Financial Inclusion Improves Sanitation & Health

Small change for dignity

2018–19

ANNUAL REPORT

Holistic transformation across **10+ states** impacting **1+ million rural families**

INDEX

Founder's Message

Mr. Sadanand Bhave,
Founder, FINISH

The year 2018-19 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 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. Besides expanding, the society is putting its relentless efforts in diversifying its portfolio into related areas of operations such as agriculture, health and education.

During the year the Society started some new relationships with DCM Shriram Foundation for School sanitation programme in Kota, Rajasthan, Udaipur Municipal Corporation for Solid Waste Management in 10 wards of Udaipur and Tata Power Limited in Jharkhand on sanitation, social security and health & hygiene.

Last but not the least, you would be happy to note that the figure of sanitation systems made accessible to individual households by your Society, by creating demand, leveraging financial support from SBM and mFIs and facilitating supply chain crossed the one millionth (10 lakh systems) mark in March 2019.

Friends, with the completion of 9 years by your Society, 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

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(Director, FS)

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Mr. Saurabh Agnihotri
Former RM, TATA AIG

Ms. Santwana Sneha
PGDM ABM

Our Believers

Major Partners

Highlights from new partnerships:

- **DCM Shriram:** Swachhagrah project in more than 150 schools of Kota Rajasthan and reaching out to more than 2 lac people with the message of water sanitation and hygiene. Developed sustainable operation and maintenance models that will be replicated across other schools of Kota by DCM group.
- **Udaipur Municipal Corporation:** Creating yet another scalable model in solid waste management by decentralising and institutionalising waste segregation and transport facilities and livelihood generation through market linkages.
- **UNICEF:** Technical and capacity building support to district administration to help three districts achieve ODF status. Reaching out to 33 lac people.
- **Tata Power:** Demand generation through behaviour change, financial inclusion and health interventions reaching out to 50000 people in rural Maithon, Jharkhand.
- **IDInsight:** FINISH partnered for implementing low touch nudges in around 1800 HHs in Manigachhi block of Darbhanga district in Bihar. The study focuses on open defecation behaviour, gender norms, latrine use experience, and the process of pit-emptying. In addition, we designed and tested (through a randomised impact evaluation) a series of low-touch nudges aimed at increasing latrine use among latrine owners

Water - Recycling & Treatment

Because every drop counts

PROGRAMMES

Constructed Wet Land in Application: Soneriya Wastewater Drain Treatment Plant, Dungarpur, Rajasthan FINISH Society has developed two drain treatment facilities in two lakes of Dungarpur: Soneriya and Gep Sagar. Soneriya Wastewater Treatment Plant with a plant capacity of 50m3/day (KLD) is designed and constructed to treat both blackwater and greywater. The drainage water now is treated before getting discharged into Soneriya Lake in Dungarpur and the treated water is being reused.

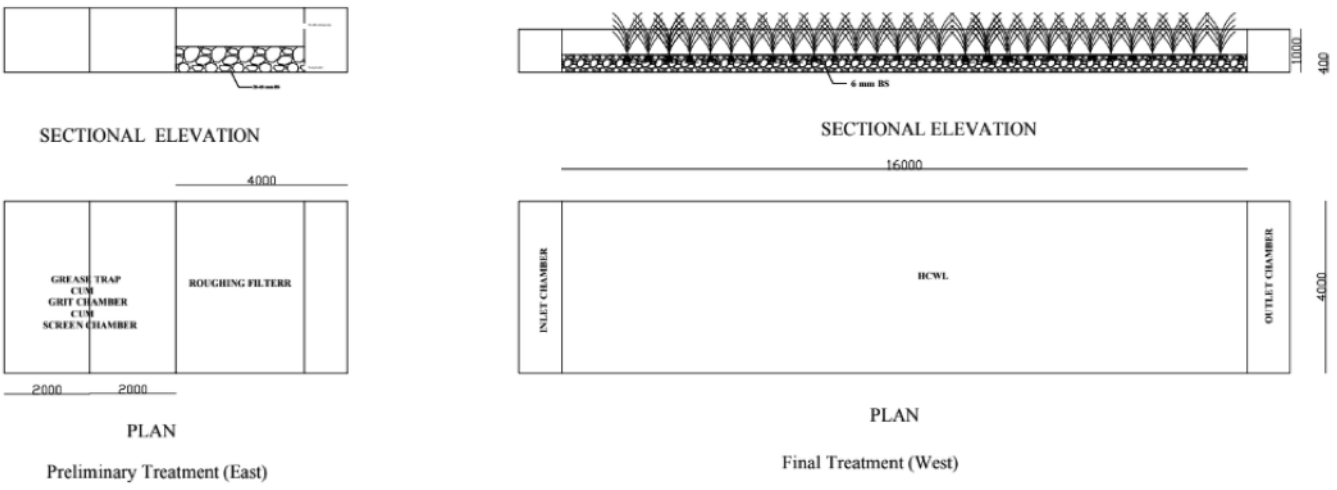


Figure: Schematic layout-drain treatment unit, Municipal drain Dungarpur.

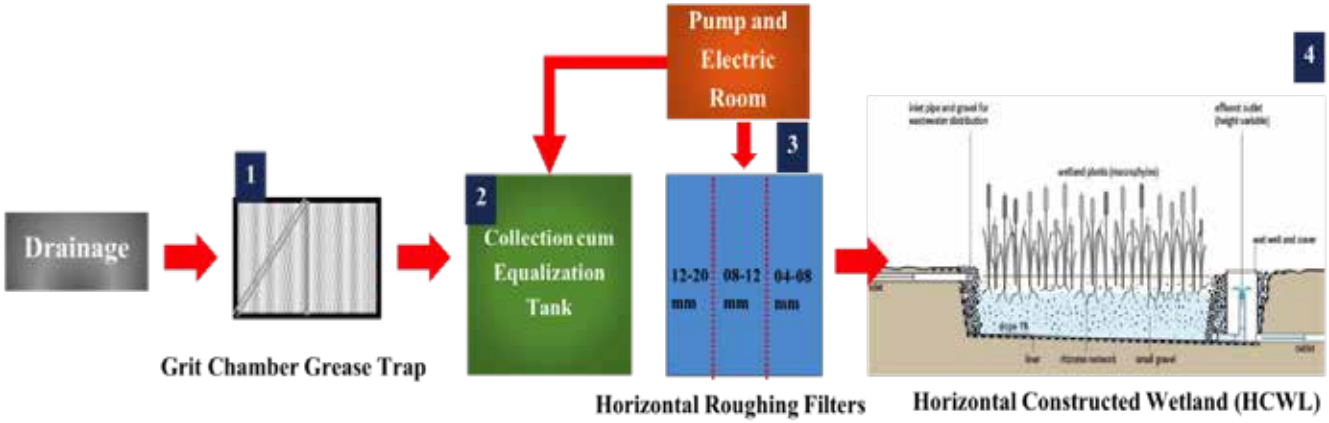
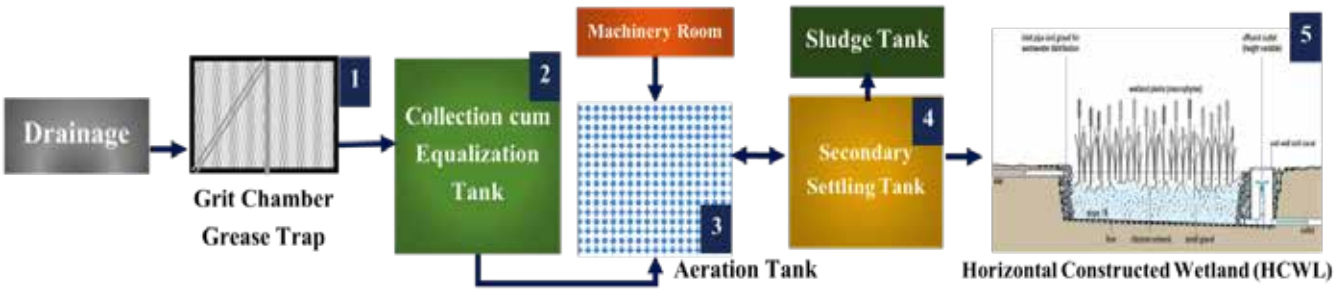


