



**FINISH SOCIETY**

*Small Change for Dignity*



**2014-15**  
**annual report**

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## Abbreviations

<b>ACC</b>	Autoclaved Cellular Concrete
<b>BPL</b>	Below Poverty Line
<b>CBO</b>	Community Based Organizations
<b>CC</b>	Child Cabinet
<b>CII</b>	Confederation of Indian Industries
<b>CIL</b>	Cairn India Ltd
<b>CLTS</b>	Community Led Total Sanitation
<b>CSR</b>	Corporate Social Responsibility
<b>DGIS</b>	Directorate-General for International Cooperation
<b>DSM</b>	District Sanitation Mission
<b>FINISH</b>	Financial Inclusion Improves Sanitation & Health
<b>GP</b>	Gram Panchayat
<b>HZL</b>	Hindsutan Zinc Ltd
<b>IHHLs</b>	Individual Household Latrines
<b>IP</b>	Implementing Partner
<b>MFI</b>	Micro Finance Institutions
<b>MGNREGA</b>	Mahatma Gandhi National Rural Employment Guarantee Act
<b>NBA</b>	Nirmal Bharat Abhiyaan
<b>NGP</b>	Nirmal Gram Puruskar
<b>ODF</b>	Open Defecation Free
<b>RDO</b>	Rural Development Organization
<b>RSM</b>	Rural Sanitary Mart
<b>SBM</b>	Swachh Bharat Mission
<b>SMC</b>	School Management Committee
<b>TAGIC</b>	Tata AIG General Insurance Company Ltd
<b>TLBG</b>	Toilet Linked Bio Gas
<b>TOT</b>	Training of Trainers
<b>WASH</b>	Water Sanitation & Hygiene
<b>WTO</b>	World Toilet Organization



## *Chairperson's Note*

FINISH Society has moved into a programmatic mode, with a deeper focus on Sanitation and allied areas this year. With our unique approach, we will now try to leverage our knowledge, capacity and experience along with our partner network to promote safe and sustainable sanitation. We added another milestone to our achievement crossing the mark of 4 lacs sanitation systems and completed construction of 4, 35,507 sanitation systems in the year ending 2014-15. We also entered into some new partnerships and extended some of the ongoing ones. The most important fact is our model is an integrated one closing the sanitation value chain and in turn brings a change which is sustainable.

This year with more thrust from the new Govt. to eradicate open defecation, some important policy changes happened in the field of sanitation under which the subsidy amount was increased to Rs 12,000 per toilet under Swachh Bharat Mission (Gramin). We hope in the coming year with changes in the existing scenario and improved synergies we will be able to add new dimensions to our programmes and our goals. And in this respect, we will need to improve our capabilities further and devising new strategies to remain relevant with the fast changing world. We will also strengthen our initiatives in areas such as Waste management, clean energy and water. We hope to continue our efforts for the betterment of society and improving lives as there is so much to do.

Lastly, on behalf of FINISH Society, I wholeheartedly thank all those who have been with us, on our journey, especially our Board and our partner organisations and hope for their continued support with our commitment to the vision of making better lives for all.

## About FINISH Society

**FINISH Society (Financial Inclusion Improves Sanitation and Health)**, has been established with an aim to promote sustainable and equitable development of the sanitation sector in India by generating awareness among the rural population. Improved sanitation, it is established, will result in improving lives of poor rural and peri-urban households.

The idea for FINISH Project was conceptualized by its promoters – TATA-AIG, SNS-REAAAL, UNU-MERIT, WASTE and a leading microfinance company and is being supported by an Indo-Dutch consortium comprising of NGOs, academic institutions and financial institutions from the two countries since 2009. The initial support for the program was given by Directorate-General for International Cooperation (DGIS), Government of Netherlands. Based on earlier experiences of WASTE in which local financial institutions participated in guaranteeing small loans, the partners identified a joint approach to increase the sanitation coverage by using micro finance and insurance products. Under the FINISH programme, micro-credit and financial schemes are targeted to be combined with life and health micro-insurance packages to give incentives to households to channel their planned investment towards toilets.

FINISH society was registered in 2010 as a multistate not for profit organization under Societies Registration Act 1860 to help implementing the FINISH project launched in India with support from DGIS, Netherlands and to strengthen the initiative linking it to better hygiene, environment, enterprise development and waste management. The aims and objectives of the society are to promote sustainable and equitable development of the sanitation sector. Under the project FINISH has facilitated construction of 435,507 safe sanitation systems till March 2015 and has a mission to reach 500,000 sanitation systems till 2016. At present FINISH does 1 SS every 3 minutes!

### MISSION

**Our Mission is to create a conducive and sustainable environment for sanitation, health care & waste management for enabling communities to have an improved life.**

### VISION

**Our vision to make a visible change in sanitary, hygienic conditions and living standards in India with a holistic approach by integrating sanitation with financial inclusion, waste management and health care.**



## OBJECTIVES

- ❖ To assist, aid, coordinate, provide a platform to build partnerships, and promote professional associations and networks for environmental sanitation between key service providers and stakeholders like public policy makers, Microfinance Institutions, NGOs, Academia, Organizations and Individuals.
- ❖ To collate knowledge, assist, promote, coordinate, conduct and support research & education related to issues of environmental sanitation.
- ❖ To disseminate knowledge, publish research findings, practical tool kits, fact-sheets, policy briefings, journals and such publications in hard copy, electronically or through web based hosting and other means.
- ❖ To bring sanitation in India in mainstream by building capacities for sanitation support of implementing organizations, also including health and life micro insurance organizations.
- ❖ To promote and support micro and small enterprises in rural areas for improving sanitation & health including the facilitation of small/micro and community based enterprises for collection, segregation and safe disposal of sanitation waste as well as conversion of such waste into fuel and energy.

## Strategic Shift

Post the financial crisis in the micro finance sector in 2010, FINISH in 2011 accordingly changed its strategy to respond to the changed circumstances. Today the partnership pattern of FINISH Society is much more diversified as compared to the initial years. The number of FINISH partners has grown from 16 in the year 2011-12 to 60 at present.

FINISH society also has developed partnerships with various agencies/corporate/state governments to implement projects related to Water, Sanitation & Hygiene in various parts of India. FINISH Society is the implementing partner of UNICEF for different projects in Rajasthan & Maharashtra. At the start of 2015, FINISH society has entered into a partnership with Cairn India Ltd (CIL) a corporate entity, for construction of school toilets and Individual Household Toilets in Rajasthan.

FINISH Society in its endeavor to lead advocacy and advising in the field of Sanitation signed an MoU with World Toilet Organization (WTO) and WASTE for promoting sustainable usage of sanitation systems and support valorisation of excreta in sustainable and safe manner which is a first such cooperation agreement in India to help centre & state Government in reaching the targets of sanitation & hygiene.

