

Presentations from the Workshop
Household Credit for Urban Sanitation

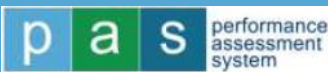
**Financing 'Own Toilets' for open defecation free cities
– Exploring options and support needed**

**Support to Wai and Sinnar in Developing and
Implementing City Level Schemes for 'Own Toilets'**

**Financing 'Own Toilets' for open defecation free cities
– Exploring options and support needed**

Financing 'Own Toilets' for open defecation free cities

Exploring options and support needed



CEPT University, India

Recent results from the 2011 Census of India

18.6% URBAN HHs WITH **NO** LATRINE FACILITY

This translates to 68 million people or
14.7 million households

6% OF HHs DEPEND ON **PUBLIC TOILETS**

12.6% OF HHs RESORT TO **Open Defecation**

Situation is worse in smaller towns with
OD rates of 22%

Why is urban sanitation important?

- **Much greater negative externality of poor sanitation in urban areas**
- Significant public health impacts of open defecation – stunting, outbreaks of diseases: **higher in urban due to density**



Increasing priority of government

*“I, therefore, have decided to launch a ‘**clean India**’ campaign from 2nd October this year and carry it forward in 4 years.”*

Narendra Modi, Prime Minister of India

August. 15, 2014

My real thought is —

“Pehle shauchalaya, phir devalaya”

Narendra Modi, Prime Minister of India

At a function organized in New Delhi for the youth; October, 2013

“The need for sanitation is of utmost importance. The Government intends to cover every household by total sanitation by the year 2019, the 150th year of the Birth anniversary of Mahatma Gandhi through

Swatchh Bharat Abhiyan”

*Arun Jaitley, Finance Minister of India,
Para 30, Union Budget, 2014-15*

National Urban sanitation Policy (NUSP)

The NUSP 2008 aims to provide universal sanitation services in urban India

Access	<ul style="list-style-type: none">• Providing 100% access to improved sanitation in urban India by 2025 to make cities open defecation free
Collection and Conveyance	<ul style="list-style-type: none">• Extending coverage and ensuring proper functioning of sewerage systems• Promoting proper disposal and treatment of sludge from on site installations
Treatment and reuse	<ul style="list-style-type: none">• Promoting recycle and reuse of waste for non potable applications• Ensuring safe collection and disposal of waste
Awareness	<ul style="list-style-type: none">• Generating awareness about sanitation and its linkages to public and environmental health
Institutional changes	<ul style="list-style-type: none">• Strengthening ULBs to provide sustainable sanitation services delivery• Mainstream planning and implementation related to sanitation• Strengthening policy and regulatory framework particularly for onsite sanitation/FSM

Urban sanitation financing is “end” heavy

- Large public investments in sewer networks – (JnNURM 30,000 crores)
- Large indirect subsidies to those who have toilets connected to sewer system (PAS data – O & M cost recovery of sanitation in Maharashtra around 15%)
- **Household facilities receive very less public funds as compared to other segments of the “sanitation chain”** (ILCS annual outlay Rs. 300 cr – of which Rs. 200 cr is for UP)



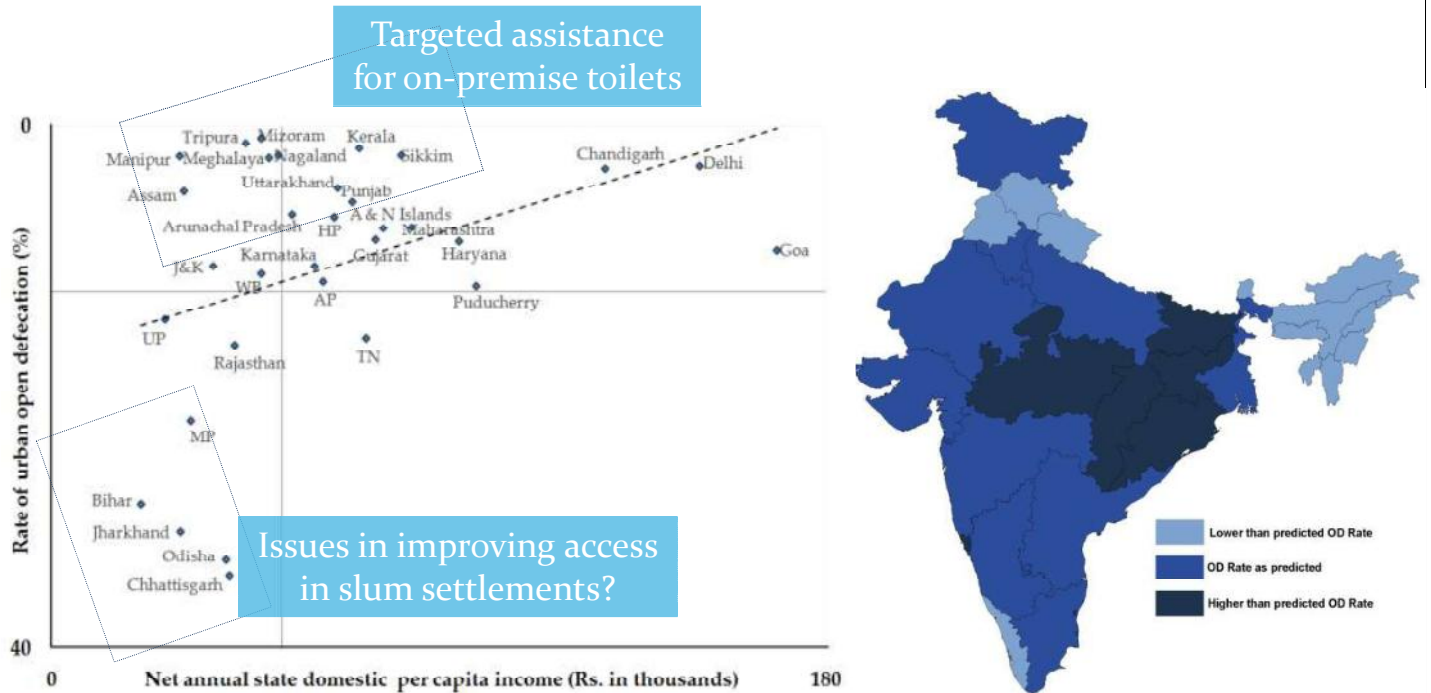
Swachh Bharat Mission (SBM) – Urban Areas



Key objectives of SBM Urban Areas

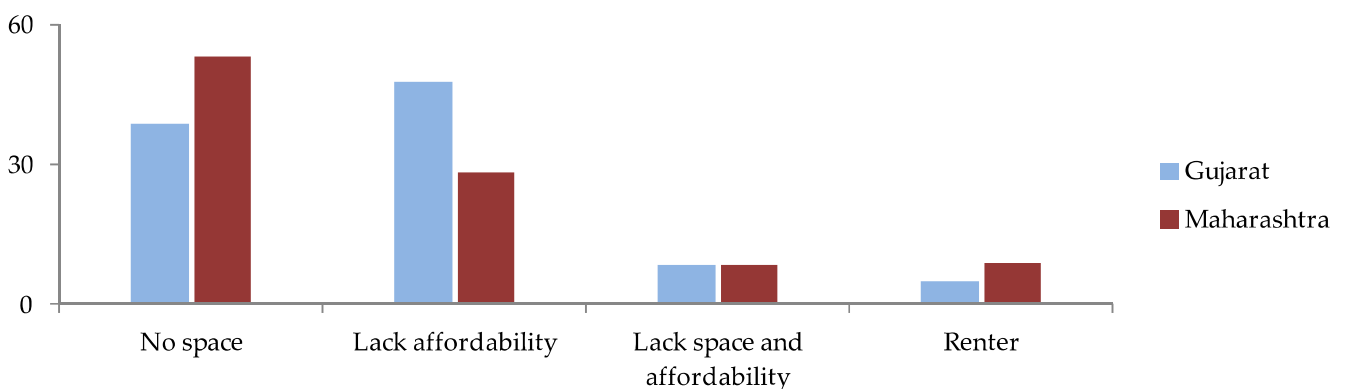
- ❑ **Eliminating open defecation** with universal access and an emphasis on own toilets
- ❑ Universal services for end-to-end solid waste management
- ❑ **Awareness generation** and behaviour change
- ❑ **Capacity building** of local governments
- ❑ **Enabling environment** for private sector participation

What explains OD rates across states?



Source: Based on (i) Sl. No. 1-32, Directorate of Economics & Statistics of respective State Governments and Central Statistics Office. Retrieved in July 2012 from http://mospi.nic.in/Mospi_New/upload/State_wise_SDP_2004-05_14mar12.pdf
(ii) Census of India. (2011); Availability and Type of Latrine Facility; 2001-2011 under Housing and Housing Census Data Highlights – 2011. Retrieved in April 2012 from http://www.censusindia.gov.in/2011census/hlo/Data_sheet/India/Latrine.pdf

Space and affordability constraints



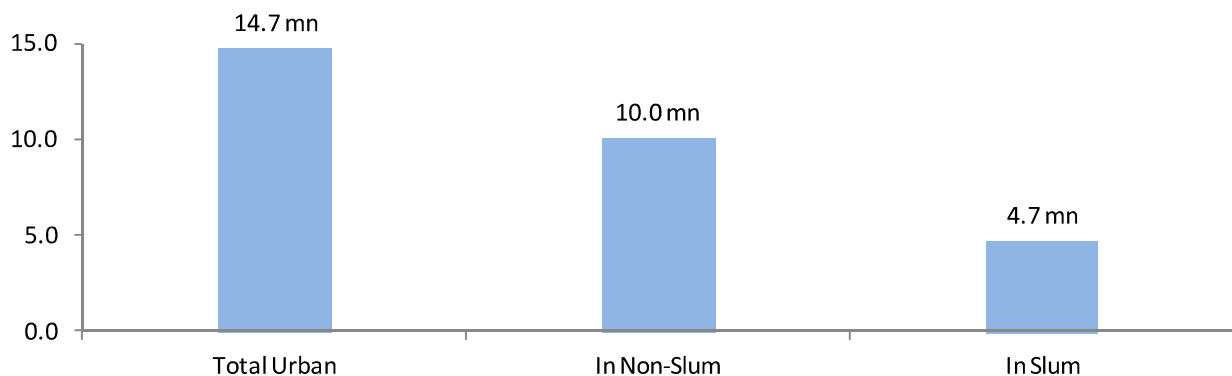
- Latent demand?
- There are two main reasons for not having “own toilets” in our cities”
 1. **Lack of space to build an own toilet**
 2. **Lack of affordability to meet the toilet costs**

Latent demand for “Own toilets”

Based on the 2011 Census of India, there is high latent demand for own toilets in urban India at **14.7 million households**.

(This could be much higher given the definition used in Census)

Two-thirds of this demand is in “non-slum” areas.



Moving towards “own” toilets

Own Toilets = Toilets owned by households, individually or jointly by 2-4

Various National and International Studies on:
Community Toilets versus Own Toilets

- Increased risk of adverse health effects associated with community toilets if compared with individual household latrines. ~~includes diarrhoeal disease, helminth infection and poliomyelitis~~

Health risks increase with the number of households that share a toilet

countries - India is one of them.

Health risks reduce when private or group toilets are used. Such group toilets are shared by 2 to 4 households who know each other well

- **Birth Outcomes:** Community toilets was found to be the risk factor for premature birth, low birth weight and prenatal death.

Group Toilets:




*Group Toilet is a toilet **shared by 2 to 4 households** residing in the close proximity. This is owned by the beneficiaries and its access is to be controlled by them by putting lock and key to it. Repair and maintenance of group toilets is to be undertaken by the users.*

Taxonomy of toilets

Users	Realm of ownership and responsibility					
	PAS Project, CEPT University		Census of India 2011		Joint Monitoring Program (WHO-UNICEF)	
	Private	Public	Private	Public	Private	Public
Individual household/ property	Individual toilet	-	Census "on-premise toilets"	-	Adequate sanitation (as proposed in post-2015 report)	-
Small group of known households	Group toilet	-		-		JMP "Shared facility"
Wider group of households in a defined area	-	Community toilet	-	Census "public toilet"	-	
General public (no limits on users)	-	Public toilet	-	-	-	-

Source: Mehta Meera and Mehta Dinesh (2014), "Open defecation in India: A faltering India story", Ideas for India.

