVERNING BOARD

Dr. Kulwant Singh, Chairperson, FS

Mr. A. Sahasranaman 1st Chairperson, FS, (ex IAS)

Mr. Sadanand Bhave, 1st Secretary, FS, (ex IAS)

Mr. Arun Ramanathan Member, (ex IAS)

Mr. Gopalakrishna, Treasurer, FS & Former CGM NABARD

Mr. Abhijit Banerji Director, FS

Mr. Saurabh Agnihotri, COO, FS

Ms. Santwana Sneha, Head M&E, FS

Mr. Valentin Post, Co-Founder, FINISH Programme

Mr. Vijay Athreye, Co-Founder, FINISH Programme

Mr. Theo Brouwers, MD, ACTIAM

Ms. Sarbani Bhattacharya Chair, Supervisory Board, FINISH Mondial

Ms. Britta Augsburg Associate Director, IFS, London

Mr. Mukul Jaiswal MD, Cashpor

Mr. N K Perumal Chairman, RDO Trust
**Vision:** Our vision is to impact health and living standards of communities inclusively and sustainably.

**Mission:** Our mission is to assess, evaluate, design and implement sustainable solutions in WASH (water, sanitation & hygiene), health, solid & liquid waste management and education for improved quality of life.

**Core Values**

- **Sustainability:** We 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.
ORGANISATIONAL IMPACT

**WASH in Communities**

- **54,98,415 People reached for awareness on safe sanitation**
- **39% Amount leveraged from MFIs/FIs**
- **48% Amount leveraged from Government subsidy**
- **12% Client contribution**
- **1% CSR contribution**

**WASH in Schools**

- **1,50,000 Children trained on Hand washing practices**
- **26,899 Adolescent girls trained on MHM**
- **5,575 Schools upgraded to child friendly WASH infrastructure**

**Solid Waste Management**

- **67,066 Families practicing waste segregation**
- **80% Average Source segregation across all projects**
- **200 Green workers mostly women gained livelihood at material recovery centre**

**Liquid Waste Management**

- **7 MLD Sewage treatment plant to be set up in Sembakkam lake Chennai**
- **50 KLD Plants set up in 2 lakes of Dungarpur, Rajasthan**
- **Promoting constructed wetland technology for grey & black water treatment**

**Training & Capacity Building**

- **20,000 Swachhagrahis and masons trained on safe sanitation technology**
- **300 Trainings conducted in Bihar and Rajasthan.**
- **Key resource center under MoDW&S, GOI**

**Knowledge Management & Research**

- **Nudges for Rural Sanitation in Bihar**
  To Promote Latrine Use in **2000 families**
- **Sustainability Assessment Retrofits** for Usage, Technology and Functionality of Toilets in **3500 families in Rural Bihar.**
- **Willingness to pay**
  For Usage and Maintenance of Community Toilets in UP

**Health & Nutrition**

- **30,000 People reached for awareness on health and nutrition,**
- **500 People treated for Anemia, BP, Sugar, Malnutrition,**
- **350 People linked to Government schemes on health and nutrition.**

**Agriculture**

- **15,500 Acres of farming land covered for best agriculture practices in Rajasthan,**
- **3,500 Farmers trained on wheat development programme & integrated nutrient management,**
- **882 Farmers adopted improved agricultural practices.**
**OUR DONORS’ JOURNEY WITH US**

**FINISH Society has been partnering with ITC Mission Sunehra Kal for over 3 years now in thematic interventions comprising sanitation, school WASH and solid waste management. Happily, the partnership has steadily expanded and now spans ITC Mission Sunehra Kal’s interventions in four states. FINISH Society brings strong community mobilisation ability, knowledge and commitment to the table. Specifically, commendable has been their rapid internalisation of ITC’s decentralised community led solid waste management approach and thereafter its effective roll-out in the project areas. I would like to congratulate FINISH Society on their 10th Anniversary and look forward to a continued successful partnership in the times ahead.**

Ashesh Ambasta | Executive Vice-President and Head (social investments), ITC Ltd.

**It has been a pleasure working with such a professional partner. We are delighted to learn that FINISH society is 10 years old now! I offer my heartiest congratulations to FINISH Society on behalf of WaterAid India for completing ten successful years of establishment. FINISH Society and WaterAid India have been associated with each other through a partnership for WASH in residential tribal schools in Maharashtra. During last three years, FINISH has worked on WASH components both hardware and software in 58 Ashramshalas. In these years of partnership FINISH society has shown exemplary dedication towards their work. I congratulate them on their success and wish them all the best for their future.**

Binu Arickal | Regional Manager, WaterAid India West Office

**On behalf of DCM Shriram Ltd., I would like to congratulate FINISH Society and its entire team on completing a landmark decade of creating Social Impact in India. The impact created by the organization over these years is truly remarkable. Organizations are made by their people and it holds true of the commitment that the grassroots team members at FINISH Society bring to the forefront. We at DCM Shriram are indeed proud to have been working with FINISH Society for our Shriram Swachhagraha – School Led Total Sanitation intervention program. Post our signing of an MOU with the District Administration of Kota in May 2018 for constructing/renovation of 1072 government school toilets, the impact that we have made in the lives of our communities through the Behavior Change Program in the schools over the years has been possible due to the commitment and ground level initiatives taken on by the FINISH team. The collaboration with FINISH has been a learning experience for us also in terms of Behaviour Change project implementation of SLTS.**

Aman Pannu | Head- Corporate Communications & CSR, DCM Shriram Ltd.

