



SANITATION SURVEY IN SINNAR

Understanding Process of availing subsidy, toilet construction and usage in Sinnar

PRESENTATION OF FINDINGS

Submitted on: 7/11/2017


STUDY BACKGROUND

BACKGROUND

- ❑ 750 million people across India, constituting 60% of the nation's population, do not have access to adequate sanitation facilities.
- ❑ *Swachh Bharat Mission* was launched in 2014 to eliminate open defecation, to eradicate manual scavenging and to convert insanitary toilets into pour flush toilets among other such objectives.
- ❑ *Swachh Bharat Mission* aims to encourage households to construct toilets by providing partial incentive subsidy to non-owners of toilet.
- ❑ The mission seeks to achieve the goal of Clean India in next five years by 2019 so that the 150th birth anniversary of Gandhi can be celebrated as an accomplishment of this duty.
- ❑ Out of a total of 1,08,13,928 households, 29% of households were without toilet facility within premises and 27% of them resorted to open defecation. (Census 2011)
- ❑ Till April 2017, 382,444 household toilets have been constructed in Maharashtra



RESEARCH OBJECTIVES

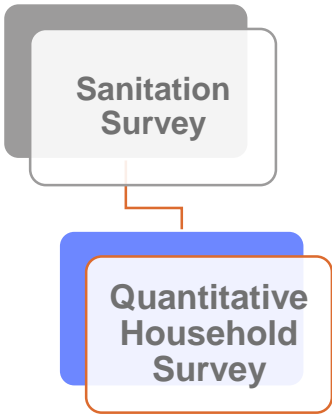
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- To understand the process through which the households have availed the subsidy and constructed their household toilets.

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- To understand the toilet usage pattern of the household members.

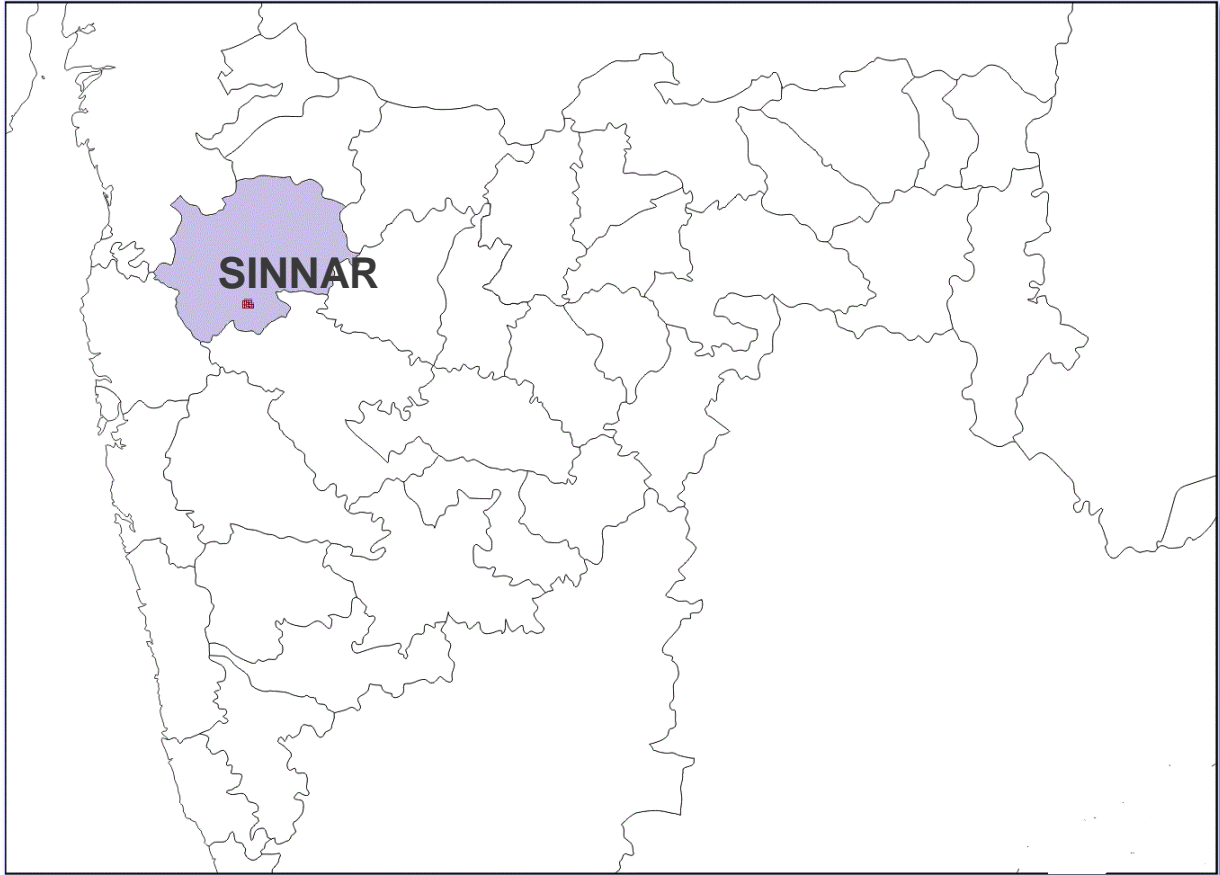
- 
- To understand the source of financing of toilet construction and the credit profile of respondents.

RESEARCH DESIGN

RESEARCH DESIGN- TARGET GROUP & GEOGRAPHICAL COVERAGE



STATE COVERED - MAHARASHTRA



Target Group: Quantitative

Main Category of Households

- **Category 1** : Applicant for SBM subsidy, approved and toilet successfully built or building
- Interviews were conducted with Household decision makers

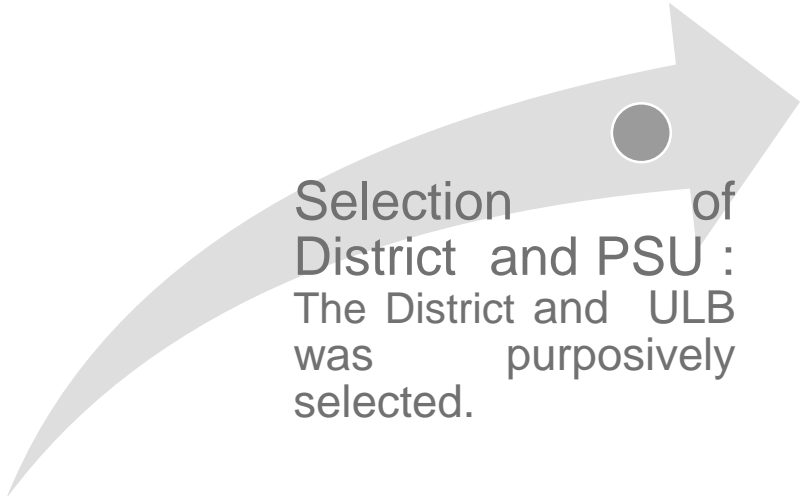
Sinnar

- ❑ Sinnar is a city and municipal council in Nashik district.
- ❑ Its total population was 65,299 in 2011.
- ❑ The average literacy rate of Sinnar is 71%.
- ❑ As per the Census 2011, out of 13,112 households in Sinnar, 8,243 households had individual household-level toilets, 3,211 households relied on community toilets and 1,658 households practiced open defecation.
- ❑ 4,869 households in Sinnar lacked access to own toilets and 1,658 households of them practiced open defecation.
- ❑ Till April 2017, 1253 toilets have been constructed in Sinnar.

SAMPLE SIZE – QUANTITATIVE HOUSEHOLD SURVEY

PSU	PRIMARY TG	
	TOILET OWNERS	
	Category 1: Applied for subsidy and constructed toilet	
	Sample Planned	Sample Achieved
SINNAR (NASHIK)	800	805
TOTAL	800	805