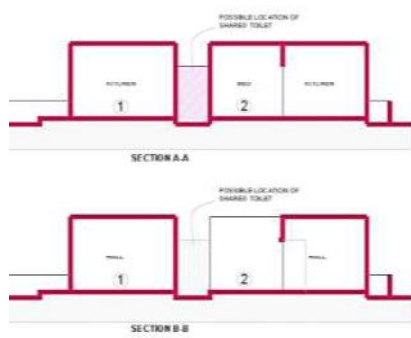
Own toilets, can be either individual and group toilets, for households who defecate in the open or rely on community toilets

<i>Own toilets</i>			
	Individual toilets	Group toilets	Community toilets
			
Description	Personally owned toilets, usually constructed inside the household premises	Owned and shared by few households who are related to each other or know each other well, constructed in common spaces between households	ULB owned toilets built in community spaces catering to households in the vicinity
# of HH per seat	1	2-4	10
JMP* category	Improved	Improved	Unimproved

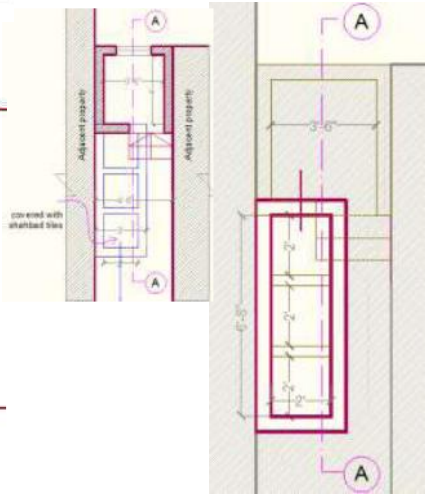
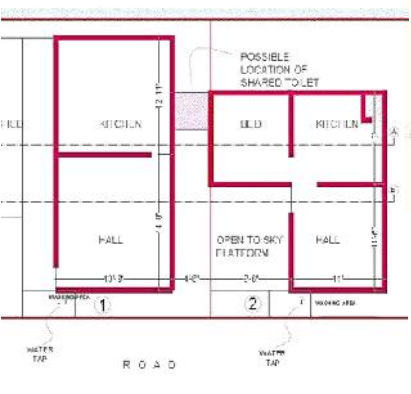
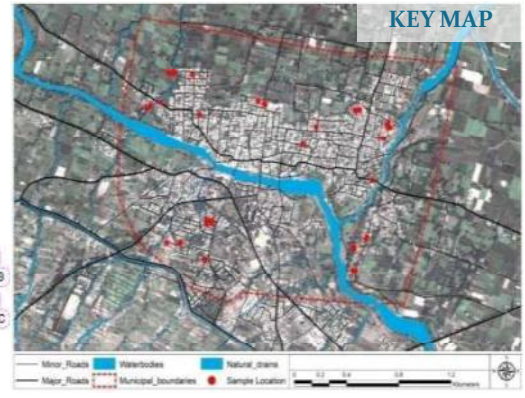
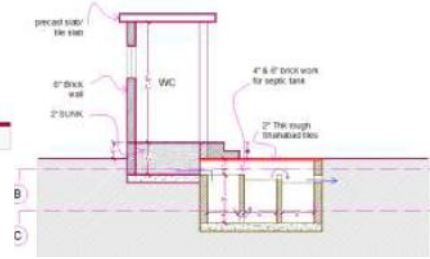
□ Note: *According to the The WHO/UNICEF Joint Monitoring Programme (JMP) for Water Supply and Sanitation, an improved sanitation facility is defined as one that hygienically separates human excreta from human contact. In the Post 2015 targets, a group toilet shared by less than 5 families who know each other is also treated as 'improved sanitation'.

Wai- Possibilities of group toilets

LOCATION OF PROPOSED TOILET

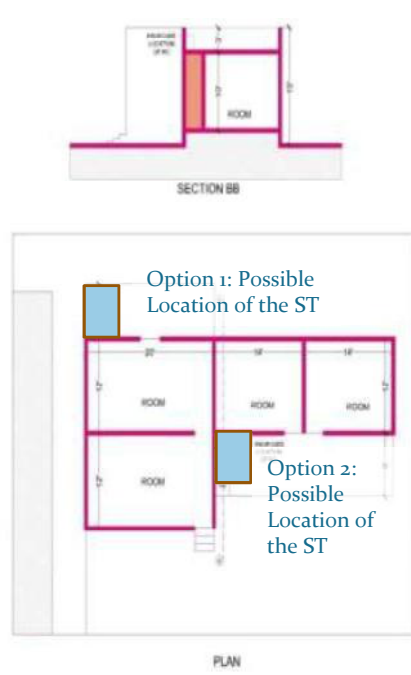


DETAILS OF PROPOSED TOILET

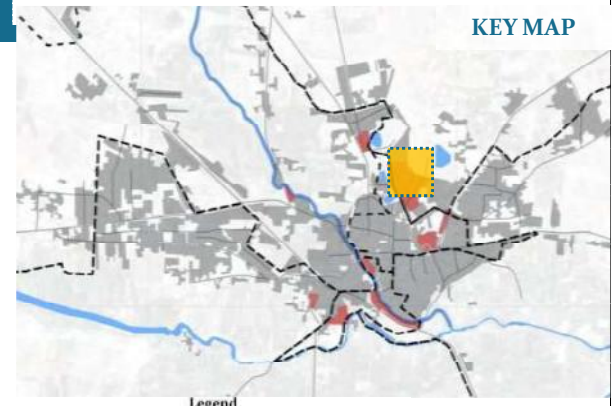
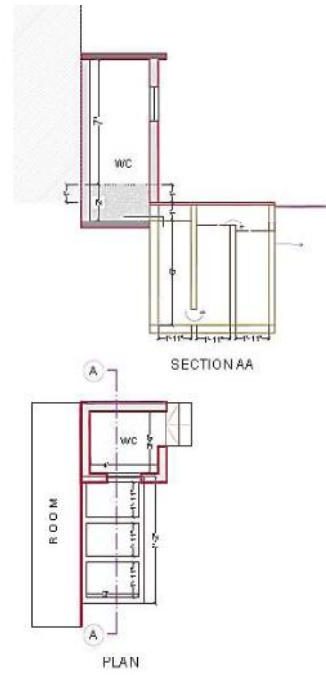


Sinnar - Possibilities of group toilets

LOCATION OF PROPOSED TOILET



DETAILS OF PROPOSED TOILET



- Estimated user as per current requirement
- Sizes of the proposed septic tank as per CPHEEO 2013
- Size of toilet block (4'x3' 6"x7') (NEUFERT'S)

Estimated Users	Length (m)	Breadth (m)	H (m) (Cleaning interval of 3 years)
15	2.0	0.9	2.3

Addressing affordability constraint

- **Partial subsidy** through a **demand based scheme** at city level can address affordability concerns to some extent
- Household surveys suggest that most households that lack own toilets will **require access to credit** to build a toilet. There is some willingness to take a loan to build a toilet
- How do we get **potential lenders to lend in a city** that develops a local city level program?

A new approach to making urban India ODF

- **Demand led schemes**
 - Active participation of state and urban local governments with locally led schemes with applications from households
 - Partial subsidies to unlock latent demand
- **Leverage limited public funds by exploring innovative new sources of funds**
 - Facilitate access to affordable credit for all households
 - Policy changes to increase credit flows – Explicit focus on sanitation in Priority Sector Lending (PSL)
 - Explore new sources of funds
- **State /local campaigns for “ODF Cities”**
 - Use print/TV media, local networks, social media

Demand led scheme in cities

Support to Wai & Sinnar for developing Demand Based Own Toilet Scheme

- Each household to be provided with a subsidy of INR 5000 per household for individual toilets or toilets shared by up to four households
- In our surveys households expressed a willingness to contribute between INR 4000 - 6000 upfront for a toilet
- Given this willingness to pay, households will be able to afford a toilet if ~2 - 4 of them share a toilet

Scheme details	Number of Households sharing a toilet			
	1	2	3	4
Cost per toilet (INR)*	~10,000	~10,000	~10,000	~10,000
Subsidy per toilet provided by the ULB	5000	~40,000	~25,000	~20,000
Effective cost per HH	~5,000	~10,000	~5,000	~2,500

- Partners will progress to paying for per household is ~INR 4000 - 6000 (implying that 3-4 households can come together to afford a toilet directly)
- An assessment is being made of potential for consumer financing through micro-finance institutions, commercial banks, credit cooperatives, and self-help groups

Note: * Based on standard government schedule rates and local contractor estimates, estimate includes cost of superstructure and septic tank. ** Based on avg. from govts. districts with ~25 households each in Wai and Sinnar

Unlocking the latent demand through ULB subsidy scheme...

Implementation in Phases...

1. Dissemination of scheme and receiving applications

7 Days

Introduce and Disseminate the scheme

- Ward level meetings headed by the coordinators
- Through Newspapers
- Advertisements at public places
- Announcements

3 Days

Set up inquiry desks (ID) at prabha level / city level

- Inquiry desks at 4 prabhats (1 desk/team of 2) (18 no. desks at 11 K. R. Rd)
- Provide detailed information about the scheme to the citizens

45 working Days

Give out application forms

- Interact with households to collect application forms from ULB office
- JLB staff to maintain records in the given format

Submission of filled and signed application forms

- Households to submit applications along with required documents. JLB to collect same and maintain records

2. Shortlisting of beneficiary

10 Days

Access and shortlist applications

- ULB to collate/computerise data in the given format and develop a city level data base on applications received
- ULB to assess applications through deskwork to categorise/short list on the basis of their authenticity/feasibility

25 Days

On ground inspection of short-listed applications

- ULB to inspect on ground feasibility of construction of a toilet with septic tanks as per given specifications/standards

5 Days

Finalise list of approved applications

- ULB to finalise list of approved applications based on deskwork and actual inspection

5 Days

Publication of approved applications

- ULB to display a list of approved applications/display at ULB office and publish in the newspapers that is displayed at the ULB office

3. On-ground Implementation

The scheme can be results-based, with the involvement of an external verification agency

Result based partial subsidy

ULB

Performance Based Contract

Monitoring/ Verification Agency

Agency to monitor all constructions and provide certificates to beneficiaries. Report to ULB

Technical staff of JLB

"Own Toilet Scheme Cell" to randomly inspect 10% of constructions

Beneficiary 1

Beneficiaries to get the toilet constructed in 2 months after the list is published

M&S

Beneficiary 2

Beneficiary 2

Receive subsidy from ULB on submission of copy of completion certificate

Subsidy will be granted only if toilet is constructed within two months after the list is published

Stage 1: Promotion activities for 'own' toilet

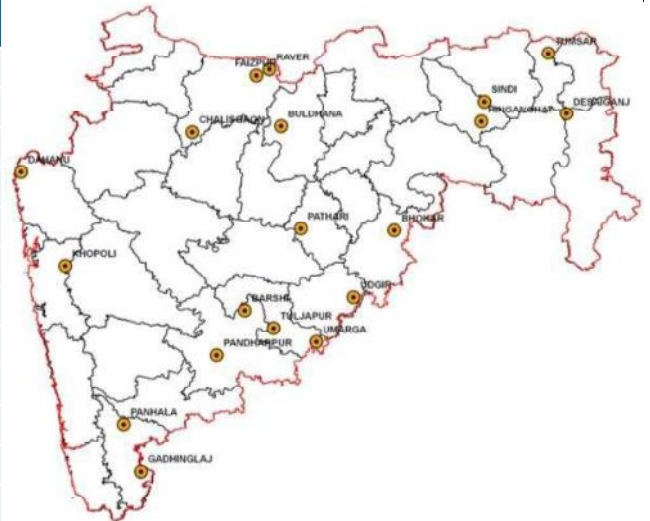


Demand Based Support to Interested Cities

Interests were invited from the municipal councils in Maharashtra to avail technical support from PAS Project in preparing plans to make their cities ODF.

- 20 councils expressed their interest, of which 12 attended the orientation workshop at Mumbai.
- PAS will provide demand based technical support to these 12 cities at various levels

SN	City	Class	Total no. of HHs in the city	% of slum HHs to the total HHs
1	Dahanu	B	11194	0
2	Khopoli	B	15549	25%
3	Chalisingaon	B	19429	12%
4	Faijpur	C	5483	11%
5	Raver	C	4876	0
6	Barshi	A	24430	39%
7	Gadhinglaj	C	5977	0
8	Udgir	B	17482	20%
9	Bhokar	C	6259	25%
10	Buldhana	B	14032	37%
11	Tumsar	B	9906	0
12	Sindi	C	2922	10%



Source: Census of India, 2011

Orientation Workshop for Interested Cities

Workshop in coordination with DMA- for cities willing to move towards achieving ODF status

Focus:

- Ways/Actions needed for making cities ODF
- Challenges in making cities ODF
- Financial requirements and funding options for making cities ODF
- Role of elected representatives and municipal staff in making cities ODF

Presentations

Group Works

Discussions



Participants: Presidents, Chief Officers and Municipal Officials



Participants working on the given themes



Participants sharing their issues and ideas about making their city ODF

Technical support in three key areas

1. **Assessment of existing scenario through surveys**
2. **Assessment of ULB budgets** to assess allocation of local funds
3. **Assessment of possibility of funding** household credit and other sources of funds through CSR etc.