**I would like to congratulate the entire FINISH Society team on completing 10 very successful and impactful years in the development sector. This will be the 4th consecutive year of our association with you. On this occasion, I get reminded of those days when we started our projects with you. We had to spend long hours in the sun to educate the community about the ill effects of open defecation and also the early morning follow ups with the team. It has been a remarkable journey so far. Thank You FINISH team for being a partner in Tata Power’s efforts to make this world a better place and sharing our vision of overall development of the poor and underprivileged.**

Mrityunjai Ray | CSR Head, Maithon Power Ltd., (A Joint Venture Company of Tata Power & DVC)
My association with FINISH is almost from the date it was planned rather than born. After taking shape, the organisation initially focused on Decentralised Household sanitation. The main issue with sanitation systems as being practiced in various parts of India was that they might have a sanitation system but need not necessarily be a safe and sustainable sanitation system. So FINISH opted to avoid the pitfalls on focusing just on ensuring that there are sanitation systems in place but SAFE sanitation systems from the word go. This makes FINISH very different from other organisations and institutions working in the field. Once the first step of sanitation was covered quite well, the organisation diversified into Liquid Waste Management, setting up treatment plants for open drainage to improve the quality of the receiving water body. Other diversified area was getting in to Municipal Solid Waste Management and Septage Management. Integrating the two to arrive at an integrated Waste Management System.

Anand Anand Ganesa Iyer | Consultant & Owner, The Solution Centre

More than the thought leaders of the FINISH initiative who did a commendable job to keep the momentum going with innovative ideas and gutsy determination - my admiration is for the younger generation who left relatively well-paying jobs in the private sector and chose to follow their leader with commitment, dedication and zeal for an unproven social enterprise. To the best of my knowledge, this is unparalleled in corporate history: although there are several cases of individuals who have left senior management to set up organic farming or to support social causes, these have invariably been people who have made their millions - not a group of young, idealistic middle management and junior executive level bunch with the usual challenges of providing for their families, children and retirement. And to have stuck it out for 10 difficult years, growing a fledgling enterprise, taking on the challenge of working with governments, and of cajoling CSR funding is a fantastic achievement.

A J James | Consulting Environmental & Natural Resource Economist, Founding Director, Pragmatix Research & Advisory Services Private Limited

FINISH brings in absolute professionalism to the work they undertake. They do a splendid job of quality and professional work. FINISH is led by dynamic and inspired leadership- Mr Abhijit Banerji is full of passion and is a visionary. He leads from the front and built a highly motivated team of true professionals who are very dedicated and devoted to serving the society- especially the poor, needy and the women.

Ravinder M | Founder and Director, Enlightenment Academy

FINISH Society has been doing great work in the water and sanitation sector for the past 10 years and I am proud to have worked with them. Around 10 years ago, in TN and in India, there was little knowledge or awareness among the local population about sanitation. Another remarkable achievement was the creation of Learning Guides for stakeholders, containing basic and practical details of how to build a toilet, what kind of toilets are environmentally safe, how much space is required, what kinds of materials, and in what quantities, will be needed, and the Dos and Don’ts of constructing toilets. Such a thorough examination of critical issues in sanitation was unique and proved very useful for all the villagers who were informed about these details via the FINISH field teams. This was a remarkable achievement and made FINISH a pioneer in the field of sanitation and hygiene in India.

M. Subburaman | Consultant & Director, SCOPE
Making people aware of safe sanitation products & services, and practice good hygiene
WASH in Communities: Annual Overview

We started with WASH in Communities way back in the year 2009, through an Indian-Dutch consortium called “FINISH Programme” comprising financial institutions, NGOs, MFI’s, academic and development institutions from India and the Netherlands. With focus on only individual household sanitation and microfinance driven partnership, the Society diversified partnerships to 60+ Partners across 10 states. Adding a mix of microfinance institutions, NGOs, milk cooperatives and SHGs as partner organisations. Today, we have facilitated in constructing more than 1.15 million sanitation systems.

In the year 2019-20, the Society continued to scale up the WASH in communities programme, abiding by the principles of SBMG Phase II guidelines to ensure that no one is left behind. In the reporting year, our focus was on ODF Sustainability, Retrofits, Usage, Technology and Functionality of toilets. In our endeavor to create safe and sustained ODF villages, we partnered with UNICEF, Signify Foundation, Tata Power, Lixil India, Lohiya Swachh Bihar Abhiyan, ITC Limited and Centre for Urban and Regional Excellence (CURE).

Table 1: No of households reached for awareness

<table>
<thead>
<tr>
<th>Partner</th>
<th>State</th>
<th>No. of HHs Reached for Awareness</th>
</tr>
</thead>
<tbody>
<tr>
<td>SIB Cashpor</td>
<td>Uttar Pradesh</td>
<td>19667</td>
</tr>
<tr>
<td>ODF Mohania</td>
<td>Bihar</td>
<td>18008</td>
</tr>
<tr>
<td>Signify</td>
<td>Bihar</td>
<td>7992</td>
</tr>
<tr>
<td>LSBA</td>
<td>Bihar</td>
<td>4800</td>
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<tr>
<td>UNICEF</td>
<td>Bihar</td>
<td>3480</td>
</tr>
<tr>
<td>ITC Ltd.</td>
<td>Punjab</td>
<td>3329</td>
</tr>
<tr>
<td>CURE</td>
<td>Rajasthan</td>
<td>3000</td>
</tr>
<tr>
<td>TATA Power</td>
<td>Jharkhand</td>
<td>892</td>
</tr>
<tr>
<td>ITC Ltd.</td>
<td>Rajasthan</td>
<td>182</td>
</tr>
<tr>
<td>LIXIL</td>
<td>Uttar Pradesh</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 2: No masons trained