The Society has also expanded our work in the areas of research and study relevant to our work. In this regard, FINISH Society will be implementing a study with UNU-Merit for Oxford University to assess a Framework Model on MNE's impact on global development challenges in emerging markets.

With increased experience and expanded network of partners, FINISH Society has continued to evolve and has become more sustainable over the years. Since inception the team engaged by the Society has been learning, innovating and contributing towards improving lives by our interventions.



## Focus Areas

### Sanitation

FINISH Society aims to increase safe sanitation density for the poor households in India. The overall objective of the program 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". The activities of FINISH Society are spread in 11 States across India with 60 partners. The Society has also made its presence in global arena by initiating programs for capacity building and financial inclusion in Kenya & Bangladesh.

In the year 2014-15, FINISH facilitated construction of 138,115 Sanitation Systems (SS) a growth of nearly 5000 SS compared to last year. The team has been creating awareness and generating demand from more than 4000 villages and working with 60 partners including NGOs/MFIs/Banks/Co-operatives/ Vendors etc.

**Table 1. Progress Overview**

State	Partners	District	Block	Vill / GPs	No. of SS- 2014-15	No. of SS- 2009-15
Bihar	7	7	26	252	16436	47,143
Gujarat	3	4	10	175	21080	93,043
Jharkhand	3	2	4	229	7427	19,128
Maharashtra	8	10	24	276	14089	28,381
Odisha	21	8	25	250	12256	91,121
Rajasthan & MP	8	11	58	533	12975	54,870
TN & Karnataka	4	5	11	1874	19528	52,689
UP	4	7	13	165	10964	25,077
West Bengal	2	3	7	277	23360	24,055
<b>Total</b>	<b>60</b>	<b>57</b>	<b>178</b>	<b>4031</b>	<b>1,38,115</b>	<b>4,35,507</b>

FINISH Society till date has provided 435,507 individual households with safe sanitation systems till March 2015; mobilising various sources of finance for their construction. It has encouraged households to invest in toilets which will also in turn encourage people to use the toilets. As a result, percentage of beneficiary's



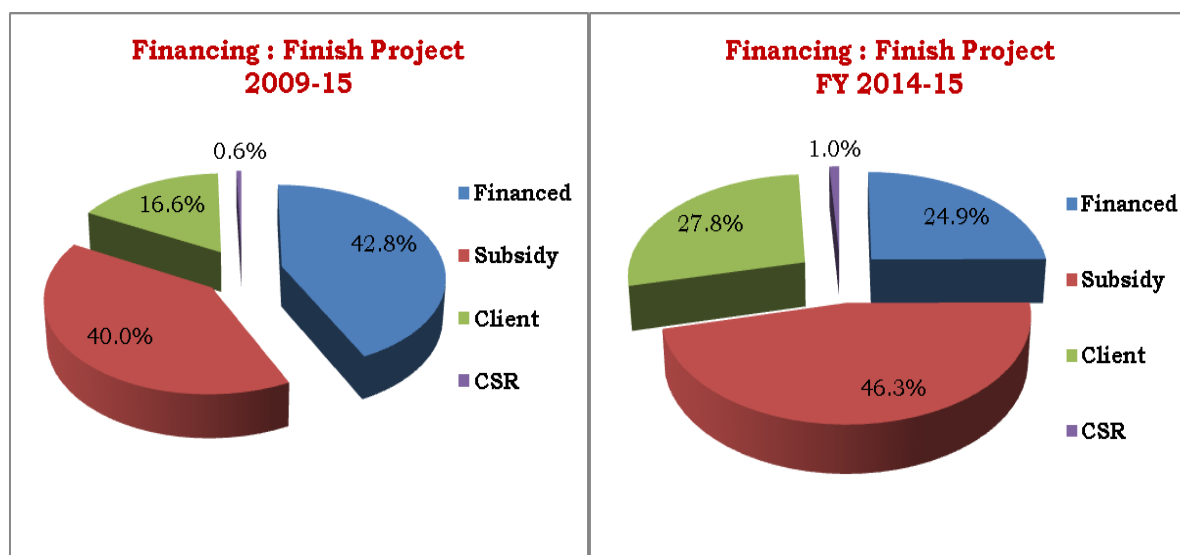
contribution in the year 2014-15 was around 29% compared to 16% in 2013-14. CSR support also has gone up as many corporations have come forward to make India ODF free.

Details of financing for construction of sanitation systems from the four categories- Loan, Subsidy, Client contribution and CSR till March 2014 are provided below;

**Table 2. Sanitation & Financing from 2009-2015**

State	SS	Financed	Subsidy	Client	CSR	Total amt
Bihar	47,143	8,00,000	2212,71,400	1394,92,600	-	3615,64,000
Gujarat	93,043	3953,88,827	3525,00,312	747,94,600	69,75,000	8296,58,739
Jharkhand	19,128	-	1295,49,578	306,25,400	-	1601,74,978
MP	9,866	363,58,560	203,87,800	157,33,800	-	724,80,160
Maha	28,381	671,92,668	932,54,000	1796,67,400	-	3401,14,068
Odisha	91,121	5481,57,546	1169,16,160	731,11,200	-	7381,84,906
Rajas	45,004	85,12,700	2412,78,400	706,60,800	149,22,600	3353,74,500
TN & Kar	52,689	6155,60,466	92,65,200	198,07,700	-	6446,33,366
UP	25,077	145,86,000	1621,29,600	260,20,700	-	2027,36,300
WB	24,055	-	2302,36,000	219,97,000	-	2522,33,000
<b>Total</b>	<b>4,35,507</b>	<b>16865,56,767</b>	<b>15767,88,450</b>	<b>6519,11,200</b>	<b>218,97,600</b>	<b>39371,54,017</b>

**Chart 1. Leveraging Financing – Categories & Share**



## ***Financial Inclusion***

One of the prime focuses of FINISH Society is to bring financial inclusion to improve the status of sanitation, health and hygiene especially in rural areas. Given that a large part of rural medical expenses were connected to poor hygiene, the need to connect health, finance, hygiene and sanitation is critical. Financial Inclusion in the form of microcredit/micro insurance etc can play a significant role in improvement of health through improving sanitation facilities. FINISH since inception has been facilitating access to credit and other financial inclusion measures that would lead to higher sanitation density and better community health.

We at present have 15 MFIs as partners who are implementing FINISH project and facilitating access to finance by giving beneficiaries required credit. FINISH society has pioneered financial inclusion for sanitation and helping in developing a sanitation line of credit with partners. Till March 2015 INR 1686 M have been leveraged as credit by Banks/MFIs/SHGs/Co-operatives etc under the sanitation program which also is the largest category amongst all financial sources including subsidy, CSR and client contribution.