Household Surveys through Personal Digital Assistants

- Android based application to conduct digital surveys – will be used in Dahanu and Khopoli
- Initial sanitation assessment will also include field visits



Swachh Bharat Mission (SBM) – Urban Areas



- Swachh Bharat Mission to cover **4041 statutory towns**
- **5 Year programme**, total estimated cost Rs. 62,009 crores
- Five components :
 - **Provision of household toilets**
 - Community and public toilets and
 - Municipal Solid Waste Management
 - **IEC and public awareness**
 - **Capacity building**

Components & Fund requirements

Component	Total	Remarks
Individual Household Toilets	Rs.4,165 Cr	100% coverage in two years
Community Toilets	Rs. 655 Cr.	- Do-
Public Toilets	-	Through PPP
Solid Waste Management	Rs.7,366 Cr.	90% in years 2 & 3
Public Awareness	Rs.1,828Cr.	
Capacity Building & Admn. Exp.	Rs.609 Cr.	
Total	Rs 14,623	

Making cities open defecation free - SBM

- **Incentive subsidy scheme**, where **Rs 5333 / household** will be provided to all households that do not have a toilet and build a new toilet
- **Options** for types of toilets
 - Individual
 - Shared / Group
 - Community
- **Online application form** to apply for a **household subsidy** for all households without access to toilets

The image displays a screenshot of a web application interface. The top portion shows a data table with multiple columns, including household ID, name, address, and subsidy amount. The bottom portion shows a form with various input fields for household details, toilet type, and contact information. The form is titled 'Household Subsidy Application Form' and includes sections for 'Household Information', 'Toilet Details', and 'Contact Information'.

Funds are needed for three purposes

- **Debt funds for on-lending** by lenders – MFIs, HFIs, AHFIs, - at **affordable and competitive rates**
- **Partial Subsidies** to unlock demand and improve affordability
- **Support grants**
 - For lenders to meet mobilization /monitoring costs, which cannot be easily covered through capped margins
 - For Cities/ ULBs to meet costs of technical support in preparing demand led schemes, monitoring
 - For statewide /local campaigns

To make all cities OD free in 5 years...

What will it take?

Rs. Crore in current prices

Investments Required	64,447	Assuming it takes INR 30 thousand to build a toilet
Partial Subsidy	12,371 (19%)	Assuming Rs 5000 per HH for all households not having a toilet
HH Savings	10,392 (16%)	Assuming Rs 5000 and Rs 3000 for APL and BPL HHs respectively
Loans	41,684 (65%)	
Loan Fund	22,755	Considering repayment period of 3 years
Grants	14,678	Subsidy + support costs
Support costs	2,306	Administration, technical assistance to HHs and monitoring costs
Partial subsidy	12,371	
Leverage	4.39	Investments/Public costs
	8.78	If half of the public costs are mobilized through CSR

Evidence on household finance for sanitation

Most MFI and HFI records show 99%+ repayment record

- A number of MFIs have provided toilet loans
- Guardian has supported over 27000 households with toilet loans
- Water.org support to 20 MFI partners
- ESAF, SKSRDP, Grameen Koota have also provided sanitation loans
- Besides MFIs, there are other institutions
- Cooperative sector
 - Coop banks, and Coop credit societies
- Scheduled commercial Banks
 - housing improvement loans SBI, HDFC Bank, etc.
- HFIs –
 - housing improvement loans e.g. GRUH, others

Questions to be discussed

- What will be needed to get microfinance institutions (MFIs), housing finance institutions (HFIs), local cooperatives, NHGs etc to provide loans to households that seek to build their own toilets?
- Are any specific support measures needed to attract /enable these institutions to provide sanitation loans?
- What measures are needed to provide loans in specific cities such as Wai and Sinnar?



Thank You

www.pas.org.in

meeramehta@cept.ac.in

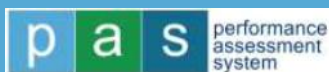
dineshmehta@cept.ac.in

**Support to Wai and Sinnar in Developing and
Implementing City Level Schemes for 'Own Toilets'**

Support to Wai and Sinnar

in Developing and Implementing

City Level Schemes for 'Own Toilets'

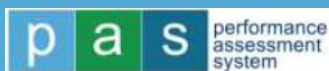


Performance Assessment System



Moving towards 100% "own" toilets...

Ongoing efforts by Wai and Sinnar, Maharashtra



Performance Assessment System Project

Further Work with CSP Cities, Maharashtra

These cities were selected by the Maharashtra Jeevan Pradhikaran and the Water Supply and Sanitation Department of Maharashtra for the development of City Sanitation Plans (CSPs) with the support of CEPT University

Development of City Sanitation plans were accompanied by ~18 months of stakeholder engagement with the WSSD, MJP and local ULBs

Sinnar

Located in the Nashik district, with a population of ~65,000 that has more than doubled in size since 2001 mainly due to expansion of city boundaries and an industrial and manufacturing boom in nearby Nashik.



Ambajogai

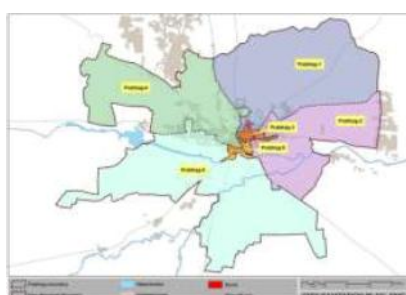
Located in the Beed district, the town has a population of ~74,000 that has grown at 3% p.a. since 2001. Its growth has been led by tourism and education.

Wai

Located in the Satara district, 90 km away from Pune, with a population of ~36,000. Wai has grown slowly at 1% per year since 2001.

City Profiles

	Wai	Sinnar	Ambejogai
District	Satara	Nashik	Beed
Geographic Location	Latitude 17°56'N and Longitude 73°53' E	Latitude 19°51'N and Longitude 74°00'E	Lat 18°44'N and Long 76°23'E
Civic status	Nagar Parishad 'C' class	Nagar Parishad 'C' class	Nagar Parishad 'B' class
Total Area	3.64 sq km	51.4 sqkm	10.18 sq km
Population	36025	65299	73,975
Households	7580	13112	14,517
Slum HHs	456 (6%)	837 (7%)	1084 (6%)
No of Wards	19 wards managed through 5 Prabhags	19 wards managed through 5 Prabhags	28 wards managed through 7 Prabhags



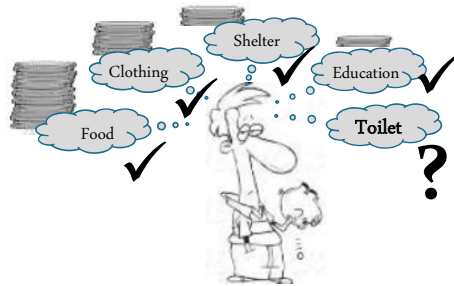
Wai is a tourist town, Ambejogai is tourist / educational town, whereas Sinnar is more of an industrial hub

Key reasons for not having Individual Toilets

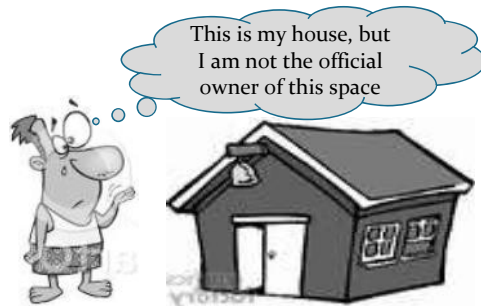
Lack of space



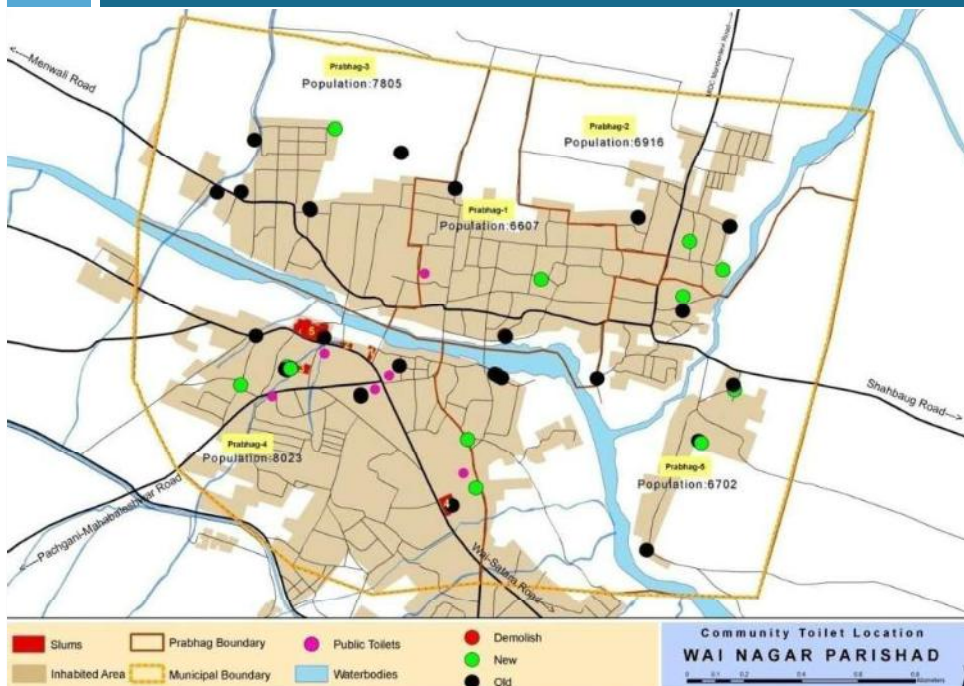
Lack of funds



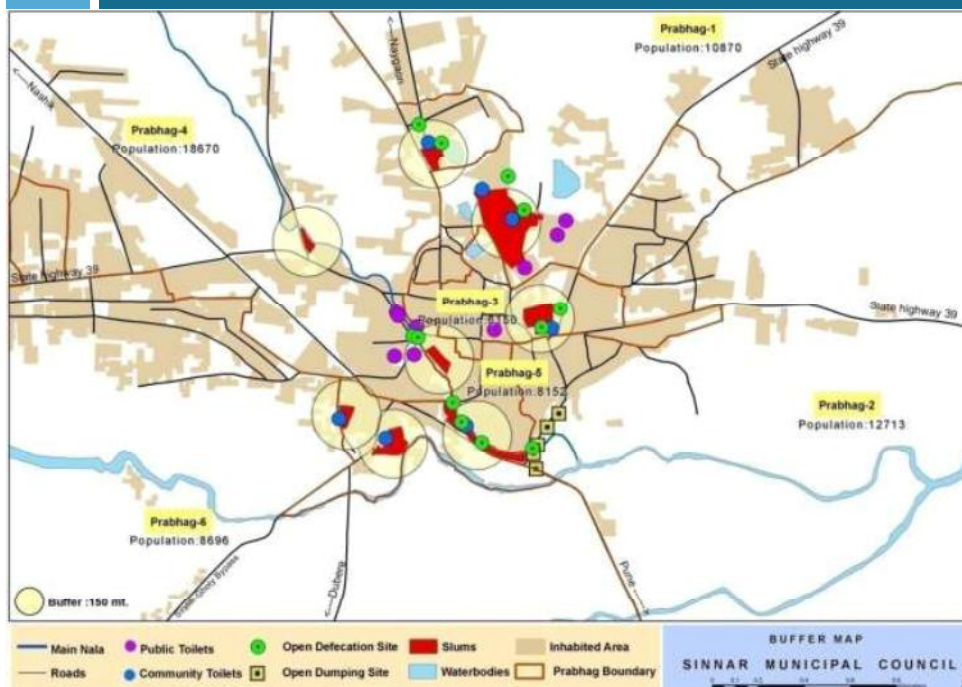
Land tenure issues



Community Toilets in Wai



Community Toilets in Sinnar



Community Toilets: the quality of community toilet facilities

Wai

Older community toilet blocks are in dilapidated condition



- 42 Community toilet blocks
- 264/283 functional seats

Sinnar

Irregularly maintained, with inadequate supply of water and electricity



- 18 Community toilet blocks
- 280/320 functional seats

Wai:

- In the new toilet block, wash basin facilities have been provided but taps are missing / stolen from these facilities.
- **Disposal of menstrual waste** is another problem
- **Older blocks depend on street lights** for access during nights.
- **Spending Rs. 16.14 lakh/year on maintenance - Rs. 500/seat**

Sinnar:

- Most of the CT blocks **lack basic infrastructure** like doors, water and electricity.
- All the CTs have septic tanks. However; almost all the septic tanks are defunct.
- **No hand washing** facility in the community toilets.
- All blocks **depend on street lights** for access during nights.
- Almost all blocks need to be **refurbished**.
- Need better monitoring of community toilets in slums
- **Spending Rs. 7.8 lakh/year on maintenance (some blocks)- Rs. 2100/seat**



