



**Workshop Report**

# **Financing Urban Sanitation**

**Mumbai**

**June 13, 2019**

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## INTRODUCTION

The success of the Swachh Bharat Mission (SBM) has helped build strong narratives around the benefits of improved sanitation and making all cities open defecation free (ODF). However, to move towards “safely managed sanitation” as per Target 6.2 of the Sustainable Development Goals (SDGs), it is necessary to move beyond the current focus of toilet construction and ensure that all faecal waste is safely collected and treated. This is essential to ensure the full health and environmental benefits of improved sanitation and it will require additional funds, currently not available through national programmes.

A study carried out by CEPT University, under a research grant from the Bill and Melinda Gates Foundation, suggests that financial requirements for achieving universal safely managed sanitation services are not high as compared with allocations made for urban infrastructure in flagship programmes of the national government. These programmes generally focus on large cities. The key challenge, however, is to ensure that all cities – large and small – have sufficient funds to ensure ‘safe sanitation management’. For this to be achieved in a sustainable manner, the study concluded that there is a need to also tap private investments for sanitation and involve private enterprises in sanitation service delivery.

On June 13, 2019, a workshop was organised by CEPT University, in partnership with the India Sanitation Coalition (ISC), to discuss the findings. It brought together government officials, practitioners, private service providers, financing institutions, multilateral and bilateral agencies, impact investors and other funders.

This workshop focussed on how to leverage limited public funds with private financing to encourage the role of the private sector in service delivery and to explore other innovative financing mechanisms, such as impact investment. It also highlighted the need for national and state programmes to focus on faecal sludge and septage management (FSSM), and particularly on small and medium towns.

## INAUGURAL SESSION

The inaugural session was chaired by Mr D.M. Sukthankar, IAS (retd), former Chief Secretary, Government of Maharashtra. The other key invitees for this session were Mr Mohan Tanksale, former Chairman and Managing Director of the Central Bank of India; Ms Madhu Krishna, Country

Lead – WASH, Bill and Melinda Gates Foundation (BMGF), and Ms Naina Lal Kidwai, Chair, India Sanitation Coalition, and former President, Federation of Indian Chambers of Commerce and Industry (FICCI).



It is now recognised that the SBM is close to achieving its goal of making India ODF. The focus will need to now shift beyond toilet construction towards making cities ODF+ and ODF++. FSSM enables cities to ensure ODF sustainability and achieve safe sanitation for SDG 6.2.

The speakers also highlighted that while sanitation is a public service, there are many investment and business opportunities for the private sector in the sanitation space. It is important to explore solutions which can bring in private sector in the business of sanitation. For this, it is important to develop credible and bankable projects to attract good and strong players.

It was pointed out that bankers in India are sensitised towards social infrastructure, including sanitation. The new Priority Sector Lending (PSL) guidelines also separately mention sanitation under



social infrastructure. However, most banks have not funded sanitation projects. Banks will be able to lend for sanitation when successful business models are demonstrated and viable project opportunities are available. Developing and implementing such models and projects will require blended finance by combining government funds with philanthropic and/or impact investor funds as well as the private sector.

To get the attention of corporate and philanthropic funding, it is important to highlight the impact of good sanitation on public health and improved standards of living in urban areas. At present, the

focus of such funding is primarily on the education and health sectors and, to some extent, on rural sanitation. There is an urgent need to direct funds to small and medium towns for FSSM.

The session concluded with a presentation by the Centre for Water and Sanitation (C-WAS), CEPT University, on the key findings on financing and business models on FSSM, from its landscape study in four states, which was funded by the BMGF.

This session was followed by three panels which focussed on: (a) Perspectives of multilateral agencies and philanthropic institutions in financing sanitation; (b) Private sector participation and role of financing institutions for urban sanitation and FSSM; and (c) Enabling use of impact investment for urban sanitation.

