

## **Editorial**

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The quarter that passed was important from the point of view of FINISH as there were many landmark events. One of them was the conference organized for MFIs by SIDBI and FINISH. It brings a new enthusiasm as the conference opens the channels of funds to MFIs.

Another landmark event was launching of the FINISH Sanitation Contest. This Contest seeks Innovative Sanitation System design suitable for mass rural installation and usage. The URL for the Website is <http://www.finishsociety.com/>.

A Meeting of implementing partners of FINISH with Mr. Valentin Post was organized on 11<sup>th</sup> Nov.2010 to provide him an idea about their field level issues, to undertake their activities and to get more involvement in Project at personal level.

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 and more contributions in near future from our patrons, partners, technical experts and all those who have associated with FINISH.

I would like to put 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 Items

### 1.1 Some interesting news from archives:

#### **Okhil Babu's letter to the Railway Department in 1909\***

"I am arrive by passenger train Ahmedpur station and my belly is too much swelling with jackfruit. I am therefore went to privy. Just I doing the nuisance that guard making whistle blow for train to go off and I am running with 'lotah' in one hand and 'dhoti' in the next when I am fall over and expose all my shocking to man and female women on plateform. I am got leaved at Ahmedpur station.

This too much bad, if passengers go to make dung that dam guard not wait train five minutes for him. I am therefore pray your honour to make big fine on that guard for public sake. Otherwise I am making big report to papers."

**Okhil Chandra Sen wrote this letter to the Sahibganj divisional railway office in 1909.**

**It is on display at the Railway Museum in NewDelhi.**

**It was also reproduced under the caption "Travelers' Tales" in the Far Eastern Economic Review.**

**Any guesses why this letter was of historic value?**

**It apparently led to the introduction of toilets on trains.**

### 1.2 Satara-open defecation free district: kudos to panchayats

Satara district of Maharashtra is emerging as a pioneer district in implementing the Total Sanitation Campaign (TSC) based on innovative education and communication models in cooperation with the panchayats. Central government has awarded Nirmal Gram Puruskar to 1,331 villages of the district for becoming free from open defecation. As per the civil society organizations working in the field, bulletin boards on the wall of the village panchayat offices, attracted attention of the people. Innovative methods were applied to get the results-usual pamphlets/notices removed and the space is filled up with the photographs of half-naked farmers/villagers/shopkeepers easing themselves in the open , which brought so much embarrassment to the exposed that they almost immediately opted for a home toilet. Panchayat bulletin boards turned into the potent weapons in the struggle for freedom from open defecation. The objective was to make the villagers ready to use toilets and to create demand to get home toilets.

TSC officials and panchayat members came up with a range of ideas to bring the people around. First, the Good Morning Campaign, which had TSC moles planting themselves in areas where people usually went to relieve themselves at the crack of dawn. This was 5 am campaign. The arrests were made under sections 115 and 117 of the Bombay Police Act, 1951, that makes it illegal to 'ease oneself in public' and impose a fine up to Rs 100. "We

collected almost Rs 8 lakh over three years,” they disclosed. Second, in some villages, school bands were made to play in front of homes that didn’t have toilets. Third, schoolchildren resorted to Gandhigirhi and presented flowers to people found offloading in the open. Schoolchildren were assigned five homes each. Their job was to make adults realize how important toilets are. Fourth, regressive measures. Some gram panchayats in Karhad block even passed resolutions to withhold documents and certificates from families which did not construct toilets. Panchayats decided to plug the supply of ration from DPS shops of those who were not in support of toilets. But then there were those who used to defecate in the open despite having a toilet. Search terms used flashlights to expose them and start using whistles to shame them. Fifth, the gram panchayats rewarded those who convinced others to build a toilet by paying them Rs 50 as incentive for each person converted. “It wasn’t about financial difficulties. People in the village had all kind of items including televisions, motorcycles etc., but no toilets,” say TSC officials. “We trained masons and convinced people to construct soak-pit toilets that require an investment of only a few thousands and don’t need much water or space,” they said. Sixth, women demanded toilets on the occasion of Raksha Bandhan. The women’s panchayats in Jaoli and Mahabaleshwar blocks decided to reject marriage proposals from homes that didn’t have toilets. But the most successful campaign has been the TSC yatra that had officials /panchayat members tour the entire district.