SAMPLING METHODOLOGY

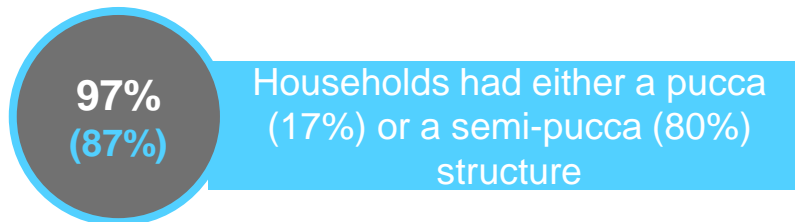
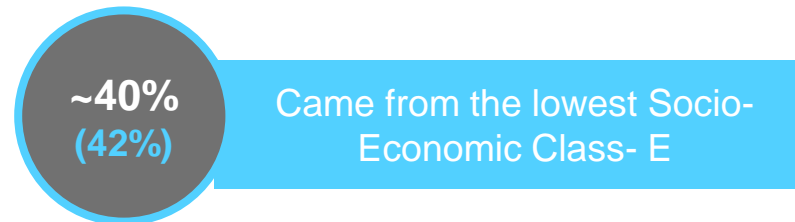
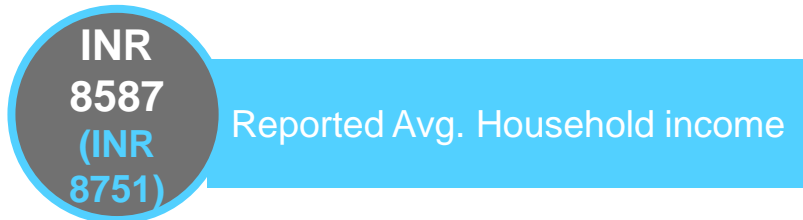
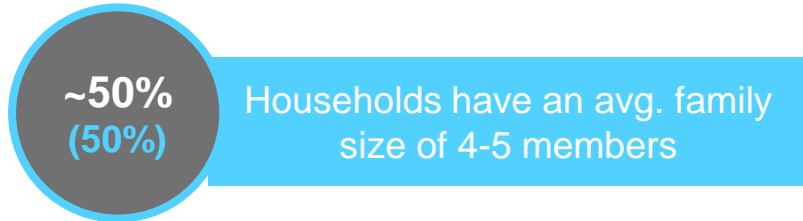


KEY FINDINGS

EXECUTIVE SUMMARY

Target Group Profile

Demographic Profile



The demographic profile of Households in Sinnar is very similar to the demographic profile of such households at the state level.

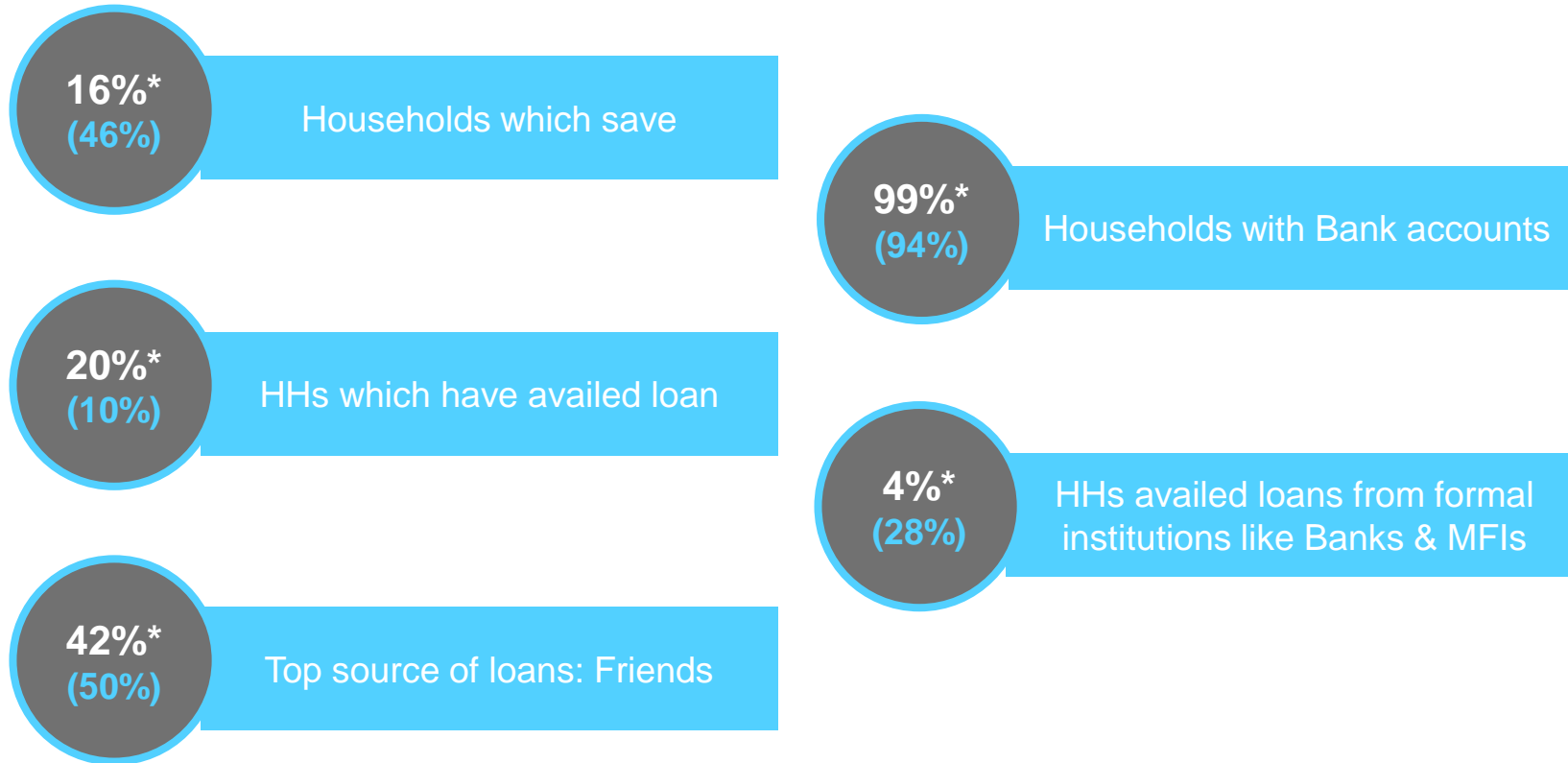
HHs have moderate levels of literacy and most of them belong to fairly low Socio-Economic Groups with Avg. HH income also similar to that at the state level.

One distinguishing factor is the **significantly low percentage of kutcha houses in Sinnar** (only 3%) as compared to the state level figure (13%).

** Figures from the state level study have been presented to draw comparisons and help in data analysis.*

Target Group Profile

Credit Profile



** Significant difference between profile of HHs in Sinnar vs. HHs across state level at 95% CI.*

While the demographic profile is not very different, the credit profile of HHs in Sinnar is significantly different from such HHs in the state level study.

The savings in these HHs is significantly lower than the state level avg. for this category. The savings drop with lower Socio-Economic groups.

Despite most HHs having all official documents in place, the HHs in Sinnar have been hesitant to reach out to formal institutions for loans.

Toilet Construction Process

TOILET CONSTRUCTION

TYPE OF TOILET All HHs in Sinnar have reported to install Septic Tanks.

AVERAGE COST OF CONSTRUCTION INR 48,685

TIME TAKEN FOR CONSTRUCTION Over 65% reported that it took them more than 30 days to construct toilet

FINANCING Mostly from Swachh Bharat Mission subsidy and Savings.
Every individual shared that extra funds, over and above the subsidy amount, had to be arranged as the subsidy amount was not sufficient to completely cover the expenses.
These expenses were drawn out of the pool of savings (67%) or taken as loan from informal networks (50%).
Less than 5% reported to have taken loans from formal institutions like banks, SHGs and MFIs.

Though the Households have somehow managed to overcome all challenges, the **BIGGEST CHALLENGE** stated by them was **LACK OF FINANCES**.

There was a clear inhibition in reaching out to formal financial institutions as also seen by the extremely low percentage of loans taken from these institutions.

Considering that the perceived accessibility to loans is low despite having all documents in place, there is dire need to generate awareness around loan availability.

Swachch Bharat Mission Subsidy

PROCESS OF SUBSIDY APPLICATION

SOURCE OF INFORMATION

Govt. OFFICIALS (69%)
Advertisements (28%)
Friends (27%)

APPLICATION PROCESS

Urban Local Bodies (ULBs) (95%)
helped with application process

Most had to submit documents-
Aadhar Card, Passbook & Property
Tax along with photographs for
application.

CURRENT STAGE

93% reported to have received Work
Orders;

Avg. Subsidy amount received INR 16200

78% mentioned that they had on-field
verification

There seems to be very high involvement of the ULBs in Sinnar considering that the top source of information for the HHs was Govt. officials at the ULB. Almost all HHs reported to have received help from the ULBs in the application process. The on-field verification was also reported to be very high in comparison to the state level findings.

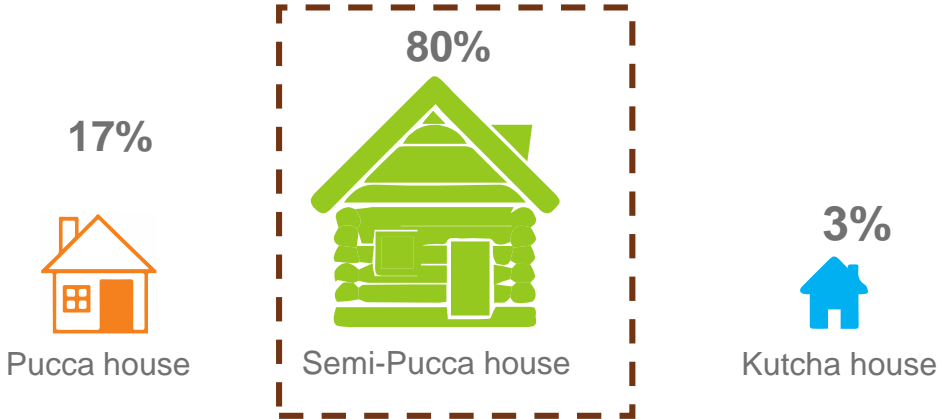
It is observed that the ULB at Sinnar seemed to have put in considerable efforts in creating awareness around Swachch Bharat Mission subsidy.