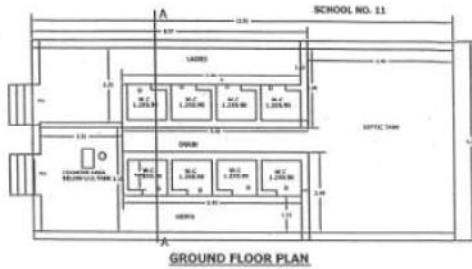
NAME OF WORK:- "Proposed Construction of Toilet Block at Kalbhairav Mandir (Shivaji Udyan), Brahmanshahi, Wai"

RECAPITULATION SHEET

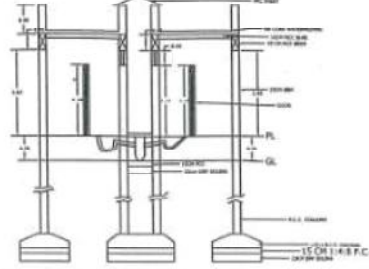
Sub Estimate No.1	CIVIL Works	Rs.	18,81,930/-
Sub Estimate No.2	Electricals	Rs.	64,293/-
Sub Estimate No.3	Borewell	Rs.	1,34,110/-
Sub Estimate No.4	Temporary Arrangements	Rs.	87,920/-
Total		Rs.	21,58,274/-
Add 5% For Contingencies		Rs.	1,07,913.70
Add 1% For Insurance		Rs.	21,582.74
Grand Total		Rs.	22,87,770.44
Say Rs.			22,87,770/-



FRONT ELEVATION



GROUND FLOOR PLAN



SECTION AT 'AA'

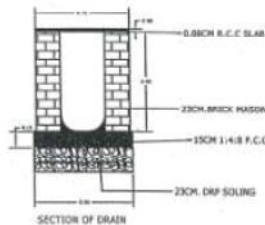
DETAILS OF DOOR'S & WINDOW

TYPE	SIZE	DISCRIPTION	NOS
D	0.75X1.88	W.C. DOOR	8
DL	0.90X2.10	C.T. ROOM DOOR	1
W	0.90X1.20	WINDOW	2
RS	1.20X2.85	ROLLING SHUTTER	2
V	0.45 H	MS VENTILATER	2

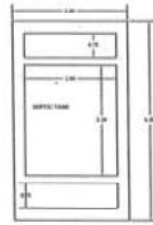
PROVISION OF TOILET

TYPE	W.C.	URINAL	BATH
LADIES	4	0	0
GENTS	4	0	0

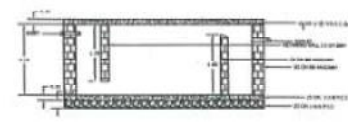
TOTAL BUILT-UP AREA -
 PROPOSED TOILET BLOCK NEAR
 KALBHAIRAV MANDIR (SHIVAJI UDYAN)
 AT BRAHMANSHAHI, WAI FOR
 WAI MUNICIPAL COUNCIL



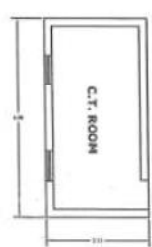
SECTION OF DRAIN



SEPTIC TANK PLAN



SECTION OF SEPTIC TANK



FIRST FLOOR PLAN

23 lakhs for 8 Seats of CT !!

Moving towards "own" toilets

Own Toilets = Toilets owned by households, individually or jointly by 2-4

Various National and International Studies on:
 Community Toilets versus Own Toilets

- Increased risk of adverse health effects associated with community toilets if compared with individual household latrines - includes diarrhoeal disease, helminth infection and poliomyelitis

Health risks increase with the number of households that share a toilet
 countries - India is one of them.




Health risks reduce when private or group toilets are used. Such group toilets are shared by 2 to 4 households who know each other well

- Birth Outcomes:** Community toilets was found to be the risk factor for premature birth, low birth weight and prenatal death.

Group Toilets:



















*Group Toilet is a toilet **shared by 2 to 4 households** residing in the close proximity. This is owned by the beneficiaries and its access is to be controlled by them by putting lock and key to it. Repair and maintenance of group toilets is to be undertaken by the users.*

We want to provide own toilets, either individual and group toilets, to households who defecate in the open or rely on community toilets

Own toilets			
	Individual toilets	Group toilets	Community toilets
			
Description	Personally owned toilets, usually constructed inside the household premises	Owned and shared by few households who are related to each other or know each other well, constructed in common spaces between households	ULB owned toilets built in community spaces catering to households in the vicinity
# of HH per seat	1	2-4	10
JMP* category	Improved	Improved	Unimproved

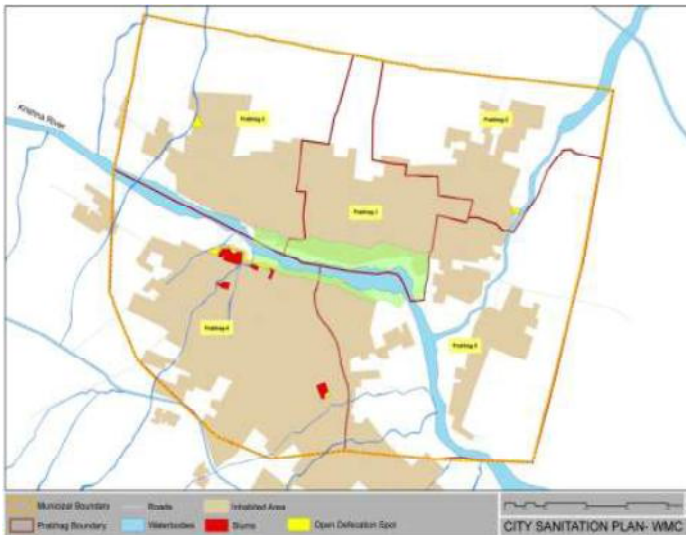
□ Note: *According to the The WHO/UNICEF Joint Monitoring Programme (JMP) for Water Supply and Sanitation, an improved sanitation facility is defined as one that hygienically separates human excreta from human contact. In the Post 2015 targets, a group toilet shared by less than 5 families who know each other is also treated as 'improved sanitation'.

Individual and group toilets have several security, privacy and health benefits over community toilets

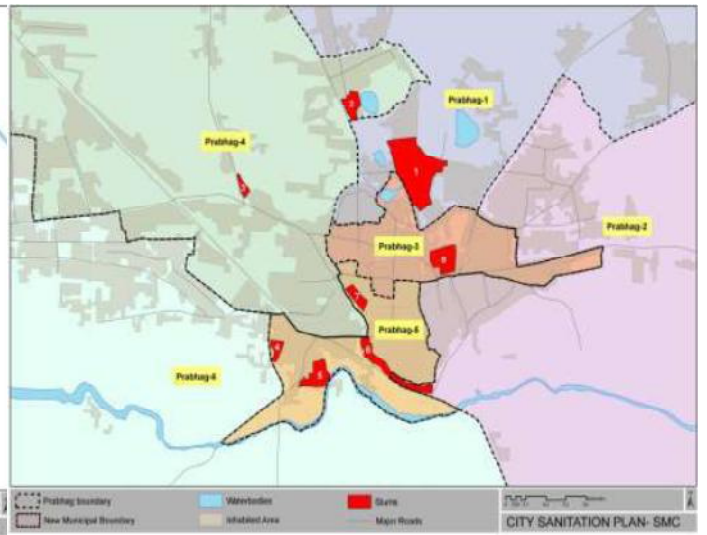
Criteria	Type of toilet facility		
	Individual toilets	Group toilets	Community toilets
Space efficiency			
Cost effectiveness for household			
Level of cleanliness			
Cost savings for the ULB			
Ease of Access			
Safety and User friendly			

While individual toilets are the most preferred solution, in situations where space and affordability pose serious constraints, group toilets may be a cost and space efficient way of providing improved sanitation facilities in Wai and Sinnar

Wai and Sinnar expressed interest in exploring the “group toilet” idea



Wai



Sinnar

1

Space Constraints

Design Solutions

Households

ULB

Arch. Students?

2

Financial Constraints

Own share/ Subsidy/ Credits etc.