### PERSPECTIVES OF MULTILATERAL AGENCIES AND PHILANTHROPIC INSTITUTIONS IN FINANCING SANITATION

This session highlighted the perspectives of multilateral agencies and philanthropic institutions while financing sanitation, as well as the efforts made by them to maximise the impact of such engagements. The challenge in the sanitation sector today is a double-edged sword. On the one hand, the private sector faces challenges in engaging with the government, especially the smaller-medium enterprises; on the other, the government faces challenges in financing the operation and maintenance (O&M) of infrastructure. The session highlighted how multilateral agencies and philanthropic institutions can help bridge this gap.

The session was moderated by Ms Krishna. The panellists were Mr Raghu Kesavan from the World Bank, Mr Thomas Kress from USAID, Mr Bharat Visweswariah from the Omidyar Network, Mr Anuj Sharma from Piramal Foundation and Ms Neera Nundy from Dasra.



## Key recommendations from the session

### ***Public funds will need to play a crucial role in scaling up sanitation services in India.***

The panel largely agreed that funding infrastructure for faecal sludge treatment is mainly the responsibility of the public sector. The present mission of the SBM is focussed on toilets and efforts were made to achieve the ODF status of cities in India. States have now started to focus on ODF+ and ODF++, which require attention to the full sanitation value chain. For most cities, this will need attention to their on-site sanitation systems.

It was discussed that the overall funds' requirement for the treatment of faecal sludge management is not very high. The capital financing requirement for FSSM is only a small proportion of the total urban sector outlay at both the national and state levels. The study on financing FSSM for four states analysed that the fund required is only 3 per cent of their respective Urban Development Department budgets. However, this requires that public funds are made available for building faecal sludge treatment plants (FSTPs). It was argued that just as public funds are used for building sewage treatment plants (STPs), they can also be made available for building FSTPs. Many state governments have initiated programmes for faecal sludge treatment and have allocated funds for this. The discussion highlighted that it is necessary to leverage these public funds with funding from philanthropic organisations, multilateral agencies and private sector funding. This will enhance investment quality and sustainability. It was also suggested to look at other infrastructure sectors and see if there are any lessons which can be used for the sanitation sector to make it sustainable, scalable and inclusive for all.

### ***Philanthropists are willing to fund demonstrative or innovative projects which can later be scaled through public funding.***

The panel discussion suggested that philanthropists are inclined towards funding demonstration projects that are scalable and financially sustainable. Many philanthropic organisations are interested in funding innovative approaches and models. Innovative projects in FSSM are being discussed to attract impact investors through the Development Impact Bond (DIB) which will require outcome funding from philanthropists. However, corporate social responsibility (CSR) funds in India are currently allowed to be used only as grants. There is a need to get the narrative straight that attracts the investors, where CSR money is also used for outcome-based investments.

The discussion suggested that many philanthropic foundations are also funding efforts to strengthen municipal finances in cities, as this will be crucial in sustaining FSSM services. The state of municipal finances in India is very poor – it is believed to be one of the fundamental constraints and bottlenecks when it comes to provision of municipal services. Comparison of municipal finances on a public platform may help build positive pressure on local governments to perform better. Philanthropic organisations can help establish such platforms. They can support local governments to improve their own finances and strengthen their capacity. Grant money will play an important role in strengthening the sanitation sector and bring in the practice of monitoring and measurement, which is currently weak. Grant money can also facilitate and attract more private players in the sector, where bank or commercial financing is difficult.

***Multilateral funding agencies support government to deliver services at scale.***

Multilateral and bilateral agencies look at funding large scale projects. However, they also look for creating an enabling environment in which service providers – both public and private – can operate with ease and are able to sustain services. It was suggested that to make service cost effective, aggregation of services can be considered—for example, desludging and treatment may be considered together in an integrated model. Pooled funds can be explored as an option to finance these aggregated services. Outcome-based financing structures must be developed for these services with proper monitoring systems. Multilateral funding agencies can play a role in this. It can also help create a market through initial investment and the private sector can then be invited to engage.