FINISH Society partnered with L & T insurance to promote micro health insurance as a part of financial inclusion initiatives. FINISH has an agreement with L&T General Insurance Company Ltd for distribution of micro health insurance products to the rural household's w.e.f. February 1, 2013 till January 31, 2016. In respect of this engagement – FINISH identifies and suggests entities and persons who are competent and capable of being recruited as licensed MI Agents for the Company. FINISH also facilitates necessary documentations enabling enlistment of the selected MI agency as an MI Agent for LTGIC. The new venture or distribution marketing company (DMC) will be the link between the insurance company and the rural markets, whereby the DMC aggregates demand from the FINISH partners. The registration of the DMC, titled as Finish Services Management Company Pvt Ltd, is done with the Registrar of Companies, Ahmadabad. This financial innovation will also give us the insight if and how we can use insurance to measure impact of development schemes and in this case, to asses if we can use health insurance to measure the impact of sanitation (use). More than 3500 micro health insurance policies have been issued under this partnership.

In this venture FINISH has identified and contracted NGOs in the states of Maharashtra, Odisha & Rajasthan who are physically located in the vicinity of the MI Agent's / Finish Society premises / operational area and carried out several

trainings for micro insurance and product training / retraining in vernacular languages. FINISH has also developed capacity of MI Agents and its SP's for efficiently bringing width and depth to the distribution and servicing of the Company's MI products, specifically in the health segment. FINISH has issued around 3000 micro insurance policies so far and is planning to include more beneficiaries in near future.

Access Development Services, one of our partners have been promoting micro insurance for beneficiaries who have constructed toilets under the FINISH project. So far, 5659 micro insurance policies have been issued covering life and health. FINISH also has covered more than 60,000 beneficiaries from across India under personal accident coverage with Tata AIG General Insurance Company Ltd.

## ***Research & Advocacy***

FINISH Society actively initiates and participates in advocacy, planning, policy making etc related to sanitation in order to promote innovation and best practices. With an aim to make Sanitation accessible and affordable to all citizens FINISH Society has joined hands with World Toilet Organization (WTO) and WASTE, of the Netherlands and a MoU was signed among the three parties to this effect. The aim of this agreement is to support the state and central governments to achieve the set targets for sanitation and hygiene. This is first such partnership in the country. As a part of this initiative a mixture of policy dialogues, lobbying and advocacy work for sanitation is being done coupled with on ground sanitation activities. Three major objectives of this MoU are: to make India open defecation free, to support sustained usage of sanitation systems created and to support valorisation of excreta in a safe and dignified manner. The MoU between FINISH Society, WASTE and WTO was signed at a press conference on November 24 2014 in Jaipur.

FINISH Society has been contracted by Oxford University to conduct a research for a project titled, **"A Framework Model on MNE's impact on global development challenges in emerging markets (MNEmerge)"**.



## ***Creating Awareness & Capacity Building***

The FINISH program encourages involvement of community members as workers/enterprisers for contributing to its very own village community. Therefore, taking a different approach to sanitation FINISH aims at creating awareness among the people on the importance of sustainable sanitation & hygiene so that the change achieved thereafter is not temporary.

Towards this the FINISH Program uses a four pronged strategy:

- a. Creating demand for safe sanitation through awareness generation.
- b. Enabling communities to create household sanitation assets by facilitating access to banks, micro finance institutions and government subsidies.
- c. Facilitating supply chain solutions to meet demand on time.
- d. Efficient monitoring to ensure sustainability.

Demand creation is the starting point for a successful intervention. Partners have used a range of tools to communicate the FINISH message of Safe Sanitation. In 2014-15 partners carried out 1459 Sanitation Awareness Programmes covering more than 75,000 people, 802 film shows of various FINISH films including 'let's make it Right' were held and it is estimated about 50,000 people would have watched it, 406,561 leaflets have been distributed carrying the message of Safe sanitation, wall writings using District Sanitation Mission inputs have been done at 3077 places, in 7,568 SHG Meetings the need for Safe Sanitation was discussed, different school activities have been carried out in 546 places. 2445 Animators have been trained. Refresher trainings carried out for 275 Animators trained earlier. Trainings have been carried out by Master Trainers from FINISH and External Master Trainers trained under the FINISH TOT programme. More than 1200 Masons have also been trained from various states.

## Other Highlights

### *FINISH film "Let's Make it Right" bags the Gold Award in Best Social Development Campaign Category of FLAME AWARDS 2014*

The film has also earlier received Golden Drop Award at 6<sup>th</sup> World Water Forum 2012. The film was produced to promote FINISH Program, to explain the reasons for building a toilet. The prime objective of the Film, "Let's make it Right" was to trigger the rural masses by a simple yet effective medium to instigate behaviour change regarding sanitation & hygiene.

FLAME AWARD is organized every year by Rural Marketing Association of India. Rural Marketing Association of India instituted the Flame Awards in 2006 to recognize excellence in marketing, promotion and initiatives in rural markets of the country. This platform also enables rural practitioners & marketers to showcase & share their best works in rural domain. The Flame Awards celebrates all aspects of a marketing & communication strategy in the rural context. This year there were over 200 entries across 23 categories from lead corporate brands, rural agencies, media companies, NGOs & development sectors. A highly experienced jury from diverse industry sector judged the entries.



**Mr. Sadanand Bhawe receiving the Award**





***FINISH society received “Hall of Fame” award for its work for improving Sanitation density in India at World Toilet Summit 2015 held at New Delhi, India.***

FINISH Society received “Hall of Fame” award for its work in the field of sanitation at World Toilet Summit held in January 2015 at Delhi. The award was for recognizing FINISH Society’s sanitation program by adding 1 Toilet every 4 Minute!

World Toilet Summit is a unique global event established by the World Toilet Organization to bring together various sanitation stakeholders under one roof to connect and collaborate on innovative inventions, projects and products in the sanitation sector. This annual event is jointly organized by a host government and the World Toilet Organization. This year, World Toilet Summit was hosted for the first time in India in New Delhi at Vigyan Bhavan. The event was attended by many dignitaries and stakeholders to jointly discuss various challenges and strategies for making India ODF free in line with Swachh Bharat Mission goals. The summit was inaugurated by Shri. Venkaiah Naidu, Hon’ble Minister of Urban Development, Housing & Urban Poverty.



**Mr. Abhijit Banerji & Mr. N K Perumal receiving the “Hall of Fame” Award**

***FINISH society was given “SAKHI AWARD” by Hinsutan Zinc Ltd***

FINISH Society was given “Sakhi Award” by Hindustan Zinc Ltd at a function held in January 2015 in Jaipur, Rajasthan. The award is given as recognition for acknowledging outstanding work done by a Non Government Organization for various categories by HZL. FINISH was given this award in the category of Best NGO working for improving health, hygiene and empowerment for women in Rajasthan.