Households

ULB/ Lenders/ Donors

Consultation with ULBs → Ground Level Surveys → Case Specific Designs

ULB



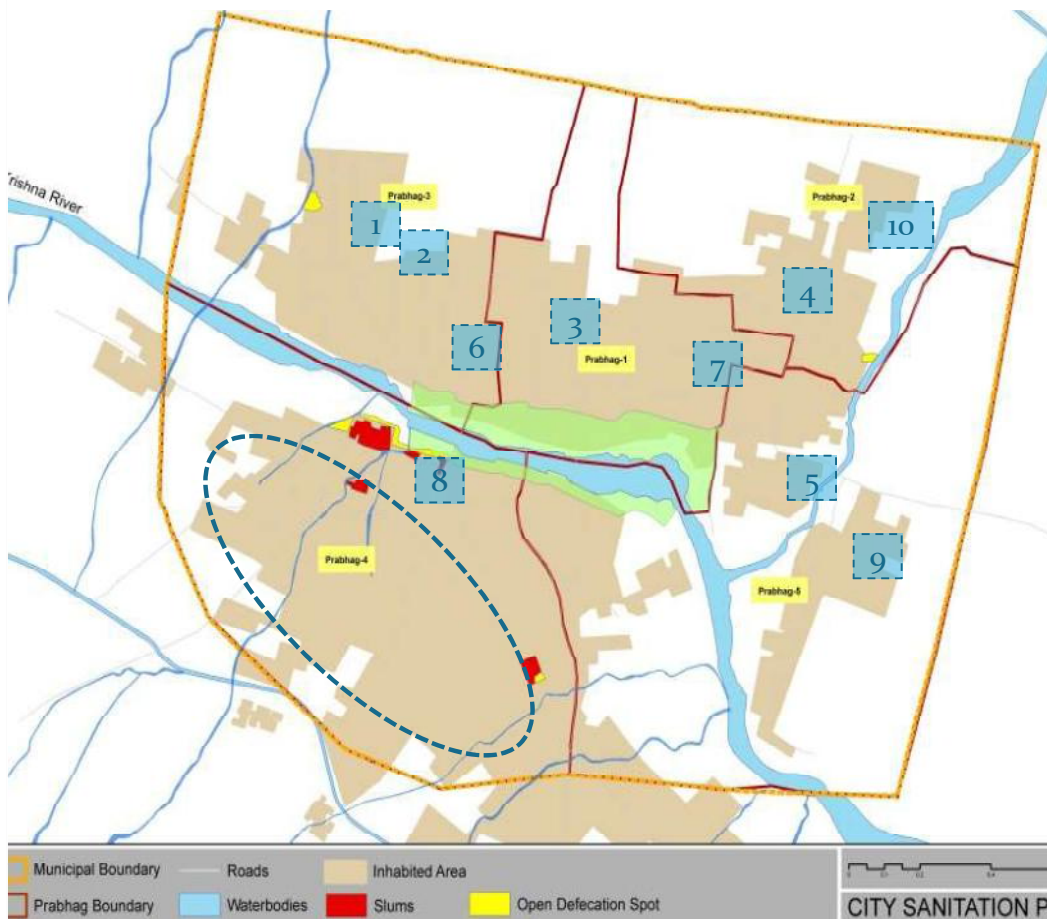
Households



Arch Students



Households interviewed- Wai



Wai- Assessment for group toilets

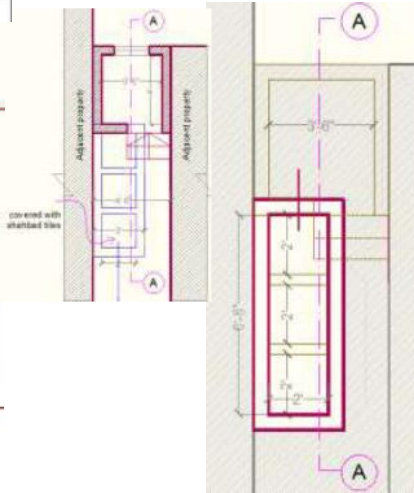
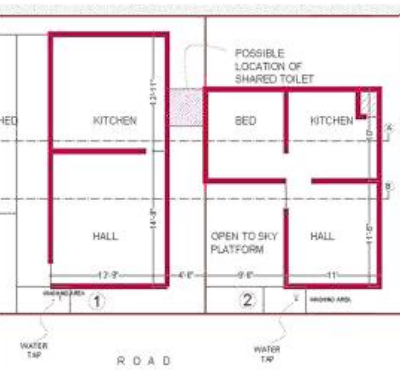
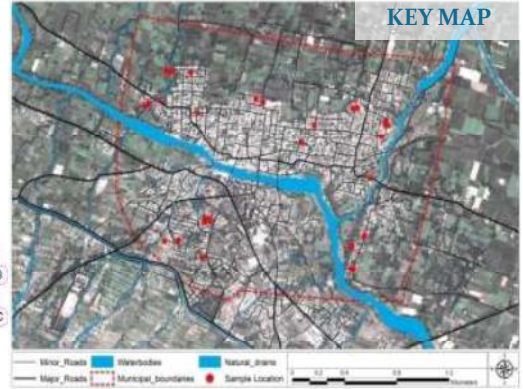
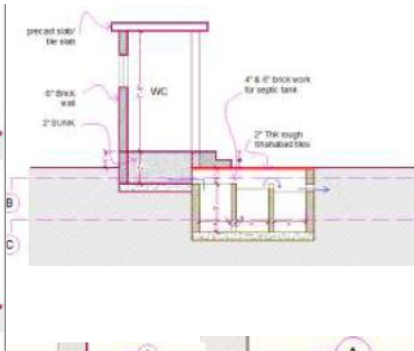
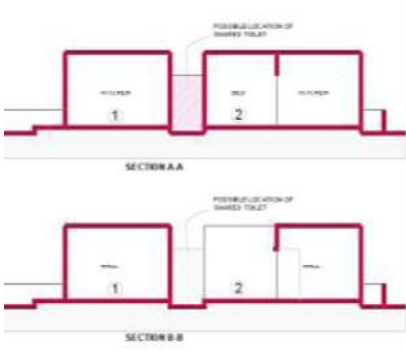
Case No	Number of Families	Family Background Monthly Income (Range in Rs.)	Relation of HHs with each other (If Any)	Reason for which they agreed to share the toilet	Own contribution towards construction of a toilet/HH	Availability of space	Availability of required documents	key Observations
case 1	Family 1	10000	Neighbours	1. CT is too far 2. CT not convenient for children and women 3. User group of CT is large	7000	✓	partial	Female from one of the families is an active member of SHG
	Family 2	15000						
case 2	Family 1	15000	Brothers	CT not convenient, especially for children and women	5000	✓	partial	One of the family members is a construction labour. Can construct their own toilet
	Family 2	10000						
	Family 3	6000						
case 3	Family 1	7000	Relatives	Three of the members are physically challenged for whom CT is very inconvenient	4000	✓	partial	Soak pit may need to be provided with septic tank since there is no possibility of connecting the septic tank to the open drain
	Family 2	15000						
	Family 3	5000						
case 4	Family 1	10000	Brothers	CT not convenient. Rush during morning hours	6000	✓	partial	
	Family 2	10000						
	Family 3	15000						

Wai- Possibilities of group toilets

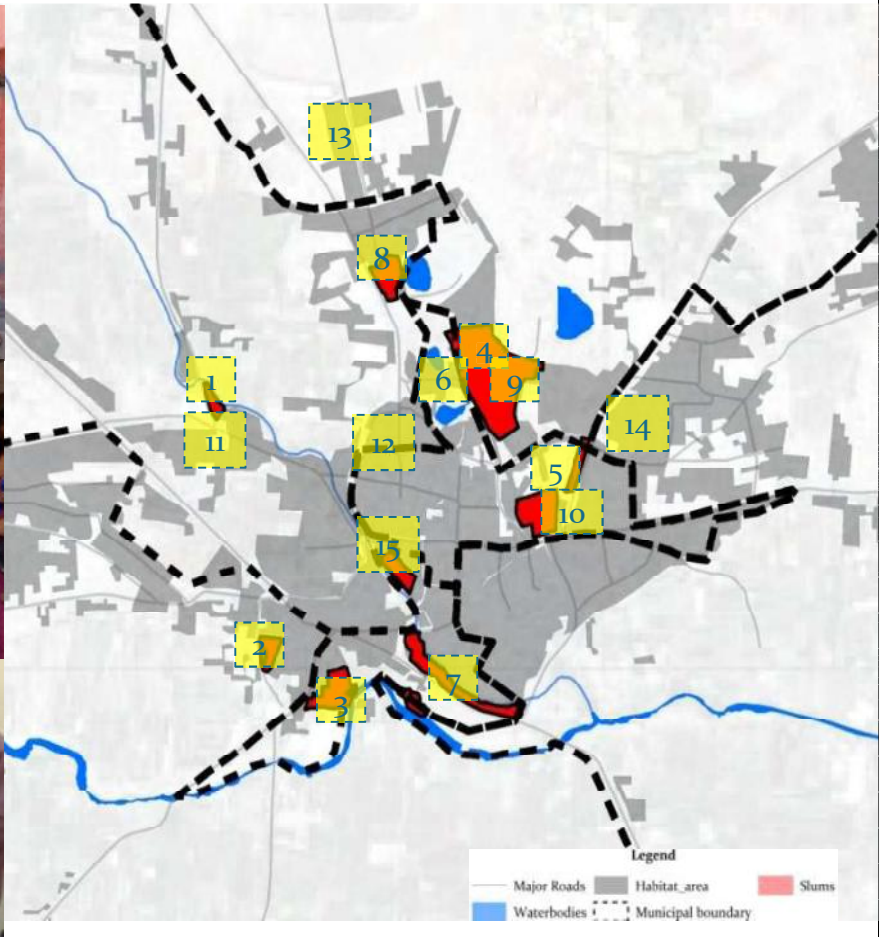
LOCATION OF PROPOSED

DETAILS OF PROPOSED TOILET

KEY MAP



Households interviewed- Sinnar



Sinnar- Assessment for group toilets

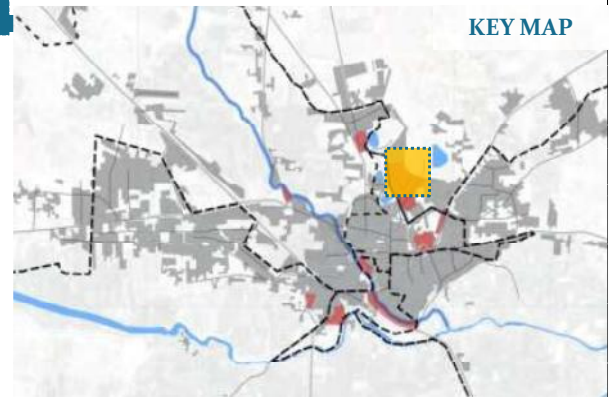
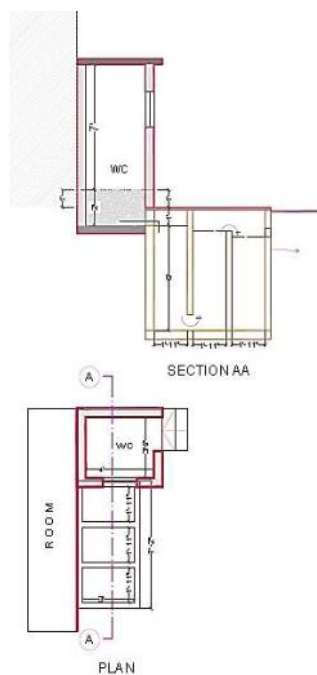
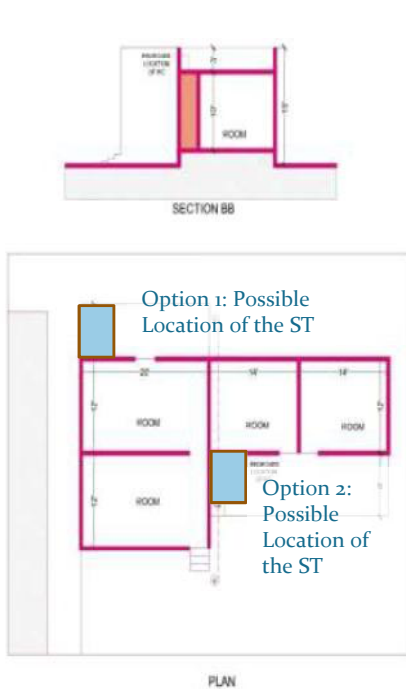
Case No.	Number of Families	Family Background		Reason for which they agreed to share the toilet	Own contribution towards construction of a toilet/HH	Availability of space	Availability of required documents	Key Observations
		Monthly Income (Range in Rs.)	Relation of HHs with each other					
Case 1	Family 1	8000	Neighbours	1. CT is too far and not well maintained 2. User group is large 3. CT not convenient for women and children	8000	✓		Adequate space available in front yard of one of the house
	Family 2	5000						
Case 2	Family 1	12000	Brothers	1. CT is not well maintained 2. CT not convenient for women and children	5000	✓		No. of members is more. Two seats with common septic tank can be a good option
	Family 2	5000						
	Family 3	7000						
Case 3	Family 1	7500	Neighbours	1. CT is far 2. User group is large 3. CT not convenient for women and children especially during nights	4000	✓		
	Family 2	8000						
Case 4	Family 1	8000	Brothers	1. CT is not well maintained 2. CT not convenient for women and children	5000	✓		One family member of a HH is a construction labour. Can construct their own toilet
	Family 2	10000						
	Family 3	6000						

Sinnar - Possibilities of group toilets

LOCATION OF PROPOSED TOILET

DETAILS OF PROPOSED TOILET

KEY MAP



Legend
 Major Roads Habitat_area Slums
 Waterbodies Municipal boundary



- Estimated user as per current requirement
- Sizes of the proposed septic tank as per CPHEEO 2013
- Size of toilet block (4'x3' 6"x7') (NEUFERT'S)

Estimated Users	Length (m)	Breadth (m)	H (m) (Cleaning interval of 3 years)
15	2.0	0.9	2.3

Reactions by households



"My brother stays next to me. Sharing toilet with his family is a good idea if council is also going to support us financially... BUT... the problem is with the location of toilet. **Council wont give permission to construct a toilet in the verandah along the road**"



"I am a physically challenged person.. I can't tell you how I manage (can't manage) to use the community toilet, which is at half a km from my house.. **Toilet at the door is my priority but finance is an issue!**"



"The group toilet idea is good. I was a councilor.. and **I must promote such ideas..** I don't mind being one of the first few households taking initiative towards this!"



"We left this house and started our own nuclear family only due to this 'sharing' business.... **I don't want to share a toilet with my in-laws**"



"**I am into construction and I am completely aware of the huge expenses on constructing a toilet.** Great if we share the expenses with neighbors. I am also aware of various technologies etc. I will build our own toilet."



"This is a good idea... Not only my family, but many of my neighbors would like to take benefit of this... **I will talk to them!!**"

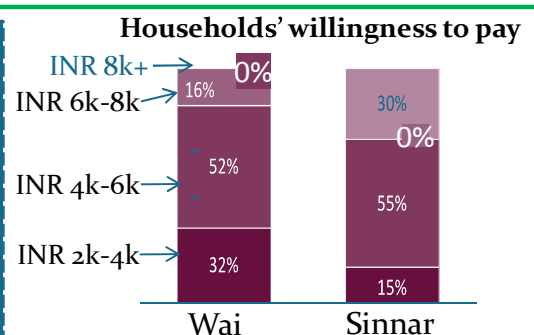
More

Positive Cases



We have very good relations with each other... Rather than walking for 10 mins. to the community toilet, which is not even clean at times, better we share a toilet with our neighbors... Maintenance should not be a problem.. It's just like sharing other activities such as cleaning the front yard etc...

- ❑ People prefer individual toilets but they are also aware that it is difficult for them to construct one.
- ❑ Households are ready to use toilets in sharing. Some are even ready to go ahead with the implementation as soon as possible.
- ❑ Mostly, interested households are the extended families/ relatives.
- ❑ Queries by HHS-
 - Will any financial support be provided?
 - What about the land issues?