CATEGORY 1: APPLIED TO SBM, BUILT OR BUILDING TOILET

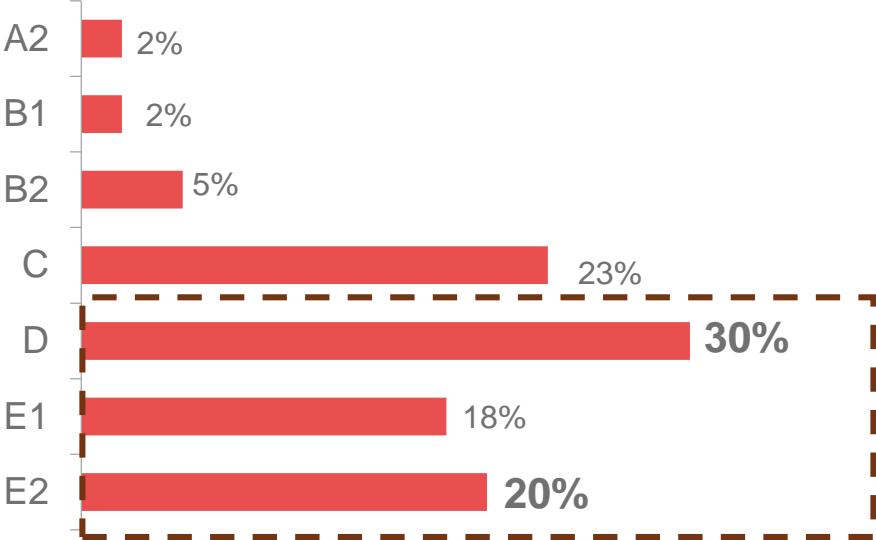
PROFILE OF HOUSEHOLDS | DEMOGRAPHIC

DEMOGRAPHIC PROFILE OF CATEGORY 1 HOUSEHOLDS

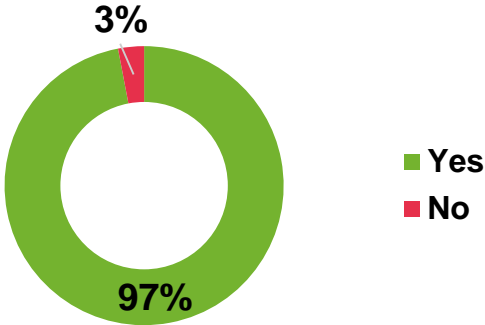
HOUSEHOLD STRUCTURE



SOCIO ECONOMIC CLASSIFICATION (SEC)



ACCESS TO WATER WITHIN HOUSEHOLD PREMISES



More than three-fourth of the households have Semi-Pucca houses who have successfully constructed toilets at home.

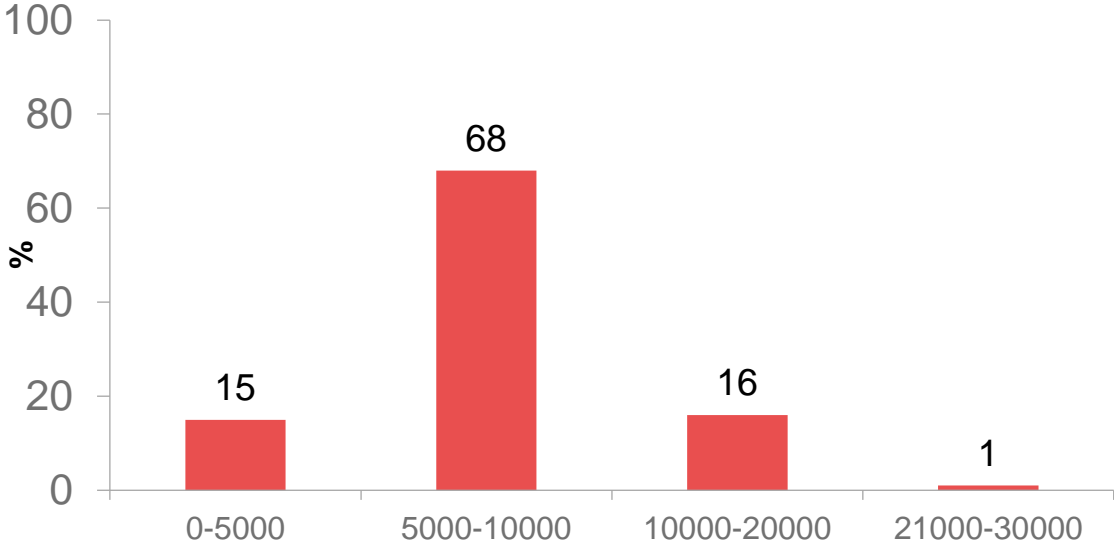
Half of the households come from fairly low SECs.

All respondents were residing in their own house.

DEMOGRAPHIC PROFILE OF CATEGORY 1 HOUSEHOLDS

- Approximately **99%** reported to have a **bank account**.
- Only **3%** stated that they own an **account in post office**.
- Around **48%** worry about **not having enough resources** to get a meal.
- Average household income per month – **INR 8,587**
- Medicines/Hospitalization, Food/Groceries and Education emerged as top expenditures.

AVERAGE HOUSEHOLD INCOME



PROFILE OF HOUSEHOLDS | CREDIT

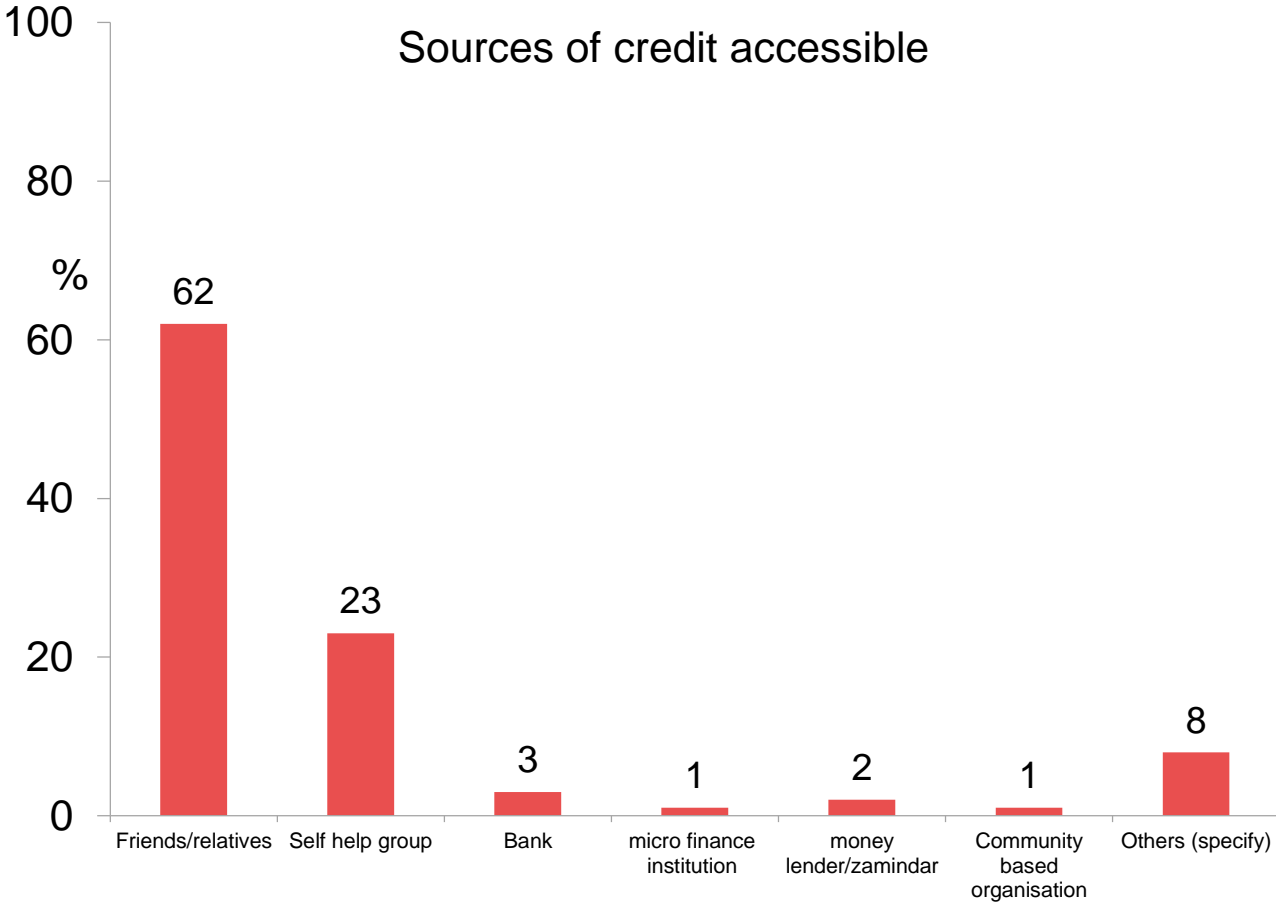
CREDIT PROFILE OF CATEGORY 1 HOUSEHOLDS

Aadhar Card	100
Voter Id	99
BPL Card	30
Property Tax Bill	99
Passbook	99
Electricity Bill	100

100% households had **Aadhar card**, and almost everyone had a voter ID, Passbook and Electricity bills.