In Tamil Nadu, the state government fostered and supported the drive to work towards water and sanitation for local governments under a World Bank programme.<sup>1</sup> The financing framework was developed with an objective to mobilise resources from the capital market by issue of pooled municipal bonds and to finance viable urban infrastructure projects. This provided access to the capital market for small and medium local governments. In some cases, households also contributed partly to the capex through deposits for water or sewerage connections. The state government provided predictable capital grants to urban local bodies (loans through the World Bank) and also allowed them to charge appropriate tariffs, to enable repayment of capital. In summary, the support of the state government through predictable transfers and strong financial capacity of local government played an important role for the programme to be successful.

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<sup>1</sup> An early Water and Sanitation Pooled Fund bond issuance (pooled) took place in 2002 to facilitate access to long-term domestic capital markets for small and medium urban local bodies to finance water and sanitation services. For details, see: <http://documents.worldbank.org/curated/en/702211472040099035/pdf/107974-BRI-P159188-BlendedFinanceCasesIndia-PUBLIC.pdf>.

***Need for philanthropic organisations and multilateral agencies to work together with public agencies to achieve scale and a larger impact.***

It was pointed out that the challenge to achieve safely managed sanitation is not going to be solved by either philanthropic grant money or investment by multilateral agencies. Considerable aggregation and collaboration is required across the value chain. This will also help to attract new entrepreneurs in the sector. This is necessary to bring in both capacity and capital funding in the sanitation sector. It was suggested that philanthropic organisations and other funding agencies that share similar objectives should work together to maximise their impacts. This will also be critical to achieve the SDG 2030 target.

The FSSM sector is relatively uncharted territory and private players will need support. An enabling environment must be created where private players can work well with local governments. More funding is required to build capacity of private sector operators to deliver transformative technologies and sustainable and inclusive services. Industry associations such as FICCI and the Confederation of Indian Industry can come together and build capacities of small and medium private players.

## **PRIVATE SECTOR PARTICIPATION AND ROLE OF FINANCING INSTITUTIONS FOR URBAN SANITATION AND FSSM**

The second panel focussed on the experience of the private sector to mobilise finance from financial institutions. It also discussed difficulties in working with governments for service delivery. The discussion highlighted whether financial institutions/banks view small and medium-sized enterprise (SME) lending for sanitation as a 'bankable business'.

The session was moderated by Ms Vedika Bhandarkar, from Water.org; the panel members were Mr Sampath Kumar from Tide Technocrats, Mr Manas Rath from Blue Water Company, Ms Meenal Patole from Agora Microfinance India Ltd, Mr Amit Salunke from Sumeet Facilities Ltd and Mr Tai Moscovich from BVG India Ltd.





### Key recommendations from the session

#### ***Support of urban local government is critical for service providers to effectively deliver services.***

It was highlighted that local government support and commitment are extremely important for the private sector to work with local governments to deliver services at scale. Availability of land for treatment plants by urban local governments and clearances from Pollution Control Boards can also help to make the work process easier for private operators. It was stated that the government is now approaching the private sector to invest in the sanitation sector and work with it through well-structured concession agreements. Such legal documents help private players to effectively invest in longer duration projects and thereby reduce their risk of late payments or closing of projects due to changes in government. Another important process adopted by local bodies is changes in the tendering system. Many local governments now use the Quality Cost Based Selection system for tendering, where the ability of a company to execute a job is as important as the price. This enables private players to innovate and provide better services.