<table>
<thead>
<tr>
<th>Partner</th>
<th>No. of masons trained-male + female</th>
</tr>
</thead>
<tbody>
<tr>
<td>ODF Mohania</td>
<td>0</td>
</tr>
<tr>
<td>LSBA</td>
<td>0</td>
</tr>
<tr>
<td>TATA Power</td>
<td>76</td>
</tr>
<tr>
<td>UNICEF</td>
<td>159</td>
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<tr>
<td>ITC Ltd.</td>
<td>0</td>
</tr>
<tr>
<td>CURE</td>
<td>0</td>
</tr>
<tr>
<td>LIXIL</td>
<td>87</td>
</tr>
<tr>
<td>Signify</td>
<td>0</td>
</tr>
<tr>
<td>SIB Cashpor</td>
<td>815</td>
</tr>
</tbody>
</table>

21 Bathrooms are constructed in the ITC Kapurthala Project
Promoting good WASH practices in schools and develop children as change agents.
WASH in Schools: Annual Overview

Educational learning institutions being an integral part of society, is also a medium to reach out to communities through children and teachers. During our journey, we realized that School led total sanitation was of paramount importance to increase our reach to the last mile. We partnered with UNICEF, National Stock Exchange Foundation, DCM Shriram Foundation, WaterAid, ITC Limited, PwC India Foundation in different parts of the country to reach government aided primary and upper primary schools.

In the year 2019-20, we have reached out to about **3000 schools** in the most interior rural and tribal parts of the country. Our major interventions are hand washing practices, menstrual hygiene management, safe sanitation, water management, to name a few.

Table 3: No of schools covered

<table>
<thead>
<tr>
<th>Partner</th>
<th>State</th>
<th>Number of Schools covered</th>
<th>No. of children trained</th>
</tr>
</thead>
<tbody>
<tr>
<td>UNICEF</td>
<td>Madhya Pradesh</td>
<td>2319</td>
<td>24675</td>
</tr>
<tr>
<td>DCM Shriram Foundation</td>
<td>Rajasthan</td>
<td>350</td>
<td>36836</td>
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<tr>
<td>ITC Ltd.</td>
<td>Maharashtra &amp; Punjab</td>
<td>42</td>
<td>8212</td>
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<tr>
<td>WaterAid</td>
<td>Maharashtra</td>
<td>23</td>
<td>6766</td>
</tr>
<tr>
<td>PwC India Foundation</td>
<td>Rajasthan</td>
<td>1</td>
<td>8</td>
</tr>
</tbody>
</table>

Figure 3 No of children trained

![Figure 3 No of children trained](image)

Figure 4 Amount leveraged

![Figure 4 Amount leveraged](image)
Using milk tetra packs to put tradition to ‘shade’

There is an innovative experiment being conducted in an Ashram Shala school in Nashik, under a project funded by National Stock Exchange Foundation (NSEF) and WaterAid for creating WASH compliant Ashram Shalas (tribal residential schools) in Nashik, Maharashtra. In this experiment, the students used tetra pack milk covers to create temporary roofs during rains and high summer.

Maani, a residential school located 120 kms from Nashik ATC, is an all-girls ashram school with a total strength of 609 girls, of which residential students are 384 while the rest are day scholars. The school provides food which includes, breakfast, lunch, afternoon snacks and dinner. Cooking is done in the kitchen, by the staff which includes 8 members, 3 males and 5 females. Other than the cooked food, the government has provision to provide the children with tetra pack of milk. The milk after consumption generates a lot of dry waste, which gets burnt causing air pollution. FINISH Society, through Behavioral Change Program helps in promoting segregation of waste and promoting the best out of waste causing minimal damage to the environment. One of the ideas that struck the animator was reusing milk tetra packs by creating a shaded area during summers. Since tetra packs are hard bound packets with a plastic cover, he thought it would be a great idea to replace them with traditional bamboo and leaves that they generally use. He flattened the packets and dried them for 2-3 days under sun. Using fevicol and bamboo, the tetra packs were joined together to create a temporary shade. For support, bamboos were tied to the base using sutli (strong thread).

In order to conduct this novel experiment, the amount of daily waste generated in the school was studied, which came out to approximately 700 tetra packs a day. Other than this, a huge amount of wet waste is also generated, which is dumped in a pit. This isn’t segregated, which in turn generate a foul smell. For this, to begin with, the class 4 staff was given training about segregation of wet and dry waste. All the tetra pack dry waste was accumulated with the help of students and kept at one place.

The idea of reusing tetra packs, initially was thought of as a fun activity, engaging the students to encourage reuse of waste materials. While creating the shade it came to light that a major chunk of waste which was getting burnt on daily basis could be diverted to make something useful. The activity motivated the students to segregate the waste before directly burning it or littering it all around. While the field staff is unsure if the shade (temporary roof) will be able to withstand the weight of water of during heavy rains but all of them are waiting to see if their innovation will be a success. Traditionally speaking, in this village people use dry leaves, plastic sheets and dry grass to create a roof (over kuccha houses). So, as an alternative to this practice, it was thought why not try this novel method. It needs to be mentioned that a huge amount of money goes every year to purchase the plastic sheets in order to create temporary roofs (shade).
Improving carbon footprint and enabling circular economy through waste management.
Solid Waste Management: Annual Overview

FINISH Society is providing technical, institutional, capacity building and planning & implementation of Municipal Solid Waste Management to Urban Local Bodies/ Municipal Corporations with support of CSR partners in six districts/ 4 states.