Budget Assessment- Wai

Total Requirement of Funds

Total number of households without individual toilets: 2093 (2435- 342 IHSDP)

Implementation in 3 years	2014	2015	2016	Total
% of HHs to be covered in a year	20%	35%	45%	100%
Number of HHs to be covered in a year	419	733	942	2093
Subsidy Requirement @ Rs 3000 per HH (Rs lakhs)	12.6	22.0	28.3	62.8
% of Available Surplus	16%	28%	37%	
Subsidy Requirement @ Rs 4000 per HH (Rs lakhs)	16.7	29.3	37.7	83.7
% of Available Surplus	21%	37%	49%	
Subsidy Requirement @ Rs 5000 per HH (Rs lakhs)	20.9	36.6	47.1	104.7
% of Available Surplus	26%	46%	62%	
Subsidy Requirement @ Rs 6000 per HH (Rs lakhs)	25.1	44.0	56.5	125.6
% of Available Surplus	31%	56%	74%	

Budget Assessment- Sinnar

Total Requirement of Funds

Total number of households without individual toilets: 4869

Implementation in 5 years	2014	2015	2016	2017	2018	Total
% of HHs	10%	20%	20%	25%	25%	100%
Number of HHs	487	974	974	1217	1217	4869
Subsidy Requirement @ Rs 3000 per HH (Rs lakhs)	14.6	29.2	29.2	36.5	36.5	146.1
% of Available Surplus	10%	21%	22%	29%	31%	
Subsidy Requirement @ Rs 4000 per HH (Rs lakhs)	19.5	39.0	39.0	48.7	48.7	194.8
% of Available Surplus	13%	27%	29%	39%	42%	
Subsidy Requirement @ Rs 5000 per HH (Rs lakhs)	24.3	48.7	48.7	60.9	60.9	243.5
% of Available Surplus	17%	34%	36%	48%	52%	
Subsidy Requirement @ Rs 6000 per HH (Rs lakhs)	29.2	58.4	58.4	73.0	73.0	292.1
% of Available Surplus	20%	41%	44%	58%	63%	

Possible implementation mechanism for the scheme

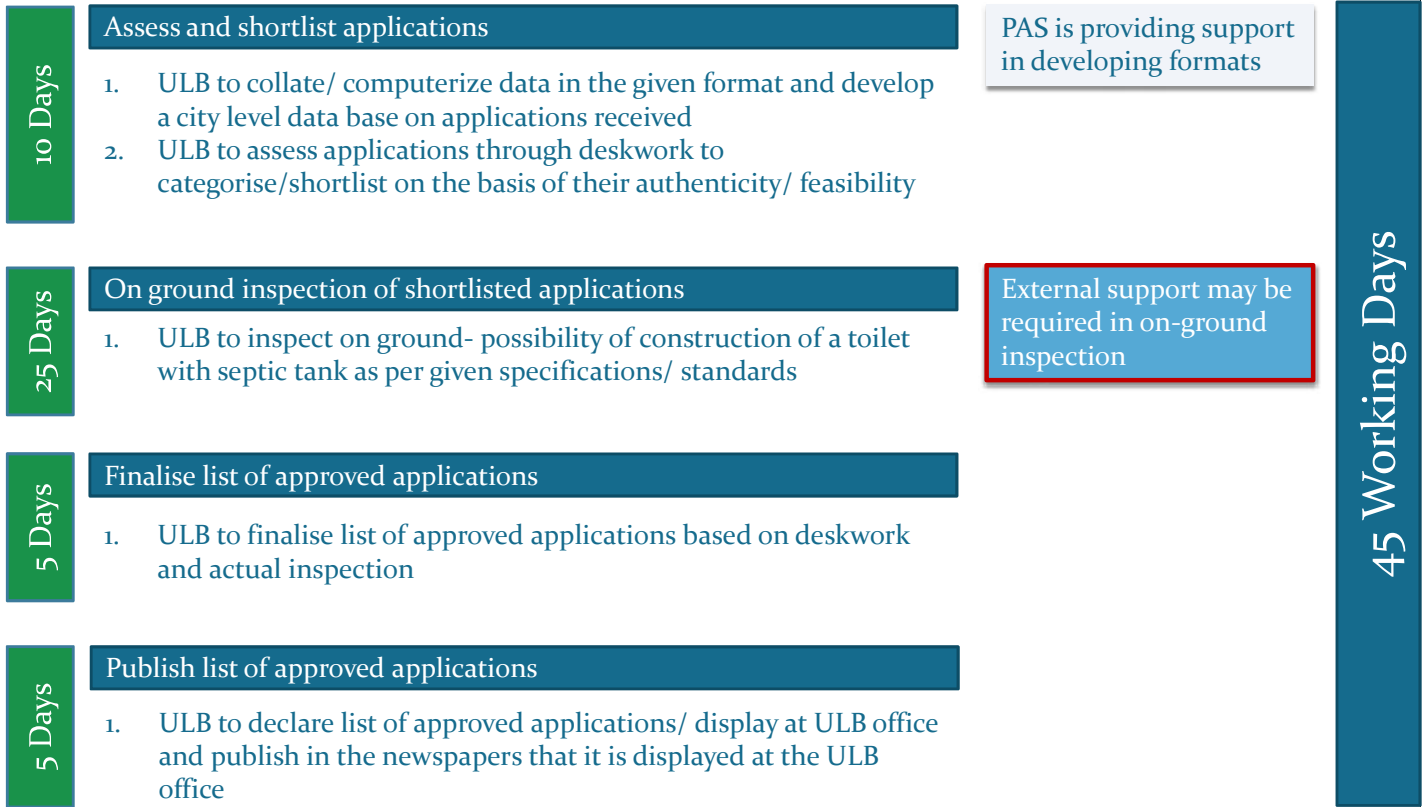
1	Form a Scheme Implementation Cell / “Own Toilet Scheme Cell”	
A	Administrative Staff	<p>Clerk and Computer Operator</p> <ol style="list-style-type: none"> 1. Dissemination of scheme 2. Give out applications 3. Collect applications 4. Sort applications 5. Publish approved applications 6. Maintain all records in the given formats
B	Technical Staff	<p>Engineer and PWD staff</p> <ol style="list-style-type: none"> 1. Assess applications 2. Shortlist applications 3. On ground inspection of shortlisted applications 4. Approve applications 5. Monitor implementation 6. Approve implementation
C	Finance Staff	<p>Accountant</p> <ol style="list-style-type: none"> 1. Disbursement of funds 2. Maintain records in the given format

Implementation Stage 1- Creating awareness and advertising the scheme

7 Days	Introduce and Disseminate the scheme	<ol style="list-style-type: none"> 1. Ward level meetings headed by the councilors 2. Through Newspapers 3. Advertisements at public places 4. Announcements 	PAS is providing support in designing advertisements	
	3 Days	Set up inquiry desks (ID) at prabhag level / city level	<ol style="list-style-type: none"> 1. 5 inquiry desks at 5 prabhags (1 desk= team of 2) OR one desk at ULB office 2. Provide detailed information about the scheme to the citizens 	PAS is providing support
		Give out application forms	<ol style="list-style-type: none"> 1. Interested households to collect application forms from ULB office 2. ULB staff to maintain records in the given format 	Awareness programs at ward level
	45 working Days	Submission of filled and signed application forms	<ol style="list-style-type: none"> 1. Households to submit applications along with required documents. ULB to collect same and maintain records 	PAS is helping in designing application forms

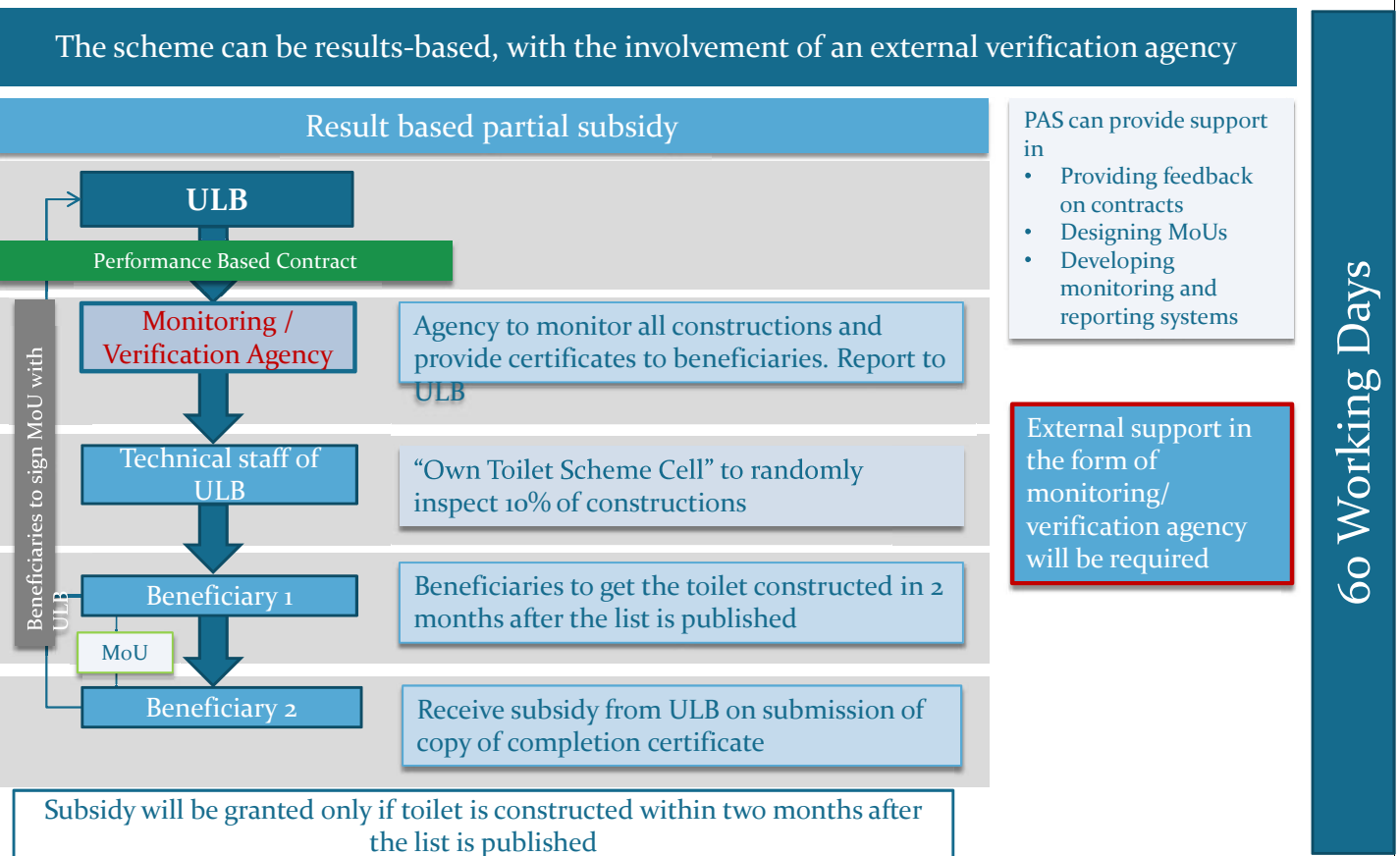
55 Working Days

Implementation Stage 2- Application Process



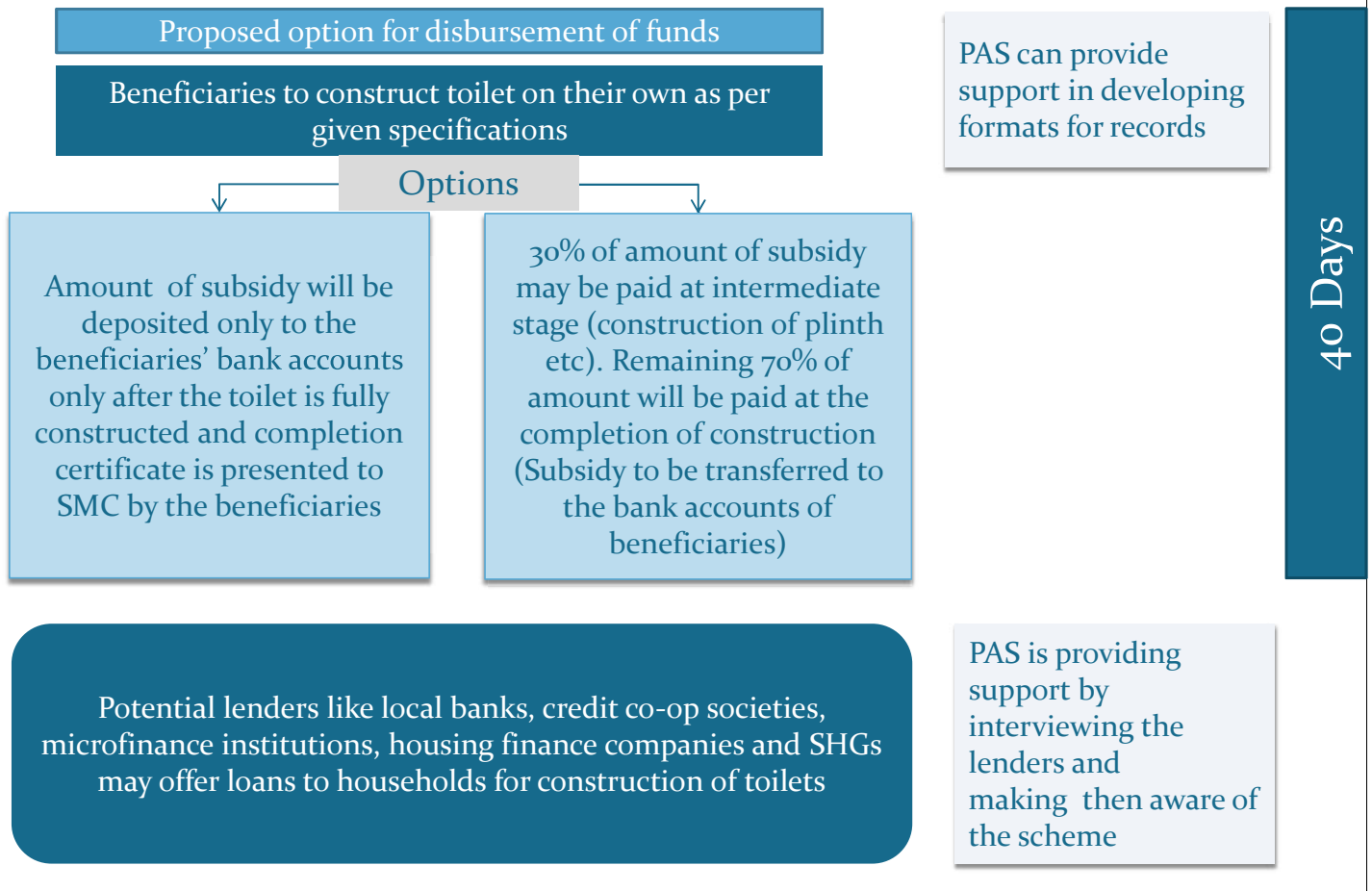
45 Working Days

Implementation Stage 3- Construction of Toilets



60 Working Days

Implementation Stage 3 - Disbursement of Subsidy



Awareness and Advertising- Wai

Awareness Generation activities :

- Creating awareness for **Demand based Own Toilets** scheme in Wai
- **20 Banners and more than 100 posters** on Community Toilets, near temple, at crossing, etc.
- Organizing **community level meetings** and presentations
- Utilizing **large gathering events** like *Ganpati* for conducting such meetings
- **Announcements in Rickshaws**
- Distribution of **Hand-outs** to locals
- **Ward level meetings**



Ward Level Meetings and Distribution of application forms



Ward Level Meetings and Distribution of application forms



Wai- More than 200 forms are collected !!

