
Programme FINISH

The Financial Inclusion Improves Sanitation and Health (FINISH) programme has been conceived by its promoters – TATA-AIG, SNS-REAAL, UNU-MERIT, BISWA, WASTE - with the objective of expanding sanitation coverage in rural India, at the same time providing basic health insurance cover to the 'to be included' population. Though the number of promoters and partners at present is limited, FINISH seeks to enlist the support and involvement of more similarly oriented partners as well as leveraging resources with schemes of government and non-governmental agencies operating in rural India with similar objectives. The ultimate objective is to enable the emergence of a rural society whose health is improved not only through better sanitation facilities but also by an improved knowledge and awareness of the concept of "total sanitation".

How it Started

At the end of 2007, SNS-REAAL Bank of Netherlands were negotiating with BISWA (Bharat Integrated Social Welfare Agency, Sambalpur Orissa) the conditions of a US\$ 2 Million loan meant to support BISWA's sanitation drive.

The two organisations that facilitated the negotiations -- TATA-AIG and WASTE, saw it as an opportunity for integrating sanitation, micro finance and micro health insurance. Intuitively Integrating these made a lot of sense. A common understanding was thus agreed upon.

Yet there was also a need to link financial inclusion with sanitation and health which was rather difficult in the absence of authentic academic or scientific data to back this concept. Fortunately the United Nations University (UNU)/MERIT, at an early stage, saw the opportunities to scientifically identify the possible correlation between financial inclusion, health and sanitation.

The 5 parties (TATA-AIG, UNU/MERIT, SNS-REAAL, BISWA and WASTE) prepared the basic concept describing the Ambitious Goal of providing 1 million sanitation systems in 5 years in India. On 18 March 2008 the Programme Partners signed an agreement to develop the partnership further. Around the time the Crown Prince and Princess of the Netherlands were in India on a State Visit, and the signing took place in the presence of - indeed - the Crown Prince. The concept caught the eye of the Partners for Water (an NGO) who supported the initiative through a development grant in May 2008.



Mr. Vijay Athreye (VP, TATA-AIG) with crown Prince of Netherlands

During the latter part of 2008 meetings were held in India and the Netherlands on the details, implementation partners, application criteria, insurance scheme, the financial engineering, monitoring and impact evaluation mechanisms and the cooperation structure, culminating into a programme document.

DGIS (Department of International Cooperation, Govt of Netherlands) recognized the high potential of the partnership and its highly innovative character and provided useful inputs. For instance it suggested involving the Indian government. To the Programme Partners, it was not immediately obvious who would be the most logical choice. State governments would be difficult as, from a risk mitigation point of view; FINISH was going to be implemented in different areas and states.

So a short-term Consultant was engaged to investigate the matter and advice the possible options. Following high-level discussions with all relevant organisations the Consultant recommended a focus on Development Finance Institutions, often nicknamed State Banks. Among the various Banks approached, the National Housing Bank (NHB) was very responsive. A MoU Between NH Bank and WASTE was signed in early 2009. Further a draft MoU was agreed upon with National Bank for Agriculture and Rural Development (NABARD) too. Reportedly the necessary government clearances have been obtained by NABARD recently and the MoU is likely to be signed shortly.

The grant portion of the programme estimated at about 9% of the totals funding was expected from two main interested parties namely, DGIS of the Netherlands and the Bill and Melinda Gates Foundation (BMGF, USA). While the DGIS funding materialised on 1 May 2009 the BMGF grant is under review. Commercial funding comprises well over 90% of the programme. It turns out that this novel partnership in the shape of FINISH Programme proves a much

needed risk mitigation assurance for investors and therefore financing should not be a formidable problem.

The Programme Management Board has already been constituted and held two meetings. The Programme office has been established started functioning at Delhi. At present 5 Micro Finance Institutions (MFIs) have been identified and roped in as the implementing partners who have put for themselves a total target of effecting construction of over 235,000 toilets in about 2495 villages/urban slums during the current year. Negotiations are on with a few more MFIs to bring more areas under the FINISH Programme from the next year.

Workshop to explore strategies for creating awareness among the people towards sanitation and to identify financial options held at Chennai (1st and 2nd Nov 2009)

Workshop to explore strategies for creating awareness among the people towards sanitation and to know more about the financial tools/options by which funds can be mobilized from end users themselves towards investment in toilets was organized by MIDS (India), WASTE (Netherlands), UNU-MERIT (Netherlands) and FIN-Trust (India) in Chennai on November 1-2. Ms. Shayama Ramani (Founder, FIN-Trust) was the key in charge for the workshop.



Ms. Shayama Ramani (Founder, FIN-Trust) addressing the participants

This workshop provided a platform to international organizations like WASTE (Netherlands), firms like TATA-AIG, researchers like UNU-MERIT (Netherlands), FIN (India), NGOs like BISWA, BWDC, IIRD, SAMBHAV, ESAF, SCOPE, RDO-TRUST, SETU-SEWA and citizens to interact together for visualizing the objectives of building one million sanitation system as set forth by FINISH. Ms. Shayama Ramani made an introductory presentation on FINISH Programme and thereafter Programme Director (FINISH), Mr. S. V. Bhawe presented the complete picture of the Programme which will attempt to attack the basic problem of changing of mindset of people and providing access to credit to enable people to construct toilets. He also listed out the elements of assistance for creation of awareness about sanitation and also informed the gathering about small incentives that are available for achieving certain pre decided level of sanitation coverage. Presentations were also made by Mr. Viju James (ICRA), Mr. Subburaman (SCOPE), Mr. V. Ganapathy (FIN), Ms. Britta Augsburg (IFS) and Dr. Riyaz Basha (Community Medicine, Bangalore Medical College) on various aspects like, a review of the Information Education and Communication

material on Sanitation for the FINISH Programme, Observations from the field, On decentralized toilet technologies currently diffused : Pros and cons of each technology for the environment, sustained usage and family welfare, Evaluation of the impact of FINISH Programme by academics – what, why and how & How can we measure the impact of sanitation on public health? Is it the same/different from improvements in higher income, food intake, and better access to medicines involved in the implementation of the programme.