**Mr. Abhijit Banerji & Saurabh Agnihotri receiving the award by Rajasthan CM**



## Featured Projects

### *Innovations for Accelerating Sanitation in Selected Grand Panchayats of Dungarpur District, Rajasthan with UNICEF*

With an aim for accelerating sanitation density in Dungarpur district, Rajasthan UNICEF has appointed FINISH Society as implementing partner to construct 20,000 sanitation systems from May 2013-May 2015.

The project which is spread 40 Gram Panchayats (GP) in selected blocks covering 40 Government schools and approx 200 villages. The target of adding 20,000 sanitation systems will be done in partnership with UNICEF and DSM, Dungarpur. Other expected outcomes are;

- To enable at least 40 SHGs to have the knowledge and capacity for promoting toilet constructing, financing and usage.
- To develop community level surveillance system in at least 80% GPs to monitor and sustain change towards ODF.
- To make at least 200 trained masons available to the community
- To construct 20,000 toilets -8000 in first year and 12000 in second year.
- To provide complete WASH package in 40 schools.

#### **Project Highlights:**

- This project is being directly implementation by FINISH Society Team.
- To the original FINISH model, Demand Creation + FINANCIAL INCLUSION, a third component 'SUPPLY CHAIN INTERVENTIONS' has been added. Local vendors have been brought in to ensure that the demand created is met on time. The vendors are also providing material on credit which acts 'bridge finance'.
- The relationship with UNICEF is extended to other districts – Udaipur. We have dropped Banswara for logistical reasons. However these agreements are routed through the District Administration.
- Till March 2015, 12666 toilets against the target of 20,000 have been constructed and used. Usage is being monitored by the team as well as community.





### **Toilet Construction, Dungarpur**

- A total of 54 SHGs have been made aware with the knowledge and capacity about safe sanitation.
- WASH package have been made available in 40 schools. In these schools all teachers, SMC members also were trained on WASH practices.
- Community led surveillance system is there in 100% villages where activities like morning follow up, regular usage checking, verification, motivation for usage, PRI meetings etc are regularly conducted by the community themselves.
- There were 22 trainings conducted in which total 484 masons have been trained by qualified trainers. We have focussed on training women mason groups and local untrained masons which has resulted in increasing employment opportunities in the block and nearby areas.



### **Women Masons at work**



The Dungarpur project has been visited by many agencies as a model project area for sanitation programs and recommended by district administration.



**IKEA CEO Visit to ODF village-Mundela, Dungarpur**



**Rally before Block Level Workshop, Dungarpur**



## *Creating Enabling Environment for Children through Equitable Access and use of School WASH in Dungarpur, Rajasthan*

FINISH Society is implementing a project for creating enabling environment for children through equitable access and use of school WASH in Tribal Rajasthan (SWASHT-R) from 2014-2016. The project aims to create an enabling environment on Water, sanitation & hygiene which can be scaled up across the state. During the project 15,000 children have to be educated and trained on WASH practices with regular practice. An effective monitoring system will be enabled at Schools/Anganwadi level. The school led sanitation will also help in generating at least demand of 3000 new toilets.

The program is being implemented in 150 schools in Dungarpur district of Rajasthan with support from UNICEF. The 150 schools were selected after baseline validation of more than 200 schools from the region. This program is designed to educate children on best WASH practices and develop them as change agents of society. There are lots of activities done under the program involving mothers, students, School Management Committee (SMCs), teachers etc so that the change derived is sustainable. All the schools will be also equipped with separate mass hand washing facility which is being constructed under the supervision of FINISH Society.



### **Children Practicing Hand Wash Technique**

Till now in the project 4658 children in 30 schools and Anganwadies have access to and regular use of Child Friendly WASH, with access to hygiene education and practices. An effective monitoring system is demonstrated in 30 schools to evaluate



the progress of WASH-in-School. Mass hand washing units also have been created in around 31 schools where students regularly wash hands before and after mid day meals and after use of toilets. Schools have been supplied with adequate hand wash materials. The activities are monitored by Child Cabinet (CC) and School Management Committee. For motivating children, Bal-Veer award is given to student found active for practicing and promoting WASH practices. Several events like competition, role plays, rallies etc have been organized to mobilize schools/Anganwadis/families led by schools.



**Hand Wash Unit at Sati Rampur School**

## *Creating Sanitation Foot Print in selected GPs of Bhokardan Block of Jalna District*

FINISH Society initiated the partnership with Unicef Mumbai for the project namely *“Creating Sanitation Foot Print in selected GPs of Bhokardan Block of Jalna District”* from *February 2014 to March 2015*. The service area comprised of 67 Villages and 52 Gram Panchayats from Bhokardan Block of Jalna District covering 29,016 Households and 1,32,319 population.

**Project Objective:** The objectives of the project are as follows-

- Mobilize community to demand sanitary services including adopting hygiene practices.
- Bring about behavioural changes in the community for improved WASH practice.
- Accelerate the sanitation coverage and usage in the identified Gram Panchayat of Bhokardan block of Jalna District by building local capacities for toilet demand and supply.
- Setting up and operating of a one stop shop in form of Rural Sanitary Mart (RSM).
- Meet sanitary hardware requirement by facilitating the linkage of individual household with NBA and MGNREGA and also by offering wide range of technology choices.
- To make community own the program by ensuring participation through existing or new village level sanitation committee.
- To make relevant and affordable micro-health insurance products available to the community and provide an incentive for those having sanitation facilities.
- Create supplementary livelihood avenues for field workers through distribution and servicing of insurance products.

### **Activities Carried Out:**

During the span of last one year of partnership, we have conducted a series of village level meetings with film show in 29 villages, 10 CLTS exercise and 34 IPC events with involvement of more than 30,000 villagers in order to create the awareness among the service area community regarding safe sanitation and to create the demand for sanitation systems. The demand generation was followed by construction of 5021 SS in project service area. The village Mohalai achieved the ODF





Status. Other 5 Villages - Kothara Jainpur, Palaskheda Da, Kotha Dabhadi, Janephal Gaikwad & Wadhod Tangda, achieved sanitation density up to more than 75 % and 6 villages - Hasnabad, Pasalkheda Tho, Thigalkheda, Bhorkheda, Dehed and Malkapur have achieved the sanitation density in the range of 60-75 %.

Community level surveillance system is enabled in around 80% GPs to monitor and sustain change towards ODF. Under the micro insurance initiative more than 10,000 beneficiaries were covered. Sanitation Park was constructed with support from local authorities and UNICEF in 2000 sq ft. Major challenges faced under the projects are as follows-

- Establishment of adequate and efficient supply chain to address the demand created.
- Establishment and Strengthening of CBOs.
- Motivation and Capacity building of IPs and project staff for effective project implementation.