We have explored four different types of credit providers in these towns

Self help groups (SHGs)



Groups of 5-10 women of similar socio-economic background, that make loans to members at low interest rates, financed through member contributions and commercial loans

Micro-finance institutions (MFIs)



Financial institutions targeting economically weaker sections who do not have access to traditional banking, generally with a periodic repayment and peer liability model

Credit societies

Chaitanya Credit Cooperative Society

Jalaram Co-op Credit Society Limited

Financial institutions owned and controlled by members, who make deposits and can avail of loans

Commercial banks



Commercial banks accept deposits and make loans to individuals and business enterprises, generally in an EMI model with a defined rate of interest

□ Source: Reserve Bank of India, National Housing Bank, Monitor Inclusive Markets, "Building houses, Financing Homes", 2010

Self Help Groups

25 SHGs interviewed

30 SHGs interviewed

	Wai	Sinnar
No. of SHGs	155	284
No. of SHGs formed before 2005	20	15
No. of SHGs formed after 2005	135	115 (Having accounts)+ 154 (Without Accounts)
No. of members per SHG	5-20	5-20
SHGs with bank accounts	155 (all)	130
Banks having SHG accounts	Bank of Maharashtra, State Bank of India and Bank of Baroda	Bank of Maharashtra, State Bank of India, Bank of Baroda and Union Bank of India
SHGs that have taken loans	40	31
Average monthly contribution per member	Rs. 75/-	Rs. 75/-
Average savings till date	Rs. 10,000/-	Rs. 15,000/-
Avg. no. of members in a SHG that have a toilet	2	1
Loan amount taken per SHG	Min. 50,000/- Max. 2,00,000/-	Min. 70,000/- Max. 3,00,000/-
Size of internal loans (Rs.)	Min: 1000 Max: 7000 (Depending on the age of group, members and saving capacities)	Min: 1000 Max: 10000 (Depending on the age of group, members and saving capacities)



Self Help Groups

	Wai	Sinnar
Rate of interest	9% to 12% p.a.	9% to 12% p.a.
Loan Repayment period	1 to 7 years (depending upon the amount and type of loan.)	1 to 7 years (depending upon the amount and type of loan.)
Collateral requirement	No	No
Internal Loans disbursed to members in the past	Y (Out of 25 SHGs interviewed, only 14 SHG has disbursed internal loans)	Y (Out of 30 SHGs interviewed, 25 have disbursed internal loans)
Rate of Interest for internal loans	1% per month	2% per month
Purpose of loans	Income generating activities, house improvement, education, medical, domestic use	Income generating activities, house improvement, education, medical, domestic use
Willingness towards group toilets	Group (Out of 25 SHGs interviewed, 15 prefer group toilets)	Group (Out of 30 SHGs interviewed, 17 prefer group toilets)
Willingness to take toilet loans	Y (Out of 25 SHGs interviewed, 23 SHGs are willing to take toilet loans)	Y (Out of 30 SHGs interviewed, 15 SHGs are willing to take toilet loans)
Avg amount that can be spent for constructing toilet from personal savings	Rs. 5000/-	Rs. 5000/-

One SHG with 17 members, formed in 2005, can lend around Rs. 7000 internally to its 4 members at a time.

Micro – Finance Institutions

No MFIs are currently operational in Wai. Few MFIs in Pune were interviewed who are operational in towns near Wai and have history of extending toilet loans.

	 IRCED	 MANN DESHI MAHILA SAHAKARI BANK	 SURYODAY	 GRAMEEN KOOTA
Year of Establishment	1994	1997	2008	1999
Interest rates	11% (flat)	15% (flat)	26% (diminishing)	21% (diminishing)
Promoted toilet loans	✓	✓	X	✓

4 MFIs are currently operational in Sinnar. MFIs in Nashik were also interviewed who may extend their services in Sinnar

	MFIs operational in Sinnar				MFIs operational in Nashik, which were interviewed			
	 ASMITHA	 SPANDANA	 HDFC MF	 CHAITANYA	 SURYODAY	 EQUITAS	 GRAMA VIDYAL	 UJJIVAN
Year of Establishment	2006	2008	2013	2008	2012	2012	2012	2009

Ujjivan has plans to start operations in Sinnar

Micro – Finance Institutions

- MFIs follow the JLG (Joint liability groups) model. MFIs lend to group of female members belonging to APL or BPL families.

	Asmitha Microfin	Spandana Spoorty Financial Limited	HDFC Microfinance	Chaitanya - Sahara Grameen Mahila Swayamsandhi	Suryodaya Microfinance	Equitas Micro Finance Private Limited	Grama Vidiyal Microfinance Limited	Ujjivan Financial Services
Number of groups	340	120	9	9 (many in rural)				
Number of members in Sinner	1700	1200	90	90	-	-	-	-
JLG Model used	✓	✓	✓	✓	✓	✓	✓	✓
Collateral requirement	×	×	×	×	×	×	×	×
Avg no of members per group	5	10	10	10	5	5	5	5
Documents required to sanction loans	Aadhar card, Ration Card, Voter ID, PAN card							
Encourage savings before lending			✓ Rs. 100 – 500 / month	✓ Rs. 200 / month				
Cashless transactions	✓							✓
Income cap	As per the RBI norms the income cap for the lenders is Rs. 1,20,000 per annum							
In one group of 12, at least 8 should have their own houses, rest 4 should be tenants for more than 3 years								

Micro – Finance Institutions

	Asmitha Microfin	Spandana Spoorty Financial Limited	HDFC Microfinance	Chaitanya - Sahara Grameen Mahila Swayamsandhi	Suryodaya Microfinance	Equitas Micro Finance Private Limited	Grama Vidiyal Microfinance Limited	Ujjivan Financial Services
Min. loan amount given till date (Rs.)	Rs. 15,000	Rs. 6,000	Rs. 6,000	-	Rs. 15,500	Rs. 15,000	Rs. 10,000	Rs. 8,000
Max. loan/ member given till date (Rs.)	Rs. 40,000	Rs. 30,000	Rs. 17,500	Rs. 22,000	Rs. 22,000	Rs. 50,000	Rs. 20,000	Rs. 30,000
Rate of Interest (flat)	13%	14%	11%	-	11%	-	-	-
Rate of Interest (diminishing)	25%	27.7%	20%	24%	26%	23.5%	26%	23.6%
Income Generating loan	✓	✓	✓	✓	✓	✓	✓	✓
Repayment period (years)	1 – 2	1 – 2	1 – 2	1 – 2	1 – 2	1 – 2	1 – 2	1 – 2
Educational purpose				✓				
Home Improvement								✓
Provided loans to construct toilet				✓				✓
Interest in introducing sanitation loans	✓	✓	✓	✓	✓	✓	✓	✓

- Ujjivan and Chaitanya are the only organization which have given loans for construction of toilets. Loans from other MFIs have been used for constructing toilets but the purpose of loan was stated as income generating to the MFI.

- As per the RBI rules a person can take a loan from max 3 institutions at a time, total loan amount adding up to Rs. 50,000.



Loan used for constructing a toilet

She runs a tailoring business. She is a member of Sumananjali Bachat Gat, a JLG started with Spandana in 2008. The group has 10 members like her, each involved in different economic activities like papad making, laddoo making, running beauty parlor, tailoring etc. They have been taking loans from Spandana since 2008, loan amounts ranging from Rs. 10,000 to Rs. 50,000.

Last year (2013) she took a **loan worth Rs. 45,000 as income generating loan but constructed a toilet instead.**

Before constructing our own toilet, the family had to walk for 20 minutes to reach the community toilet. Moreover, it was very inconvenient during rainy season and at nights. Heavy traffic on the roads also poses a major problem. Therefore, she decided to construct an individual toilet.



Toilet details	
Toilet cost	Rs. 45,000
Technology	Pour flush (septic tank – outlet connected to open drains)

Loan details	
Loan amount	Rs. 45,000
Amount repaid	Rs. 18,000
Repayment period	2 years
Interest rate	27.70%

Credit Co-operative Societies

11 credit cooperatives interviewed of the total ~20

15 credit cooperatives interviewed of the total 35

	Wai	Sinnar
No. of members	Min. 500- Max. 3000 (Only in Wai city)	Min. 350- Max. 2000 (Only in Sinnar city)
Average monthly income of members	7,500/-	10,000/-
Type of loans given	Personal, Vehicle, Gold, Mortgage, Cash Credit, Hire Purchase, Home, Term loan	Personal, Vehicle, Gold, Mortgage, Cash Credit, Hire Purchase, Home, Term loan
Documents required	Address proof, ID proof, photos, cheques, mortgage papers, 2 guarantors, income returns	Address proof, ID proof, photos, cheques, mortgage papers, 2 guarantors, income returns
Range for rate of interest	9% - 18% p.a.	12.5% - 20% p.a.
Repayment Period	1 to 7 years (depending upon the amount and type of loan)	1 to 7 years (depending upon the amount and type of loan)
Collateral requirement	Collateral required for a loan amount more than Rs. 25,000/-	Collateral required for a loan amount more than Rs. 25,000/-

Commercial Banks

Assessment of commercial banks was done with respect to SHG lendings in Wai and Sinnar.

	Bank of Baroda	ICICI Bank	HDFC	SBI	BOM	Union Bank of India
SHG accounts present	✓	✓	×	✓	✓	✓
BPL group accounts present	✓	×	×	✓	✓	✓
APL group accounts present	✓	✓	×	✓	✓	✓
Income generating loans provided	✓	✓	✓	✓	✓	✓
Collateral requirement	×	×	×	×	×	×
Rate of interest	15.0%	10.0%	10.3%	10.5%	12.0%	10.3%
Action in case of defaults	Legal notice and home visits					
Experience in lending to BPL groups	●	●	●	●	●	●
Extended sanitation loan in the past	×	×	×	×	×	×
Willingness to promote sanitation loans	●	●	●	●	●	●
Reasons for not willing to promote san loans	Low repayment rates, many defaulters			Low repayment rates, many defaulters		×Low repayment rates, many defaulters
Minimum salary requirement	Rs. 20,000	Rs. 17,000	Rs. 15,000	Rs. 10,000	Rs. 25,000	Should be salaried employee.

The banks require no collateral for the loans upto 1 lakh but need income proof for salaried employees (as salary slips) or audited income accounts of 2 years for professionals.

Supply side study

Micro finance institutions – Credit cooperatives – Commercial Banks

“Asmitha extends income generating loans only and our organization observes high loan repayment rate. **Even if people take loans for consumption activities like toilet construction they will repay the loan on time.**”

Branch Manager, Asmitha



“We provide ~200 loans per month, out of these 5-6 loans every month are for construction of toilets. **People take loans and pay back loans on time.**”

- Branch Manager, Ujjivan



“In case of formal ‘toilet loan’, may be **good to create groups with all the members without toilets**, but there may be additional requirements in terms of security/ collateral from the members “

- Branch Manager, Spandana

“At present we do not provide sanitation loans. Sanitation is a very important issue and should be addressed with appropriate methods. **Loans for construction of toilets should be promoted.** Organization heads should promote sanitation loans.”