Our key interventions are:

- Waste collection plan & efficiency – Urban & Rural
- Segregated Waste collection.
- Levy Collection through Participatory Dialogue
- Bin Free/Litter Free Zone
- Training and capacity building of stakeholders
- Promoting Models of Decentralised waste Management like Cluster Composters/Home Composter.
- Helping in Nutrition /Kitchen Gardening
- Technical support for setting up of Material Recovery Facility (MRF).
- Developing Market Linkages WITH suppliers for recycling opportunities

<table>
<thead>
<tr>
<th>Partners</th>
<th>State</th>
<th>No. of HHs covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>ITC Ltd.</td>
<td>Punjab</td>
<td>2329</td>
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<tr>
<td>Udaipur Municipal Corporation</td>
<td>Rajasthan</td>
<td>19700</td>
</tr>
<tr>
<td>Nagar Parishad Dungarpur</td>
<td>Rajasthan</td>
<td>5200</td>
</tr>
<tr>
<td>ITC Ltd.</td>
<td>Rajasthan</td>
<td>631</td>
</tr>
<tr>
<td>ITC Ltd.</td>
<td>Andhra Pradesh</td>
<td>15195</td>
</tr>
<tr>
<td>ITC Ltd.</td>
<td>Punjab</td>
<td>11950</td>
</tr>
<tr>
<td>ITC Ltd.</td>
<td>Maharashtra</td>
<td>12061</td>
</tr>
</tbody>
</table>

Table 4: No of households covered

Figure 5 Total quantity of waste collected & treated
A true leader inspires others to do more

This is an inspirational story of formation of Mohalla Committee under Solid Waste Management Programme supported by ITC MSK, Kapurthala, Punjab. This story shows the efforts of Smt. Surinder Kaur, wife of Sri. Amrik Singh, residing in Arrewali Gali/ Street, Laxmi Nagar, Kapurthala.

Last year, Project Officers: Kalpana and Ajay Kumar from ITC MSK Team came to Surinder Kaur’s house for conducting door to door motivation. They informed her about the decentralized model of solid waste management and the process of managing wet waste by making compost out of wet/organic waste at household and community level and reusability and recycling of dry garbage.
Under the guidance of Kalpana and Ajay, Surinder Kaur volunteered to help ITC & FINISH team to reach out to her neighbours. Gradually, they convinced five and later ten households to segregate waste at home and form Mohalla Committee.

The households started making compost from wet waste, some at household level and some contributed at community level. The Mohalla Committee also started making bags from old and worn out cloths to prevent single use plastic. The committee distributed these clothes bag to people and asked them to use it in place of plastic bags. The ladies of mohalla committee are so motivated by this programme that they indulge themselves in cleaning the plots around their locality once in a while.

The impact of this awareness campaign program was great, all members got aware about the concept of solid waste management and formed the mohalla committee to monitoring the work and conduct regular meeting for the development of entire ward. Surinder Kaur says “I am grateful to ITC MSK and FINISH Society team who have me the opportunity to be a part of this programme and for providing me a platform to showcase my talent in convincing people.”
Developing climate smart technologies for water recycling, treatment and reuse system.
Liquid Waste Management: Annual Overview

We believe that water has a direct connect with wellbeing of people. That’s why our growing work in water stressed areas is focused on improving their access to water for ground water recharge, agriculture and livestock. We are targeting localized solutions by improving, repairing already present water bodies like lakes.

1. **Restoring Chennai’s Wetland**: Treatment of incoming sewage for rejuvenation of Sembakkam Lake, Chennai, Tamil Nadu. To provide a technical solution for rejuvenation of the lake, FINISH Society as lead agency, along with ILIFO Ltd and The Solutions Centre, formed a consortium and entered into a partnership with The Nature Conservancy. Together we are working towards designing, implementing and monitoring a nature based waste water treatment facility.

   It is proposed to construct 2 Sewage Treatment Plants (STPs) of 1 MLD and 6 MLD, respectively at two major inlets. The STP will be based on Semi-Natural Treatment Technology which means both aerated lagoon and reed bed. As this technology is relatively cheaper than other technologies and has higher nutrient/pathogen removal capacity and at the same time low maintenance and monitoring.

2. **Drain Treatment Plant**: Two Wastewater Drain Treatment Plants in Dungarpur district of Rajasthan was taken up with support of Nagra Parishad in the year 2017-18. Two drain treatment facilities were constructed in two lakes of Dungarpur: Soneriya and Gep Sagar lakes.

   A Waste Water Treatment plant capacity of 50m3/day (KLD) or .05 MLD was designed and constructed to treat both blackwater and greywater at Soneriya Lake, and a plant capacity of 20 KLD/.02 MLD at Gep Sagar Lake. The technology used for treating waste water is Constructed Wetland Application of reed plants like typha, phragmites and segment surfaces.

   The drainage water is treated before getting discharged into both the Lakes in Dungarpur and the treated water is being reused.

