

Financial
INclusion
Improves
Sanitation &
Health



annual report 2014-15

Financial INclusion Improves Sanitation & Health

Table of Contents

CHAPTER I: INTRODUCTION	3
CHAPTER II: PROGRAM OBJECTIVES & RESULTS 2014-15	10
CHAPTER III: PROGRAMS/ACTIVITIES SUPPORTED BY FINISH SOCIETY	36
SUSTAINABILITY OF FINISH SOCIETY	45
STUDIES	48
CHAPTER IV: FINANCIAL REPORT	49
FINANCIAL DATA	51
EXTENDED PERIOD BUDGET	53
Annexure-I	55
Annexure-2	57
Annexure-3	58
Annexure-4	59
Annexure-5	60
Annexure-6	61
Annexure -7 FINISH Activity wise Summary	63
Annex 8: Supply Chain Model	65

CHAPTER I: INTRODUCTION

FINISH stands for Financial INclusion Improves Sanitation and Health. It started in 2009 with an Indian Dutch consortium spearheaded by TATA-AIG, SNS-REAAL, WASTE and UNU. FINISH aims for sanitation for all through an integrated model that addresses both the demand and supply side of the sanitation challenge in India. The programme works with a multistakeholder approach which involves the entire value chain. By mobilising the supply side of sanitation while integrating financial resources into the value chain, it raises awareness on and creates a demand for sanitation services amongst end-users. This includes improving quality and safety of sanitation services, reducing the price of these services and ensuring proper disposal of the waste produced. The programme aspires to deliver improved sanitation systems for 500,000 households in various Indian states.

VISION: To bring about a visible change in sanitary, hygienic conditions and health standards in India.

MISSION: Creating Sanitation awareness among the people and enabling access to credit for the construction of toilets.

GOAL: Improved sanitation systems for 500,000 financially included households in different states of India.

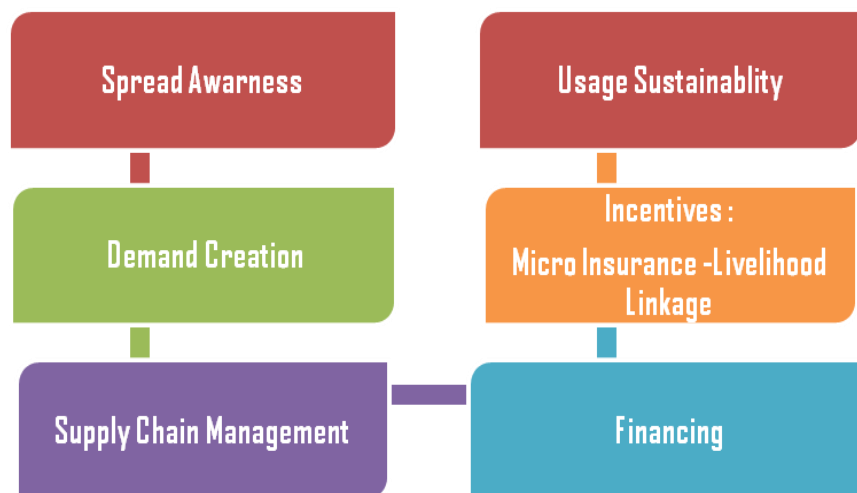
The number of FINISH partners has grown from 7 in the year 2009-10 to 60 in financial year 2014-15 strengthening its footprint. The partner's network comprises of 15 MFIs and rest 45 NGOs and cooperative societies. FINISH identifies such partners – NGOs, MFIs or cooperative societies - in different parts of the country. One criteria used for selection is to have rural and peri-urban sanitation as one of their key activities. The programme supports partners with soft inputs required for training resources, capacity building and IEC support. Providing finance to the beneficiary for construction of the toilet is within the scope of partner's work though FINISH interacts on their behalf with agencies of government, financial institutions and banks in this regard. Each partner is

also rewarded for increasing sanitation density in their operations areas up to or more than a threshold level in that village.

The Finish Approach

Our strategy follows an integrated approach by combining demand generation through behaviour change & financial inclusion measures with increased access to improved sanitary and hygienic conditions, ultimately leading to a safer environment for all.

FINISH has been successfully increasing sanitation coverage by adding on average 1 safe sanitation system every 4 minutes¹ through demand generation. In 2013-14 FINISH, added Supply Chain solutions with Community mobilisation for Demand Creation and Financial Inclusion, so that demand created was 'timely and appropriately' addressed. A fourth dimension of 'Reuse' is being explored. For this a research study on 'Composting and Marketing of Compost from Human Waste' was carried out with Morarka Organics P Ltd. Jaipur Rajasthan. Also a project in Papampatti is being implemented where in a bio-gas plant is linked to community toilet, with provision for distribution of gas directed to users by pipe or pressure-packed in gas cylinders for distribution to potential users. We are presently exploring other similar forward linkages to make it happen. The theoretical value of the human waste generated by FINISH partners for safe reuse is around € 700,000 per year.



¹ In some quarters of the year it goes up to 1 sanitation system every 3 minutes, 24 hours a day, 365 days per year

We engage community members as workers/entrepreneurs for contributing to its very own community, FINISH thus aims at creating awareness among the people on the importance of sustainable sanitation & hygiene so that the change achieved is sustained.

Towards this, the FINISH Program uses a five 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.
- e. Encourage increasing sanitation density

FINISH fully understands the need of bringing behavioral change and building positive community involvement to sustain this development. For sensitizing community & effective delivery, it is also very important to develop human resource and partners in a scientific manner. For robust capacity building FINISH has developed a learning guide with assistance from WASTE which defines the 'training roadmap'.

There are 6 layers of trainings with detailed training Curricula which are updated from time to time. Need based capacity building initiatives are also undertaken targeting various levels and requirements. Around **2700 animators** are trained in the year 2014-15 by FINISH who have been engaged as key grass-roots level facilitator. Similarly, local level masons are also identified and engaged by the partners to help households in construction of toilets. The awareness generation drives reached out to nearly 80, 00,000 people² with help of IEC materials organized by partner organizations complemented with access to funds, helped in creating demand for safe sanitation.

As a part of the exit strategy for FINISH, a process has been started to create a panel of external trainers. These trainers have been trained and developed by Master Trainers who attended TOTs organized by FINISH. Such trained external resources help train

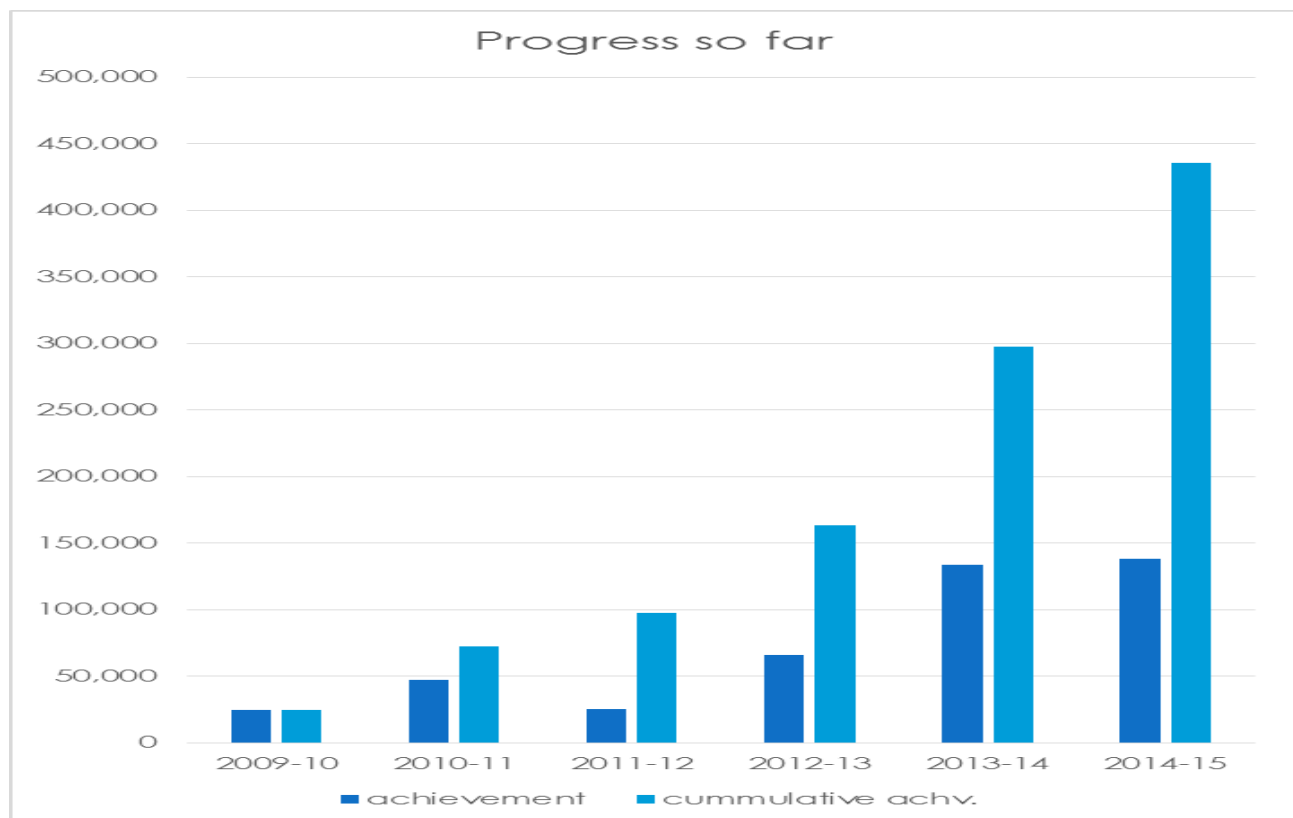
² As not all partners are reporting on this quarterly, and the Finish society has limited resources to follow up on this, we shall derive at a proxy whereby for every partner that reports on this we shall establish a relation to the output in terms of sanitation system constructed. This will give us a basic ratio between demand generating numbers and the number of toilets being constructed, which we can then further extrapolate.

FINISH partners on safe sanitation issues. Some of the team members have also been trained by UNICEF as CATS experts.

Cumulative achievement in terms of number of sanitation systems has increased and the total number of systems constructed has reached 435,507 by March 2015.