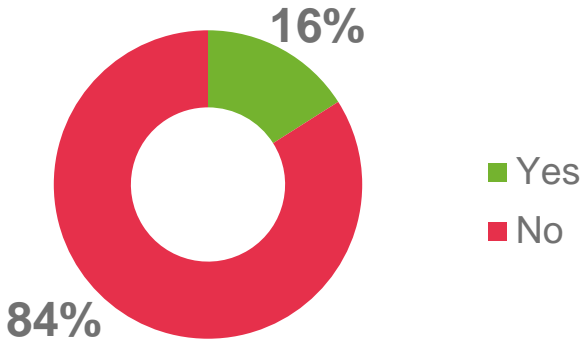
Only 30% had a BPL card.

Households reported to mostly rely on their **friends and relatives** for **borrowings**



CREDIT PROFILE OF CATEGORY 1 HOUSEHOLDS

SAVINGS



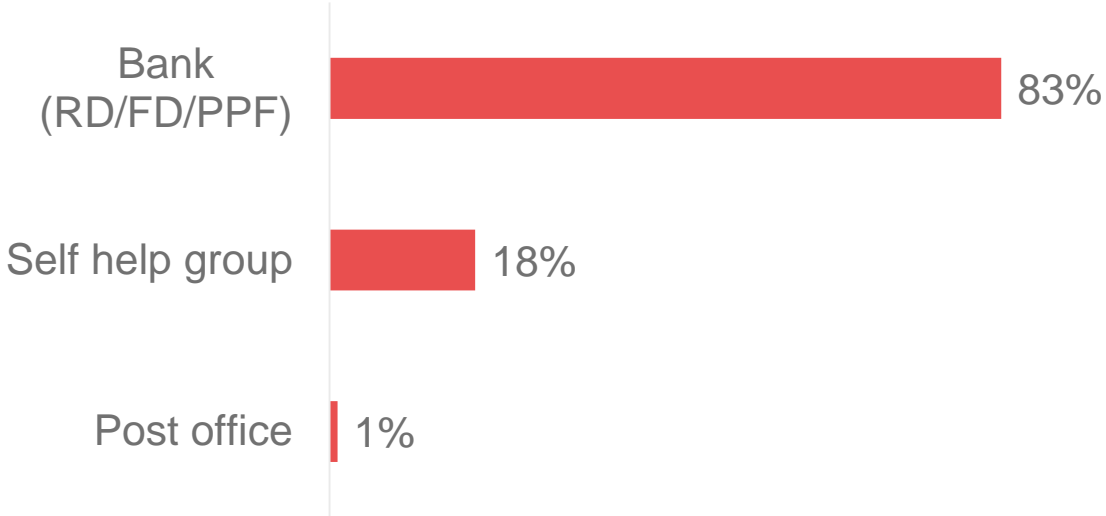
Base: 805

62% households

Base: 130

invest their savings and do not keep the savings in the form of cash

INVESTMENTS DONE FROM SAVINGS

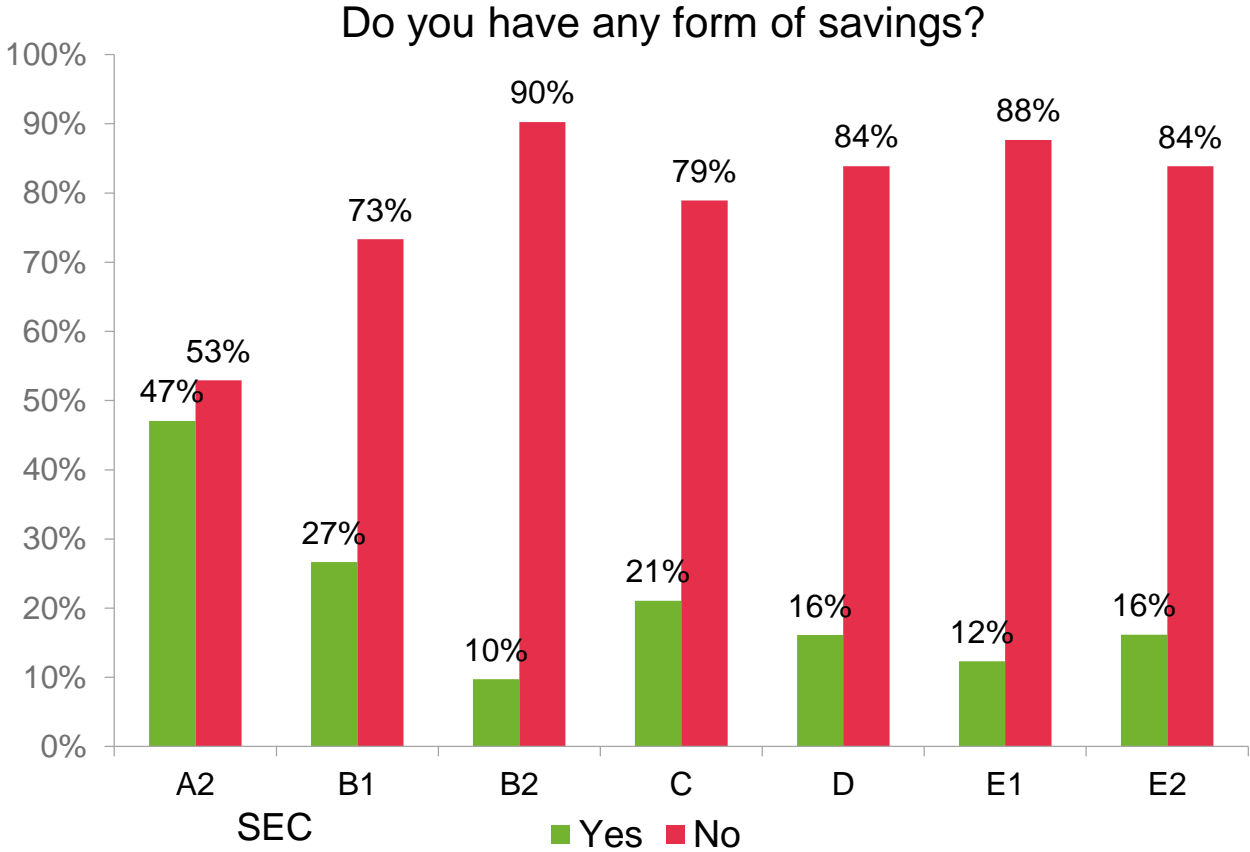


Base: 80; Multiple responses

Savings is not very common with less than 20% households saying that they have savings in their names. This is less than the percentage reported in the state level survey.