#### ***Need for credit enhancement and guarantee funds for the private operators to avail funding.***

A major concern expressed by private operators was regarding obtaining credit. Banks are generally not willing to support small infrastructure projects. Often, as banks are not ready to take risks, even though sanitation projects up to Rs 5 crore are included under PSL, funds are not easily available. It was also highlighted that for banks to invest, projects must be bankable, with assured cash flows. Banks hesitate to fund projects which are related with government revenue streams. There was a discussion on the need for credit enhancement and guarantee funds for private operators to avail funding from banks and other financing institutions. It was suggested that such guarantee funds can

be set up by government and philanthropic organisations. It is also necessary to showcase well performing urban local governments who have made their debt-related payments regularly. For example, under municipal bonds, there has never been any report of delays in paying in time or bad repayments.

The panellists also discussed the Hybrid Annuity Model and the requirement of private investment under it. Under this, the private sector is expected to bring, upfront, 50 per cent of the capex cost which will be repaid by the government in the form of annuity payment over the 10 years of the O&M period. It was highlighted that there was reluctance from banks to provide funds to the private sector under such models and a lack of comfort to lend beyond a five-year project period.

***Joint lending models of MFIs to pool funds and de-risk investment.***

Another option for procurement of funds is through the microfinance sector. Micro Finance Institutions (MFIs) are ready to provide loans to small operators but the risks are high as repayments are dependent on local governments. For this, new approaches are being explored where an MFI can lend to the service provider backed by a guarantee. It was highlighted that MFIs are also exploring joint lending models and partnership models to help pool large funds and reduce risks.

## ENABLING IMPACT INVESTMENT FOR URBAN SANITATION

The third panel discussed opportunities for impact investments and ways to make sanitation 'attractive' for impact investors. It explored the scope, scale and modalities of impact investments using a DIB or Social Impact Bond structure. The session also highlighted challenges in structuring and implementing such impact bond instruments.

This session was moderated by Ms Neera Nundy, from Dasra. The panel members were Mr Ashutosh Tyagi from Social Finance, Mr Pritpal Marjara from PSI, Mr Ankit Bhatia from Grameen Capital, Mr Meyappan N. from Nishith Desai Associates, Mr Hemant Balleda from IndusInd Bank and Ms Sujatha Srikumar from Powertec Engineering Pvt Ltd.



### Key recommendations from the session

#### ***It is critical to make sanitation more attractive amongst impact investors.***

It was highlighted that despite the significant efforts made by the SBM, the sanitation sector has not been able to attract impact investment. Most such efforts have focussed only on toilets. There is a need to highlight the potential beyond toilet construction and look at the entire value chain. This also means exploring innovation through technology, monitoring and demonstrating potential links to health and environmental impacts. A lot of advocacy needs to be done around this sector.

It was also discussed that when investors lack awareness and clarity there is high risk perception. Risks in sanitation projects can be reduced by creating awareness amongst impact investors and developing clear matrices to measure and monitor outcomes. The health care and education sectors have made stronger efforts in this. Impact investment in these sectors is now more structured and matured with well-defined outcomes. Similar efforts are required for developing such ecosystem for the sanitation space. This will help attract private investment and innovation in the sector.

#### ***Measurable outcomes are crucial for a DIB structure to be successful.***

The recent efforts to attract impact investors have been through DIBs, especially in the education and health sectors. Under DIBs, return on investment is linked to achievable outcomes. Measurable outcomes are needed for using this structure. The panel discussed that such measurable outcomes are possible for FSSM. With scheduled services for emptying septic tanks, the outcome of coverage of emptying services can be measured through the number of septic tanks emptied. Similarly, for treatment, the outcome indicator would be the amount of treated faecal sludge that meets disposal standards. These intermediary outcomes are measurable. Good monitoring systems are being used

in cities. The panellists highlighted that investors also look for social and environmental impacts achieved from such interventions. For this, in the case of sanitation, it is important to show the links of outcomes to social and environmental impacts. CSR funds can be used to support such monitoring activities by providing technical support to local governments and support analytical research.