Trends

Implementation of the FINISH intervention has improved as compared (Graph 1 below) to the last fiscal year. This happened even when there was a lull due to the general elections in the 1st Quarter and the migration of the Government of India's sanitation programme 'Nirmal Bharat Abiyan' to Swachh Bharat Mission'. The field staff has adapted well to the changing financial scenario and is approaching partners accordingly. FINISH progress is continuously improving. In 2013-14 - H1 it was doing 1 Safe Sanitation system every 5 minutes which improved to 1 SS every 3-4 minutes at present.



Graph 1. Progress 2009- 2015

State	Partners	District	Block	Vill / GPs	No. of SS : 2014-15	No. of SS : 2009-15
Bihar	7	7	26	252	16,436	47,143
Gujarat	3	4	10	175	21,080	93,043
Jharkhand	3	2	4	229	7,427	19,128
Maharashtra	8	10	24	276	14,089	28,381
Odisha	21	8	25	250	12,256	91,121
Rajasthan & MP	8	11	58	533	12,975	54,870
TN & Karnataka	4	5	11	1874	19,528	52,689
UP	4	7	13	165	10,964	25,077
West Bengal	2	3	7	277	23,360	24,055
Total	60	57	178	4031	138,115	435,507

Table 1. State Wise Project Update

State	SS (No's)	Financed	Client	Subsidy	CSR	Total
Bihar	47,143	1	139	221	-	362
Gujarat	93,043	395	75	353	7	830
Jharkhand	19,128	-	31	130	-	160
Madhya Pradesh	9,866	36	16	20	-	72
Maharashtra	28,381	67	180	93	-	340
Odisha	91,121	548	73	117	-	738
Rajasthan	45,004	9	71	241	15	335
Tamil Nadu	52,689	616	20	9	-	645
Uttar Pradesh	25,077	15	26	162	-	203
West Bengal	24,055	-	22	230	-	252
Total	4,35,507	1,687	652	1,577	22	3,937

Table 2. FINISH Project Summary 2009-15 (Amount in INR Million)

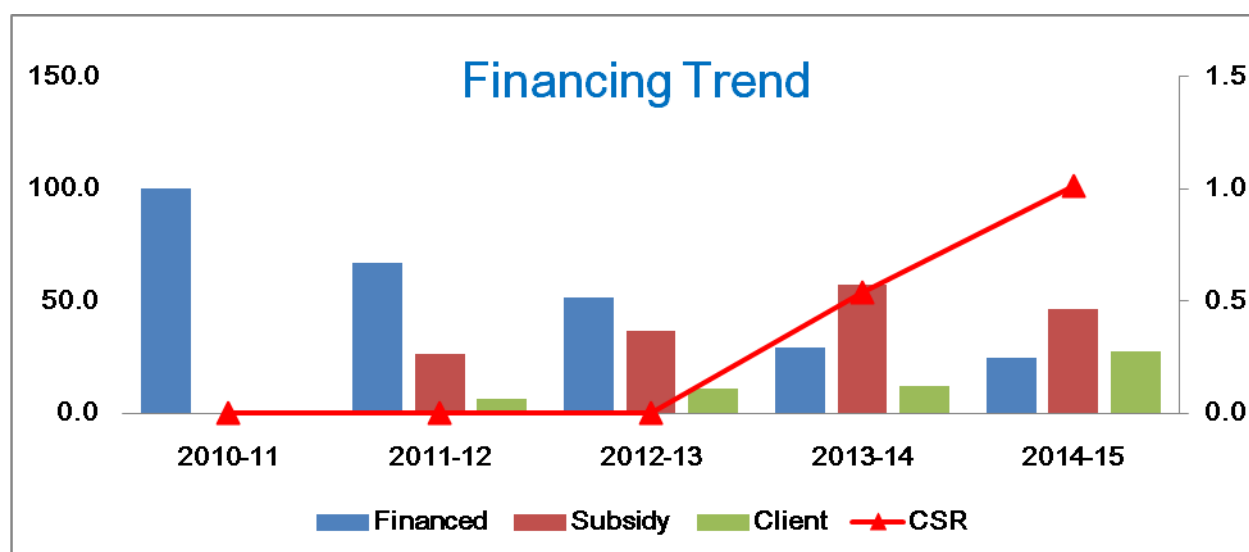
The earlier exclusive focus on micro finance has now been expanded to a broader access to financial services for the poor. This includes access to government subsidies, cooperative soft loan financing, CSR funding, vendor credit and client contribution. Thus the funding is no longer exclusively based on commercial micro finance, but it also includes these other categories. Client contribution also has gone up over the years reducing contributions from subsidy and microfinance.

The trend in 2014-15 over 2013-14 shows a change in the mindset of households to consider investment in sanitation, (commercially financed + client contribution in 2014-

15 at 52.7% vis-à-vis 41.9% in 2013-14) as their responsibility and not be dependent solely on government aid. It also confirms usage sustainability to a large extent.

Financing Route Share (%)	2010-11	2011-12	2012-13	2013-14	2014-15	Overall
Commercially financed	100.0	67.1	51.8	29.5	24.9	42.8
Indian Gvt. Subsidy	0.0	26.3	37.0	57.6	46.3	40.0
Client	0.0	6.6	11.2	12.4	27.8	16.6
CSR	0.0	0.0	0.0	0.5	1.0	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 3. Share (%) of Financing Categories Yearwise



Graph 2. Financing trends in %

In the government sanitation programme the subsidy is back-ended, i.e. flows once the toilet is completed. FINISH is leveraging micro – credit to bridge this working capital need, in collaboration with partners, government and beneficiaries. It also works with vendor credit to bridge this working capital need. In the past six months vendors have given credit of INR 80M in Rajasthan alone. The idea is to expand this further.

Governments policies will to a large extent determine which of these financial streams will become the most important. For instance the increase in Government subsidies would mean that sanitation demand generated by the project, can be met by and large

by available government subsidies. Similarly changes in company law means that companies are now compelled to spend 2% of their profits on CSR activities. As sanitation is highly visible, this may offer a great financing potential. The main advantage is that now people who were before excluded, i.e. the ultra-poor, can be included in the sanitation drive. Thus it certainly contributes to the financial inclusion paragraph of FINISH.

CHAPTER II: PROGRAM OBJECTIVES & RESULTS 2014-15

Programme Objectives

The overall objective of the Financial Inclusion Improves Sanitation and Health (FINISH) programme is *"to improve sanitation and thereby, living and economic conditions of poor rural and peri-urban households, through economic incentives, primarily enhancing financial inclusion of these households."*

The programme is designed with four sub-objectives vide:

- To provide sanitation facilities at the household level through a combination of micro-credits by MFIs with a sanitation portfolio (capacities are built under the programme) and health insurance incentives.
- To establish a financially sustainable sanitation improvement mechanism through public private partnership.
- To develop information resource base for future programmes and demonstrable indicators linking health and sanitation.
- To provide livelihood benefits to poorer sections and mainstream gender aspects.

The overall result of FINISH is *"improved sanitation systems for 500,000 (lower limit) – 600,000 (upper limit) households in different states of India."*

FINISH Project is evaluated on the parameters of six results. Definitions of the terminology are in Annex 2. Developments in the sector affect both results for the current program year and the targets for the next year. Short descriptions of relevant developments are presented before the description of the result. The milestone for each result of for 2014 –2015 has been set by the Programme Management Board.

Result 1.1: MFIs offer sanitation loans as part of their loan product portfolio

Highlights of Microfinance Sector

Microfinance sector in India has gone through 3 broad risk phases in the past. (i) high growth (till 2010), (ii) high volatility (2010 – 11), (iii) consolidation (2011 – 13) and is now entering the ivth phase of relative stability. After 3 years of the crisis, MFIs seem to be regaining some of the confidence with clients and lending institutions. RBI recognizes this sector as it achieves the objective of financial inclusion by providing access to financial services to the unbanked population of India. With recent introduction of NBFC MFIs guidelines and priority sector lending (PSL) status being retained, RBI has reaffirmed MFI's role in financial inclusion. There have been further amendments in the regulatory guidelines for providing flexibility to MFI players in terms of removal of interest rate, meeting net owned fund requirement and qualifying asset criteria etc.

Microfinance Outlook for 2015

The global microfinance market should once again achieve growth of 15-20% in 2015. Asia is displaying the strongest growth momentum. A particularly impressive development in this region is the revival of India's microfinance market. Central Asia is being impacted by the economic crisis in Russia, leading to a slight slowdown in financial sector development compared to previous years.

According to the International Monetary Fund (IMF), economic growth in the 20 most important microfinance markets will increase from 4.4% to 4.8% in 2015. This means that microfinance countries will probably grow at twice the rate of developed economies. In terms of financing, local sources of financing are becoming increasingly important. International investors continue to play a major role but MFIs are seeking to focus on a smaller number of stronger financing partners.

Challenges

- ✓ Current focus of the microfinance sector is mainly on micro-credit with other products still evolving including thrift, insurance and remittance.
- ✓ MFIs are also facing the challenge of coping with the regulatory environment-continuous client data monitoring, reporting, technology adoption/up-gradation and building staff capacities as there are no investments in capacity building by MFIs themselves or the sector due to less availability of funds.

- ✓ MF legislation bill still has not seen the light of day, which is a concern for the smaller NGO MFIs. FINISH while re-strategizing in 2011 had decided to focus on smaller MFIs. This lack of clarity adversely impacts using of micro-finance for sanitation.

Milestone 2014-2015: 30 million Euro in hardware financing has been organised by the project.

Against the target of mobilising 30 million Euro towards funding sanitation projects in the country, during 2014-15, the programme was able to mobilise Euro 23.4 million using multiple sources of finance in 2014-2015 alone. While Banks/MFIs/SHG linkages contributed Euro 5.8 million, government subsidy contributed Euro 10.85 million. Client's contribution showed a marked increase to Euro 6.5 million, a positive feature of the programme, the rest of Euro 0.24 million coming from the CSR contributions of some corporate. It deserves a mention here that the interest of more corporate entities in entering this field is growing and FINISH is in touch with some such interested corporate. It is to be foreseen that in the coming year, this contribution is likely to see a spurt.

With regard to the impact of improved sanitation on the health of the society, a random study has been done. The impact of the programme on reduction of water borne diseases in the programme area will be released after the final report in this regard is received and evaluated. A table indicating the Output and outcome in this regard is at Annex 1.