Figure: Process flow diagram

The functions of each of the above processes is given below:

Process	Function
Grit Chamber Grease Trap	It separates large floating materials. The wastewater after screen chamber enters the oil & grease trap where settleable solids are removed by gravity settling and oil, grease and fats are also removed.
Collection cum Equalization Tank	Designed rate will pump into the inlet tank.
Horizontal Roughing Filters (HRF)	3 HRFs in number with and aggregate size of 12 to 20 mm, 8 to 12 mm and 4 to 8mm. These are packed together respectively for filtration of the wastewater.
Silt Removal Valves (4 valves with 3 inch diameter each)	The settled silts from the HRFs is periodically drained. Silts can be disposed as feed in to bio gas plant or to the sanitary land fill after moisture reduction.
Horizontal Constructed Wetland (HCWL)	It is an engineered mimic of a natural wetland. The mechanism of removal of pollutants in HCWL are chemical, physical and biological. After removal of settleable and suspended solids, the solids remaining in the wastewater are degraded biologically by bacteria attached to the reed plants like typha or phragmites and segment surfaces.

Gep Sagar Wastewater Treatment Plant at Dungarpur, Rajasthan: With a plant capacity of 20m3/day (KLD) and is designed and constructed to treat both blackwater and greywater.



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Collection cum Equalization Tank	Designed rate will pump into the inlet tank.
Moving Bed Biofilm Reactor (MBBR) Aeration Tank	Moving bed biofilm reactor aeration is provided through bubble diffuser to provide oxygen for the microbial growth and agitation to fully disperse the plastic media. Throughout the tank the agitation also serves to control the biofilm thickness on the plastic media.
Secondary Settling Tank (1.5m*1.5m*3m)	The over flow from the MBBR tank enters the settling tank. Here the settling take place and after sufficient retention time, the clear water flows to HCWL. The sludge settled at the bottom is removed periodically.
Horizontal Constructed Wetland (HCWL)	It is an engineered mimic of a natural wetland. The mechanism of removal of pollutants in HCWL are chemical, physical and biological. After removal of settleable and suspended solids, the solids remaining in the wastewater are degraded biologically by bacteria attached to the reed plants like typha or phragmites and segment surfaces.

Waste water treatment for Kitchen Garden in Bhilmaal Ashramshala in Nashik

“Clean Maharashtra: Clean Ashramshala” is a National Stock Exchange funded project aimed at ensuring WASH standards in Ashramshalas (residential schools for tribal children) in Nasik and Dhule (Maharashtra). The project, with UNICEF, Mumbai as its advisor, WaterAid as monitoring agency along with implementing partner FINISH Society augments WASH facility in Ashramshalas including repair, provision of group hand washing units, menstrual hygiene and management, safe drinking water points, and solid and liquid waste management.

Kitchen garden is an innovative way to productively manage waste water from various sources such as bathroom, hand wash station etc. Apart from reducing water stagnation & mosquito breeding it increases the sense of responsibility of each child by managing his or her own garden. The main aim of kitchen garden was to inculcate a bond between children & nature & to produce low cost organic vegetables for consumption. The kitchen garden was developed in Bhilmaal Ashramshala. The garden was developed with the support of children who collectively planted different vegetables & fruits. Also, the superintendent and other staff helped in constructing a temporary platform near the dish wash water points for easy usage and utilization by the students.


After
Before

Sanitation - Individual Households

Redefining the norms of inclusive development

33Lac

People reached with message of WASH

60K

People reached with message of WASH

40K

People reached with message of WASH

PROGRAMMES

1. **Accelerating ODF drive in Uttar Pradesh, in collaboration with UNICEF, FINISH** provided hand holding and technical support to the district/ local administration in Mainpuri, Firozabad and Aligarh districts of UP for catalysing ODF drives in the three districts. Target was to facilitate in constructing 140268 IHHLs in three districts and by the end of the project period all the IHHLs were constructed and 3 districts were declared ODF.
2. **Providing Access to Safe Sanitation and Promoting Good Hygiene Practices - PHASE 3**. FINISH Society in association with JK Tyre facilitated construction of 1344 IHHLs through awareness programs and WASH activities in Jaura and Morena Blocks of Madhya Pradesh and Kankroli, Rajsamand. Through community mobilization and follow ups new toilets have been constructed. Today, all the GP has achieved ODF status with 100 percent coverage.
3. **Promoting Safe Sanitation for achieving Sustainable ODF-Phase 3. FINISH** and ITC Limited are jointly conducting IHHL project mainly conducting awareness and motivational programs for 645 toilet construction and its usage in 10 Villages of Baran (Blocks-Kishanganj and Shanbad) and 26 villages of Jhalawar District of Rajasthan.

4. **CSR Program in Village Behrampadi in Gundalpet, Karnataka.** Implementing a comprehensive programme to help realize the sanitation goals of improving status of sanitation, hygiene behavior and waste management making the Program village with support from OmniActive. Village Behrampadi declared ODF and reached out to more than 726 families to educate them on sanitation and health. A lot of health camps and nutrition programs are being conducted and observed that female have developed good health and hygiene practices.
5. **Implementation of Water, Sanitation & Hygiene Project in Jharsuguda, Odisha with support from OPGC.** FINISH with support from OPGC is implementing this project in Jharsuguda in Odisha providing enabling access to Water, Sanitation &Hygiene (Wash) for Rural Communities at Kusraloi Gram Panchayat. This project has been contracted to FSMC for execution.
6. **Construction of Toilets through AWARENESS and mobilization,** in collaboration with Tata Power Community Development Trust FINISH generated awareness in 400 HH for constructing safe toilets in Maithon, Jharkhand.