Mr. S. V. Bhawe (Programme Director, FINISH) addressing the participants

Current Scenario of Sanitation

At present, about 41% of the global population or about 2.6 billion people do not have access to toilets and about 42,000 people die every week due to drinking water polluted with faecal matter.

In India, two out of three people do not have access to a toilet. At the same time between 40%-60% of the existing toilets are not being used depending on the region. So there is both a lack of sanitation coverage alongside a severe problem of lack of effective usage of the

available toilets. The workshop attempted to understand why this is so.

Findings from the Workshop

Workshop enlightened the facts, why people are not accepting a toilet system and also the motivational factors to use a toilet. It was also tried to find out the best means to create awareness for sanitation among people.

Visit to ECOSAN Community Compost Toilet in Musiri, District Trichi by a team from FINISH

Musiri ECOSAN Pilot Project was initiated by SCOPE (Society for Community Organization and People's Education) with assistance from WASTE Netherlands under which two Community Toilets and 500 Households Centered Environmental Sanitation Toilet (HCEST) would be constructed. A team from FINISH comprising Mr. S. V. Bhave, Mr. Valentin Post, Mr. Prashant Sahu, Mr. Mukul Singhal, and Ms. Britta Augsborg visited the worksites of SCOPE in the 1st week of Nov, 09.



FINISH Team Visited the ECOSAN Community Toilet Constructed by SCOPE in Musiri, District Trichi

The Community Toilet Musiri has two blocks, one for men and another for women with seven cubicles in each block. Each cubicle contains two chambers and is used alternatively. The chamber is provided with a concrete bottom so that there will be no contact between the human excreta and the soil. After defecation the user sprinkles ash over excreta so that there will not be any fly or mosquito menace. He/She then closes the drop hole with a lid. As informed by Mr. Subburaman the Director of SCOPE, about three liters of water is needed for body wash in ECOSAN Compost Toilet as against 12 to 15 liter in the Conventional Toilets. The urine from the toilets is collected separately in a tank and taken to a near by farms for cultivation of paddy, banana and sugarcane, after appropriate dilution. The wash water is collected in a filter bed and then supplied to the nearby farm for the cultivation of banana. For motivating people to use community toilets they are giving a small cash to the users.



FINISH Team Visited the ECOSAN Community Toilet Constructed by SCOPE in Musiri, District Trichi

The FINISH team also visited the ECOSAN Toilet constructed by SCOPE and ready to be opened for usage in a nearby school. Mr. Suburaman

also took the team to a Biogas Generation Centre, in which human excreta is being used for generating the biogas. The team also visited some houses in the village where ECOSAN Toilets were in use. They got the chance to open a chamber of a toilet (which have been closed last year) and found that it was not smelling and excreta was totally converted into compost. It was informed that a family of five can use a chamber for about eight to nine months. When it is full it is sealed with a cement lid and left for about six to seven months when it would become compost for the farms. A detachable concrete slab at the rear portion of the ECOSAN Compost Chamber enables the easy removal of the compost.



Mr. S. V. Bhave observing the compost after opening a chamber of an ECOSAN Toilet

Visit to Water & Sanitation Project by Gramalaya

Gramalaya is an NGO, dedicated to promoting water, sanitation, hygiene and overall improvement of the rural, urban, coastal and tribal population in India, thus working for the empowerment of marginalized communities, especially the women and children. FINISH team also visited Metupatti in T. Pet block in district Trichi (the Project Village of Gramalaya) where they have implemented water and sanitation project. The team members were welcomed by school children's with flowers and they recited some songs on sanitation & hygiene. It was also heartening to see that majority of the houses in the village had simple water harvesting structure as well as their own pit latrines. Gramalaya is also having their training centre with accommodation and training hall facilities just 10 k.m from Musiri. The centre displays different toilet models and has also developed good information material on rain water harvesting, solid waste management and school health programs.



A school girl using water from the rain water harvesting system

Villages visit to Bharati Women Development Centre (BWDC)

Mr. S. V. Bhave (Programme Director, FINISH) accompanied by Mr. Mukul Singhal, Ms. Shyama Ramani, Ms. Mathileda, Mr. Jordan Trombetta and Ms. Britta Augsburg also visited some villages in district Thiravur where BWDC, the programme partner of FINISH is implementing the sanitation programme. During the visit to villages the following facts were prominently noted.

- ✚ Most of the latrines were single pit latrines*
- ✚ Only few of the members (females) of the families were using the latrines*
- ✚ The people were not conscious of the linkage between sanitation and health*
- ✚ People were having garbage near their houses*
- ✚ They were not averse to construct latrines but needed financial support*

These observations were brought to the notice of Mr. Nagrajan (CEO, BWDC) for appropriate measures to ensure total sanitation.

Note: *Prepared by Programme FINISH for circulation (internal) for stakeholders and Programme Partners.*