Microfinance & FINISH Programme

The Micro Finance Institutions are slowly increasing in number all over the country with a variety of loan products. Over the past year many MFIs have shown interest to work for sanitation and have approached FINISH for partnership.

In 2009, when the FINISH project was conceived, MFIs were the primary partner of financial inclusion for extending sanitation loan to facilitate construction of toilets. However the sector has gone through a phase of crisis followed by consolidation which prompted the project to undertake some strategic changes for effective implementation of the programme.

While continuing its partnership with MFIs, FINISH also partnered with NGO-MFIs and NGOs who had adopted the SHG-Bank linkage model successfully and who had worked with the government to establish linkage between government programmes and rural communities.

At present there are 15 (up from 5 in 2012-13) MFI partners. There has been paradigm shift in the lending pattern of the Micro Finance Institutions. MFI loan portfolios are much more diversified as compared to the past trends. One of the new loans incorporated in their portfolio is a '*sanitation loan product*' (this is one of foreseen results of FINISH) e.g., the WATSAN Loan by Cashpor.

They have not just restricted themselves to evolving business models but also working towards bringing positive social impact and behavioural change. Some examples are mentioned below:

Cashpor, Varanasi, Uttar Pradesh is a well established MFI (winner of the MFI of the Year Award 2012). It provides micro credit to Below Poverty Line households residing in Eastern U.P. and Bihar. CASHPOR believes that financial services are not all that can bring poor community out of the cycle of poverty. CASHPOR has piloted strategic cost effective intervention in education and health and in the year 2012, CASHPOR has introduced sanitation loan with nomenclature 'WATSAN Loan' in its portfolio. The loan amount can vary from INR 1,000 to INR 5000. Sanitation loan is available only to those clients who after taking income generation loans from Cashpor have timely repaid due instalments. Cashpor has also made it mandatory for the animators to have toilet at their own residence. Cashpor which initiated sanitation with FINISH began with one district Buxar in 2011 has expanded the relationship to 2 other districts – Ghazipur & Sasaram. It is also providing WATSAN Loans in other non-FINISH districts.

Year	Sanitation Loan	No of Loan	Loan Amt. (INR 100,000)
FY 13-14	FINISH Programme	367	4.76
	Over All	1336	12.83
FY 14-15	FINISH Programme	2698	13.41
	Over All	7808	38.70
Total	FINISH Programme	3065	18.17
	Over All	9144	51.53

Table 4. Cashpor Sanitation Loan Portfolio

Cashpor is also now surer about 'sanitation credit' and plans to increase the loan size!

Partnership with Access Development Services for Odisha

To give impetus to its core idea of 'driving sanitation using micro-finance' FINISH has entered into a partnership with Access Development Services for Odisha under which the plan is to do with the help of 8 medium / small mFIs:

- 40,000 safe sanitation systems – achieved 8194 SS
- 40,000 health micro-insurance policies – achieved 5650 HMIs

GEOGRAPHICAL COVERAGE		
Activity	Figures	Districts covered
Feasibility Analysis	9 districts, 28 blocks, 422 GPS and 638 villages of Odisha	Bhadrak, Cuttack, Ganjam, Jajpur, Kalahandi, Kendrapada, Khurda, Puri and Sundargarh
Baseline verification of operational area	2470 Households	Cuttack, Ganjam, Kalahandi, Kendrapada, Khurda, Puri and Sundargarh

ADS is trying to bridge the huge gap between the demand of sanitation loan and its supply. They conduct various demand creation and awareness generation activities. Under their financial inclusion initiative, they have also facilitated linkage of partners with banks/financial institutions/RRBs.

Sanitation Credit & Financial Inclusion	
Components	Nos.
Sanitation Credit Application Raised	2556
Sanitation Credit Reimbursed	1620
Micro-Health Insurance	5659
Personal Accident Death Benefit Coverage	1193

They have focussed on the following activities to reach their target;

- ❖ Social Pressure (As initiated by BMASes);
- ❖ Targeting School Children;
- ❖ Village Forums to penalize Open Defecation;
- ❖ Open-Defecation-Free Village, preferably with 100% financial inclusion indicators;
- ❖ Training on Financial Inclusion & Financial Literacy for the staffs & stakeholders;
- ❖ Accelerating funding linkage for Partners.

PROGRESS (As on 31.03.2015)	
Activity	Nos.
Total no. of Sanitation Systems Constructed (9845 reported but not validated)	8194
Sanitation Systems Constructed on Credit	1620
Sanitation Systems Constructed by Self-Contribution	8225
Work-orders issued under SBMG	1250
ODF Village	01



Result 1.2: MFI marketing channels for micro-insurance products developed

FINISH had made an agreement with L&T General Insurance Company Ltd for distribution of micro health insurance products to the rural households in February, 2013 till January 31, 2016. Under this engagement – FINISH identifies and suggests entities and persons who are competent and capable of being recruited as licensed MI Agents for the Company and also advise the MI Agents on the recruitment of Micro-Insurance Agents.

FINISH identified and contracted with NGOs in the states of Maharashtra, Odisha & Rajasthan who are located in the vicinity of Finish Society's operational area and work under the guidance of FINISH society. FINISH, as envisaged during conceptualization, through 8 micro finance institutions as its partners under the ACCESS-ASSIST strategic partnership is trying to drive sanitation, financial inclusion and insurance. Till March 2015, ACCESS *covered 5,659* beneficiaries for micro health insurance in Odisha.

Proposal was received from TATA AIG General Insurance to do 1, 00,000 Personal Accident covers. The facility is being provided to select ODF Villages under FINISH area. *64,152 beneficiaries* were covered under this from different parts of country.

Way forward:

- Partnerships with other insurance companies. Discussions are on with SBI Life Insurance Co, Tata Aig General Insurance for suitable products / partnerships
- Expand operational area
- Increase distribution

Milestone 2014-2015: Distribute 10000 micro health insurance policies to the beneficiaries

Though it started late, the FINISH-L&T General Insurance collaboration, implemented in the three states of Maharashtra, Rajasthan and Odisha, has achieved notable results. 24 licensed agents have been recruited, 2245 policies worth Rs. 425,280 premium amount have been issued and 4 claims worth Rs. 13000 settled. Besides this 64,152

beneficiaries were covered under PA from TATA AIG General Insurance. In collaboration with ACCESS-Assist scheme of Odisha, 5659 beneficiaries were covered for micro health insurance.

An analysis is underway by FINISH along with IFS, London and WSP to evaluate if improved sanitation results in reduced insurance claims and whether some incentives on premium for health insurance products could be induced from Insurance companies to ODF villages based on such data. This exercise is yet in preliminary stages, hoping to make significant progress in 2015-16.

A table indicating, output, outcome etc. relating to Result 1.2 is at Annex 2.

Result 2.1: Sustainable Sanitation Support Services set up established

In the first few years, sanitation support focused on sanitation demand generation support, 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.

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 including some shows of the FINISH cartoon film ‘Backend Engineering’. Total outreach of safe sanitation is estimated to well exceed 8 M people.

Milestone 2014-2015 : Involvement of private sector in habit change – Saatchi; private sector sanitation supply side interventions have resulted in cost reductions of 10- 15%; a number of documented excreta use projects, all are published at www.finishsociety.org

The results have been impressive. In 10 states, 60 partners, working with FINISH, have trained 2720 animators; refresher training carried out for 275 animators. Trainings have been carried out by Master Trainers of FINISH programme and External Master Trainers trained under FINISH TOT programme. More than 1200 masons were trained; learning guide of FINISH is constantly upgraded with incorporation of learnings from the field. Handholding support is provided to MFIs/NGOs in capacity building, technical guidance and random validation. Reuse film, in many vernacular languages, has been dubbed and widely disseminated. The envisaged collaboration with Saatchi did not materialize as the company had too little staff at their disposal (since it was done as CSR, we could not influence their decision). At Annex 3, the Output and

Outcome, and other details of Result 2.1 may be seen. Some important initiatives taken under this Result are presented below.

Supply chain Model in Rajasthan:

In Rajasthan, FINISH is currently working on a supply chain model. In this model the material required for constructing a toilet is facilitated by FINISH. Once demand is generated at community level, the orders are placed and the material delivered within two days at the doorstep of the beneficiary. When the material is in place, masons trained and linked by FINISH make sure the construction is technically correct and is up to standard.

Toilet linked biogas project, supported by ICCO, in Gujarat

In Gujarat a pilot with the Foundation of Valsad Milk Cooperative has been completed on Toilet Linked Household Biogas (TLBG) Project supported by ICCO, whereby households have biogas units linked to their toilets. Research students from UNESCO – IHE are carried out a study to determine the presence of pathogens & helminths in the slurry and determine safety features to prevent the same. During field visits however it has been observed that due to cultural reason acceptance of TLBG is low from gas usage for cooking, slurry handling and usage perspective. Though some households were positive in terms of higher gas yields and reduced usage of chemical fertilizers. To understand this better and communicate the same to the community a study is currently being carried out by Dr PK Jha which focuses on:

1. Gas output – regular biogas units vs TLBG
2. Nutrients in TLBG slurry and its impact on agriculture through agriculture demonstration plots

Community toilet linked biogas plant at Pappampatti, Tamil Nadu

Similarly a project is underway in Pappampatti, Tamilnadu on the generation of biogas from a community facility and in the 2nd Phase the monetization of gas. The project is for constructing a bio-gas plant linked to community toilet, with provision for distribution of gas direct to users by pipe or pressure-packed in gas cylinders for distribution to potential users.

Objectives of this agreement:

1. Provide common sanitation for 150 families plus visitors to Bus station at Pappampatti village on user-fee basis , for which Panchayat has provided land, water & electrical connectivity
2. Treat waste from sanitation facility by mixing with farm waste and processing in two anaerobic digesters for producing BIOGAS to be sold to households and SMEs.
3. Close nutrient cycles by selling manure from the Biogas plants to farmers Develop a sustainable revenue model for village sanitation through biogas and manure production. By involving the community, local NGO and FINISH as stakeholders.



Papampatti Project, Tamil Nadu

20 community toilets-10 for men and 10 for women have been constructed along with the waste treatment plant. Gas production is expected by June 2015.