20K

People reached with message of WASH

50K

People reached with message of WASH

IMPACTING LIVES

Meet Rashid Ali, Pied Piper of Mainpuri block

For Swachhagrahi Rashid Ali, age is just a number. All of 58, he is seen on a daily in Mainpuri block of Firozabad. He gets his daily rush of adrenalin by convincing villagers to construct toilets, so as to improve their quality of life. He is better known as the Pied Piper of Mainpuri block, since he believes triggering behaviour change is best done by exercising his vocal cords as a musician. His singing is a big attraction in the area, as he says, “music cuts across religious and social barriers, bringing in its wake, peace and harmony. Not one to give up when people refuse to change their ways, he uses different ways to win their confidence and trust. “I motivate people in whatever way I can. While I tell my Muslim brothers that cleanliness is a way of life spelled out in the Quran, I invoke the slogan, Swachhtha hi seva hai, (Cleanliness alone is service) to motivate my Hindu friends.” Known to help residents in every which way, he can be seen filling up ration card forms online or helping the infirm Veena Pal to get her a wheelchair.

HIGHLIGHTS FROM THE YEAR 2018-19

FINISH Society aims to increase safe sanitation density for the poor households in India. The overall objective of our sanitation programs is to enable the emergence of a 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”. The activities of FINISH Society are spread in 10 States across India.

Below are the broad activities undertaken in various sanitation programs;

- Create clear awareness for the benefits of safe sanitation and the dangers of unsafe sanitation.
- Generate strong demand for location-specific and preference-based safe sanitation systems, e.g., twin-leach pits, bio-gas linked toilets or urine diverting dehydration toilets, so that households use and maintain them over time.
- Facilitating effective supply chain with local entrepreneurs, vendors and enterprises for meeting demands with standardized quality and needs of end users.
- Link households with existing government programmes along with facilitating bridge financing for construction of toilers.
- Help households contact trained masons to build their safe sanitation systems.
- Ensure proper usage of the sanitation systems by fostering participatory monitoring systems.

The team has been creating awareness and generating demand, facilitating access of credit and supply chain solutions.

Sanitation - Schools & Communities

Working together for a better tomorrow

PROGRAMMES

1. **Improving Sanitation and Hygiene Practices in Selected Schools of KOTA District with DCM Shriram:** Technical and field level intervention support to SSA and DCM Group in implementing the WASH in schools project in 144 Government schools +12 Nagar Nigam schools and neighboring communities of selected block of Kota. Behavior change communication and operation and maintenance of WASH in schools are the key features of this project.
2. **Block Transformation for ODF sustainability and WASH complaint communities, schools, Ashramshalas, and other key institutions, funded by National Stock Exchange.** FINISH is implementing this project in 26 ashramshalas, 157 schools and 137 Gram Panchayats (15000) households in Nardurbar. Retrofitting, safe drinking water, group HW stations, are done in all targeted schools. Community level BCC activities were done to increase awareness on health and hygiene. 50 WASH champions trained, 20 vigilant committees active and 100 GP undergone wall painting and IEC.

2.3Lac

Children & youth reached with message of WASH

1Lac

Children & youth reached with message of WASH

30K
Children & youth reached with message of WASH

3. **School WASH programme in 24 schools of Ranjangaon (Pune, Maharashtra) & 21 schools of Nandigama and Nadirla villages (Andhra Pradesh) supported by ITC Limited.** FINISH conducted awareness sessions and trainings for teachers and students on regular handwashing, safe sanitation, menstrual hygiene management, etc. by strengthening school management committees and child cabinet. It also did refurbishment of schools' infrastructure including a center for e-learning.

20K
Children & youth reached with message of WASH

4. **Piloting Sustainable WASH in Schools for Enabling Better Health, Hygiene and Environment supported by Water Aid:** Toilet construction and refurbishment in 14 Ashram Shalas of Nashik and 13 of Dhule (Maharashtra) including training and capacity building. This covers residential tribal schools where FINISH played an instrumental role in changing the habits of tribal children and teachers to understand the necessity of a toilet and using it regularly as well as keeping it clean. It was a challenge for the team as the beneficiaries were used to being dirty and had no understanding of basic cleanliness.

4.5K
Children & youth reached with message of WASH

5. **Improving Sanitation and Hygiene Practices in Selected Schools in Rajasthan (Jodhpur):** Construction and refurbishment of toilets, hand washing units, incinerators in selected 6 government schools of Jodhpur. Creating sustainable WASH models schools by strengthening school management committees, parents teachers committees and child cabinets.

IMPACTING LIVES

Students see light at the end of the tunnel

With constant efforts of DCM Shriram Foundation and FINISH Society, Government upper primary school (GUPS) in the Chiranhedi today wears a clean and positive image and there is much to celebrate about. A hand wash station has been put in place and none of the students partake of the mid-day meal without washing their hands properly. The boy's and the girl's toilet have become 'clean' by regular operation and maintenance. The school is taking a pro-active part in addressing their WASH needs and help the girls in setting up the pink room and in designing wall paintings and signages for sustaining this change

HIGHLIGHTS FROM THE YEAR 2018-19

FINISH Society expanded WASH programs to schools to enable children as change agents for a healthier and cleaner future. Our school sanitation program is going on in partnership with DCM Shriram in Kota, NSE and WaterAid in Nasik Maharashtra, ITC in Koregaon near Pune, and PwC in Jodhpur. The program integrates construction and refurbishment of school

toilets, training & capacity building for adoption of good hygiene practices along with piloting a sustainable operations and maintenance model. Main aims and objectives of our school WASH programs are;

- Developing an enabling environment in schools and community for health, hygiene and sanitation.
- Demonstrate effective approaches to school sanitation, ensuring access to safe drinking water, child-friendly, functional sanitation facilities and a healthy learning environment.
- Promoting the adoption and sustenance of key WASH practices of school children and their families and further through School Led Total Sanitation (SLTS) activities.
- Enabling best practices of WASH such as mass hand washing with soap, at critical times in a participatory manner, encouraging and monitoring each other.
- Capacity building for the stakeholders on efficient operations & maintenance services for WASH in targeted schools.
- Facilitating construction/refurbishment of sanitation systems, incinerators and hand wash stations for schools for enabling behavior change and regular usage.
- Piloting a self-sustainable model for operations and maintenance.