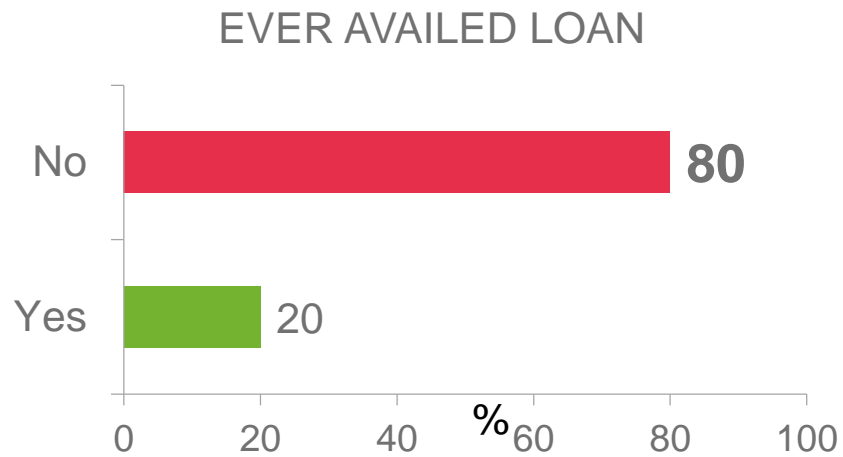
Savings are **mostly invested** in the form of **FDs and RDs in banks.**

SAVINGS ACROSS SEC CLASSIFICATION

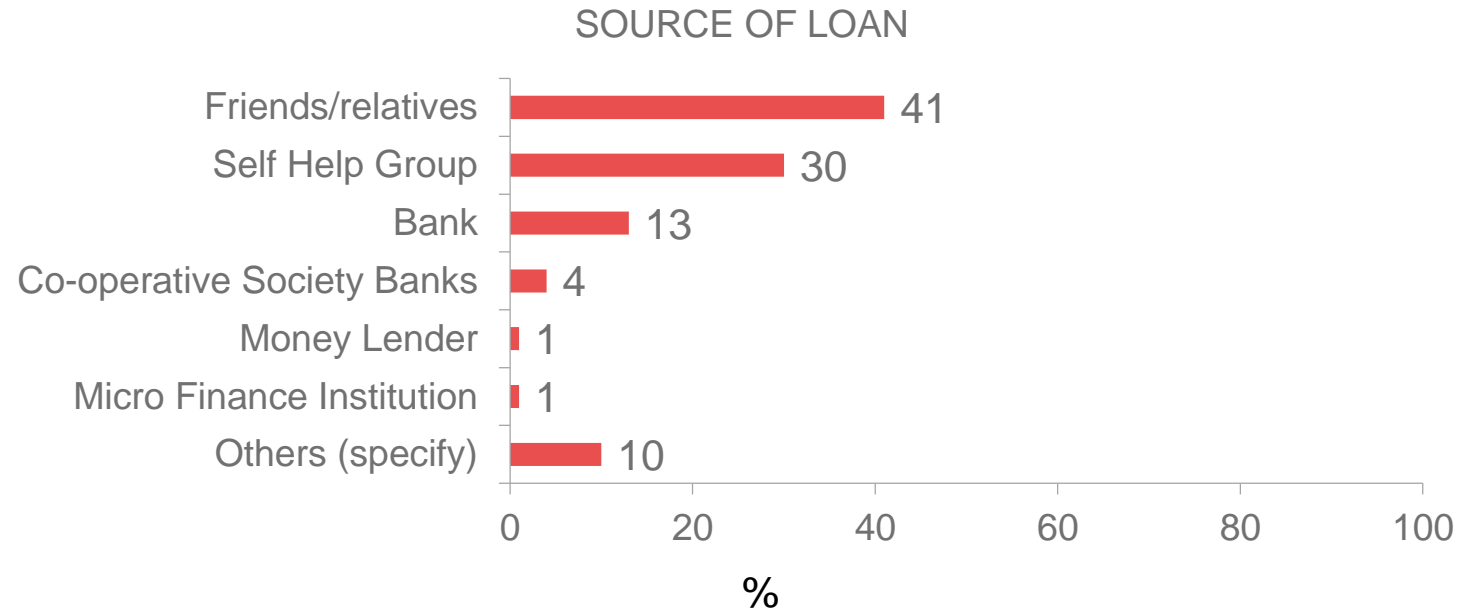


- Respondents in the higher SEC who have any form of savings is slightly higher than those in the lower SEC brackets. But the number of respondents falling in the higher SEC brackets are less than those falling in the lower SEC bracket.

CREDIT PROFILE OF CATEGORY 1 HOUSEHOLDS



Base: 805

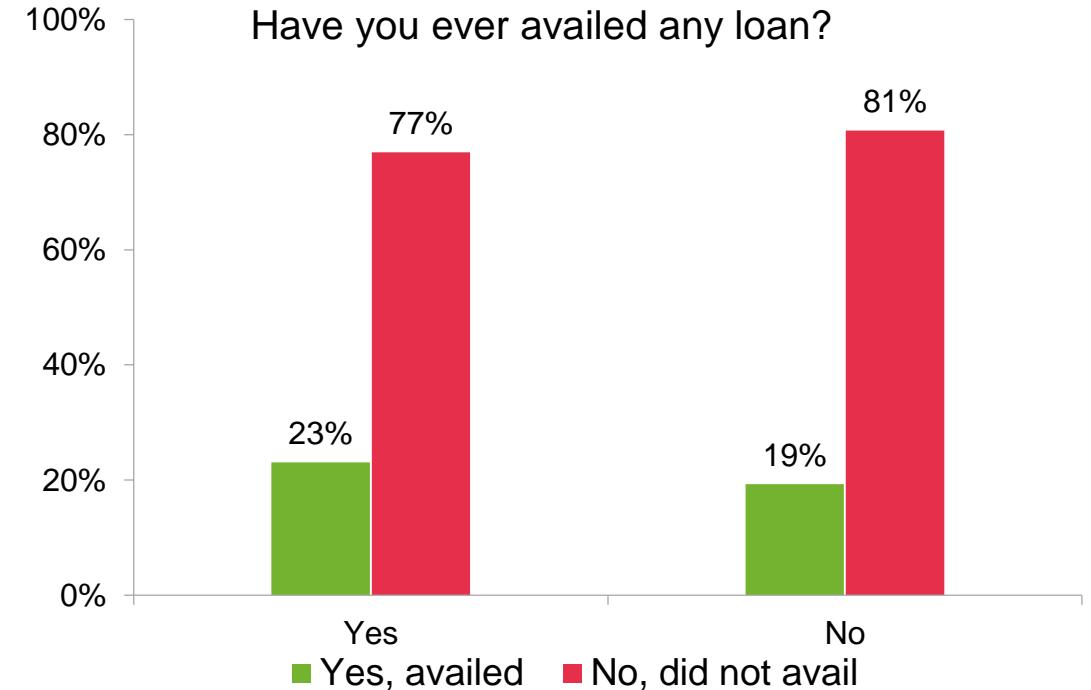
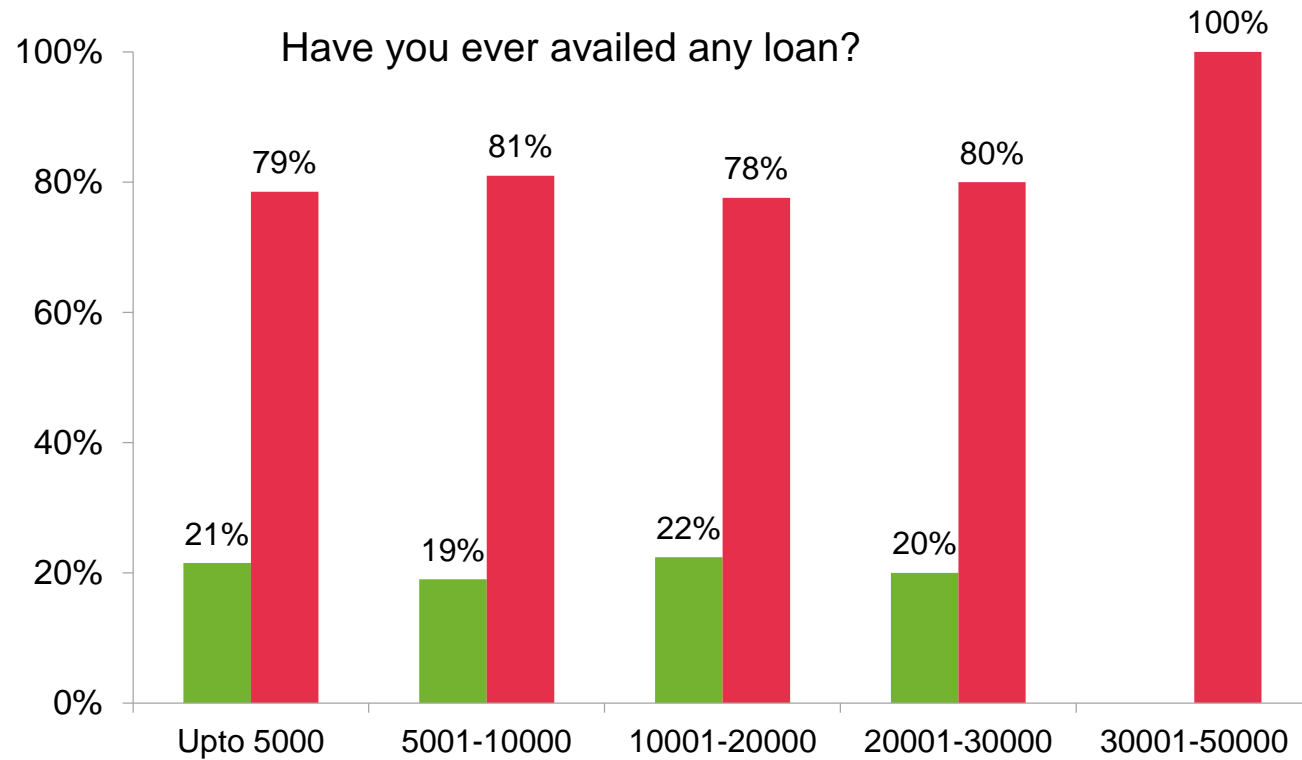


Base: 244

Majority of the households had **never availed any loan** from any source.