- Branch Manager, Sridevnadi Khore Grameen Bigarsheti Patasansta

“Toilets are the basic need and so promoting sanitation loans is a very good idea, but the issue is that **currently there are no grants and waivers from the government for defaulter loans for credit cooperatives.**”

Branch Manager , Vignaharta Nagari Sahakari Patasanstha

“Our experience in lending to BPL SHGs is poor and we observe many defaulters, where as our experience in lending to APL SHGs is quite good and loan repayment rates are high.”

-Branch Manager, Union Bank of India

Com. Banks

MFI

Credit Coops

Demand Side Study- Interviews with households

	30 households without toilet were interviewed	35 households without toilet were interviewed
	Wai	Sinnar
Range of income	1200 - 20000	500 - 18000
Average saving capacity per month	550	950
Willingness towards group toilets	23 of 30	23 of 35
Willingness towards taking loans	15 of 30	23 of 35
Range of own contribution for toilet	5000 - 15000	1000 - 20000
Preferable amount of toilet loan to be taken (Avg.)	16000	19000
Awareness towards loans/ institutions	20 of 30	18 of 35



“My daughters have grown up and we needed a toilet at home. Therefore **I took a loan from credit co-operative society for constructing an individual toilet**”

“Everyone in our house resort to open defecation. Our relatives do not visit us as we do not have a CT nearby or an individual toilet. We feel it is very important to have a toilet. **We are very much willing to take a loan for toilet**”

“I never thought of taking a loan for constructing a toilet. But yes, that is a good option”

“I feel the need of constructing a toilet but **I don't think any institution will lend me a loan. I do not have a capacity to repay the loan on time.**”

“I have **taken an internal loan of Rs. 5000/- through SHG for construction of toilet** in the year 2009 as we had to walk 20-25 mins. to reach to the community toilet”

□ Source: Interviews with households



Summary of lenders for consumer finance for toilets

Factors	Self help groups (SHGs)	Micro-finance institutions (MFIs)	Credit societies	Commercial banks	Housing finance companies (HFCs)
Income Groups					
Very poor / BPL	●	●	●	●	●
poor	●	●	●	●	●
Other low income group	●	●	●	●	●
Middle income group	●	●	●	●	●
Housing Type					
Informal housing	●	●	●	●	●
Formal housing	●	●	●	●	●

Credit providers vary in their areas of strength, but SHGs, MFIs and HFCs emerge as the most promising options

Factors	Selfhelp groups (SHGs)	Micro-finance institutions (MFIs)	Credit societies	Commercial banks	Housing finance companies (HFCs)
Reach towards target population	Green	Green	Red	Red	Yellow
Local presence	Green	Yellow	Green	Green	Yellow
Prior history or future interest in toilet loans	Yellow	Green	Yellow	Yellow	Yellow
Capacity to make toilet loans	Yellow	Yellow	Green	Green	Green
Favorability of loan terms	Green	Red	Yellow	Green	Green

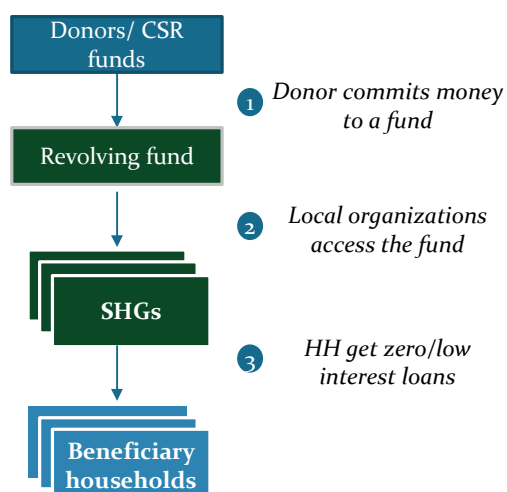
There are many opportunities for households to mobilize credit finance for building their own toilets. With capacity building support, SHGs can play an important role for the poor. The poor can also be reached through MFIs. MFIs will need a credit line of lower cost funds and grants to meet mobilization costs. Banks and HFCs can provide access to other (low and middle income households) that can offer mortgages. A key aspect will be to facilitate households to make their own possible choices from potential lenders.

An enabling environment for these credit providers will be needed to enable or strengthen their presence in sanitation/toilet financing

Credit Source	Opportunities	Challenges	Enabling policies and actions
Self-help groups	<ul style="list-style-type: none"> Strong local presence Reach lower income populations Low interest rates 	<ul style="list-style-type: none"> Lack financial strength to make loans of adequate size Limited history of providing toilet loans 	<ul style="list-style-type: none"> Revolving fund for toilets Awareness drive
Microfinance institutions	<ul style="list-style-type: none"> Reach lower income populations Established history of providing toilet loans 	<ul style="list-style-type: none"> Limited presence in Wai High interest rates Regulatory barriers on lending for non-income generating activities 	<ul style="list-style-type: none"> Credit lines or partial subsidies for lending for toilets to individuals and SHGs Grants to support mobilization and set-up costs
Credit cooperatives	<ul style="list-style-type: none"> Strong local presence Strong financial capacity 	<ul style="list-style-type: none"> Stringent loan requirements for collateral, ID proof, etc. Limited history of providing toilet only loans 	<ul style="list-style-type: none"> Credit lines or partial subsidies for lending for toilets to individuals and SHGs Connect with SHGs to avail of interest subsidies
Commercial banks	<ul style="list-style-type: none"> Strong local presence Strong financial capacity Moderate interest rates 	<ul style="list-style-type: none"> Stringent loan requirements for collateral, ID proof, etc. Limited history of providing toilet only loans 	
Housing finance companies	<ul style="list-style-type: none"> Target lower income populations Strong financial capacity 	<ul style="list-style-type: none"> Lack local presence Previous history with toilet loans unknown 	

It is possible to leverage limited funds through revolving funds by SHGs and subsidies to other credit providers

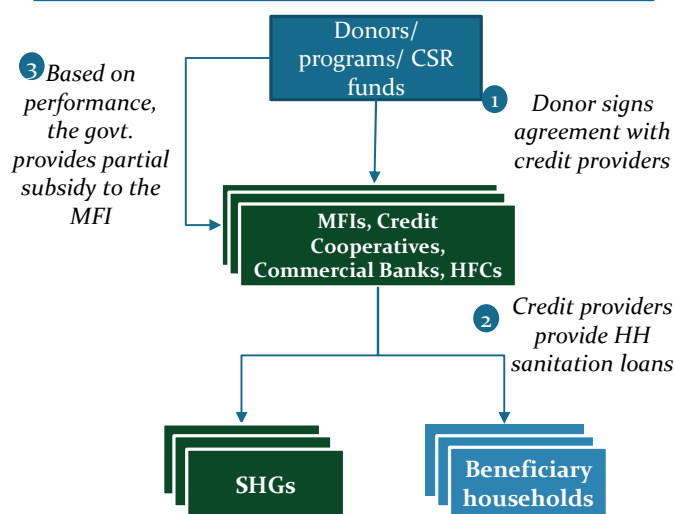
Self help groups and Credit cooperatives



- Local SHGs and credit cooperatives can be given access to a revolving fund to provide sanitation loans to households at zero/low interest rate
- Previously used in the **Total Sanitation Campaign in India**, where a revolving fund with a maximum corpus of INR 5 million was set up at the village level

□ Source: Total Sanitation Campaign website, GPOBA website

Micro credit institutions



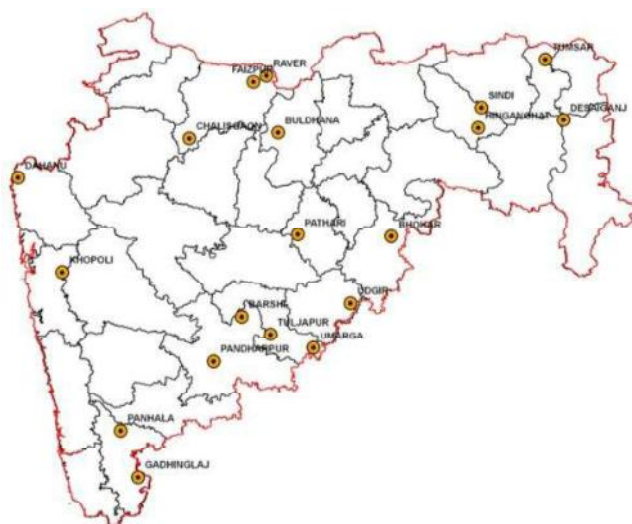
- The local government can provide performance based subsidy to MFIs for providing sanitation loans to households at low interest rate
- Previously used in the GPOBA 'Maji Ni Maisha' project in Kenya, where a local MFI (K-rep bank) was given 40% subsidy once the water project was completed to repay a part of the loan to community water project

Demand Based Support to Interested Cities

Interests were invited from the municipal councils in Maharashtra to avail technical support from PAS Project in preparing plans to make their cities ODF.

- 20 councils expressed their interest, of which 12 attended the orientation workshop at Mumbai.
- PAS will provide demand based technical support to these 12 cities at various levels

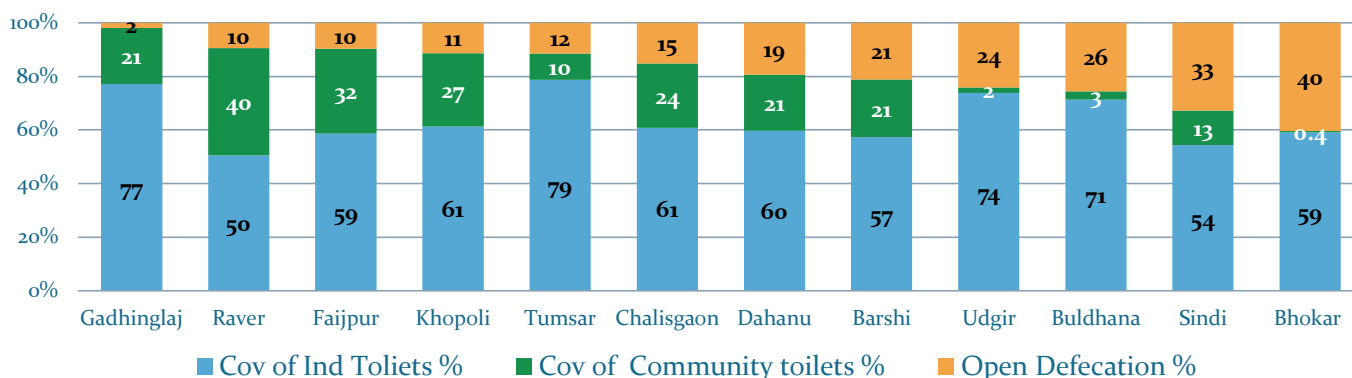
SN	City	Class	Total no. of HHs in the city	% of slum HHs to the total HHs
1	Dahanu	B	11194	0
2	Khopoli	B	15549	25%
3	Chalishaon	B	19429	12%
4	Faijpur	C	5483	11%
5	Raver	C	4876	0
6	Barshi	A	24430	39%
7	Gadhinglaj	C	5977	0
8	Udgir	B	17482	20%
9	Bhokar	C	6259	25%
10	Buldhana	B	14032	37%
11	Tumsar	B	9906	0
12	Sindi	C	2922	10%



Source: Census of India, 2011

Sanitation Profile of Interested Cities

Coverage of Toilets



Reasons for lack of individual toilets

Lack of Space	Lack of Funds	Land Tenure Issues	Habitual Issues
8 cities	8 cities	5 cities	2 city
Dahanu, Chalisingaon, Faijpur, Gadhinglaj, Raver, Tumsar, Barshi, Bhokar	Dahanu, Chalisingaon, Raver, Sindi, Tumsar, Barshi, Bhokar, Buldhana	Dahanu, Sindi, Barshi, Khopoli, Bhokar	Dahanu, Barshi

Orientation Workshop for Interested Cities

Workshop in coordination with DMA- for cities willing to move towards achieving ODF status

Focus:

- Ways/Actions needed for making cities ODF
- Challenges in making cities ODF
- Financial requirements and funding options for making cities ODF
- Role of elected representatives and municipal staff in making cities ODF

Presentations

Group Works

Discussions



Participants: Presidents, Chief Officers and Municipal Officials



Participants working on the given themes



Participants sharing their issues and ideas about making their city ODF

Technical Support at Three Key Stages

PAS will provide technical support to the participant cities at three key levels:

- **Assessment of existing scenario through surveys**, identification of gaps and actions needed to meet the gaps
- **Assessment of ULB budgets** to check possibility of allocating/using ULB's own funds in implementing the actions
- **Assessment of possibility of credits** and other sources of funds through CSR/ Lenders etc.



1. Household Surveys through Personal Digital Assistants

- PAS has developed an Android based application to conduct digital surveys.
- Dahanu and Khopoli are the pilot cities to conduct surveys
- Initial assessment of sanitation scenario in these cities is done through visits