Municipal Solid - Waste Management

Turning waste into value: a circular economy approach

PROGRAMMES

11K
Families covered

200Kg
Wet waste composed per day

Promoting Sustainable Solid Waste Management Programme in Ranjangaon Ganpati and Karegaon Village of Shirur Taluka, Pune District with support from ITC. With support from ITC Limited, FINISH is implementing a sustainable solid waste management project in two villages near Pune, Maharashtra. The program started in October 2016 in selected wards of these two villages to demonstrate workable and scalable models.

The 2016-17 implementation strategy focused on establishing and demonstrating a regular system of collection in selected wards, awareness campaign on primary segregation, doing secondary segregation, capacity building of all stakeholders and workers and starting decentralized composting of wet waste. A group of women was identified, trained and supported by the ITC MSK program for handling entire waste management value chain. A service fees was also introduced from the waste generators to finance cost of collection & processing fostering sustainability of this model. The model showed visible results and management of about 60% waste from the selected wards, scaling up proved to be a challenge due to inadequate levy collection and lack of GP support.

Post a series of dialogues with both GPs, the following year focused more on strengthening the GPs to implement an effective solid waste management system with our technical support. Door to door collection system was optimized, workers were trained and intensive source segregation awareness was carried out leading to reduce the disposal of waste from 90% to 40% from the operational areas. For local ownership

residential committees were formed and decentralised waste management through home composting and cluster composting. The focus was more on facilitating 80 percent source segregation in order to support maximum resource recovery. Managing the waste became the responsibility of the GP primarily with support from FINISH on the plan and execution. While coverage was expanded to entire Ranjangaon impacting 5,811 HHs with the GP, in Karegaon program covered 3720 HHs by end of 2018-19.

Community managed decentralized solid waste management program in Guntur town of Andhra Pradesh with support from ITC Limited. The Guntur Urban SWM program was aimed to strengthen the capacities of two medium-sized emerging wards in Guntur Municipal to better manage their household waste through effective participatory planning and the introduction of sustainable waste management systems. The project worked with the two chosen wards and a variety of local stakeholders, including the Guntur Municipal Corporation (GMC), community leaders, small-scale entrepreneurs, and local formal and informal sector enterprises that provide waste management services.

When the project started, the target community groups were found to have limited access to information on

- how to improve waste systems,
- how to use waste in an economically productive way, and
- alternative waste management techniques and practices which would significantly improve the livelihood, health and environment of the urban poor.

Even though waste collection systems were still in place, the introduction of safe and low costwaste disposal systems was needed. Promoting the concept of waste reduction, reuse and recycling among local communities was also required to be introduced and executed.

500Kg
Wet waste composed per day

100ppl
Livelihood generated

18K
Revenue generated per month

5.2K
Families covered

21MT
Wet waste composted

27MT
Dry waste recycled

To decrease the dump waste into landfill of Guntur we had initiated our strategy implementation from word No. 23 & 24. We educated, trained and handheld the community for their waste segregation behavior by promoting the thought of Reduce-Reuse- Recycle- at the household level. Our target was to impact 5195+ households.

600HH

Cluster composting

This entire project was divided in 2 different phases. Phase one was to concentrate on source segregation of domestic waste; in which we have successfully impacted 90% source segregation of domestic waste into wet and dry waste till now. Our second phase was to work on safe disposal of that segregated wet waste by adopting organic way of home composting and cluster composting. This initial two phases had helped us win the hearts of the society.

420Kg

Wet waste composted per month

Program on community owned decentralized rural and urban solid waste management was initiated under ITC's Mission Sunehra Kal in 4 wards and 12 villages of Kapurthala, Punjab. A decentralized model for waste management is aimed at minimizing and managing the waste at the source. The pillars of a decentralized waste management system are home composting, community composting and recycling all while aiming to ensure that the waste to landfill remains under 10%. As the key tenet of a decentralized system is waste management at source, the key stakeholders are the waste generators of the given locality. In a decentralized model, the responsibility of waste management remains with the waste generator and the role of the Government is limited to that of a facilitator to drive the community based organizations for handling waste locally.

29MT

Dry waste recycled per month

Based on the data from the survey and our observations a decentralized model appears to be the most suitable and sustainable for Kapurthala town. Following is the proposed model for waste management in Kapurthala town:

2.5K
Families covered

Door To Door HH survey & Awareness on waste type, source Segregation

↓

Formation of Mohalla Committee (MC) (10-15) members of the area) 1 MC@200-250 HH to spearhead Decentralized system

↓

Organising the parallel and informal systems for improving efficiencies

↓

Capacity building of residents, committee members, Green Force and Municipal Council about programme and their roles and responsibilities

↓

Door to Door waste collection by rag pickers, Transport of organic waste to designated treatment centers; levy collection by Mohalla Committees and sale of compost

25K
Families covered

Udaipur Municipal Corporation- Direct implementation of solid waste management programme through awareness generation, training and capacity building aiming to cover door to door waste collection in 16000 HHs in 10 wards of Udaipur, at source segregation and composting are the major objectives of the project. There are 25000 families in the selected 10 wards of Udaipur and currently our team is reaching out to all the families with every day waste collection in 18 vehicles. Around 90 % waste segregation is taking place.

20ppl
Livelihood generation for women workers

Hiring and training of 40 sanitation workers including drivers have been done on waste handling, usage of safety equipment. Capacity building is done on regular basis and their performance is monitored and the best worker is awarded to keep them motivated. Route is identified and mapping is done and stick to all 18 vehicles.

30K
Revenue generated per month

Monthly waste collected from the 10 wards is around 330 ton. A waste sorting centre is setup on a land provided by Udaipur Municipal Corporation where FINISH Society has employed 20 women workers for sorting and processing of waste. Wet waste is currently getting composted by windrow composting technique and dry waste is sorted in 20 different categories of plastic, papers, glass materials. All the sorted dry waste is sold out to a local kabariwala with an estimate amount of Rs. 30000 per month. It is planned to link the sorted dry waste to the bulk consumers to get better rates so that some part of salaries of the women waste workers are recovered. This is a very unique model of livelihood generation that gives meaning to the lives of poor women.

Direct implementation of solid waste management with Dungarpur Nagar Parishad

a. FINISH Society in collaboration with Dungarpur Nagar Parishad (Government of Rajasthan) is implementing a solid waste management project in Dungarpur. The project has the following components-

i. Door to door collection – 10 wards- 15 tons of waste every day is collected.

ii. Secondary segregation of dry and wet waste where wet waste is composted -5.5 ton per day and 650 kg compost is generated per day

iii. Saleable / recyclable dry waste to be linked to the market- 5 ton per day dry ton 100000 lakh per month

5.5K
Families covered

Construction of Scientific Landfill - a properly designed landfill is constructed so that it is environmentally safe. The segregated and non-saleable dry waste is to be dumped. A sanitary landfill of capacity 2.5 tonnes/day is designed as per the current requirements of Dungarpur Municipality. The volume of 3800m3 provided now is adequate for 5 years. And its life can be extended to a further 2 years when the quantity of non-degradable waste to be disposed by landfill method comes down to 1.5 tons per day. The ultimate objective of municipal level waste management is a zero-landfill status.