***Alternative DIB structure– efforts to reduce time and engage ‘for-profit’ organisations.***

The panellists pointed out that most of the DIBs have been very complex instruments and costly with several legal provisions. This has also meant a long development period of almost two years. In contrast, Grameen Capital provided an example where two pilot SDG impact bonds were launched last year. These were structured and launched in two-three months as compared with two years required in traditional DIB structures. This was done by decoupling the process of upfront investment and participation of outcome funders. This was possible as the implementing agencies included ‘not-for-profit’, which do not have the habit of taking loans and paying interest. The new structure is developed for ‘for-profit’ organisations. In this DIB model, investors provide upfront working loans to ‘for-profit’ implementing agencies for social causes. The outcome funders are approached later to either waive off or reduce their interest rate payment. In this structure, only the interest payment is tied to impact and ‘for-profit’ social enterprises pay back the upfront capital to the private investors. Only after the launch of an impact bond are the outcome funders approached. This is like a DIB in the form of interest rate subvention and explored where ‘for-profit’ organisations are involved as an implementing agency. A similar model for FSSM is being explored with C-WAS by Grameen Capital.

***Enabling a conducive impact investment ecosystem and government support.***

Looking at the issue from a legal perspective, it was highlighted that there is a need for policy changes where the government can support such structures. In countries such as the United Kingdom, where impact investing has been taken up extensively, government support is one of the key enablers.

It was also suggested that prioritising of policy interventions must be considered collaboratively by the different groups involved. In making a policy pitch to the government, common ground must be developed as the impact space has different interests – of investors, both ‘for-profit’ and ‘not-for-profit’ implementers, outcome funders and consumers/users. Therefore, it is critical that the impact investment industry as a whole finds a common baseline and approaches the government to create an enabling environment. It was also suggested that based on the experience of successful DIB

models, model legal documents and contracts could be prepared, which could then be easily taken up by others. This will help to reduce time and cost of future DIBs.

The panellists pointed out that there is strict distinction between private capital and philanthropic capital. There is a need to convince the government to create an ecosystem for the use of philanthropic capital to support social for-profit enterprises through DIBs. This may require changes in multiple laws such as tax law, CSR law, Companies Act, etc. There is a need for legal innovations. For example, while CSR funds are available, their use in DIBs may require policy and legal changes. It was highlighted that from a cost perspective with simple laws, efforts and costs can be reduced significantly.

A pooled approach was also discussed where a fund can be created at the state level, to which the impact investors and other players can contribute. This will help attract investment for longer durations and for large scale projects, rather than raising funds for individual projects. This would also help build capacities for monitoring mechanisms. This can be a more efficient way forward than developing a single bond for demonstration. Through this, an ecosystem can be created for pooling in large investments for all the municipalities in the state. This will help in bringing new entrepreneurs to this sector and also lead to innovative interventions. The experience of Tamil Nadu Urban Development Fund in pooled bond issuance needs to be reviewed for this.

The workshop concluded with a note of thanks to all the panellists and participants. The discussions were very enriching and thoughtful. The deliberations in the workshop helped in identifying ways to take the findings and lessons from the study forward.