3. **Rural water supply scheme in 1100 Households of Jharsiguda**: under a project funded by Odisha Power Generation Corporation, we facilitated in the setting up of water supply to 8 villages in Jharsuguda, Odisha.

4. **Grey water treatment pilot in Bhilmaal Ashramshala in Nashik**: Residential schools/Ashramshalas relatively generate more quantity of grey water per day because of handwashing, kitchen, cloth station, and bathing facilities. All this waste water stagnates and becomes breeding grounds for mosquitoes. While implementing a school sanitation programme with National Stock Exchange Foundation and WaterAid, we decided to pilot grey water treatment in one of the Ashramshalas. The treated water is used in kitchen garden throughout the year, especially during summer, when there is water scarcity in the nearby villages.

<table>
<thead>
<tr>
<th>Partner</th>
<th>State</th>
<th>Intervention</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nagar Parishad Dungarpur</td>
<td>Rajasthan</td>
<td>Grey water treatment @.05 MLD</td>
</tr>
<tr>
<td>The Nature Conservancy</td>
<td>Tamil Nadu</td>
<td>Grey &amp; Black water treatment @ 7 MLD</td>
</tr>
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</table>

Table 5: Water management interventions
<table>
<thead>
<tr>
<th>Organization</th>
<th>Location</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Odisha Power Generation</td>
<td>Odisha</td>
<td>Rural water supply in 1100 households</td>
</tr>
<tr>
<td>Corporation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>WaterAid &amp; NSE Foundation</td>
<td>Maharashtra</td>
<td>Grey water treatment in a school</td>
</tr>
</tbody>
</table>

*Figure 8* Treatment plant in Gep Sagar lake, Dungarpur, Rajasthan

*Figure 9* Treatment plant at Soneriya Lake, Dungarpur, Rajasthan
Making future ready sanitation warriors by training and capacity building.
Training & Capacity Building: Annual Overview

Training and capacity building is an integral part of Water, Sanitation & Hygiene (WASH). Under our training and capacity building vertical, we have a technical team trained in different themes of WASH like ODF, ODF S, ODF +, Waste management and Feacal Sludge Management.

We are also empaneled under Ministry of Drinking Water & Sanitation, GOI, as Key Resource Centre for providing technical support to all local and state governments of India.

We have signed an MoU with United Nations Office for Project Services (UNOPS) on behalf of Water Supply Sanitation Collaborative Council (WSSCC) to improve the sanitation sector in India with a joint strategic plan of action. This is a collaborative partnership with an aim to create synergy and maximize the impact of mutual resources being employed in the sanitation sector in India.

Table 6: Training details held during the year 2019 – 20

<table>
<thead>
<tr>
<th>Partner</th>
<th>State</th>
<th>Type of training</th>
<th>No of trainings conducted</th>
<th>Total No. of participants - male</th>
<th>Total No. of participants - female</th>
</tr>
</thead>
<tbody>
<tr>
<td>SIB Cashpor</td>
<td>Bihar, Jharkhand, MP &amp; Chhattisgarh</td>
<td>Mason Training, MHM Training, ODF-Sustainability Training</td>
<td>241</td>
<td>814</td>
<td>1002</td>
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<tr>
<td>Swachh Bharat Mission</td>
<td>Rajasthan</td>
<td>ODF + &amp; ODF Sustainability</td>
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<td>1078</td>
<td>525</td>
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<td>Swachh Bharat Mission</td>
<td>Bihar</td>
<td>ODF Sustainability</td>
<td>38</td>
<td>8801</td>
<td>7780</td>
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</tbody>
</table>

Figure 10 Training of motivators in Jhalawar, Rajasthan
Analyzing data and information to develop insights, design and knowledge that can be applied for making informed decisions.
Knowledge Management & Research: Annual Overview

Expanding our work with grass root experience on WASH from varied geographies, FINISH started undertaking data management and research assignments in WASH and other related fields since 2012. Our approach for knowledge management is to gather information, create, manage and share the knowledge for widespread multi-disciplinary application.

Our data management strategy is to collect, validate, compile and process the data with accuracy, accessibility and applicability. FINISH partners with expert academicians, researchers, field experts, economists from India and abroad to execute and implement our knowledge management, research and implementation. The technical backup for FINISH comes from WASTE from the Netherlands (a 30+ years old specialist organization in sanitation & solid waste management working in over 20 countries).

List of Key Research & Studies undertaken/Papers published:
1. Assessment of Toilet Sustainability with focus on usage, functionality and technicality in Bihar for UNICEF.
2. Implementing nudges for encouraging toilet usage in Bihar.
4. Impact assessment of FINISH project.
5. Study & intervention on Willingness to Pay for Community Toilets with IFS London in Lucknow & Kanpur Uttar Pradesh.
8. Developing a tool for assessment of SWM and FSM practices for 4 Indian cities in support with WASTE and 3R WASTE Foundation, funded by the Gates Foundation.

Out of the above list, we completed two of the studies under the reporting period 2019 – 20.

Nudges for Rural Sanitation: Evaluating Low Touch Nudges to Promote Latrine Use in Rural Bihar.