Of the ones who had, **loan from trusted source such as friends and relatives** was the most common. This is in line with the sources of credit accessible to the respondents mentioned by them.

Credit Profile of respondents



Average monthly income ■ Yes ■ No

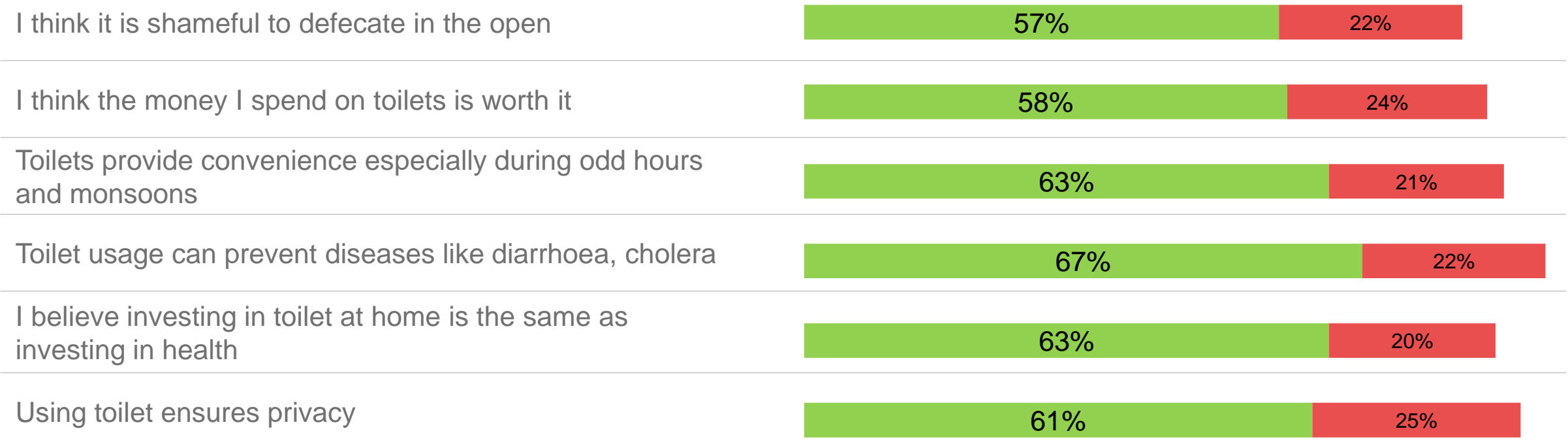
Savings

- Respondents across income levels have taken loans. Also, respondents who have savings and do not have savings have availed loans.
- Since higher percentage of respondents had mentioned that friends and relatives were the sources of credit accessible to them so it may be possible that they resorted to taking loan from them. It may be the case that they are not aware of other sources of credit available.

ATTITUDE TOWARDS SANITATION

ATTITUDE TOWARDS SANITATION

Base – 805

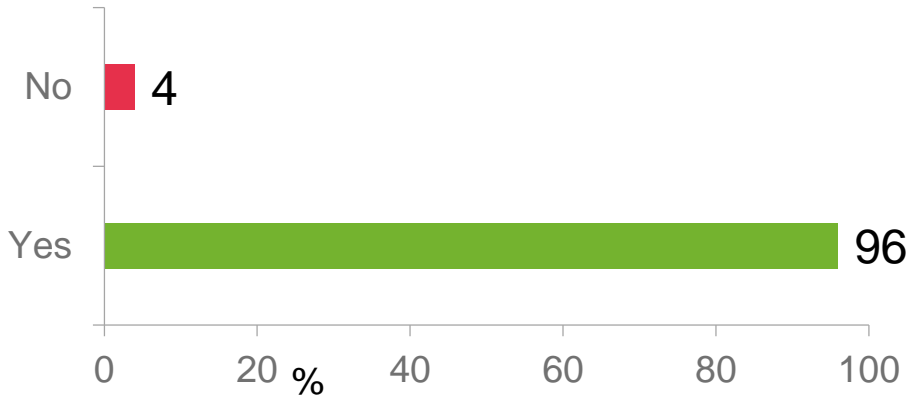


Toilet Owners seem to have a **positive disposition towards sanitation** as many of them see value in having toilets at home.



BENEFITS OF OWNING A TOILET

Have you experienced benefits of owning a toilet?



Base: 805

TOP BENEFITS EXPERIENCED



Base- 773; Multiple response

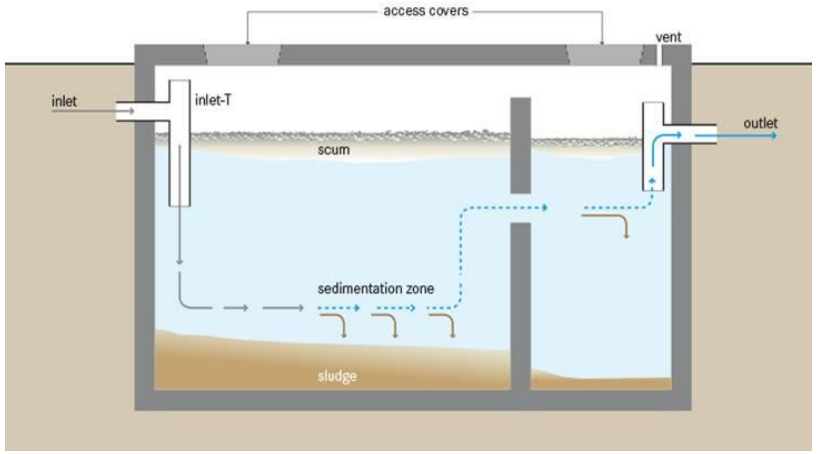
An overwhelming proportion of households affirmed that there were **benefits of owning a toilet** with **safety and good health** emerging as the **top most benefits** experienced, followed by **convenience, prevention of diseases** and **clean surroundings**.