Composting human waste and marketing through Morarka Organics P. Ltd, Rajasthan

In 2013-14 with Morarka Organics P Ltd, a leading manufacturer of agri-inputs and producer of organic food, a project on Human Waste (Faecal) Recycling was done. As a follow up in 2014-15 the idea was to take it to the market with local entrepreneurs in composting and marketing of human waste, however Morarka did not show interest to take it forward.

A number of initiatives towards establishing sustainable sanitation service systems have been taken by partners as well as by FINISH.

Establishment of Rural Sanitary Mart & Production Center

In a project together with the Administration in Bhokardan Block, Maharashtra and UNICEF for increasing sanitation density in Bhokardan and establishing supply chain, a Rural Sanitary Mart (RSM) and Sanitation Park has been established. Space for this was allotted by the Administration. The main aim of RSM is to link demand creation and ensure fulfilling the demand and thus developing an alternate supply chain model for sanitation by facilitating backward and forward linkage.

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. 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. Under Phase II of this Project, which began in April 2015, backward linkage

in the form of a Production Centre is setup as a Joint Venture with a local entrepreneur.

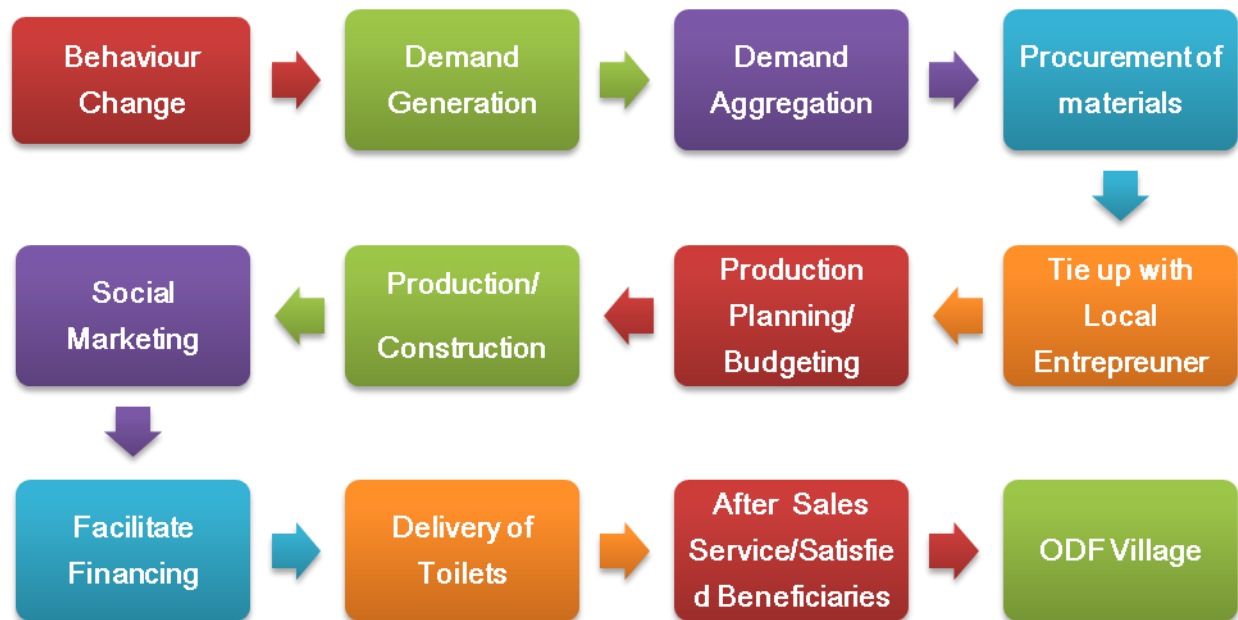


Fig 1. Proposed Framework of RSM

Building association with diverse agencies:

FINISH now has been working with various diverse partners like Govt. of Rajasthan, Govt. of Maharashtra, Govt. of West Bengal & Odisha, UNICEF, World Vision, CII etc for promoting community level safe sanitation programme. Some of the corporates also have joined us for implementing sanitation programme like Hindustan zinc Ltd, TATA-AIG General Insurance Company Ltd. Various proposals/ discussions are in also in process with other prospective partners and Govt. for working together.

Bamboo-laminate toilet:

Bamboo is plentiful in Darbhanga and Supaul District of Bihar. FINISH along with its partner GSBS has developed a unique model of 'bamboo-laminate toilet'. The traditional design is reengineered into more attractive, durable & user friendly and is also certified by Indian poly industry (Govt of India) for being fire and water proof.



Result 2.2: Financial closure through mixing of commercial and non-commercial funding thereby pursuing sanitation MDGs

Milestone 2014-2015: The Programme has established a range commercial and other-non-commercial by which sanitation can be financed. The ratios will vary per state and per partner and will be as low as 0-1 as 12-1.

Impressive progress has been achieved in this regard. For the 435,507 toilets constructed so far under the programme, at a total cost of Euro 56.2 million, Euro 24.1 million have been mobilised through various financing agencies including MFIs, NABARD, Banks, SHG linkages and others); Euro 22.5 million, through government subsidy; Euro 9.3 million through Beneficiary contribution and the rest of Euro 0.30 million through CSR contributions of Corporate. In the coming years, it is foreseen that the contributions from the last two mentioned sources viz. Clients and CSR, are expected to show an upward trend.

Despite all efforts by FINISH and other players in the field to encourage the concerned agencies to clearly indicate sanitation loans as priority sector lending for banks, clear cut notification in this regard is yet to materialise. Nevertheless, there has been some change in the mindset of financing institutions.

Impact studies are underway. Some reports have come, under study. More reports are expected. Final results will be disseminated. Annex 4 gives the matrix of Output and Outcome and other details of Result 2.2.

Some Strategic interventions made by partner organizations and FINISH is as follows:

Bank Lending following Joint Liability Group (JLG) Model of NABARD:

Joint Liability Groups (JLG) are informal groups having 4-10 members who are engaged in similar or independent economic activities who are willing to jointly undertake to repay the loan. In case of default or death of a member, all other members jointly take the responsibility to repay the loan. RDO Trust, one of the partners of FINISH Programme has successfully channelized sanitation loan from Bank of India and Canara Bank following JLG Model as well as SHG Bank Linkage. Below table shows toilets and financing through SHG Bank Linkage;

RDO Trust/ WASTE / FINISH**Details of Toilets and Financing under SHG Bank Linkage**

Year	No of Beneficiary HHs	Loan Amt (INR)
April 2010-March 2011	969	19,380,000
April 2011-March 2012	506	10,120,000
April 2012-March 2013	3125	62,500,000
April 2013-March 2014	8394	167,880,000
April 2014-March 2015	10070	201,400,000
Total	23064	461,280,000

- MOU signed between Hindustan Zinc Limited and FINISH. HZL provides INR 3,000/toilet for construction
- MOU signed between World Vision and FINISH Society wherein World Vision has provided INR 6,700/ toilet including management cost for FINISH. However because of start-up challenges we could deliver only 543 SS against a contract for 1200.
- MOU signed with RDO-FINISH¹ & Cairn India for School Sanitation where 82 school toilets of INR 18.63 M will be funded by Cairn in Barmer, Rajasthan. In another agreement with CAIRN for Individual Households & District Administration in Barmer, Cairn is providing INR 4,000 / toilet as support and 20,000 individual toilets have to be constructed.
- MOU signed with TAGIC for construction of 176 sanitation systems and repair & maintenance of 5 schools in Gujarat with fund support of INR 4,268,000.

Share of Financial Routes:

Share of various financial routes in the year 2014-15 and project till date is given in below table. In 2014-15, Govt. subsidy has come up as the biggest source of financing as a result of high focus of the new Govt. on Sanitation. Self-financing by clients has been more than the amount financed through loans.

Categories	2014-15		YTD 2009-2015	
	Euro (M)	INR (M)	Euro (M)	INR (M)
Finance (Bank/MFI/Other)	5.8	409	24.1	1686.6
Indian Govt. Subsidy	10.9	760	22.5	1576.8
Self Financing	6.5	456	9.3	651.9
CSR support	0.2	17	0.3	21.9
Total	23.4	1641	56.2	3937.2

Table 6. Sanitation System Financing through Various Routes

In the overall financial lookout, loan financing is still the largest route for financing safe sanitation systems. The cumulative financing for safe sanitation now stands at INR 3937 M (56 M Euros).

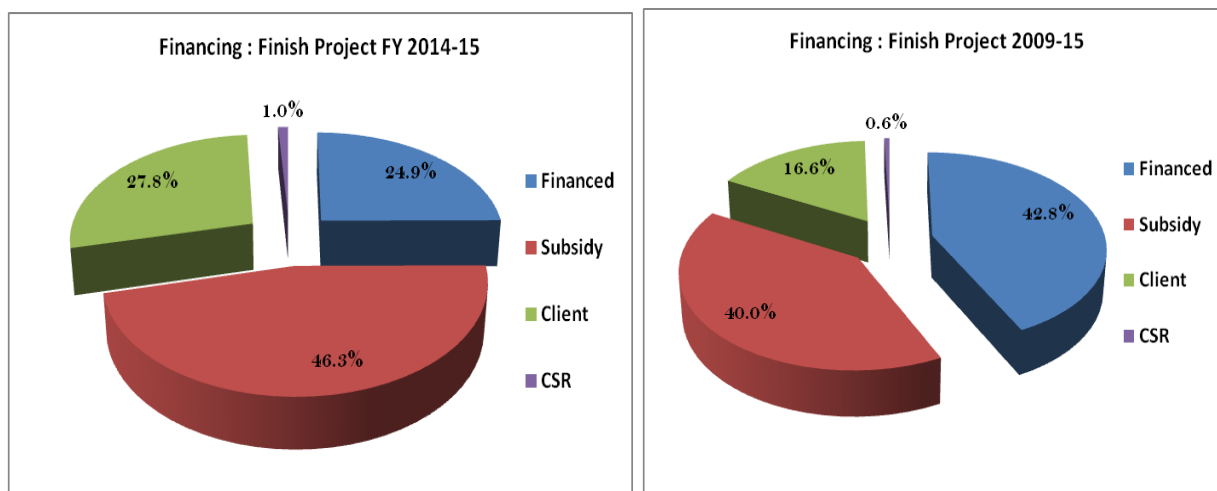


Chart 1.1 Share of Financial Routes 2014-15 Chart 1.2 Share of Financial Routes 2009-15

Result 3.1: Programme management, monitoring, evaluation, impact and dissemination structures established (relations health, sanitation, grant and non-grant financing sanitation)

Milestone 2014-2015: Virtual presentation of project performance (increase sanitation density); FINISH presentation at SWW and other events.