Partner: IDinsight

In the past five years, the Swachh Bharat Mission (SBM), the Government of India’s flagship sanitation scheme, oversaw toilet construction throughout rural India at an unprecedented scale. To better understand how toilet owners—especially those who recently built their toilets through financial assistance from the Swachh Bharat Mission (Gramin)—perceive and use their toilets, we conducted a study of 1,872 latrine-owning households in Manigachhi block, Darbhanga district, Bihar. In addition, we designed and tested a series of low-touch nudges aimed at increasing latrine use among latrine owners. We selected Manigachhi block for its similarity to the average block in northern Bihar on key demographic variables, along with its relatively low water table level. The presence of a low water table helped us avoid concerns about water quality due to nearness of toilets to drinking water sources. We obtained the list of villages in the block from the village directory of the Population Census 2011, and randomly sampled 24 villages from this list.
One of the major concerns of the success of SBM is to sustain the outcomes with focus on consistent usage and environmental safety. The Mission’s mode of implementing the SBM has also led to toilets that do not meet safe sanitation parameters and standard quality norms. However, there is no concrete assessment on the volume and scope of such gaps. In order to understand the different barriers that affect toilet use and functionality, FINISH Society, supported by UNICEF Bihar, conducted a sustainability assessment of sanitation covering the technical, functional, financial and behavioral aspects in five districts of Bihar. The key objectives of this study were to understand and assess the status and functionality of toilets in individual households, institutions and public places and to understand the need for retrofitting/ up-gradation ensuring ODF sustainability.
Improving health status of communities especially women and children through awareness generation.
Health & Nutrition: Annual Overview

We started our Health & Nutrition programme in the year 2016 understanding its importance and ignorance specially around women and child care. In the year 2019-20, we continued to scale up this programme by partnering with Maithon Power Limited, a Tata Power Limited subsidiary and OmniActive's Improving Lives Foundation (ILF).

Our areas of intervention are awareness generation on HIV, Tuberculosis, Mother and Child Health Program, National Drugs Control Program/Nasa Mukti, Anemia, Non Communicable Disease-BP/Sugar/General Health/Cancer, and Malnutrition. We have directly covered 28000 people in two states – Jharkhand and Karnataka.

Table 7: Health & nutrition programmes held during the year 2019 – 20

<table>
<thead>
<tr>
<th>Partner</th>
<th>State</th>
<th>Intervention</th>
<th>No of people covered (Male, Female, Boys &amp; Girls)</th>
<th>No of people treated (Male, Female, Boys &amp; Girls)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tata Power</td>
<td>Jharkhand</td>
<td>HIV, TB, Mother and Child Health Program, National Drugs Control Program/Nasa Mukti</td>
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<td>OmniActive</td>
<td>Karnataka</td>
<td>Anemia, Non Communicable Disease-BP/Sugar/General Health/Cancer, Malnutrition, Mother and Child Health Program</td>
<td>1257</td>
<td>350</td>
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</table>

Figure 11 Nukkad nattak (street play) in Maithon, Jharkhand
Empowering our farmers to increase their income generating capacity by using best agricultural practices.
Agriculture: Annual Overview

We strategically entered into Agriculture, realizing the linkage of compost into crop production and development. We strive to bring visible change by increasing farmers’ income through our agriculture extension services.

We are working with more than 3500 farmers spread across 20000 acres of land in Rajasthan and Karnataka. With focus on Integrated Pest & Nutrient Management, Organic Farming and Adoption of Improved Agricultural Practices/ Crop Development Programme. Our partners are ITC Limited and OmniActive’s Improving Lives Foundation (ILF)

Table 8: Agricultural interventions in the reporting year 2019 – 20

<table>
<thead>
<tr>
<th>Partner</th>
<th>State</th>
<th>Intervention</th>
<th>No farmers reached</th>
<th>No of farmers adopted new agri practices</th>
<th>Total cultivable land covered</th>
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</thead>
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<tr>
<td>ITC Ltd.</td>
<td>Rajasthan</td>
<td>Best agricultural practices for Wheat growing farmers</td>
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<td>725</td>
<td>15531</td>
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<tr>
<td>OmniActive</td>
<td>Karnataka</td>
<td>Integrated Nutrient Management</td>
<td>581</td>
<td>157</td>
<td>NA</td>
</tr>
</tbody>
</table>

*Figure 12 Under Karnataka forest department scheme ‘Krushi Aranya Protsaha Yojane (KAPY)’ in Gundlupete, team distributed seedlings to the farmers*
**Foreign Aid Funded Programmes**

FINISH Society is implementing all the externally aided programmes through RDO Trust. Some of such programmes that we implemented this year are: FINISH Mondial, illuminating lives of flood affected families in Bihar and Odisha by Signify Foundation (Philips) and WASH project in Urban slum of Jaipur. It is a USAID funded project jointly implemented by CURE India and RDO FINISH.

FINISH Society was conceived of FINISH Programme initiated in 2009 by an Indian-Dutch consortium comprising financial institutions, NGOs, MFI’s, academic and development institutions from India and the Netherlands. After successfully completing first phase of FINISH Programme, the Society is now leading second phase of this programme: FINISH Mondial. It is a six country partnership programme, and FINISH Society is taking leadership position because of delivery and innovations. FINISH Society heads the Global Board and Kenya Board of FINISH Mondial. Some of its Senior Management members are part of Global Working Groups like – Saurabh Agnihotri in Sanitation Technology Group, Santwana Sneha in Monitoring and Evaluation Group, Joohi Khushbu in Communications Group and Abhishek Chaudhuri in Feacal Sludge Management Group.