**Sanitation Park, Bhokardan**

## ***Badagaon Sanitation Project with District Sanitation Mission (DSM) Udaipur & UNICEF***

FINISH Society is constructing toilets in 25 GPs of Badagaon block in Udaipur district Rajasthan under an agreement with District Sanitation Mission, Udaipur and UNICEF for one year during July 2014- June 2015. FINISH Society has to construct 20,000 sanitation systems in the selected GPs. DSM is supporting FINISH Society for capacity building, toilet construction, resource persons and exposure visits.

Following are the major activities undertaken in the project;

As part of creating regular monitoring and implementation framework, the FINISH team has selected natural leaders from 6 villages after recommendations from village Sarapanch, who can trigger their respective communities.

12 Nigrani Committee have been formed at village level who ensures the follow up and continue the awareness creation in their villages. 45 Masons were trained in a 3 days training which was also joined by Nigrani Committee members.

For increasing program's progress, 4 model toilets (2 in Kadiya and 2 in Kathar) have been constructed for evaluation and feedback from the community which received a very good response. Till March 2015, we have constructed 1205 toilets.



**Some Toilets constructed in Badagaon**

However, there are various challenges faced under the project, the major ones are;



- PRIS cooperation is still a question mark and district level orientation is required for speed.
- Block level leadership from Govt. is must as regular intervention and discussion needs corrective measures which can be taken up by only BDO/Pradhan .
- Local partnerships being developed and parallel approaches are creating confusions for the beneficiary.
- IEC plan from Govt. is missing.
- Motivator's incentives are not being released regularly.

### *Accelerating Sanitation Density with Hindustan Zinc Ltd in Rajasthan*

With Hindustan Zinc Limited and the District Administration a tri-partite agreement has been signed by FINISH Society in Bhilwara, Udaipur & Chittorgarh. A total of 5633 SS have been constructed with HZL support and 18,046 SS have been constructed in the project areas under direct implementation by FINISH. HZL is providing 3000 Rs per sanitation system as a part of their CSR contribution and for rest of the finance subsidy and client contribution is used. Village "Bansen" has received Nirmal Gram Puruskar after becoming ODF. Hindustan Zinc Ltd also has awarded "Sakhi Puruskar" to FINISH Society in the category for best NGO working toward health and hygiene of Women. In next year, our partnership will extend to school projects and in other areas of Rajasthan.

### *Developing an alternate supply chain solutions for promoting Safe Sanitation in partnership with UNICEF, Maharashtra*

FINISH Society is implementing a project for developing an alternate supply chain model to promote safe sanitation in Bhokardan, Maharashtra. This is a 2<sup>nd</sup> phase of previous partnership with UNICEF. In the first phase close to 5000 toilets were built for beneficiaries and a Sanitation Park has been constructed. In Bhokardan block out of 52 GPs, 15 GPs have received the Nirmal Gram Puraskar during the year 2014-15 while 37 GPs are yet to get NGP. The proposed project will facilitate to saturate the entire block. The idea here is also to implement a new process integrating:



## **Demand Creation + Finance + Alternative supply chain.**

Aim of the project is to “Enhance safe sanitation densities with financial inclusion tools through alternative supply chain and State & Central Government’s support to impact community health standard and henceforth enhance the quality of life of communities living in project service area from Bhokardan Block of Jalna District of Maharashtra State”

In this project 10,000 sanitation systems will be added in 37 Gram Panchayats. The alternate supply chain will be developed in the form of one stop shop, also called as Rural Sanitary Mart which will cater to the demand generated by the team. In all the programs support from local Govt. will also be included. There will be various capacity building programs in the form of trainings, exposure visits etc.

Based on various figures that have been emerging, it is quite evident that it is not only health and sanitation that have direct correlation but status of sanitation has wider impact on education as well. To achieve the full sanitation coverage, it is imperative to lay emphasis on following key components:

- Mobilize communities to adopt home sanitation facilities and achieve ODF (Open Defecation Free) environment, enhance the sanitation density through construction of improved sanitary toilets.
- Bring about relevant behavioral change for improved sanitation and hygiene practices, through involvement of children and sanitation Champions at community level.
- Enhancing awareness of financial inclusion through health insurance and promotion of safe sanitation habits in the target market to impact the sustainability.
- Developing a robust supply chain for safe sanitation, in the form of one stop shop.

### **Rural Sanitary Mart**

The rural sanitary mart (RSM) will function as one stop shop for sales and service of all the sanitation requirements. The RSM typically sells hardware such as pans and traps, pit lining rings, pit covers and materials for constructing rural toilets and bathing/washing areas. Other items relating to home and personal hygiene like long-handled ladles for drinking water pots, brooms, brushes, water filters, soaps and



disinfectants will also be included in its inventory. The RSM is expected to provide services to households for setting up toilets including information on various toilet options & superstructures and their cost implications. Apart from this, RSM will also have hand pump mechanics and participate in the construction of school and Anganwadi toilets and its maintenance. RSM will be the production centre sufficiently equipped for catering the demand generated. The sanitation park will act as a medium for displaying, marketing and experiencing the sanitation products for the prospective households. The production center will also involve the local entrepreneurs.



They would also have a list of masons, trained under this intervention, having the skills to set up safe sanitation systems. RSM will also provide technical input and assistance of solid and liquid wastes management in rural areas.

The overall project strategies will have focus on the following

- Community Participation
- Demand Creation
- Supply Chain Strengthening
- Capacity Building of VWSC
- Reuse of resources [Human excreta and urinals]
- Users Sustainability

## *Upcoming Projects*

### *TAGIC, Bharuch Gujarat*

In our drive of safe sanitation, FINISH Society entered into an agreement with TAGIC to generate awareness about sanitation in Karela in Bharuch, Gujarat. In this partnership various community mobilization programs will be taken up and vernacular IEC materials will be developed for effective delivery. 176 sanitation systems will be constructed for Individual Households. In addition to it repair, maintenance and provision of water source facility will also be provided in selected schools. For catering to the service demand, FINISH with help from TAGIC will deploy a dedicated vehicle which will be branded and will look after for all repair & maintenance related needs. So far, we have built 40 toilets for the households in the selected villages.

### *Construction of 20,000 Individual Households toilets in Barmer, Rajasthan in partnership with Cairn India Ltd*

RDO<sup>1</sup> is implementing a project for construction of 20,000 toilets under Swachh Bharat Mission with support from district administration and Cairn India Ltd in Barmer, Rajasthan. The demand for toilets will be generated by bringing behaviour change in the community and educating people on safe sanitation needs. The project is very challenging as Barmer is a desert area and construction of toilets needs lot of efforts. However, the FINISH team is committed to overcome the challenges and increase sanitation density in Barmer. CIL will be supporting the construction as CSR support apart from the subsidy from Zila Parishad, Barmer.