The results of the FINISH programme have been disseminated at various national and international platforms from time to time. The collaboration between FINISH and WTO (World Toilet Organisation) has been one such step towards enhancing visibility of FINISH programme. Periodic validation of partner achievements in terms of toilets constructed and funds mobilised is conducted using the methodology suggested by IFS/UNU Merit. The cornerstone of such validation is the 'random selection' of areas to be validated. In August 2015, the FINISH programme will be presented in SWW.

FCRA clearance for FINISH Society is yet to be obtained but it is in process. Government of India have become somewhat stricter in according FCRA clearances of late which causes needless delay. FSMC, the for profit arm, has been registered and has started its activities, albeit on a conservative scale, taking particular care to ensure that there is no conflict of interest between the Society and the for profit arm.

The matrix indicating output and outcome of Result 3.1 may be seen at Annex 5. One of the objectives of FINISH is to work out development indicators: **How much grant funding is needed to support sanitation programme?** The indicator, ratio of grant to different funding routes based on actual figures. Thus to do this exercise in a transparent manner, we take the entire FINISH soft support cost and compare this with the financial routes used. The existing financial routes used by the partners and the total amounts raised in 2014 – 2015 are:

1. Loan (Microfinance/Banks/SHGs/Others) - INR 409 M (€ 5.8 M)
2. Subsidy (SBM; earlier TSC) - INR 760 M (€ 10.9 M)
3. Self-financing - INR 456 M (€ 6.5 M)
4. CSR- INR 17 M (€ 0.2 M)

Total finances raised: INR 1641 M/ € 23.4 M

The different totals are graphically depicted against the DGIS grant expenditure in 2014-15 of € 676,504. DGIS grant expenditure in the year 2013-14 was € 670,915. The various ratios are depicted in below Graphs.

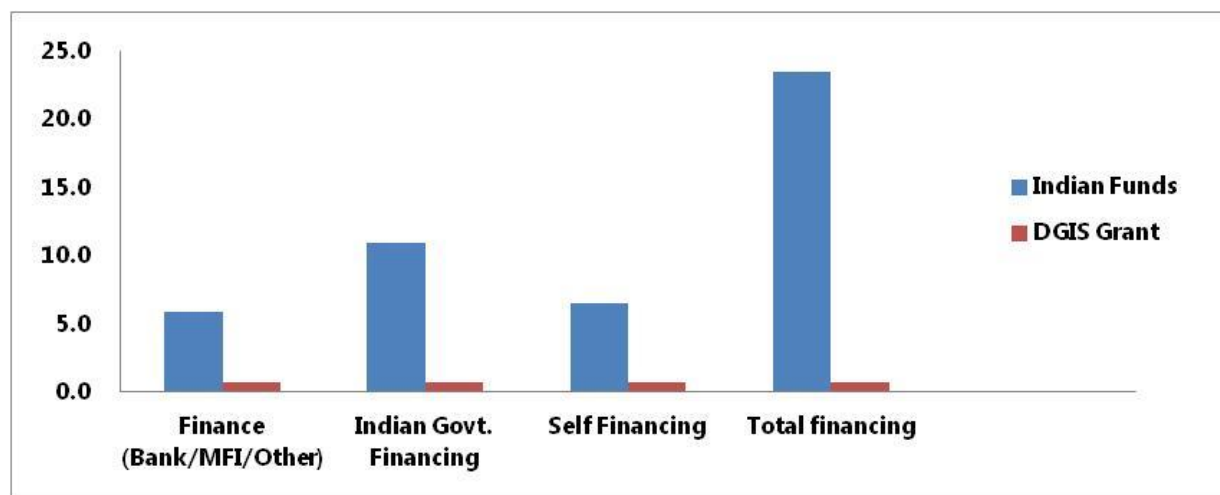


Chart 3.1 Leveraging DGIS Grant Vs other Financing Routes

Graph 3.1 shows the leveraging of DGIS grants to micro finance (MF), Indian government financing, self-finance and total financing. The Graph above shows that the leverage ratio of DGIS financing to local financing in the year 2014-15 is well over 1:20, higher than the anticipated 1:10 at the moment of the FINISH design!!

Another ratio, which is of interest is the distribution of DGIS grant amongst different categories in 2014-15, viz. – WASTE (management, technical advisory services, conferences, and programme management board), Project Implementation Team (PIT, 40 members including local office), partners capacity development and awareness raising, income generating activities (mainly Sanitation Investment Fund) output based aid, monitoring & evaluation and impact evaluation.

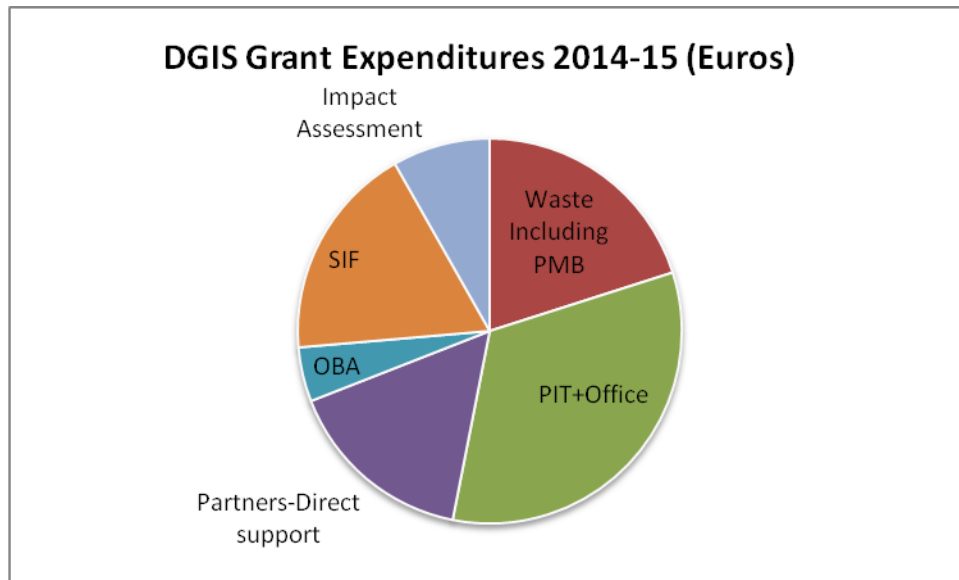


Chart 3.2 distribution of gross DGIS grant (Gross amount € 676,504)

Changes in monitoring

Initiatives have been taken to simplify and strengthen monitoring. Earlier periodic controls have now been revised whereby project implementation team members on a regular basis check performance of the MFIs using random sampling in accordance with methodology approved by the Institute of Fiscal Studies (IFS, UK).

For monitoring and verification purposes, FINISH checks whether:

1. Is the number of households in a village (total population) is reported correct. This is checked against Census data/other available government sources for validating this information.
2. Number of households in the village with a toilet (in use) is correctly reported.

The improved method used for baseline data collection is thus data collection by partner (primary data collection by its field staff) with random assessment by PIT members, results in proper baselines for each partner.

On random basis verification will take place (5%) of the partners and (5%) area by a truly independent agency. With this we expect that the ambiguity in baseline data will be resolved.

The crucial aspect in the simplified monitoring is that it should be random. To do random sampling and determine the sampling size FINISH has started using STATA software as suggested by IFS. The monitoring method seems workable and more reliable data are being collected. To further reduce subjectivity the list of randomly selected villages is generated by head office and provided to the field teams for carrying out validation.

Mid-Term Evaluation of the Programme

The Mid-term Evaluation was done by using AKVO technology platform. An Independent Evaluator, appointed by WASTE, Dr S. Shome, conducted the evaluation.

- 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

A summary of the findings of the report is provided below;

Findings for the Mid-Term Evaluation Report:

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 below poverty line (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% 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% 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% 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% 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.

Output Based Payment to increase density

Increasing sanitation density has been at the center of FINISH Programme goals. Taking a saturation approach, we concentrate on achieving 100% sanitation density in small pockets and then making nearby villages also achieve the same. Our approach encourages community to take ownership in making their areas ODF free. FINISH encourages partners for increasing sanitation density with “Output Based Aid” @ INR 200 per sanitation system which is given to partners once villages cross 75% sanitation density and under the project 1000+ villages have achieved this figure. During 2014-15,

INR 7,145,000 has been given to partners as OBA Aid. This is an increase from 2013-2014 when the total pay outs reached INR 1,901,000 (refer to Table 8 for details).

In Dungarpur Rajasthan a special drive is being carried out in close partnership with the District Administration & Unicef to make 100 villages ODF in 3 months ! BWDC in Tamil Nadu has made 51 villages reach 100% sanitation density under FINISH Project. In Odisha under ADS partnership 9 villages has achieved more than 70% sanitation density and plan is to make 15 villages reach PDF free status by June 2015. Details of OBA request received from partners & Project Implementation Team for last two years is detailed below.

SN	Name of the Partner	State	Year	No of OBA Villages	No of SS	OBA (INR)
1	Prayas	Gujarat	2013-14	17	1200	240,000
2	AMUL	Gujarat	2013-14	26	4296	859,200
3	HGMKVM	Maharashtra	2013-14	1	189	37,800
4	DNC	Odisha	2013-14	5	1135	227,000
5	GVT	Gujarat	2013-14	38	2685	537,000
6	Sanchetna	Rajasthan	2014-15	20	3093	618,600
7	Dharni	Rajasthan	2014-15	8	4451	890,200
7	BWDC	Tamil Nadu	2014-15	35	3466	693,200
8	Prayas	Gujarat	2014-15	22	1918	383,600
9	GBK	West Bengal	2014-15	17	2001	400,200
10	Ugam	Maharashtra	2014-15	4	305	61,000
11	SACRED	Maharashtra	2014-15	6	1053	210,600
12	SSK	Maharashtra	2014-15	8	619	123,800
13	IRCED	Maharashtra	2014-15	6	851	170,200
14	HGMKVM	Maharashtra	2014-15	3	545	109,000
15	Prayas	Gujarat	2014-15	30	2042	408,400
16	RDO	Tamil Nadu	2014-15	94	8132	1,626,400
17	BWDC	Tamil Nadu	2014-15	34	3439	687,800
18	GVT	Gujarat	2014-15	48	3810	762,000
	Total			422	45230	9,046,000

Table 7. OBA Details Partnerwise 2013-14 & 2014-15

4.1: Livelihood for 5,000 people, primarily women, established

The quantitative target of this result was adjusted along with the toned down scale of FINISH target from 1,000,000 to 500,000 safe sanitation systems. This means that the livelihood generation needs to be downscaled similarly to livelihood for 5,000 people, primarily women, established.