We are piloting a one of its kind Impact investment financing for sanitation under this global partnership, FINISH Mondial. We are partnering with Cashpor Microfinance, Gram Utthan, Bharthi Women Development Centre (BWDC) and few more MIFIs to facilitate in constructing 80000 systems in India under SBM II guidelines of leaving no one behind and ODF sustainability. We also plan to cover 30000 households for solid waste management and 30000 children for WASH in School programme.

Below is a story of Usha Devi, one of our motivators working in Bihar.

**A day in the life of a Community Health Facilitator (CHF)**

There is a spring in her stride, a smile on her face even as a sense of positive aura permeates the air as she makes her way to Ramgarh village every morning. Usha Devi (40) a CHF starts her day before 8 am, once she is through with feeding her husband and two children. The village is situated in Kaimur district of Bihar. A role model in her community, she is seen as a friend, philosopher and guide by her clients. She joined Cashpor (a micro-finance company) in 2013 even though she has been associated with the company as a member since 2001. She is one among the approximately 1500 CHFs tagged to the 325 Cashpor branches under the Sanitation Impact Bond (SIB) Pilot Project being rolled out by FINISH Mondial and facilitated by Cashpor, which has a strong presence in UP, Bihar, Madhya Pradesh, Chhatisgarh and Jharkhand.

Usha Devi explains that a Cashpor branch has 1 Branch Manager and 4 Centre Managers for running its day to day activities. A loan group called the Joint Liability Group (JLG) is called a Centre where members hold weekly meetings for collection of their loan Equated Monthly Instalments (EMIs).

All social activities of Cashpor veer around these centres. All communications related to the social activities or community mobilization is done through these centres, she adds. Her communication skills,
her knowledge of basic arithmetic and her sense of commitment were the basis for selecting her as a CHF. She was selected from among the loan clients only. The CHFs are normally class 8 pass. Each branch has 5 CHFs and each CHF manages 10 – 15 centres where they communicate with the group about prevailing and new social initiatives.

Demand generation

It is Usha Devi ‘s job as a CHF to generate demand for Sanitation loan. She patiently and painstakingly delivers and explains a module to the Joint Liability (JLB) group members and also community members. This module is basically a flip-chart developed with the help of water.org where she educates the community about sanitation, hygiene and Menstrual Hygiene Management (MHM).

It is only after this module is delivered effectively by the community mobilizer that Usha Devi is able to generate demand for sanitation loan among her clients. It may be noted that Usha Devi selects existing clients who have a healthy track record to disburse these loans. It may also be noted that Cashpor works only among the poorest of the poor, which in real terms means those villagers living below the poverty line (BPL).

Loan disbursement

Each client is subsequently given an amount of either Rs. 10,000 or 15,000 depending upon the client’s requirement. The loan is then recovered in 52 weekly instalments starting from the third week of the loan disbursement. The interest rate is pegged at 18%. The client is also given a time period of two months to complete the toilet construction. Usha Devi not only has to monitor toilet construction (including safe sanitation technology) but also ensure usage.

Scientific process

On her part, Usha Devi is paid an incentive of Rs. 100 on delivery of each module to the members. She gets another Rs. 100 once they confirm usage of the toilet. Both payments are made by Cashpor. Asha Devi earns around Rs 3000 a month while her husband who is a casual worker and videographer earns Rs 5000. The two children are pursuing their higher education ad together they make Rs 8000 a month.

What makes this exercise more scientific is because Cashpor is putting in place an app that will monitor sanitation loans where the toilet constructed through their loan not only gets captured along with its photographs but also with its geographical coordinates. Once usage related data is captured in the app, CHFs will be eligible to get Rs. 100 for each toilet mobilized by them. Usha Devi like other CHFs are very enterprising by nature and also sell products like SNPs, hair oil, agarbatti, in the villages they work in.
Inculcating ethical and healthy work culture to build an empire of brilliant people and great performances.
We at FINISH, recognize and support people who have intent and attitude to work in social sector. Quality performances and high ethical values are close to our heart. We started with a team of 3 professionals at the time of inception but today we have built a talented team of more than 230 social soldiers.

FINISH Founders and leaders have created an environment which is friendly, open to innovative ideas and gutsy determinations. We cherish and salute especially the younger generation who have left relatively well-paying jobs in the private sector and chose to follow their leader with commitment, dedication and zeal for an unproven social enterprise. We comprise a very diverse set of professionals, technical experts, trained manpower to deliver quality performance in all the projects and programmes. Since our projects are spread all over India, in more than 10 states, right from Punjab in North to Tamil Nadu in South, Rajasthan in West to Odisha in East, we have teams in almost every vernacular language.

**Employee Retention Strategy**

FINISH acknowledges and believes that “employees are one of the most vital resources” and endeavours to create a conducive environment for a great work culture. We are proud to share that our attrition rate is less than 10% and is maintained low since the past few years.

One of the key components of our human resource development is to be fair and transparent and keep channels of communication open for all levels. We try to provide

- Good HR practices – retirement benefits, life and health risk cover, performance linked bonuses, appraisal related hikes, are to name a few.

- Career development opportunities, mentoring support. Performance is recognized and personnel are motivated to realize their potential. We have provided platform and have witnessed some frontline staffers moved up to managerial positions.

- Rewards & recognition including international exposure and work-life balance. Some high performance delivering staff have been given the opportunity to attend International trainings and exposure visits. Our

- An environment where innovation is encouraged and failure is not an anathema.

FINISH currently has a team of 25 – 30 professionals working as backend/ administration, management and operations support. This team consists of well-qualified and experienced management team, admin & finance team and human resource. The key role of this team is to support the field team to carry out their job efficiently and smoothly. Senior management of FINISH is always guiding and supporting rest of the team and their leadership is one of biggest factor in retaining employees.