**Source:** The Times of India, 18 October 2010

### **1.3 Role of MHMC on Menstrual Hygiene Management [MHM]**

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Menstrual Hygiene Management Consortium (MHMC) was initiated with the collective support of various stakeholders particularly the NGOs and other institutions who work on MHM promotion, sanitary napkin production, and who have a commitment and involvement in working for the cause of MHM for mainstreaming Menstrual Hygiene Management to Total Sanitation. The stakeholders who have been involved are: the Woman NGO, Pudukottai, Gandhigram Rural Trust, Dindigul, Shri Cheema Foundation, Chennai, Women Entrepreneurs Association of Tamil Nadu(WEAT), Trichy, Cord Foundation, Coimbatore, India NGO, Chennai, Scope, Trichy, Myrada, Erode, Auroville, Pondicherry, Annai Theresa SHG Federation, Kancheepuram, various SHG women producing napkins, Department of Women’s Studies, Bharathidasan University, Doctors representatives from Government Medical Colleges and Private Hospitals, College Principals, Professors, School Teachers and Heads, School and College students, journalists, and various other organizations.

It was inaugurated officially by the two government eminent secretaries, Mr. Subburaj I.A.S, Principal Secretary, Health and Mr.Ashok Vardhan Shetty, I.A.S, Principal Secretary, Rural Development on 14<sup>th</sup> July 2010 and had first state level workshop with policy makers and government officials from across the state to bring about convergence among the various actors involved in the field of MHM and to collectively propose recommendations in response to the recently announced Government of India scheme to roll out free

distribution of sanitary napkins to adolescent girls in 10 TN districts in the first phase.



availability of processed urine in the ecosan Community Compost Toilet (ECCT) and individual ecosan toilets in Musiri. This is under development of closed loop ecological sanitation and the techno economic evaluation project of the IIT New Delhi funded by UNICEF.

#### **As a Nodal agency:**

MHMC is serving as a nodal agency for the sanitary napkin producers, raw material suppliers, machinery suppliers for procurement and marketing. It extends its consultancy service to the SHG members, NGOs and other institutions working in the menstrual hygiene promotion.

Launching the programme recently, Sjoerd Nienhuys, Consultant of WASTE, an NGO of Netherlands, said that alternative cost effective fuel was very necessary in the years to come in view of the rapid depletion of fossil fuel. Musiri had already made good progress with dry ECOSAN Urine Diversion Dehydration Toilet (UDDT) model both in the community level and individual household level. Now a wet process of ECOSAN will be initiated with urine separation and biogas generation from human waste and wash water.

#### **Sanitary Napkin Production Training:**

MHMC is also supporting women in get training in the sanitary napkin production and help them to become an entrepreneur. Dept of Women's Studies, Bharathidasan University has its incubation centre where the training on production is given for women as a component of Entrepreneur Development Programme. Similarly Woman NGO and Gandhigram Trust who are part of MHMC are also offering Sanitary Napkin production training for SHG members.



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#### **1.4 SCOPE, Trichi and IIT-New Delhi join hands to set up urine bank in Musiri**

The Indian Institute of Technology, New Delhi and Society for Community Organization and People's Education (SCOPE) has initiated work for establishing a Urine Bank in Musiri District trichi.

Subburaman, Director, SCOPE said that urine contains vital nutrients which can be used for agriculture as a fertilizer.

At present about 300 litres of urine is collected every week from ECCT. There are about 300 individual household toilets (IHHT) and 2 urine UDDT in 2 schools also in Musiri.

The proposed urine bank would help extraction of struvite from urine, taking advantage of the

#### **1.5 Profit Empowerment: The Microfinance Institution's Mission Drift by Britta Augsburg and Cyril Fouillet**

In this paper author has raised caution against the consequences of the overwhelming drive for microfinance institutions to become

financially self-sustainable-more often than not pushed into this by international organizations. Such a push can have severe consequences, ranging from mission drift to questionable practices employed by institutions. Focusing on India, author has discussed the extent to which donors influence the microfinance sector and identify the role that international organizations play in pushing microfinance institutions away from their primary objective of delivering financial services to poor. Please click on the following link to read in detail about the topic.