So far focus has been on sanitation demand generation, sanitation capacity building of partners and identifying alternative financial routes for partners. However the efforts have been made on supply chain & reuse possibilities and thereby creating livelihood. Partners will henceforward be requested to report on it and their experiences will be after verification documented. Partners have been requested to report on it and their experience will be documented after verification. We do anticipate that the focus on sanitation supply chain, the business angle and the (re)use markets will help in reaching these targets.

Milestone 2014-2015: Direct employment opportunities (potential and realised, male and female) to exceed 3500

RSM with Sanitation Park established with the support of district administration in Jalna and Unicef in Bhokardan blocks in Maharashtra. Sanitary napkin production pilot project has been established in Udaipur with the support of Hindustan Zinc Limited (HZL).

In terms of employment provided directly, 600 animators, 150 project coordinators, 24 Micro Insurance service providers were engaged. However in terms of work provided, it is estimated that 483,403 man days were created for masons and support staff, valued at Rs. 241 Million (€ 3.5 Million). In terms of savings to families due to reduced expenditure on health care because of improved sanitation, as widespread sanitation density has not yet been reached in any State, it is difficult to assess its impact yet.

The matrix indicating output and outcome with respect to Result 4.1 may be seen at Annex 6.

Rural Sanitary Mart (RSM) – RSM / vendors working for FINISH employed for manufacturing bricks, slabs and precast structures. Machine operators 10 Nos each at INR 10,000 – 15,000 per month. Support staff 40 Nos each at INR 5,000 per month. Contractual staff 30 Nos each at INR 250 per day, about 50% of these is women. Also vendors engage villagers in local transportation, loading, unloading and driving jobs etc. his has not been quantified.

Summary of Result:

Taking an overall view of the achievements of the FINISH programme since its inception, some achievements do stand out. These are:

- The programme has exhibited remarkable agility in modifying its strategy to achieve desired results. Shifting its focus from large MFIs as its partners to a number of medium scale MFIs, NGOs, SHGs etc. at the right time has been responsible for its current physical achievement.
- It has demonstrated that if the challenge of rural sanitation is approached properly, by first focussing on creating genuine demand for the same, financing it becomes possible from multiple sources. The fact that close to 50% of toilets created under the programme so far has been financed by MFI/Bank/etc. and client's contribution is testimony to this fact. This is despite substantial subsidy available under government schemes.
- The programme has laid stress on training, technology and end use of the faecal matter. All such approaches have had appropriate impact on the beneficiaries especially emphasising on right toilet solution for the right location.
- Reuse of faecal matter through TLBG plants and later use of the slurry after proper processing as compost are important steps to close the loop.
- The advocacy role of the FINISH project has been well recognized and appreciated by international agencies like WASH, UNICEF, private sector corporate and government agencies.

CHAPTER III: PROGRAMS/ACTIVITIES SUPPORTED BY FINISH SOCIETY

FINISH Society, established in 2010, as an implementing arm of the FINISH programme, which will eventually take over the activities of the programme after its completion, for furthering extension of sanitation coverage in the country. While, to begin with, the Society's activities were confined to conduct of training of animators/coordinators/masons etc. under the programme, in the past two years, the Society has been able to win the recognition and confidence of many state governments as well as international organizations such as UNICEF, WASH, etc. and many corporate. In this chapter, some of the innovative activities of the Society are presented.

Innovations for Accelerating Sanitation in Selected Grand Panchayats of Dungarpur District, Rajasthan with UNICEF (FY 2013-2015)

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.

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 is done in partnership with UNICEF and District Sanitation Mission (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 implemented by FINISH 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 getting extended to other districts – Udaipur, Banswara etc. 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.



- 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.



The Dungarpur project has been recognized as a model project area for sanitation programs by district administration and is visited by many agencies and visitors seeking to learn from this experience.



IKEA Visit to ODF village-Mundela, Dungarpur



District Level Workshop with DSM, Dungarpur

Creating Enabling Environment for Children through Equitable Access and use of School WASH in Dungarpur, Rajasthan (Sep 2014-Nov 2016)

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). 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, 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.



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 (CFS). Mass hand washing units also have been created in around 40 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 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.



Construction of 20,000 Individual Households toilets in Barmer, Rajasthan in partnership with Cairn India Ltd (2014-2016)

FINISH Society 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 behavior 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.

Creating Sanitation Foot Print in selected GPs of Bhokardan Block of Jalna District (2014-2015), Maharashtra

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 water sanitation and hygiene (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 viz. VWSSC/VPDC.
- Motivation and Capacity building of IPs and project staff for effective project implementation.



Accelerating Sanitation Density with Hindustan Zinc Ltd in Rajasthan (2013-2016)

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 18046 SS have been constructed in the project areas under direct implementation by FINISH. HZL is providing 4000 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.

SUSTAINABILITY OF FINISH SOCIETY

During the past few years as part of the sustainability efforts of Finish Society, collaboration and support from other programme has gone up. This support came up from various sources such as Govt., CSR and Agencies. These supports have come for manpower, hardware support, demand generation, IEC support, program management etc.

Sustainability corpus for the Finish Society

Year (Amount in Million INR)	2010-11	2011-12	2012-13	2013-14	2014-15
DGIS Grant Rcvd	14.1	20.7	81.7	47.2	32.2
Other Grant Support Rcvd					
Local Grant for Hardware	0	0	0	0	0
10% of CSR	0	0.07	0	0.19	0.22
Local Grant for Project Management	0	0	0	0	0
Total Other support Rcvd	0	0.07	0	0.19	0.22

The table below gives the hardware grant received by Finish Society

Year (Amounts in INR 'M')	2010-11	2011-12	2012-13	2013-14	2014-15
Hardware Grant Support Received					
Government	0	0.1	0.7	15.4	45.2
CSR	0	0.7	0	1.9	2.2
Total	0	0.8	0.7	17.3	47.4

Table 7. Year Wise Grant Support Received

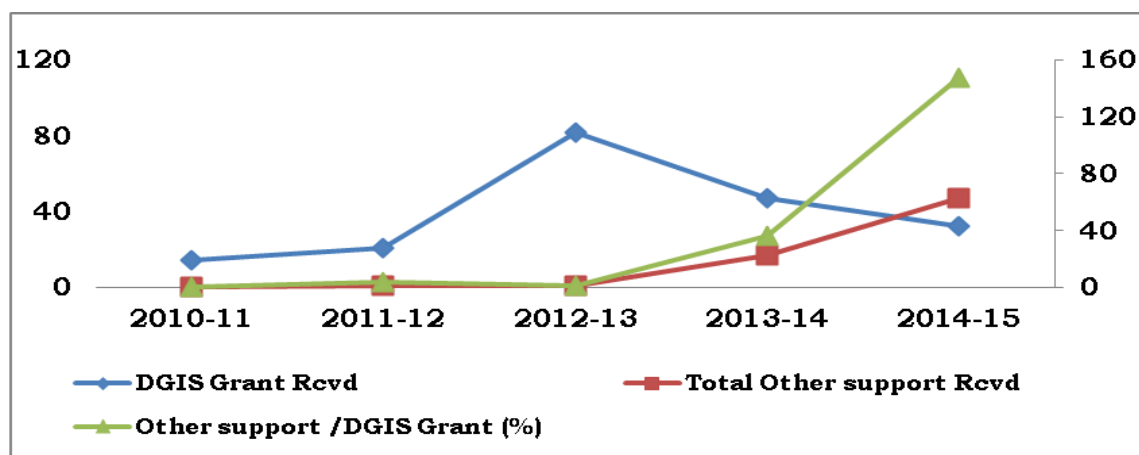


Chart 2. Trend- DGIS Grant & Other Grant Support

Plan for Sustainability

Expected Need:

- Dutch Grant phases out in 2016
- Finish Society can continue FINISH post 2016 at a lower level of 50,000 sanitation systems per annum or minimum 250,000 people per annum.
- Finish Society will develop sanitation capacities of partners' staff at all levels – with strong focus on field staff and masons; make sanitation contextual; develop supply side of sanitation
- Monitors performance of partners and adjust whenever needed

Defined markets

- Sanitation markets will be developed in Gujarat, Rajasthan, Odisha and Bihar
- If other states will be included the numbers change
- Finish Society works through direct implementation and through partners

Projected results

- Per annum 50,000 sanitation systems

EXPENSES

- Partner pay outs (INR) 30.25 M of which Manpower INR7.5 M; Travel INR5 M; Partner support INR5 M; OBA INR5 M (50% eligibility); Training INR5.75 M; office expenses INR2M
- Finish Society & FSMC staff and travel INR8 M

Projected results**INCOME**

- Overheads pay out on 25% projects: 4.5 M – (currently 2.2 M)
- CSR support 5% retention: 7.5 M
- Demand creation 4-5%: 6.25 M
- Material aggregation (cement) 2.5 M

FSMC

FSMC has been created as a for profit arm of the Society. However care has been taken to ensure that the credibility and acceptability of the Society, as a nonprofit entity, especially with government agencies, CSR activities and international agencies like UNICEF does not suffer in any way. FSMC will operate in the field in competition with others and win work based on its worth and offers. Some activities proposed to be undertaken by FSMC in the beginning are:

- Modified rural pans 0.625 M per anum
- Doors & bulk Cement procurement and distribution 2.5 M per anum
- Through Franchisees 15 M per anum

The FINISH team is confident that post 2016 when DGIS grant will cease to be available, the Society's activities will have expanded more than what has been conservatively projected herein. The scope for expanding activities of the Society and side by side FSMC in India is enormous. With the kind of unique field experience that is available in the FINISH team, it is confidently projected that post 2016 the sustenance of FINISH activities through the Society will be achieved quite satisfactorily.