### *Swachh Bharat Swachh Vidyalaya - Implementing school sanitation program*

For promoting safe sanitation in schools, a project for constructing toilet blocks for schools under '**Swachh Bharat Swachh Vidyalaya**' campaign in Barmer & Jalore district of Rajasthan. The financial support is provided by Cairn India and construction & supervision is being done by us. The project is being implemented in 82 selected schools in consultation with district administration. Each toilet will have running water facility with separate wash area and will be attached to Bio-digester. 42 schools so far have been constructed in the project till March 2015.

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<sup>1</sup> Agreement with CAIRN for schools & household toilets are signed with RDO as FINISH doesn't have FCRA.



### ***From Other States.....***

In West Bengal and Orissa the construction of sanitation systems has begun in Ranaghat, Nadia District, West Bengal and in Sambhalpur District, Orissa in keeping with the Swachh Bharat Mission programme. FINISH Society is generating the demand and monitoring the construction of toilets. The Government subsidy of Rs.12000 is being availed of in both districts. In concern with this a work order has been given to FINISH Society for constructing 20,000 toilets in Rajgangpur for implementation of SBM (G).

FINISH Society has built a model school toilet in Saharsa district of Bihar with support from CII. Discussions are on with CII to expand the programme to other schools of Bihar.

FINISH also issued more than 64,000 micro insurance policies for beneficiaries who have constructed toilets under the FINISH program with TAGIC.



**School Toilet in Bihar- in partnership with CII**

## Innovations

The introduction of new things, ideas or way of doing things is called innovation. In the field of sanitation, there is a dire need to innovate easily replicable, low cost and simple methods of improving sanitation conditions especially in the rural areas of India.

### *Range of Cost Effective Toilets*

Darbhanga district in Bihar is highly flood affected area, (Koshi River) which creates multi-dimensional problems to the people living in rural areas like food insecurity, Health-communicable diseases, Education and Gender Violence. The means of livelihood of the rural habitants are agriculture and agriculture based allied activities, which become jeopardize due to flood. To meet out the physiological need, the working age groups migrate in the town area in search of livelihood for the period of five to six months. *(A study was conducted by A.N. Sinha Institute, Patna on Migration in Bihar 2010. The study revealed that highest migration is from Darbhanga district. The people have less surplus money to invest in other purposes)*

However, FINISH Society in Bihar is intended to enable local communities to conduct their own analysis and to plan and take action subsequently involve partner organisation staff learning together with villagers about the village. The aim is to facilitate, strengthen the capacity of partner organisation & village leaders to plan, make decision and to take action towards improving their sanitation and health.



*Lok Jagriti Kendra*, in **Deoghar District of Jharkhand** through its community driven approach has brought massive behavioural change in the area. Community after realising the need of safe sanitation have started constructing temporary based low cost toilets. Subsequently after arranging finance, the temporary structures are replaced by permanent structure.

### ***Linking Sanitation with Sustainable Development- From waste to wealth***

FINISH Society in an effort to establish practice for valorisation of excreta for generating value has piloted toilet linked bio gas model in Gujarat. Valsad, Navsari and Dang Districts are located in the southern part of Gujarat State.

Vasudhara Dairy works in the areas for collection and distribution of milk involving the local communities as its members. As the area is tribal dominated, Vasudhara Dairy receives 80 percent of the total milk from the tribal societies. Dairy activities are a primary source of income for more than 1,000 societies. Though the tribal communities, especially the women, have made a visible presence in the dairy business, the availability of various other resources is at scarce. Most of the women of the rural areas spend at least two to three hours every day, walking long distances for collecting fuel wood for cooking and other purposes. Overcoming these problems Vasudhara Dairy started the Bio-Gas plant scheme to provide women an affordable time and fuel saving alternative. In addition, the wastes/slurry produced is regenerated as manure for agriculture purposes. The first bio-gas plant was set up in 1994 and till 2010, 6,272 bio-gas plants were set up by individual members.

Vasudhara Dairy and the Dr. Manibhai Desai Research and Technology Transfer Company (Dr.MDRTT) with support from FINISH Society, ICCO & WASTE introduced the idea of toilet linked bio-gas which not only provides a safe and hygienic disposal option (of human wastes) but also adds economic value to human excreta. The TLBG programme was launched in April 2013. Later on, the bio-gas programme was linked to the Vasudhara Dairy women's empowerment programme, titled, "Swalambi Grameen Nari". FINISH provided project management support to the organisation. The programme aims to cover at least 4,000 households through linking 2,000 toilets with the existing household bio-gas units and additionally establishing 2,000 new toilet linked bio-gas units. Under the TLBG programme, members are financed and given technical support to construct



low cost sanitation systems which are linked with the household bio-gas plant. This provides sustainable energy to rural communities.

The FINISH representatives visit the organisations at regular intervals to provide support to the organisational staff and to assess the progress. FINISH also organises training programmes for the animators and masons. TLBG units are constructed only by masons trained by FINISH and under supervision of the Supervisors. The team of experts include 12 supervisors and 12 trained masons. Support for maintenance is provided by the organisation. The maintenance support is reached within one-two days even to remotely located villages. The visits of FINISH representatives have helped the organisation to plan sanitation specific awareness programmes.

### **Advantages of the toilet linked bio-gas units**

- ♦ Improves sanitation which has a direct bearing on health and quality of milk
- ♦ Makes energy available at low cost
- ♦ Improves the quality of manure for agriculture
- ♦ Disposes human waste in a safe and hygienic way.
- ♦ Protects the natural resources like forests on which the livelihoods of a large number of people depend
- ♦ Checks release of green house gases

### **Programme Outreach**

The ICCO-WASTE supported TLBG programme aims to reach around 43 villages of Navsari District in the first phase. Around 4000 households will receive direct support for setting up of TLBG units. However, through the awareness generating activities, the programme will reach more than 28,000 families.

The TLBG programme which started as a concept is now becoming popular among the families that had only biogas units and also among those that did not even have a toilet. The programme has created a wide social impact in the areas. The communities have understood and realised that quality of life can be improved with better health and sanitation facilities. The issue of environmental degradation has also come into prime focus.



Because of focussed meetings and awareness programmes, the demand for TLBG units is increasing. In the year 2009, the total finance for supporting TLBG was Rs. 1, 05000 which has increased to a cumulative amount of Rs. 29,163,300 by end of 2014. There are tribal families who even with meagre sources of income have set up TLBG units. Total 2,645 families have their toilet linked with biogas and they have sufficient fuel for their daily needs saving their expense of cooking gas.



**Gujarat CM Visiting our Biogas Stall in an Exhibition**



## *Innovation in Sanitation Supply Chain*

FINISH under its supply chain related initiatives, has piloted an innovative supply chain model in Rajasthan to fasten the construction pace of sanitation systems. In this model first the demand is generated at community level, post which the orders are placed and the materials are delivered within two days at the doorstep of the beneficiary. When the material is in place, trained masons are also provided by FINISH to make sure the construction is technically correct and is up to standard.