## Agenda

Time	Sessions
12.30–1.30 pm	Networking, Registration and Lunch
<b>Inaugural session</b>	
	<b>Chair:</b> Mr D.M. Sukthankar, IAS (retd)
1.30–1.45 pm	Welcome and Introduction – CEPT and India Sanitation Coalition
1.45–1.55 pm	Importance of financing for urban sanitation in post-ODF India: Ms Naina Lal Kidwai, India Sanitation Coalition
1.55–2.05 pm	Sanitation lending by commercial banks – Challenges and opportunities: Mr Mohan Tanksale, former Chairman and Managing Director, Central Bank of India
2.05–2.15 pm	Government of Maharashtra’s experience in urban sanitation
2.15–2.30 pm	Brief presentation on financing and business model landscape study by CEPT
<b>Session 1</b>	
2.30–3.30 pm	<p><b>Panel Discussion 1:</b> Financing sanitation – Perspectives of multilateral agencies and philanthropic institutions</p> <p><b>Moderator:</b> Ms Madhu Krishna, Bill and Melinda Gates Foundation</p> <p><b>Panel members:</b></p> <ul style="list-style-type: none"> <li>• Mr Raghu Kesavan, World Bank</li> <li>• Mr Thomas Kress, USAID</li> <li>• Mr Bharat Visweswariah, Omidyar Network</li> <li>• Mr Anuj Sharma, Piramal Foundation</li> <li>• Ms Neera Nundy, Dasra</li> </ul>
<b>Session 2</b>	
3.30–4.30 pm	<p><b>Panel Discussion 2:</b> Private sector participation and role of financing institutions for urban sanitation and FSSM</p> <p><b>Moderator:</b> Ms Vedika Bhandarkar, Water.org</p> <p><b>Panel members:</b></p> <ul style="list-style-type: none"> <li>• Mr Sampath Kumar, Tide Technocrats</li> <li>• Mr Manas Rath, Blue Water Company</li> <li>• Ms Meenal Patole, Agora Microfinance India Ltd</li> <li>• Mr Amit Salunke, Sumeet Facilities Ltd</li> <li>• Mr Tai Moscovich, BVG India Ltd</li> </ul>
4.30–4.45 pm	Tea Break

<b>Session 3</b>	
<b>4.45–5.00 pm</b>	Brief presentation on ‘Impact investment for urban sanitation and FSSM’, CEPT
<b>5.00–6.00 pm</b>	<p><b>Panel Discussion 3:</b> Enabling impact investment for urban sanitation</p> <p><b>Moderator:</b> Ms Neera Nundy, Dasra</p> <p><b>Panel members:</b></p> <ul style="list-style-type: none"> <li>• Mr Ashutosh Tyagi, Social Finance</li> <li>• Mr Pritpal Marjara, Population Services International</li> <li>• Mr Ankit Bhatia, Grameen Capital</li> <li>• Mr Meyappan N., Nishith Desai Associates</li> <li>• Mr Hemant Ballela, IndusInd Bank</li> <li>• Ms Sujatha Srikumar, Powertec Engineering Pvt Ltd</li> </ul>
<b>6.00–6.15 pm</b>	Closing session
<b>6.15 pm onwards</b>	Tea and Networking

## List of participants

Sr no	Name	Organisation
1	Ms Meenal Patole	Agora Microfinance India Ltd
2	Ms Utkarsha Kavadi	All India Institute Of Local Self Government
3	Mr Ramkrishna Atre	Annapurna Finance
4	Mr Manas Rath	Blue Water Company
5	Ms Madhu Krishna	Bill and Melinda Gates Foundation
6	Ms Sakshi Gudwani	Bill and Melinda Gates Foundation
7	Mr Tai Moscovich	BVG India Ltd
8	Mr Sai Pramodh	Caspian Impact Investments
9	Ms Aishwarya Pramod	Caspian Impact Investments
10	Mr Sanjay Deshpande	Clearford
11	Mr Prasad Thakur	Covestro
12	Ms Renu Khosla	Cure India
13	Mr Kaushal Narayan	Dalberg
14	Ms Neera Nundy	Dasra
15	Mr Krishnan Hariharan	Dasra
16	Mr Abhay Rao	Dasra
17	Ms Hamsini Srinivasan	Dasra
18	Ms Anannya Chakrabarty	Dasra
19	Ms Zara J.	Dasra
20	Mr Anant Bhagnani	Dasra
21	Ms Parzan Dasatoor	Dasra
22	Mr Jyotirmoy	Dasra
23	Ms Sanaa Mehta	Dasra
24	Mr Pragyal Singh	Ernst & Young
25	Mr Sarith Sasidharan	Ernst & Young
26	Mr Mohan Tanksale	Former Chairman and Managing Director, Central Bank of India; former Head, Indian Banks' Association
27	Mr D.M. Sukthankar	Former Chief Secretary, Government of Maharashtra
28	Mr Vijay Athreye	Finish Services Management Company Pvt Ltd
29	Mr Anuj Somani	Global Marketing Communications Leader, SATO