STUDIES

1. Menstrual Hygiene for Rural Women

An intern from WASTE, Didi de Vries, carried out an intensive study of sanitary napkin usage, quality, availability etc. She had observed that sanitary napkins (SN) were already procured locally in some areas of India, but there is still opportunity for improvement and expansion of the activity. Some important observations were;

- Sanitary napkins should be designed carefully to meet the needs of women. In my opinion the design should be made together with women, to optimise demand for the product and to get women involved in the production of SN's.
- The material used for SN's should preferably originate from the area itself, so that the production can be independent of large suppliers.
- The material used should be completely biodegradable and not harmful for the environment when decomposed in soil.

Suggestions of setting up new Sanitary Napkin production units are the following:

- Use network of SHG's and schools for creating demand through awareness. Once the demand is there, production can start and distribution of the product can at start be thought the same SHG network.
- In areas where use of SN is not common, focus on younger generations first (up to 35 years old), as this is the easiest group to convince and there is a chance these women have more knowledge about SN's already (through education or advertisements). Elder women will be more difficult to convince, as they have not been educated to the same level as is currently obliged up to 12th standard. Also, they will see less necessity in changing from using cloth to SN's.
- In areas where use of SN is common practice, the local product should have a higher quality and a lower price for women.

Way Forward:

A pilot project has been taken up by FINISH in association with Hindustan Zinc Ltd (HZL) for production and marketing of sanitary napkins as an enterprise solution for women. The project involves 3000 women SHG members in Udaipur at present and plans to involve many more to make this a self sustainable model.

CHAPTER IV: FINANCIAL REPORT

Definitions

Inputs: in the more common logframe terminology ‘inputs’ are defined as (not per se critical) contributions, usually in money terms, made by the program for the benefit of the implementation of the programme (on activity level). In the new DGIS definition ‘inputs’ are defined as contributions made to the programme by third parties.

Outputs: Related to outputs DGIS uses more or less the commonly used definition of ‘outputs’. Outputs are defined as the direct tangible results of activities, such as workshops, constructed toilets, provided waste bins, papers, etc (result level), within the span of control of the programme and especially within the control of the project partner organisations and companies.

Outcome: ‘Outcomes’ are referred to as effects (impacts) of the programme that can be expected within the time-span of the programme. Outcomes are within the span of influence of the programme.

Sustainability: In the more common logframe terminology ‘sustainability’ is referred to as long-term ‘impacts’ beyond the programme time-span (overall goal level). Sustainability or impact is considered outside the span of influence of the programme.

Target: A target is defined as an operationalised quality criteria meant to quantify the indicators for input, output, outcome and sustainability.

Budget Trends, Principles & Structures

Trends

The variation in the expenditure pattern is less than in earlier years. Having local resources on the ground (PIT members) means that it is much easier to predict which partners will be entitled to Output Based Aid for those partners that have reached the sanitation coverage target and has been verified.

Increasingly FINISH Society is getting enquiries from other parties and local collaborations have started with number of those including Government departments and UNICEF. Though these are directly resulting from the project, they are not reflected in the FINISH expenditure as they have no direct bearing on it.

Budget principles & structure

More and more partners are contracted through the local Project Office. The project office has adopted the WASTE standard of accounting. It is expected that WASTE will hold a lower number of contracts.

Work advance & Contracts

Contract was signed with the FINISH Society to manage the currently 60 + partners. Separately WASTE has a contract with two partners – innovation through local Government with RDO Trust – under implementation, and with the Institute of Fiscal Studies, UK and Navya Disha for an impact survey of sanitation and health insurance (co-funded by the World Bank). The commitment to the Social Equity Foundation will shortly be completed

FINANCIAL DATA

Project Financial Inclusion Improves Sanitation and Health (FINISH)

Reference DMW/CU-415/09

Reporting Period: 1st May 2009 – 31ST March 2015

Accountancy Cost WASTE (AVK)

Particulars	01/05/09 - 30/04/16	01/05/09 - 31/03/15	01/04/15 - 30/04/16
	Total Budget in Euros	Total Expenditure in Euros	Available Budget in Euros
Consultancy			
WASTE advisory and managerial services	0	175,078	-175,078
Consultancy - Field Work WASTE	716,624	364,456	352,168
Documentation/ Reporting WASTE	0	11,378	-11,378
External consultants*	0	83,255	-83,255
Sub Total	716,624	634,167	82,457
Programme management board	127,947	54,550	73,397
Project Implementation Team - India (PIT)			
Programme Manager		106,080	-106,080
Trainer	780,734	444,758	335,976
Monitor	240,249	70,236	170,013
Travel PIT India		185,186	-185,186
Sub Total	1,020,983	806,260	214,723
Promotional			
Film (3 Films/ 6 Lang)	95,540	93,942	1,598
Film Viewings at Village Level (at Euro 5 / viewing)		15,754	-15,754
Handbills/Flyers/etc		11,512	-11,512
Board Games etc	111,281	53,576	57,705
Awareness creation/animators/comm organizers	489,568	347,419	142,149
Contests	11,531	7,320	4,211
Sub Total	707,920	529,523	178,397
IGA			
Training Support	253,873	201,811	52,062
Sanitation Investment Fund	249,850	273,382	-23,532
Misc. environment support *	299,808	266,810	32,998
Sub Total	803,531	742,003	61,528
Output Based Aid (75% coverage)			
All Villages	500,421	463,476	36,945
All Villages		72,880	-72,880

Nirmal Gram Incentive GOI 100%			
Sub Total	500,421	536,356	-35,935
International Travel/Study Tours/ Conf	65,814	31,022	34,792
Workshop	170,565	131,116	39,449
Healthdata Collection, Monitoring, Evaluation,etc	307,968	301,787	6,181
Sub Total	544,347	463,925	80,422
Financial Control WASTE (AVK)			
Accountancy Cost WASTE (AVK)			
PIT Financial / secretary (AVK)		40,524	-40,524
PIT Talic National Support (AVK)		2,203	-2,203
Project office expenditure India (AVK)	125,648	71,790	53,858
Office Infrastructure India (AVK)	27,579	20,311	7,268
Total overhead	153,227	134,828	18,399
GRAND TOTAL	4,575,000	3,901,612	673,388

EXTENDED PERIOD BUDGET

Reference DMW/CU-415/09

Reporting Period: 1st May 2009 – 31ST March 2015

Accountancy Cost WASTE (AVK)

Budgets (Revised)		Euros		INR @70	
B/L	Description	2014-15		2014-15	
		BUDGET	ACTUAL	BUDGET	ACTUAL
	Consultancy				
	WASTE	98,177	119,985	6,872,390	8,398,950
	Subtotal	98,177	119,985	6,872,390	8,398,950
23	Programme Management Board (a)	25,001	5,683	1,750,070	397,810
	Subtotal	25,001	5,683	1,750,070	397,810
	Project Implementation Team				
816	Programme Manager				
21	Trainer (all salaries)	150,000	150,695	10,500,000	10,548,650
22	Monitor/Zonal Coordinators	55,314	529	3,871,980	37,030
29	Travel PIT India		53,479	0	3,743,530
	Subtotal	205,314	204,703	14,371,980	14,329,210
	Partner direct support			0	0
60	Film (3 Films/6 Lang)	2,857	1,481	199,990	103,670
63	IEC (@12/ SS) – film viewings, handbills, board games	24,000	17,620	1,680,000	1,233,400
64	Animators(2000/month/500SS) Coordinators (@3500pm/month / 2000SS) / awareness creation	138,000	113,129	9,660,000	7,919,030
69	Contests	4,286	2932	300,020	205,240
	Subtotal	169,143	135,162	11,840,010	9,461,340
	IGA				
53	Training support	60,600	33,837	4,242,000	2,368,590
81	Sanitation Investment Fund	37,000	7,521	2,590,000	526,470

59	Miscellaneous environmental support	19,333	25,446	1,353,310	1,781,220
	Subtotal	116,933	66,803	8,185,310	4,676,210
	Performance Based Achievement				
57	At village 70% coverage (assuming 80%, Euro 2.5)	128,571	58,636	8,999,970	4,104,520
58	At village 95% coverage (assuming 80%, Euro 2.5)				
	OBA Subtotal	128,571	58,636	8,999,970	4,104,520
	Sanitation support services				
51	Study tours / conferences (b)	12,666	843	886,620	59,010
52	Workshops (increased due to increased partners)	41,343	30,522	2,894,010	2,136,540
54	Health data collection, monitoring & evaluation	54,333	37,922	3,803,310	2,654,540
	Subtotal	108,342	69,287	7,583,940	4,850,090
	Independent mid-term and final evaluation				
	Project Office				
27	Project Office expenditure (AVK)	21,214	15,511	1,484,980	1,085,770
28	Office infrastructure (AVK) new office 200k, projectors/laptops/repairs	857	733	59,990	51,310
	Subtotal	22,071	16,244	1,544,970	1,137,080
	TOTAL	873,552	676,503	61,148,640	47,355,210

ANNEXURES

Annexure-I

	Indicator	Targets 2014-2015	Results 2014 – 2015
Output	4) Output based aid detailed criteria.	Report how result based financing can be used in sanitation submitted to GP-OBA.	Despite several attempts –after change of staff at WSP India – on interest to continue (prerequisite).