For streamlining the value chain vendors have been finalized in back end, some of them even extending sizable credit. Till date FINISH has mobilized total credit of Rs. 80 Million for all vendors put together. FINISH has also developed a note on developing alternate supply chain delivery model for increasing efficiency of sanitation programs towards making villages open defecation free. The Bhokardhan project model is developed in way which can be replicated in other regions for achieving ODF free status by improvising value chain. The scope of Rural Sanitary Mart has been expanded from providing toilet construction to other needs related hygiene, health, repair & maintenance.

### **Connecting the Missing Link in Sanitation Supply Chain**



## Way Forward

In the first few years, sanitation support focused on sanitation demand generation support. The activities include use of audio-video visuals e.g. the Award winning film, “Let’s make it right”, hand-outs, sanitation capacity development of partners, development of the sanitation learning guide, the training roadmap for partners at all levels – from CEO to masons, technology support structures, cartoon in five local languages and policy dialogues with the Central Government etc. The next phase was to link supply chain with demand generation and financial inclusion which has increased efficiency of the program and helped us build 4, 35,507 sanitation systems by end of 2014.

### *Mid-term Evaluation: Impact Assessment of FINISH Project*

FINISH has taken an initiative to collect real information and data with help of tablets or even mobile phones with Akvo technology to conduct a Mid-term evaluation for FINISH Project. Training was given to start this on pilot basis in three states. Details of this program are given below;

- Selected states: Odisha, Gujarat, Tamilnadu
- Partners:
  - MFIs – Gram Utthan, Prayas, BWDC
  - NGOs including SHG Bank linkage models – RDO, DNC
  - Milk Coop – AMUL
- Micro-Insurance: DNC, Gram Utthan, Nigam

The report concludes by looking at different important aspects:

#### *a. Economic Condition of the Selected Households*

Initially there was a concern that FINISH will exclude the poorest sections as they are unlikely to be clients of micro finance. The programme has been able to cover more than 50 percent of the socio- economically weaker section as about 56 percent of the households are BPL.

### ***b. Loan Portfolio (other than purpose of toilet construction)***

Accessibility of loan is very limited in rural households, especially to the poor households. In case of emergencies, most of the households rely on local money lenders or relatives. Presences of MFIs have proved to be a boon for the poor rural households – which provide easy access to loans to meet the social needs as well as enhance their livelihood. As per the study findings, about 21.7 percent (375 HHs) of the selected households have accessed loan for purpose other than for toilet construction from various institutions in last five year. Major sources of loan are MFIs, followed by Banks. The average loan amount is Rs.53,394/-, with a range of Rs.1000 to Rs.1,000,000/-.

### ***c. Construction of Toilet***

About 98 percent of the respondents said that the current toilet constructed under the FINISH programme is their first toilet. Average number of days required to construct a toilet is 13 days. However, it is as high as 26.3 days in hilly terrain areas of RDO Trust and as low as 4.7 days in the working areas AMUL.

About 79 percent of the households have built single/double pit toilets. In cases where single pit toilet was constructed - a junction point is provided for constructing the second pit later on, thus saving on initial investment. This double pit also ensures that decomposed excreta can be safely reused in agriculture.

### ***d. Design of the Toilet***

Most of the households in the working area of RDO Trust, BWDC and Nigam have built bathroom along with the toilet. This has certainly increased the total construction cost of the toilet but also helped the households to store water for toilet use. This is a good practice in further the sanitation density in programme area.

### ***e. Use of Toilet by the Households***

FINISH has emphasized not only on toilet construction but also ensuring it is used by the members of the households through appropriate programme strategy and support. The programme has supported partner organizations to mobilize households to use their already built toilet. About 16.6 percent of the households who never used toilets were mobilized to use toilets under the programme. This is a clear programmatic impact on the attitude and behaviour.

### ***f. Operation and Management of toilets***



Most of the households cleans toilet regularly. However, the most popular cleaning agent is acid which kills the microbes and subsequently slows/stops the process of decomposition. The organizations should also focus on capacitating the beneficiaries on appropriate cleaning method and aspects as part of their awareness generation programme. About 95 percent of the households are satisfied with their toilet.

#### ***g. Construction Cost of Toilet and Loan Accessed***

The average cost of construction of a toilet is Rs. 17726.19. Average amount of loan taken for the construction of toilet is Rs. 11676.80. About 40 percent of the households have said that the loan amount was not enough to meet the construction cost of the toilet, and they have used one of their economic assets/capital for covering the construction cost. Only 19 percent of the households have received incentive for the construction of toilet through NBA (Government of India sanitation support) programme.

#### ***h. Health Insurance***

Insurance acts as wealth protector and protects individual/household from the double burden due to emergencies/accidents/mishaps in family. The study findings reveal that only 11.4 percent of the households have taken insurance in cases where the organizations have made health insurance compulsory while taking loan.

#### ***i. Good Hygiene Practices***

Awareness generation programme supported by FINISH has certainly helped to induce hand washing practices among the beneficiaries as the percentages are comparatively higher than the all India figure.

#### ***j. Knowledge about FINISH***

More than 56 percent of the selected households have not heard about the FINISH Society. Further enquiry with the households (*who have heard about FINISH*) reveals that 63.3% of households know FINISH as an organization engaged in sanitation, 28.9% knows FINISH as an organization working on health and hygiene issues.

For the next phase, the focus will shift towards linking the sanitation supply chain with the (re) use of excreta and a result ensuring sustainability as well as enhancing business opportunities. A tie up has been done between WASTE and Saxion University Enscheda, whereby a number of students will work on different aspects of the sanitation supply chain. The reuse of excreta is facilitated by the earlier

technology choices (all keeping in mind that excreta have a value. However, this now has to be made explicit in a not very conducive current government environment, whereby for legal (and one can easily argue justifiable) reasons<sup>2</sup> transport of faecal sludge is severely restricted.

Similar to Gujarat, a project is underway in Papampatti, Tamilnadu on bottling biogas from a community facility. Primarily WASTE will link initiatives in and outside India (e.g. WASH) to those under FINISH, thereby hoping for a cross fertilisation. FINISH is planning the composting and marketing of human waste with **Morarka Organics**, a leading manufacturer of agri-inputs and producer of organic food. FINISH is also working on a Menstrual Hygiene project with HZL and other agencies in Rajasthan, Which will be later replicated across all the states of India.

Opportunities in solid and liquid waste management and their recycling will be further explored including faecal waste management, agricultural waste management, liquid waste management etc. FINISH Society will also take up more studies and research relevant to innovations and new developments in the field of sanitation, waste management, water, renewable energy etc. More focus will be added to bring sustainability in the programs effective implementation of projects being operational.