650Kg
Compost produced per day

Biogas plant for alternate treatment of organic waste and cow dung – a 10 cubic meter biogas plant is setup in Dungarpur. Through bio methanation process, everyday gas is generated from the plant is being used as LPG in 1 household and a lighting system (lamp posts on pole) is put up in the area. Another biogas plant of 300 m3 is set up by Nagar Parishad Dungarpur where waste from all over the city (organic and feacal matter) is added into the plant. The gas generated is used to light the processing facility and one LPG gas cylinder is operational. Vermicomposting is being done and the Parishad is looking out for marketing the product.

5ton
Dry waste recycled and sold per day

2.5ton
Per day capacity of Scientific Landfill is constructed

IMPACTING LIVES

I am the change

Dhanraj Meena is a driver working in Udaipur Municipal Corporation. He was the man who brought with himself a team of 40 sanitation workers. Today he is not just a driver, after getting promotion as a supervisor, he has now become the Sanitation Inspector of his ward. He is a dedicated worker and a great leader, he trains his subordinates and make them learn to respect their customers. His mantra of life is to be disciplined, work hard and respect others. He assured that he arrives before time at the collection point every day in the morning, he always wanted his team to inculcate good habits. He promised the team to become the best team in the corporation and FINISH Society is proud to have him as a leader and change maker. He is an excellent motivator and community mobiliser.

He is a role model for other sanitation workers and is an inspiration for us. It his diligent effort and team spirit that has made him from nobody to somebody.

Knowledge Management, Research & Study

Catalysing success through humanity centered opportunity finding

INSIGHTS, DESIGN & APPLICATION

Our aim is to analyze data and information to develop insights, design and knowledge that can be applied for making informed decisions.

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.

List of Key Research & Studies undertaken/Papers published:

- Assessment of Toilet Sustainability with focus on usage, functionality and technicality in Bihar for UNICEF.
- Implementing nudges for encouraging toilet usage in Bihar.
- Study & intervention on Willingness to Pay for Community Toilets with IFS London in Lucknow & Kanpur, Uttar Pradesh.
- Uncovering the Nature of the Impact of Sanitation Coverage on Health- with Oxford University and UNU-Merit.
- Impact assessment of FINISH project.
- Lessons and learnings for micro finance institutions on WATSAN loan.
- Financing Sanitation paper series with WASTE, Netherlands.
- 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.

OUR SERVICES

The key areas that FINISH works under Knowledge Management, Research and Studies are the following:

Our services are guided by our academic experts from prestigious institutions from across the globe including IFS London, Kolkata University and UNU-Merit, Netherlands. Our research designs and trainings are always formulated in close partnership with all stakeholders and research experts in the fields to ensure rigour, credibility and utility and fit. Thus, each project design is developed in accordance with the needs of the client. Data collection is conducted by a cadre of well trained and experienced team. One of our key expertise is to combine research with implementation that enables us to understand, and assess and produce reliable results. Our experience in having implemented various WASH programs also helps us in better understanding of the social, economical and technical aspects.

WHO WE ARE?

FINISH has a cadre of trained and committed 'frontline' workers and practitioners led by a team of experts while implementing a research, data collection or knowledge management project supported by research associates.

Our chairman Dr. Kulwant Singh (Team Lead) has over 40 years of professional experience in consulting, teaching, research and knowledge management services. With a PG Diploma in Development Finance from UK and Ph. D Jawaharlal Nehru University, New Delhi, he has extensively worked with Govt, National & International Developmental Agencies such as UN-Habitat and has been a part of several policy making, advisory and research studies. His areas of expertise include Research, Urban Sustainability, Content Development and Teaching.

We also have empanelled outside consultants with extensive multi sectoral expertise:

- **Mr. Yugandhar Mandavkar** has done Post Graduate Diploma in Management from Indian Institute of Management, Ahmadabad. He has over 30 years of professional experience coupled with intensive field knowledge on WASH, Watershed management, Livelihood, Food security etc.
- **Dr. Pawan Kumar Jha** with over 29 years extensive experience and expertise in developing sustainable technologies, their implementation, monitoring & evaluation, policy research, preparing guidelines, training & capacity building in the fields of environmental sanitation, septage management, decentralized waste water treatment, biogas from human waste.
- **Dr. Arijita Dutta** is an academic expert working as a professor in Department of Economics, University of Calcutta since 2014. She holds a PhD from University of Kolkata and is an expert in assessment, research, publications and advocacy. She has been a part of evidence based studies in healthcare, sanitation and women empowerment.
- **Mr. Chander Mahadev:** Actively involved in generating stories from the ground & motivating & mentoring team members, Chander guides media and communication for the Society and to streamline the processes and communication flow of various ongoing projects. Chander also works with various academic institutes like Amity, BHU and has worked for nearly three decades in leading news dailies like The Times of India and The Indian Express.
- **Ms. Santwana Sneha**, having spent over a decade in the development sector, is working with Finish Society team since last five year. Possessing a strong research profile, she leads research & studies for FINISH other than handling documentation, content development and knowledge management.
- **Ms. Joohi Khushbu**: She has over ten years of experience in the developmental sector, agri-research and microfinance in leading roles. She helps FINISH team for developing communication materials, research reports, documentation of processes, monitoring and evaluating on-ground projects.
- **Mr. Sajib Mahanta:** is a Research Analyst at FINISH Society with a Master's degree in Environmental Resource Management from TERI University. He has previously worked with development research organizations on SWM and sanitation projects. He also has a couple of publications in his name and is currently co-authoring a

chapter on water demand management for Springer publication. His interest lies in holistic research in waste-water-agriculture nexus and implementation of SDGs.

- **Mr. Shankhajit Sen** is a research scholar with a M. Phil. Masters degree in Economics from Kolkata University. He has worked as a research assistant and independent consultant in different projects including sanitation, institutions, integrated solid waste management. He is also an expert in advance quantitative and qualitative analysis and statistical techniques.