Outcome	The end of the programme has provided 100% of all necessary loans provided to the users.	Additional € 30 million in other funding will be mobilized.	In the year 2014-15 138,115 have been built using multiple sources of finance. Total finance mobilised: INR 1640 M (Euros 23.4 M) Finance sources break up is : <ul style="list-style-type: none">• Finance: Bank/MFI/SHG Other): INR 409 M (Euro 5.8 M).• Subsidy (partner leveraging Govt. subsidy): INR 759 M (Euro 10.85 M).• Client contribution: INR 455 M (Euro 6.5 M).• CSR support INR 16.6 M (Euro 0.24 M)
Sustainability	By the end of the programme, the occurrence of water-borne diseases among the program target group has decreased with 50%.	The 2 nd Impact Assessment is to be taken up post general elections in India scheduled for May 2014. Results from impact surveys will be known and will inform on the occurrence of water borne diseases, these will be widely disseminated.	Impact survey completed. Final report submitted by Dr Britta Augsburg.
	Indicator	Targets 2014-2015	Results 2014 – 2015
Output	4) Output based aid detailed criteria.	Report how result based financing can be used in sanitation submitted to GP-OBA.	Despite several attempts –after change of staff at WSP India – on interest to continue (prerequisite).
Outcome	The end of the programme has provided 100% of all necessary loans provided to the users.	Additional € 30 million in other funding will be mobilized.	In the year 2014-15 138,115 have been built using multiple sources of finance. Total finance mobilised: INR 1640 M (Euros 23.4 M) Finance sources break up is : <ul style="list-style-type: none">• Finance: Bank/MFI/SHG Other): INR 409 M (Euro 5.8 M).• Subsidy (partner leveraging Govt. subsidy): INR 759 M (Euro 10.85 M).• Client contribution: INR 455 M (Euro 6.5 M).• CSR support INR 16.6 M (Euro

			0.24 M)
Sustainability	By the end of the programme, the occurrence of water-borne diseases among the program target group has decreased with 50%.	The 2 nd Impact Assessment is to be taken up post general elections in India scheduled for May 2014. Results from impact surveys will be known and will inform on the occurrence of water borne diseases, these will be widely disseminated.	Impact survey completed. Final report submitted by Dr Britta Augsburg.

Annexure-2

	Indicator	Targets 2014-2015	Results 2014-15
Output	Health insurance products developed Sales channels developed Number of policies sold	Contract signed with newly formed entity as marketing distribution company as part of the exit strategy of the FINISH project. Target is to do 4000 covers by 31 st March 2015.	The Programme with L&T Gen Ins started late. was implemented in – Maharashtra, Rajasthan & Odisha with <ul style="list-style-type: none"> • Micro-Insurance Partners 8 • Micro-Insurance Specified Persons (trained & licensed agents) 24 • Policies 2245 / INR 425280 • Claims 4 / INR 13000

		To cover 50000 people with an accident cover of INR 25000 from TATA AIG General Insurance Co. Ltd.	64,152 beneficiaries were covered under PA from TATA AIG General Insurance.
Outcome	MFI's are capable of providing the micro insurance products without active interference of the programme	Life Insurance is sold by partners. Sanitation related micro health insurance is an unique product. Extend the distribution to Bengal & Bihar (making it a total of 5 states) and do a total of 10,000 health policies.	In partnership with ACCESS assist 5,659 beneficiaries from Odisha were covered for micro health insurance.
Sustainability	UNU will be able to report on demand increase for sanitation due to health insurance premium discounts	Funding from the Strategic Impact Evaluation Fund (SIEF) secured to conduct an analysis of (i) whether improved sanitation leads to reduced health insurance claims and (ii) whether primary health insurance can be used as an incentive for communities that were previously declared OD to remain OD. This work is collaboration between FINISH, IFS and WSP.	Contract between IFS, Navya Disha & FINISH is signed. This study is being carried out in 40 GPs of Navya Disha's project in Maharashtra.

Annexure-3

	Indicator	Target 2014-2015	Results 2014-15
Output	Stakeholder capacity assessed, gaps targeted through specific CB, Handbook developed.	75 partners contracted MC Saatchi developed habit change material Official launch technology cartoon.	In 10 states 60 active partners are presently associated with FINISH. 2720 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

			<p>trained from various states.</p> <p>Learning Guide Part B is revised. Learnings from the field are being collected and will be incorporated in the Learning Guide.</p>
Outcome	The constructed sustainable sanitation systems supported by the PIT are functioning properly and satisfactorily by the midterm of the programme.	Randomised sampling of work of partners	To project partners (NGOs/ mFIs etc) the Team provides Hand holding support, capacity building, Technical guidance and Random validation
Sustain-ability	At the end of the programme 90% of all sanitation system constructed during the previous programme years still function.	<p>Documented sanitation supply side chain leading to cost reductions</p> <p>(re) use film in local languages</p> <p>Documented (re) use pilots</p>	Reuse film is complete with different vernacular versions

Annexure-4

	Indicator	Targets 2014-2015	Results 2014– 2015
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Output	Mobilizing different financial support schemes catering to higher financing demands	75 partners, all financial support schemes documented	<p>Total 60 partner contracts, variety of funding schemes documented</p> <ul style="list-style-type: none"> Finance Bank/MFI/NABARD/NHB/SHG Other): INR 409 M (Euro 5.84 M). Subsidy (partner leveraging Govt. subsidy): INR 759 M (Euro 10.85 M). With strengthening of relationship with Government and by leveraging tri-partite partnerships the 2014-15 figures are nearly 276% of 2013-14 and it shows a similar trend in 2014-15. Client contribution: INR 455 M (Euro 6.5 M). Strong demand creation has resulted in 250% jump in client contribution over 2013-14. CSR support INR 16.6 M (Euro 0.24 M)
Outcome	By the end of the programme, the percentage of commercial funding vis-à-vis non-commercial funding for different sanitation systems, different organisations and different regions in India is established. This will serve as much need benchmarks for interventions elsewhere.	Ratios for different funding routes	Availability of finance for Sanitation lending continues to be a challenge Because it is not treated as a 'productive loan' and not clearly categorised as a 'priority sector' – comes under the overall umbrella of 'micro-housing'.
Sustain-ability	By the end of the programme participating MFIs will be able to demonstrate the real benefits of improved sanitation, compared to the real costs. This means that they can continue with little -or even without - external support.	Two impacts studies will have been completed by UNU	Initial report has been submitted, more reports to follow.

Annexure-5

Indicator	Targets 2014-2015	Results 2014 – 2015
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Output	<p>Programme coordinator with support staff</p> <p>Baseline data, PRA/RRA</p> <p>Key indicators health products and iterative review process established</p> <p>Key non health indicators established</p>	<p>FCRA full clearance.</p> <p>FINISH implementation accessible- www.finishsociety.org</p> <p>Exit strategy FINISH redefined via the non-profit.</p>	<p>On a periodic basis validation of partner figures done using the methodology as prescribed by IFS/ UNU-Merit. The cornerstone of which is 'random selection' of areas to be validated.</p> <p>Registration of Not for Profit FSMC is completed.</p>
Outcome	<p>The results of the monitoring increase the effectiveness of the programme intervention by an annual increase in demand for sanitation and micro health insurance products.</p> <p>Impact evaluation report with health and sanitation baseline, control, basic loan increase, with sanitation support services and micro health insurance. Also qualitative differences in village life (post-FINISH), if any, will be reported.</p> <p>The outcomes are widely shared within India and outside.</p>	<p>Data on systems constructed (passing 4,00,000 mark)</p> <p>Systems contours will be defined for impact analysis</p>	<p>Well over 435,000 systems constructed.</p>
Sustainability	<p>50% of the MFIs include the monitoring system in their own monitoring protocols.</p>	<p>FINISH monitoring system visualised (modern media), pilot started whereby monitoring will strengthen capacity of partner as objective.</p>	

Annexure-6

	Indicator	Targets 2014-2015	Results 2014 – 2015
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Output	Number of newly established MSMEs through the program	Promotion of Sanitary item manufacturers - 5 Create livelihood for 500 women in the Menstrual Hygiene project.	RSM with Sanitation Park established with support of District Administration Jalna & Unicef for Bhokardan block. Sanitary Napkin Production pilot project in Udaipur with the support of HZL
Outcome	By mid term of the programme 3000 women have increased earnings	Data will be qualified and quantified	Approx numbers engaged in 2014-15 Animators 600 Project coordinators 150 Micro insurance service providers 24 Approx employment / number of work days for masons 483,403 workdays (@ 3.5 day / system). This is valued at INR 241 M (€ 3.5 M).
Sustain-ability	Savings of up to 20% of family freely disposable income (in terms of totally family income about 3-4%) due to lower costs for health related expenses	Impact survey expected this year which may confirm the hypothesis; another survey from one of our partners to be seconded academically	Due to a.o. limited increase in sanitation densities, impact difficult to quantify.

Annexure 7: FINISH Activity wise Summary: FY 2014-15 (not all partners reported timely on this)

S. N	Activity	Particulars	Bihar/ JKD	Raja	Odisha & WB	UP	Maha	Guj	TN	Total
A	Awareness Campaign	Number	52	98	1009	139	56	49	56	1,459
		No. of People Covered	16952	5990	17765	17830	9291	4400	3057	75,285
B	Film Showing	Number	6	2	292	272	114	36	80	802
		No. of People Covered	182	400	20595	6577	17126	2174	3519	50,573
C	Leaflets Distribution (av 5 persons / leaflet)	Number	65	0	45691	10209	42861	9414	530	108,770
		No. of People Covered	3050	0	122847	49460	214305	5018	11881	406,561
D	Wall writings (av 50 persons / WP)	Number	37	0	226	192	2532	67	23	3,077
		No. of People Covered	1850	0	80561	9714	126600	100	1180	220,005
E	SHGs Meetings	Number	22	0	5286	1029	652	258	301	7,548
		No. of People Covered	205	0	61110	12982	23987	4362	6919	109,565
F	PRI Meetings	Number	11	18	226	124	189	76	94	738
		No. of People Covered	95	1000	2432	6249	5893	5986	630	22,285
G	School Activity	Number	14	150	97	114	110	45	16	546
		No. of People Covered	1375	10500	5536	6560	11738	3136	2854	41,699
H	*Others; Street Play/etc.	Number	15	1	18	66	99	22	13	234
		No. of People Covered	95	1000	1799	3545	4808	24	813	12,084
I	Animators Trainings	Number	7	5	9	0	1	2	50	74
		No. of People Covered	140	87	194	0	21	0	2003	2,445
J	Ref. Animators Trainings	Number			1	6	0	0	30	37
		No. of People Covered			4	199	0	0	72	275
K	Mason Trainings	Number	7	22	31	0	4	0	5	69
		No. of People Covered	128	484	461	0	74	0	72	1,219
	Total	Nos	236	296	52,886	12,151	46,618	9969	1,198	123,354
		People Covered	24072	19461	313,304	113,116	413,843	7700	31,716	923,212

Annex 8: Supply Chain Model