We have a backed team mainly Accounts and MIS personnel in every project area who support field team by making coordination with Core Backend team consists of Director, Senior Management, Finance, Communication, HR & Admin. It could be related to maintaining day to day office admin activities or processing payments of the vendors, keeping digital and hard records, generate success stories, database management, etc.
Diwali celebration 2019

We conducted Diwali celebrations across all our project locations/ branches, our team displayed unparalleled enthusiasm in decorating office with waste materials, diyas and flowers. Best Dress (Male & Female), Best office décor and Best Rangoli competitions were conducted, where all our teams and their families participated with supreme verve.

*Best Dress Male Winner - Arjun Ram, Team Kapurthala*

*Best Dress Female Winner - Yoshita Sahu, Team Lucknow*
10th Anniversary Celebration

This year, FINISH Society completed its 10 years of existence, a short online celebration was conducted where Guest of Honor was Ms. Maya Acharya, Senior Advisor Trade, Netherlands Embassy in India, and Key Speakers were imminent Founders and Board Members of FINISH Society.

One-and-a-half-hour virtual celebration, was attended by more than 100 participants and it was like the walk down the memory lane of past 10 years. The Founders and Board Members talked about the incredible journey that FINISH Society has completed and the future plans that The Society needs to cover and accomplished in next 5-10 years. The FINISH “Story of Evolution” was presented by Director, followed by digital representation of current year projects on google data studio maps.

The team prepared a short 10-year celebration video, please click to watch the full video here: https://www.youtube.com/watch?v=_OeEAAalotaA

There was a short session on “Note from long term serving employees” who have been associated with FINISH, since its inception. FINISH Society selected 10 such employees and awarded them as “Employees of the decade”. Below are the messages from all 10 social soldiers:
Md. Nehal Ahsan, Project Manager, Bihar
2013 – present

“I am always guided by motivated and started the work from the next morning and since then there is no looking back. Finally, in the year 2017, both Wajepura and Dungarpur district become ODF and district administration awarded for this Nobel work on republic day.”

Rajendra Roat, Supervisor, Dungarpur, Rajasthan.
2013 – present

“As a result of FINISH Society’s impactful work I was given the post of Ward panch from The Gram Panchayat Committee. Opportunity to work in a cleanliness film that was broadcasted on eTV of Rajasthan.”

Ashutosh Agarwal, Project Manager, Jaipur, Rajasthan.
2013 – present

“My work in FINISH started as an accountant, but today I am a Project Manager due to the policy of allowing all the employees of the organization to progress and for this given professional and skill development training to the staff.”

Hariprasad Rajoura, Project Officer, Malawad dist., Rajasthan.
2014 – present

“FINISH is my another family, as I must say its one of the organization which not only inculcated Equity and Integrity in their work culture but also trying to make substantial impact on the lives of people with the same values.”

Naval Sharma, Project Manager, Udaipur, Rajasthan.
2013 – present

“In the year 2017, a tragic incidence happened in my life where I lost my wife forever. I had no strength to move forward. My seniors stood beside me all throughout and gave me strength to move forward.”

Ram Chandra Sharma, Accounts Manager, Udaipur, Rajasthan.
2014 – present

“Society, provides equal opportunity to all workers without prejudice and maliciousness. The organization head supports and helps in personal and organizational development.”

Rajesh Gupta, Project Manager, Udaipur, Rajasthan.
2015 – present

“FINISH Society has a special space in my life, because 5 years back when I joined, I was personally and professionally very feeble and lacked confidence. FINISH Society helped me to develop my personality by trusting & believing on me.”

Arjun Ram, Project Manager, Kapurthala, Punjab
2015 – present.

“This enjoyable journey of last 5 years, I grew myself and created new milestones, and all credit goes to my respected seniors who motivated me to achieve new goals with discipline. I can speak with pleasure that Finish Society is a platform for serving needy people especially in sanitation sector.”

Yoshita Sahu, Accounts Officer, Lucknow.
2015 – present

“I feel privilege because I got an opportunity to explore my capabilities other than my regular work. There’s been many ups & down over the year, of course, but yes I am still here & there is a reason for that, I have believe in the organization and the management.”

Yogesh Sharma, Project Manager, Kapurthala, Punjab
2014 – present

“Finish Society works on the grassroots level with complete transparency and community participation and luckily I am part of the Finish family. I also had the opportunity to attend the International Workshop held in Bangkok, Thailand which was a pleasant experience of my life.”
## Funds and Expenditure (2019 – 20)

Thematic spread of Annual Turnover of INR 110 Million

### Income and Expenditure Statement

1-Apr-2019 to 31-Mar-2020

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<th>Amount</th>
<th>Particulars</th>
<th>Amount</th>
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<td>Aashray Project, Nagar Parisad, Dungarpur</td>
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<td>Bank Interest Received (FCRA A/c)</td>
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**Total** 112,327,231.75
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<td>Bank Interest Received (Non-FCRA)</td>
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<td>Contribution From Tata Power</td>
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<td>Drain Treatment Plant Project</td>
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<td>Morsel Research Development Pvt. Ltd. Project Exp.</td>
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<td>Total</td>
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To know more, please get in touch

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Lucknow, Uttar Pradesh
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Email: info@finishsociety.com
Phone: 0522 4067888