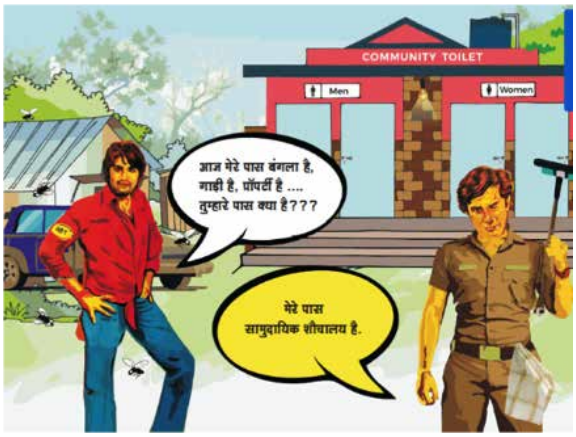
WHAT MAKES US DIFFERENT?

- FINISH ensures strong set of ethical guidelines for all survey and research work. Due permissions and consent from respondents as well as concerned stakeholders are taken. Any photographs, identity or personal information are secured and never shared to outsiders.
- FINISH does not share the data or reports to parties other than the grantee or funding agency. Once the data starts getting collected, random checks will be done by the state supervisors at the village level.
- We have a team of trained and well experienced enumerators and supervisors, who are rigorously trained for each assignment before starting the actual work. There is also frequent supervision and support from the program management and research team.
- Timely delivery of project activities is ensured by the management team while ensuring quality and standards. Data collection is done digitally to ensure data quality and stringent monitoring. Partners are regularly consulted and updated with the progress.
- We have a very rich network of partner organization, consultants, academic institutions to help us with assignments in mutli-disciplinary areas.
- Our resources are reasonably budgeted and cost efficient. We adhere to strong financial policies and a transparent accounting system.
- Our experience in having implemented the programs on the ground, give us the real insights while designing and executing research and studies. We have our presence in more than 10 states in India with a strong and varied partner network. FINISH has built a strong credibility with unique, transparent and committed approach in project implementation.

HIGHLIGHTS FROM THE YEAR 2018-19

A project funded by IFS London "Community Toilets in Slums: Willingness to Pay for and Usage of Community Toilets" in selected community toilets in Lucknow and Kanpur. The study aims to try and understand how to improve slum dwellers' sanitation practices and understand the behavioral aspects of users and operators. It is a research cum intervention project where FINISH is doing the intervention part by designing innovative and targeted IEC materials. By providing one of the three supply side grant choices to the CT manager such as minor retrofitting,

deep cleaning and cleaning materials as well as training of cleaners. The project is trying to increase usage of toilets. Further, incentives based on pre decided criteria for improvement in CTs to the caretakers, are also given based on three criteria: bacterial count, cleanliness and availability of soap. Results of the study is yet to be published. Some very interesting IEC materials- posters are developed under this project.



Implementing nudges for encouraging toilet usage in Bihar, a project funded by IDInsight. FINISH partnered for implementing low touch nudges in around 1800 HHs in Manigachhi block of Darbhanga district in Bihar. In the past five years, the Swachh Bharat Mission (SBM), the Government of India's flagship sanitation scheme, oversaw latrine construction throughout rural India at an unprecedented scale. This strong push for latrine construction has led to a notable increase in latrine access among households in rural India.

To better understand how latrine owners–especially those who recently built their latrines through financial assistance from the Swachh Bharat Mission (Gramin)–perceive and use their latrines, a mixed-methods study of 1,872 latrine-owning households in Manigachhi block, Darbhanga district, Bihar was conducted. The study was focused on open defecation behaviour, gender norms, latrine use experience, and the process of pit-emptying. In addition, we designed and tested (through a randomised impact evaluation) a series of low-touch nudges aimed at increasing latrine use among latrine owners. The result of the study is yet to be published.

Capacity Building & Community Mobilisation

Empowering people to make them architects of their lives

HIGHLIGHTS FROM THE YEAR 2018-19

One of the strongest areas of FINISH intervention has been community mobilization through CLTS and capacity building of stakeholders, grass root implementers and livelihood. In the process, FS team gained experienced master trainers for serving varied geographies and developed an exclusive learning guide. The capacity building programs include training animators for community mobilization, masons for toilet construction, Govt. field staff for effective convergence and leveraging schemes and NGOs for implementing sanitation programs. More than 5000 field staffs and more than 2500 masons were trained across different states. Master trainers trained in different vernacular language are one of our key strength. Our capacity building programs are recognized widely in the field, the Society has partnered with district administration and agencies for training programs. The unique advantage of FS training program remains training combined with on ground practice and driven by results. The training vertical will be expanded in coming years to include areas such as waste management, urban CLTS and other related areas. One of the major achievements of FS is getting empaneled as **Key Resource Center for training and capacity building under Ministry of Drinking Water and Sanitation**

(MDWS) for Swachh Bharat Mission (Gramin) [SBM (G)], Government of India. FINISH Society has been empaneled as KRC directly under the MDWS for providing support to States and Districts for a comprehensive and sustained capacity building that would build a permanent capacity to manage program functions and deliver services. FINISH is providing technical support to the three districts for improving ODF/SBCC planning, review and implementation, and intensifying field level support/ complete hand holding support to strengthen the communities specially Nigrani Samitis, Masons and Swachhagrahis. During this year FINISH has trained swachhgarahis in Darbhanga (Bihar) and Jhalawar (Rajasthan) through Lohiya Swachh Bihar Abhiyan and Government of Rajasthan, respectively. Two more districts are expected to start in the next financial year.

5-Days Training of Swachhagrahis under Swachh Bharat Mission (Gramin)

- As a Key Resource Centre under Ministry of Drinking Water and Sanitation, Government of India, FINISH Society is conducting ODF+ Trainings for the Swachhagrahis of Darbhanga in Bihar and Jhalawar District in Rajasthan.
- Started in the month of April 2018, so far twenty seven trainings have been conducted across three blocks of Darbhanga and eight blocks of Jhalawar.
- FINISH Society has trained more than 5000 Swachhagrahis under this training program.
- These trainings are focused on Swachhata (Sanitation & Hygiene), Retrofitting for usage, Waste Management for a circular economy model and Mentrual Hygiene Management to bring women as forerunners in this toilet revolution in our country.

Working as Government Key Resource Centre, in Bihar and Rajasthan (2018-19):

Financial Inclusion

Fostering innovation for an inclusive growth

PROGRAMMES

A project on financial inclusion through bank linkage for generating Social Security (2018-19) with support from Tata Power Community Development Trust. FINISH is implementing a project on building awareness on Health and Social Security and Bank Linkage in 21 villages of Nirsa Block of Dhanbad District of Jharkhand. The team is spreading awareness through Nukkad Nataks, wall paintings, camps and FGDs ultimately linking around 400 villagers with government schemes such as Pradhan Mantri Jeevan Jyoti Bima Yojana (Rs. 330/annam/member) and Pradhan Mantri Suraksha Bima Yojana. (Rs. 12/annam/member) through financial inclusion with Banks.