UNDERSTANDING THE TOILET CONSTRUCTION PROCESS

PROCESS OF TOILET CONSTRUCTION

TYPE OF TOILET

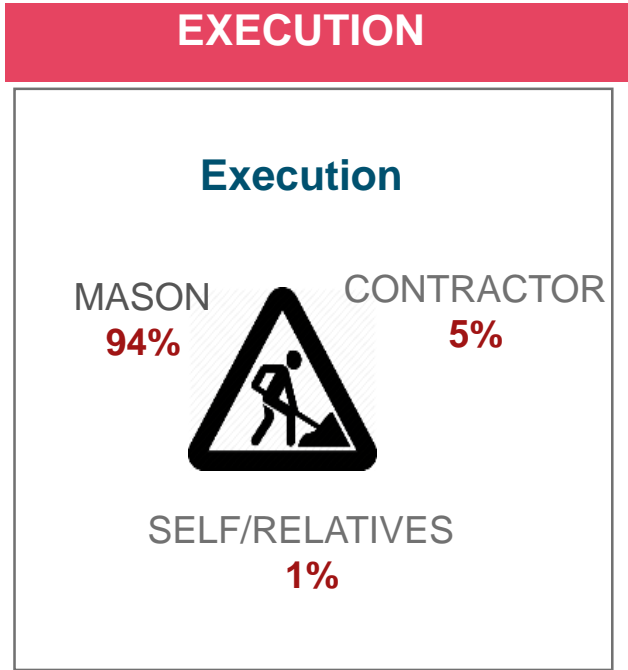
Septic Tank
100%



Base: 805

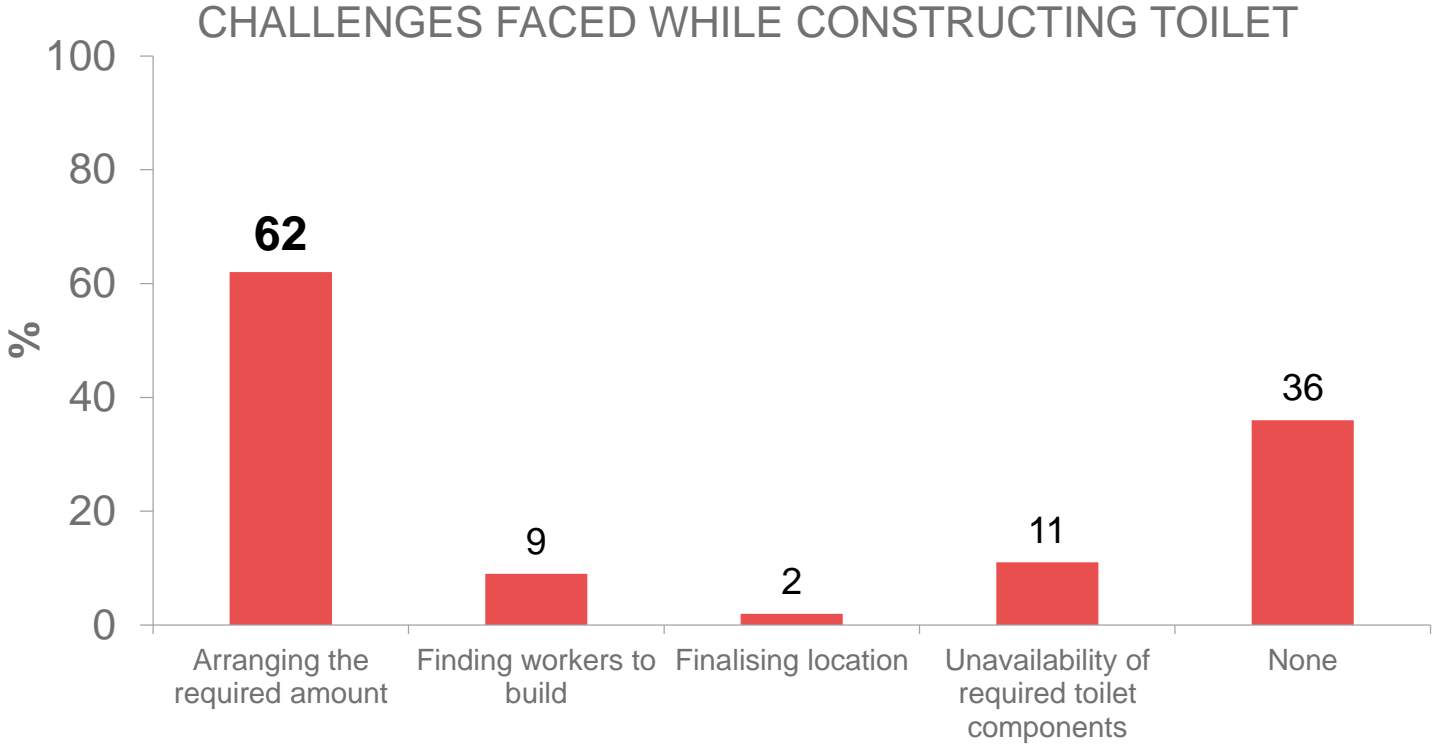
Septic Tank is the **most common toilet facility** being installed in households in Sinnar.

WHO HELPED WITH CONSTRUCTION



Households mostly rely on the **masons'** for help with construction of toilets

PROCESS OF TOILET CONSTRUCTION

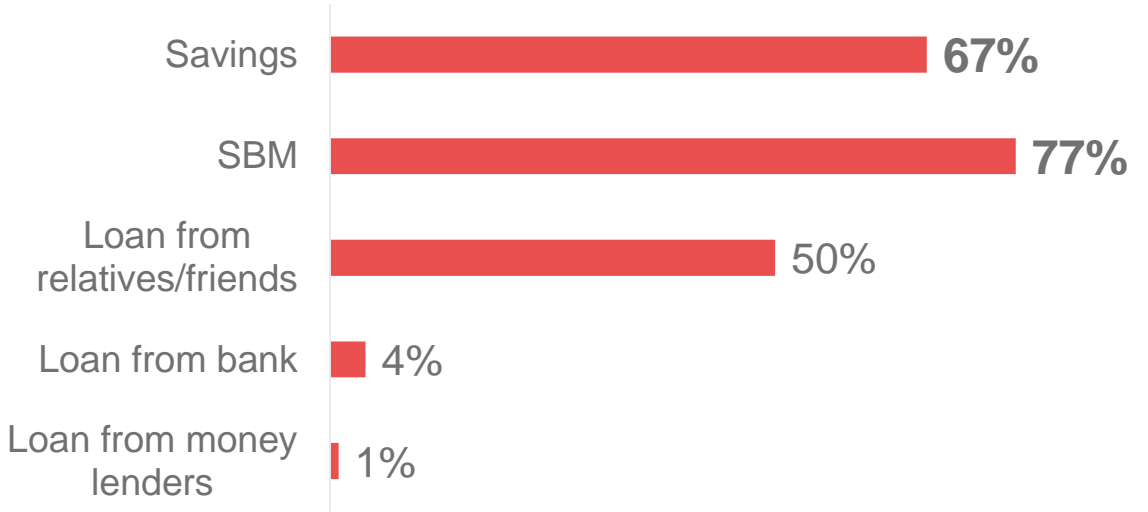


Multiple responses

Arranging the required amount was the **most stated challenge** faced while constructing toilets, followed by unavailability of required toilet components.

FINANCING OF TOILET CONSTRUCTION – CREDIT PROFILE

SOURCE OF FINANCING



MOST OF TOILET CONSTRUCTIONS WERE SELF-FINANCED AND/ OR WERE PAID WITH THE HELP OF SWACHH BHARAT SUBSIDY

Followed by loan from friends/relatives.

FEW TOILET OWNERS

Managed finances through any formal financing institution

INR 48685*

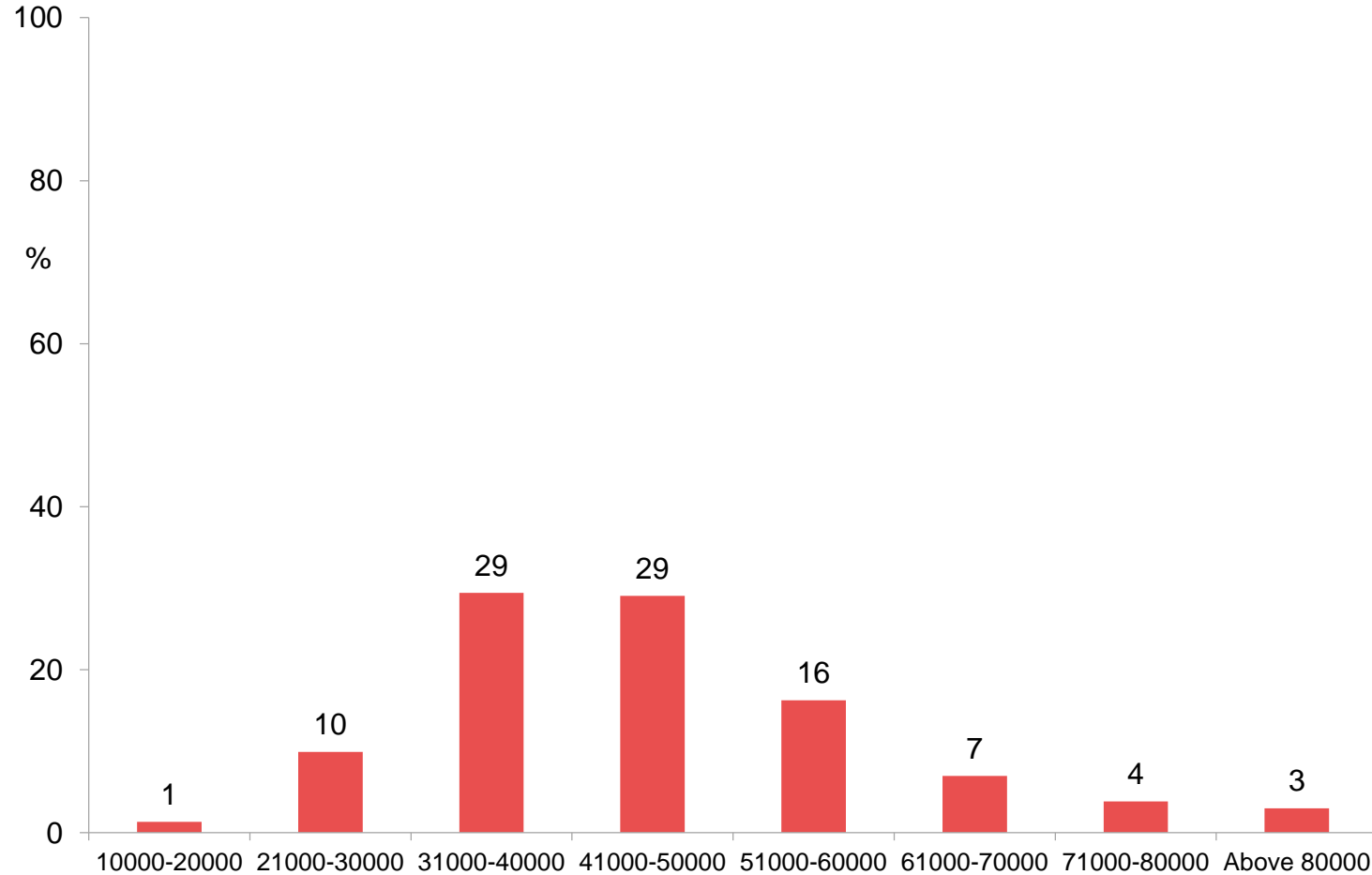
REPORTED AVERAGE TOTAL COST OF CONSTRUCTION

Names of Financial Institutions mentioned by respondents: Sinnar Mahilaa Nagri Sahkari Patsonstaa, Bajaj Finance, Gramin Kota, Bachat GST, Alen T, Maharthy bank, Sahkari Path Sanstha, Janlakshmi bank, Garam Shakti bank, Nagri Pdhsoshta, St Mahamandal Co.Opp.bank, Maharashtra bank, Shankarao Valagi Raje Patsanstha, Nagarpalika Society, Thorale Bajirao,Savkarkadun, Bhairavnath Nagari bank, Nashik Merchant bank, Vandematar Sunsta, Shriram Patsanshtha, Union bank,Sosayti Sanstha, Bharat finance, Andhra bank, S K S Finance Company, Union bank, Bank of Baroda, Corporation bank, Canara bank, etc.