Sr no	Name	Organisation
30	Mr Anil Shrestha	Global Waters (Water, Sanitation and Hygiene Finance)
31	Mr Ankit Bhatia	Grameen Capital
32	Ms Mahima Vijendra	Indian Institute for Human Settlements
33	Ms Kadambari Raysankar	Indian Institute of Technology, Madras
34	Ms Ranjna Khanna	Impact Investment Council
35	Ms Naina Lal Kidwai	India Sanitation Coalition
36	Mr Hemant Ballela	IndusInd bank
37	Ms Shruti Goel	Intellcap
38	Mr Vineeth Menon	Intellcap
39	Ms Lakshmi Sampathgoyal	India Sanitation Coalition
40	Mr Sumit Chauhan	India Sanitation Coalition
41	Mr Mohit Arora	India Sanitation Coalition
42	Ms Chaitali Phadke	India Sanitation Coalition
43	Ms Namita Agrawal	Janaagrah
44	Mr Meyappan N.	Nishith Desai Associates
45	Mr Mohit Kapoor	National Institute of Urban Affairs
46	Mr Bharat Visweswariah	Omidyar Foundation
47	Mr Umesh Panse	Panse Consultants
48	Mr Anuj Sharma	Piramal Foundation
49	Ms Ruchi Agarwal	Piramal Sarvajal
50	Ms Sujatha Srikumar	Powertec Engineering
51	Mr Mangesh Gupte	Primove Bio Filter
52	Mr Pritpal Marjara	Population Services International, India
53	Ms Priya Naik	Samhita
54	Mr Rajaram Chavan	State Bank of India Foundation
55	Mr Ashutosh Tyagi	Social Finance
56	Ms Arti Dhar	Social Finance
57	Mr Amit Salunke	Sumeet Facilities Ltd
58	Mr Pramod Mungi	Sumeet Facilities Ltd
59	Ms Jahnavi V.	Svakarma Finance
60	Mr Sampath Kumar	Tide Technocrats
61	Mr K. Rajeswar	Tide Technocrats

Sr no	Name	Organisation
62	Mr R.K. Srinivasan	USAID
63	Mr Thomas Kress	USAID
64	Ms Vedika Bhandarkar	Water.org
65	Mr Raghu Kesavan	World Bank
66	Ms Kavita Sachdevam	World Bank (2030 WRG)
67	Ms Meera Mehta	Centre for Water and Sanitation, CEPT University
68	Mr Dinesh Mehta	Centre for Water and Sanitation, CEPT University
69	Ms Upasana Yadav	Centre for Water and Sanitation, CEPT University
70	Mr Dhruv Bhavsar	Centre for Water and Sanitation, CEPT University
71	Mr Aasim Mansuri	Centre for Water and Sanitation, CEPT University
72	Ms Jigisha Jaiswal	Centre for Water and Sanitation, CEPT University
73	Ms Dhara Shah	Centre for Water and Sanitation, CEPT University
74	Ms Aditi Dwivedi	Centre for Water and Sanitation, CEPT University
75	Ms Dhanshree Zende	Centre for Water and Sanitation, CEPT University
76	Ms Manasi Ranade	Centre for Water and Sanitation, CEPT University
77	Ms Rucha Tavkar	Centre for Water and Sanitation, CEPT University
78	Ms Shreya Killekar	Centre for Water and Sanitation, CEPT University



The Center for Water and Sanitation (C-WAS) at CEPT University carries out various activities – action research, training, advocacy to enable state and local governments to improve delivery of services. In recent years C-WAS has focused its work on urban sanitation.