<http://www.finishsociety.com/detail.php?page=Rpub&id=13>

## **2 Events that took place**

### **2.1 Launching of Sanitation Challenge Contest**

Sanitation Contest was launched on 19<sup>th</sup> November 2010 i.e. World Toilet day. Objective of this contest was to seek innovative sanitation system design suitable for mass rural installation and usage. This contest is based on the premise that among other factors, the lack of sanitation coverage in rural India is due to lack of innovation on possible 'designs' to fit diverse environmental and social-economic conditions, water needs and local availability of materials. FINISH invites all those creative minds to participate in the contest and propose an 'innovation' in one or more of the components of a decentralized sanitation system to facilitate the installation and usage of toilets in rural areas. For more information please visit the following website <http://www.finishsociety.com/>.

FINISH is going to announce result of Sanitation Challenge Contest on 22<sup>nd</sup> March which is also observed as the World Water Day

### **2.2 Conference of Select MFIs organized by FINISH & SIDBI**

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FINISH programme, in cooperation with SIDBI, had organized a conference of select MFIs at India International Centre, New Delhi, on 22 Nov 2010, to discuss the possibility of their active involvement in implementation of FINISH programme in their respective areas of operation.

Mr. N K Maini, DMD SIDBI read the key note address to set the ball rolling. He stated that SIDBI had set apart a corpus of INR 100 Cr. to establish the SIDBI-MFI foundation and thus has been a major supporter of the MFI movement in India. He took stock of the reasons of present turmoil in the MFI market especially in Andhra Pradesh and also listed some of the initiatives taken by SIDBI for responsible financing. After every MFI present gave a brief about their organization Mr. Vijay Athreya, Advisor TATA-AIG suggested some methods to overcome the present turmoil and listed the challenges MFIs have to face The MFIs listed below participated in the conference.

1. BWDC
2. ESAF
3. CASHPORE
4. Hand in Hand
5. IFMR Trust
6. CORDAID
7. Grameen Koota
8. SAIJA Finance Pvt. Ltd.
9. SHALOM Microfinance
10. BWDA
11. Mandoshi Bank
12. Village Finance Services Pvt. Ltd.
13. Bandhan
14. Peoples Forum
15. Margdarshak

### **3 Events Scheduled**

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3.1 Department of Women's Studies Bharathidasan University, Khajamalai Campus, Thiruchirappalli is going to conduct a National Seminar on "**Micro Finance for inclusive growth**: Challenge in Sustainability of Micro Finance Operations and Interventions" on 18 & 19<sup>th</sup> March 2011 sponsored by UGC.

#### **3.2**

A workshop is proposed to be organized on "Socially Responsible Investment" on 22<sup>nd</sup> and 23<sup>rd</sup> March 2011 at Delhi in coordination with FIN (Friends in Need).

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.

## **FINISH Project implementation update**

### **Loan Portfolio, Physical Achievement and Promotional Grant ending December 2010**

<b>Name of the MFI Partner</b>	<b>Grant (in Rs.)</b>	<b>Loan Disbursed (in Rs.)</b>	<b>Ratio (%) Grant /Loan Disbursed</b>	<b>Actual Number of Sanitation System Constructed</b>	<b>Planning fiscal year (2011-2012)</b>	<b>Estimated loan amount needed (in Rs.)</b>
<b>BISWA</b>	2603249	245,799,332	1.1	70697	200,000	1,200,000,000
<b>BWDC</b>	840,707	50,248,000	1.7	6281	18,000	144,000,000
<b>ESAF</b>	195,539	31,151,000	0.6	2675	5,000	60,000,000
<b>IIRD</b>	152,000	6,270,000	2.4	420	10,000	150,000,000
<b>SAMBHAV</b>	334,009	13,369,000	2.5	2683	10,000	80,000,000
<b>RDO-Trust</b>	300,000	8,400,000	3.6	798	15,000	300,000,000
<b>SETU-SEVA</b>	108,720	1,700,000	6.4	680	15,000	75,000,000
<b>Total</b>	<b>4,534,224</b>	<b>356,937,332</b>	<b>1.3</b>	<b>84,234</b>	<b>263,000</b>	<b>2,009,000,000</b>