### *Plan for Next Year*

The focus for the coming years will be to strengthen the programs and sustainability. The Society will expand its work to new areas and will also extend partnerships with new agencies. Discussions are on for extending some of ongoing partnerships and also to start some new ones. Under financial inclusion, the Society is trying to develop a Sanitation line of Credit and talking to Banks/MFIs etc in this respect. Inclusion of new and scientific technologies will also be one of the target areas. The Society has piloted Autoclaved Cellular Concrete (ACC) Blocks for toilet construction and trying to assess its scalability as well as durability. For low cost technologies promotion, laminated bamboo doors from South have been piloted in Bihar which received a good response. Adding dimensions to waste re-use initiatives; the Palani Hill project will start functioning soon where methane gas from human waste will be generated and sold to community. School Sanitation has

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<sup>2</sup> Primarily to protect those, who had been assigned to manually carry and deal with human excreta.



been started on a big scale in Rajasthan and plans are afoot to take it to other states. Having learnt from experiences and challenges, the Society looks forward to take a next leap in line with its vision & mission.

**FINACIAL INCLUSION IMPROVES SANITATION & HEALTH SOCIETY**  
**90/47-A,GROUND FLOOR ,MALVIYA NAGAR,NEW DELHI**  
**BALANCE SHEET AS ON 31st March,2015**

LIABILITY		AMOUNT	ASSETS		AMOUNT
CAPITAL ACCOUNT:-			CURRENT ASSETS:-		
CAPITAL FUND:-					
Opening Balance	2,220,190.00		Short Term Advance	11,051.00	
Less:-transfer to income & expenditure a/c	(2,220,190.00)		TDS (OLD)	88,196.00	
Application of Fund			TDS (A.Y.2015-16)	185,026.00	
Add:- Surplus set aside for the expenditure in next year	4,394,694.00	4,394,694.00	Security Deposited	114,905.00	399,178.00
			CASH & BANK BALANCES		
			Cash in hand		
			HDFC Bank-55243	2,215,738.00	
			HDFC Bank -53059	79,984.00	
			J & K Bank (FC-2407)	1,110,677.00	
			J & K Bank (Non FC-2513)	62,470.00	
			Syndicate Bank	526,647.00	3,995,516.00
		<b>4,394,694.00</b>			<b>4,394,694.00</b>



**FINACIAL INCLUSION IMPROVES SANITATION & HEALTH SOCIETY**

**90/47-A,GROUND FLOOR ,MALVIYA NAGAR,NEW DELHI**

**Receipt & Payment Account For The Year Ending On 31st March,2015**

<b>RECEIPTS</b>	<b>Amount</b>	<b>PAYMENT</b>	<b>Amount</b>
OPENING BALANCE		To Expenses In Relation to Foreign contribution received from WASTE	
Bank Balance	20,53,008.00	To DSM Usaipur Project Exp.	3,11,053.00
		To Exp In Relation of Raj Govt. Contribution	271,46,751.00
GRANT RECEIVED FROM DOMESTIC CONT		To Govt of Orissa Project Exp.	2,90,000.00
		To HZL Project Exp	33,21,905.00
By Condederation of Indian Industry	1,24,950.00	To L&T Project Exp	66,763.00
By DMS Udaipur	1,65,806.00	To Project Office Exp	95,118.00
By Govt. of Orissa	1,32,000.00	To Swash Project Exp	5,61,853.00
By Govt. of West Bangal	9,10,000.00	To Ultratech Project Exp	23,949.00
By Govt. of Rajasthan	263,05,332.00	To Unicef Bhokardan Project Exp	8,89,449.00
By Hindustan Zink Ltd (HZL)	38,92,600.00	To Unicef Dungarpur Project Exp	12,30,756.00
By UNICEF-Bhokardan	8,24,200.00	To West Balgal Project Exp	13,00,000.00
By UNICEF- Dungarpur	7,11,421.00	To World Vision Project Expenses	31,55,200.00
By UNICEF SWASH	4,76,650.00	To Travelling Advances	2,800.00
By World Vision India	33,12,941.00	To Loan & Advances & Debtors	2,54,717.00
By Tagic	28,00,000.00		
		TO CLOSING BALANCE	
BY OTHER RECEIPT		Bank Balance	43,53,322.00
		Cash in Hand	-
By Management Cost	19,787.00		
By Other Income	40,500.00		
BY INTEREST RECEIPT			
By Bank Interest Received	32,237.00		
By Bank Interest (FCRA)	1,02,967.00		
By Sanitation Investment Fund	10,99,237.00		
	430,03,636.00		430,03,636.00



FINANCIAL INCLUSION IMPROVES SANITATION & HEALTH SOCIETY					
90/47-A,GROUND FLOOR ,MALVIYA NAGAR,NEW DELHI					
INCOME & EXPENDITURE ACCOUNT for the year ended on 31st March,2015					
EXPENDITURE		AMOUNT	INCOME		AMOUNT
TO CII Project Expenses		1,54,615.00	BY CONTRIBUTION FORM		
To DSsm Udaipur Project Exp		3,11,053.00			
To Exp in Relation of Raj Govt Contribution		263,22,622.00	By Condferation of Indian Industr	1,24,950.00	
To Govt of Orissa		2,90,000.00	By DSM Udaipur	1,65,806.00	
To HZL Project Exp		33,21,905.00	By Govt. of Orissa	1,32,000.00	
To L&T Project Exp		14,763.00	By Govt. of West Bangal	9,10,000.00	
To Project Office Exp		95,118.00	By Govt. of Rajasthan	263,05,332.00	
To Swash Project Exp		5,61,853.00	By Hindustan Zinc Ltd (HZL)	38,92,600.00	
To Ultratech Project Exp		23,949.00	By UNICEF-Bhokardan	8,24,200.00	
To Unicef Bhokardan Project Exp		8,62,262.00	By UNICEF- Dungarpur	7,11,421.00	
To Unicef Dungarpur Project Exp		11,08,483.00	By UNICEF SWASH	4,76,650.00	
To West Balgal Project Exp		14,55,064.00	By World Vision India	33,12,941.00	
To World Vision Project Expenses		31,55,200.00	By Tagic	28,00,000.00	
					396,55,900.00
			BY INTEREST RECEIPT		
To Excess of Income Over Expenditure set aside for the expenditure in next year		43,94,694.00	By FCRA A/c	32,237.00	
			By Non FCRA A/c	1,02,967.00	
					1,35,204.00
			BY OTHER RECEIPT		
			By Management Cost	19,787.00	
			By Others Income	40,500.00	
					60,287.00
			By Surplus/ (deficit) brought forward from last year to be applied in current year		22,20,190.00
		420,71,581.00			420,71,581.00