Financial Inclusion Improves Sanitation & Health Programme – a Dutch funded project which aims to provide sanitation for all, through an integrated model that addresses both the demand and supply side of the sanitation challenge in India. The project ended in the year 2016, but the Society was able to leverage its partnership with MFIs and NGOs to encourage demand creation for sanitation services amongst end-users. During the year 2018-19, three of our MFI partners reported financing total 85647 systems across three states: Odisha, Uttar Pradesh and Tamil Nadu.

IMPACTING LIVES

Happy days for Nazma

Nazma Begum is 39 years old, lives in Boksa village, Buxar with three daughters and a husband. Her husband is a landless farmer and his income is barely adequate to feed the family. They thought that a toilet construction is a costly affair as some of their neighbors constructed toilets in 50000 rupees with septic tank.

Nazma had to suffer for a long time due to open defecation because they could not construct toilet of their own. During monthly periods she used to face a lot of problems and her health was badly affected. Her condition worsened during pregnancy and post-delivery, as she had to wait for darkness, eat and drink less, leading to weight loss, gas problems and stomach ache. She felt very helpless and ashamed as her daughters were also destined to go through the same pain every day. This thought was eating her up from inside.

Nisha Devi, a Community Health Facilitator of Cashpor was working in that village who facilitated health education sessions and also motivated their clients for toilet construction. Nazma Begum talked to Nisha about her problems. She was thrilled to hear that a toilet can be constructed in just 12000-14000 rupees. She immediately told her husband about the new twin leach pit toilet technology and they decided to construct a toilet in their home. They applied for WATSAN loan from Cashpor, and looked out for a local mason who was trained under FINISH project. Within a month's time, Nazma had her own toilet in her house and she is very happy to use it everyday. As this loan has very low rate of interest, they repaid the interest without much trouble. She is thankful as all her pains have ended now and her daughters will no longer have to go out for defecation.

Health Awareness

Healthy India happy India

PROGRAMME

Awareness generation to women and adolescent girl on health & hygiene issues (2018-19) with support from Tata Power Community Development Trust. FINISH is implementing a project on building awareness on health and social security and adolescent girls, youth men, women and men of 21 villages of Nirsa Block. Different components of the project is to generate awareness on MCH (immunization, maternal health, mortality rate, MR) Anaemia, family planning, HIV/AIDS, Safe Sanitation Practices and addictions in 21 villages of Nirsa Block of Dhanbad District of Jharkhand. The team is spreading awareness through Nukkad Nataks, wall paintings, camps and FGDs.

Sanitation Impact Bond

Because every investment does not only seek monetary returns

TO INVEST IN HEALTH AND SANITATION IN INDIA

It is believed that more targeted commercial investment is required to raise the bar in providing safe sanitation as well as enter waste management needs. The ODF (open defecation free) target of the Government of India has given a huge fillip to addressing primary health issues. To reach 100% achievement both with respect to new sanitation systems required as well as maintenance and sustainability of existing systems, additional investment and transfer of knowledge will be required in the coming years.

Impact investment on the other hand is being used in several countries with various social impact targets to complement charitable and governmental efforts to address longer term sustainable social needs. WASTE, FINISH Society together with partners such as KPMG, Actiam, Aqua4all and others intend to float a Sanitation Impact Bond (SIB), the **'first of a kind'** in the sanitation space targeted for India. The Sanitation Impact Bond is a method proposed to raise commercial funds (largely from parties outside India (FDI)) at a discounted rate which will be linked to the assessment and proof of the impact created because of the investment. The KPIs for demonstrating impact as well as incentives for overachievement will be pre-determined and evaluated by independent parties.

In India, we are piloting the first-of-its-kind Sanitation Impact Bond through ACTIAM, a Netherlands based investment fund manager. It has invested US $ 3 Million for 3 years (Feb 2019 – Jan 2022) partnering with Cashpor microcredit spread across 325 branches in 4 states of India namely Uttar Pradesh, Bihar, Madhya Pradesh and Chattisgarh engaging as many as 1072 community health facilitators (CHFs). FINISH is providing technical training to these CHFs and the trained CHFs help in developing sanitation marketing by creating awareness, demand generation, financing, supply chain management and ensure usage sustainability by monitoring. The pilot aims to construct 35000 technically correct systems and ensure their usage. Another aspect to this Impact Bond investment is the creation of a model 100% ODF Mohania Block in Kaimur district of Bihar.

ROADMAP FOR FUTURE

FINISH Society that was set up in 2010 has taken over a wide range of activities implemented by FINISH teams and FINISH partners (including WASTE Netherlands), such as school WASH projects, supply chain management in sanitation, treatment of sludge from septic tanks, solid waste collection, separation and treatment and setting up sanitation parks across different parts of India. Since its beginning with implementation of FINISH (Financial Inclusion Improves Sanitation & Health)- its flagship sanitation program, the Society has demonstrated the effectiveness of its unique approach.

The last year witnessed new partnerships, interventions and notable achievements that have set the way for future progress of the Society. In line with the Government's vision to make India open defecation free by 2019, achieving ODF remained as the main goal for sanitation programs across all states. FINISH partnered with Govt. agencies and corporates in the journey of making India ODF and the results were great. Alinagar Block of Darbhanga in Bihar was made ODF followed by many other Blocks in Luckisarai District of Bihar, several villages and GPs of Jharkhand, Rajasthan, Madhya Pradesh, Maharashtra became open defecation free and more than 5000 villages achieved more than 75% sanitation density! The Society had an active role in these interventions and was acknowledged for delivering results. In coming months, more such partnerships are underway and in discussion with donors.

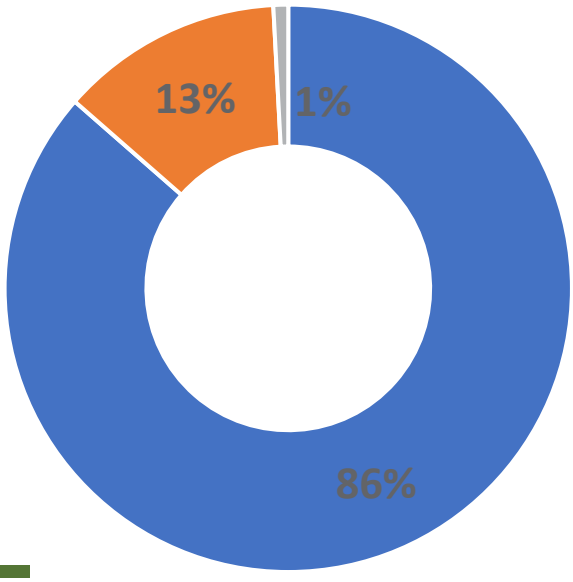
School sanitation has come up as another important intervention area with a lot of focus from the Governments and corporates as part of their corporate social responsibility. The Society expanded its school sanitation vertical by taking new projects with DCM Shriram, National Stock Exchange, PwC India Foundation and Water Aid. The projects are affecting more than 100,000 children. Our school sanitation strategy is to enable equitable and sustainable access with thrust on operations & maintenance at communities' level.

Trained and experienced human resources are the key strength of FINISH, however there is a dearth of trained grass root workers and to fill this gap, the Society has started providing training and capacity building services. FINISH has been emplaned as Key Resource Centre under Ministry of Drinking Water and Sanitation, GoI for providing training and capacity building of District and State resources. A separate vertical with capable and well experienced team has been formed for such projects.

Solid and liquid waste management is an integral part of the value chain and we have incorporated this as our sanitation plus approach. A number of solid waste management projects are being implemented with ITC Limited in Guntur (Andhra Pradesh) and Pune, (Maharashtra). A biogas plant and scientific landfill site have been constructed and managed with Dungarpur Nagar Parishad apart from solid waste management for Dungarpur town (Rajasthan).

Apart from expanding project areas and activities, initiatives for entry into related fields of agriculture, health and education will be one of main strategic initiatives. Expanding CSR vertical to maximize interest of corporates on sanitation is also being done. New projects and partnerships are in the process of finalization and shall commence in this financial year.

FUNDS & EXPENDITURES

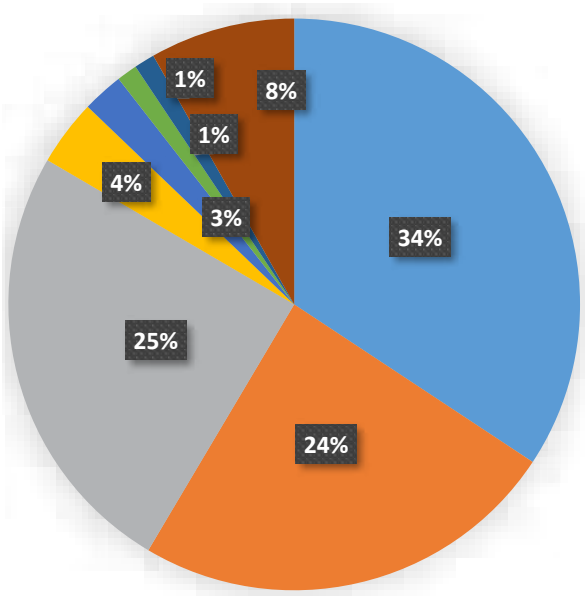


Source of Funds

Corporate

Government

Others



Thematic Expenditure

- Sanitation - Individual Household
- School Sanitation
- Solid Waste Management
- Capacity Building
- Research & Study
- Financial Inclusion
- Health Awareness
- Water

FINANCIALS 2018-19

FINANCIAL INCLUSION IMPROVES SANITATION AND HEALTH SOCIETY

Income & Expenditure Account for the year ended 31st March, 2019

Particulars	Amount	Amount	Particulars	Amount	Amount
To Application of Fund in Relation to Foreign Contribution		NIL	**By Grants Foriegn Contribution**		NIL
To Application of Fund in Relation to Domestic Contribution			**By Grants Domestic Contribution**		
ITC Limited	16,574,041.80		ITC Limited	15,941,291.00	
Tata Power Project	2,509,826.00		Tata Power Project	2,427,851.00	
Hero Motocorp Limited	3,011,325.00		SLWM Project-Dungarpur	5,315,900.00	
Jal Seva Charitable Foundation	9,261,062.00		Jal Seva Charitable Foundation	8,607,310.00	
JK Tyre	4,220,583.00		JK Tyre	6,371,364.00	
Landfill SWM Project	73,737.00		National Stock Exchange	4,218,600.00	
National Stock Exchange	3,664,142.00		Omni Active Health Technologies Ltd	1,520,475.00	

Particulars	Amount	Amount	Particulars	Amount	Amount
Omni Active Health Technologies Ltd	1,268,690.43		Odisha Power Generation Corp	12,938,577.00	
Odisha Power Generation Corp	13,210,582.80		PWC India Foundation	610,452.00	
PWC India Foundation	2,222,741.00		UNICEF-Dungarpur	2,051,097.00	
Tata Aldesha Project	8,963.00		MOIL Limited	263,440.00	
Aashray Project-Dungarpur	1,298,158.00		Aashray Project	1,135,316.00	
Govt of Maharashtra Project	514,000.00		DCM Foundation	3,445,640.00	
Lohiya Swatch Bihar Abhiyan Project	1,261,199.00		Drain Treat Plant	402,334.00	
Moil Limited Project	204,186.00		GMR Ltd.	200,000.00	
DCM Project Expenses	3,442,111.44		Idinsight	1,540,376.00	
Door to Door Garbage Collection Project, Dungarpur	4,292,056.00		Lohia Swacch Bihar Abhiyan	2,077,800.00	
Door to Door Garbage Collection Project, Udaipur	3,502,587.00		Rakshana Chirala	523,685.00	
Drain Treat Plant Project	448,695.00		Morsel Research & Development	73,280.00	69,664,788.00
Idinsight Project Expenses	1,413,547.00				
Morsel Project Expenses	67,956.00		**By Interest**		
Training and Capacity Building	142,256.00		By Non FCRA A/c	68,131.00	

Particulars	Amount	Amount	Particulars	Amount	Amount
UNICEF Project	2,051,097.00	74,663,542.47	By Interest Recd-ITC A/c	46,654.00	
			By Interest on FDRs	166,373.00	
To Office Expenses			**FCRA Interest**		
Bank Charges	4,940.66		By FCRA A/c (J&K Bank)	16.00	281,174.00
Consultancy Fee	141,500.00				
Rent	20,000.00		**By Others**		
Insurance Expenses	127,575.00		Other Income	592,864.00	592,864.00
Audit Fees	25,000.00				
Miscellaneous Expenses	23,716.00				
Office Expenses	82,657.00		By Surplus brought forward		
Travelling Expenses	107,442.00		from last year to be applied in		7,495,707.07
			current year		
Workshop Expenses	399,788.00	932,618.66			
To Excess of Income over expenditure					
set aside for the expenditure in next year		2,438,371.94			
Total		**78,034,533.07**	**Total**		**78,034,533.07**

For Chaturvedi & Partners
Chartered Accountants

PK Purwar
Partner
M.No. 406532
Place: Lucknow
Date: 31.08.2019

Financial Inclusion Improves Sanitation & Health Society

(Abhijit Banerji)
Member Secretary

Financial Inclusion Improves Sanitation & Health

Small change for dignity

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