*includes the cost of septic tank, superstructure, overhead water tank, bathroom and other installations

Multiple response

AVERAGE COST OF CONSTRUCTION



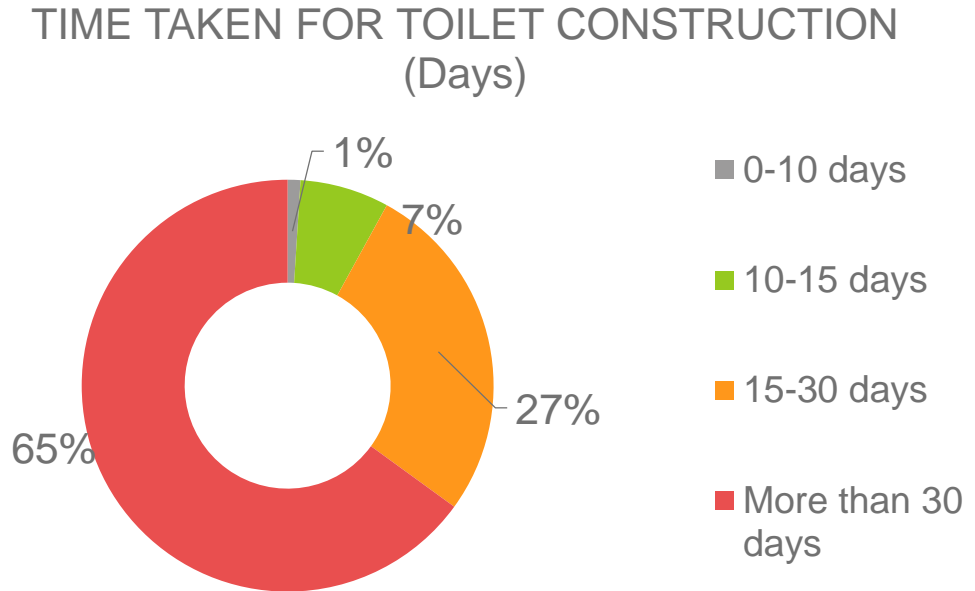
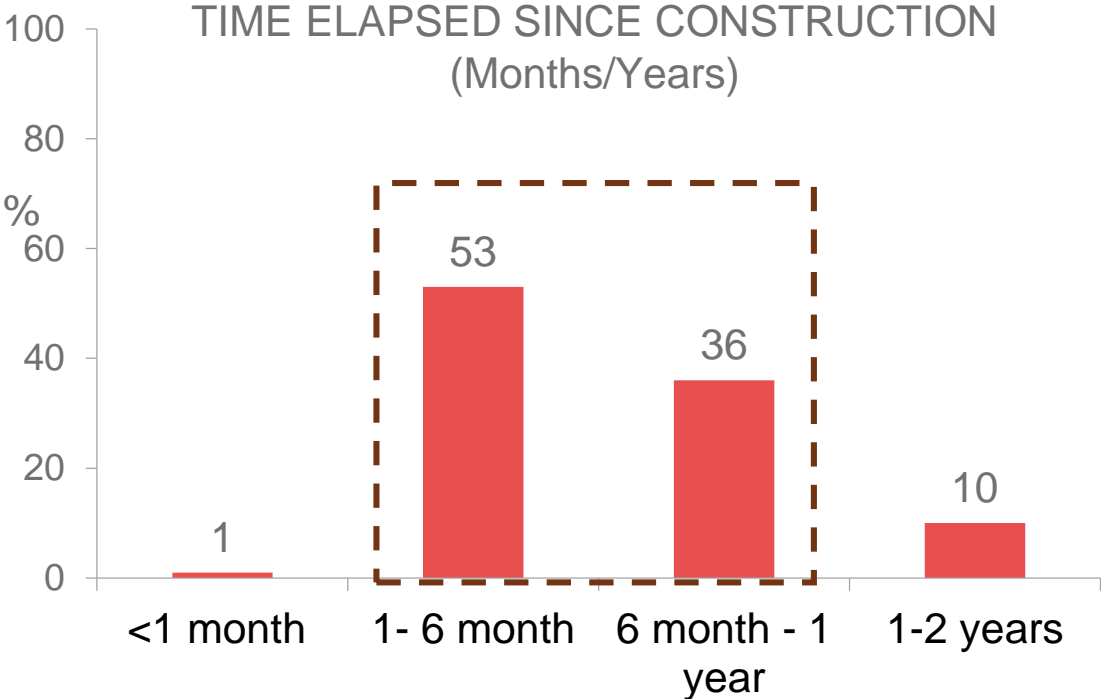
INR 48685 - Average *total* cost of the construction of the toilet

INR 24486 - Average cost of *installation of septic tank / digester / pit*

INR 9780 - Average amount spent on *superstructure*

- More than 50% of the respondents spent in the range of Rs 30,000-50,000 for toilet construction.

PROCESS OF TOILET CONSTRUCTION

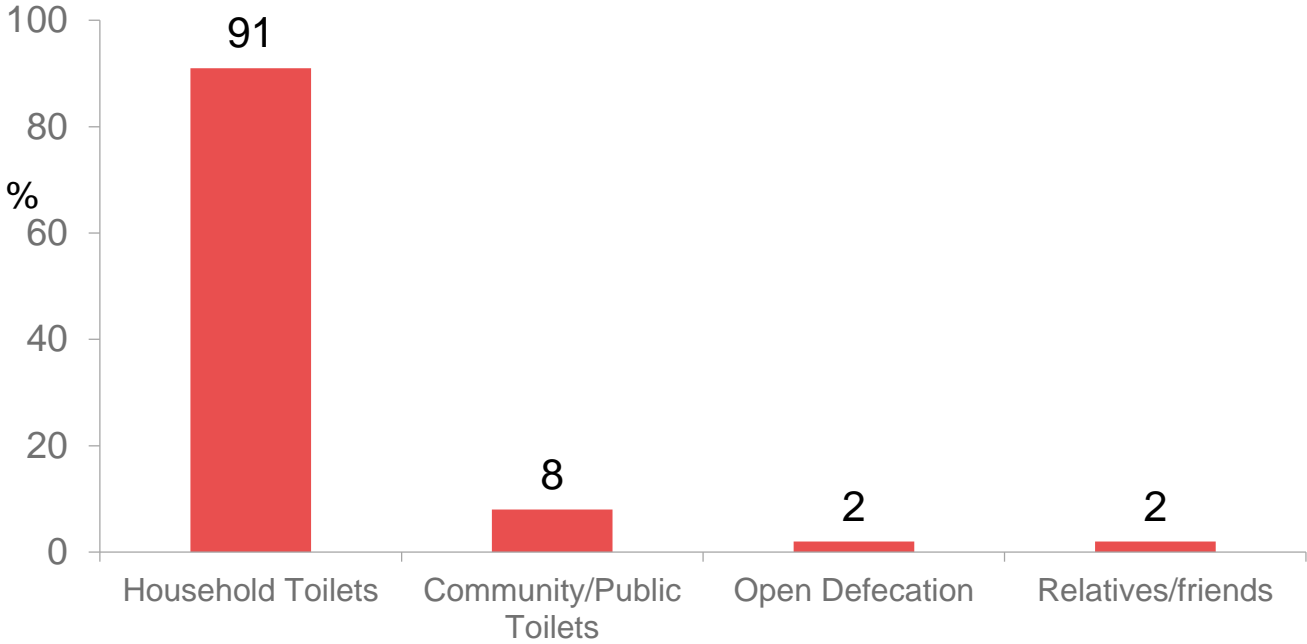


More than half of the households had constructed toilets **recently in last 12 months.** .

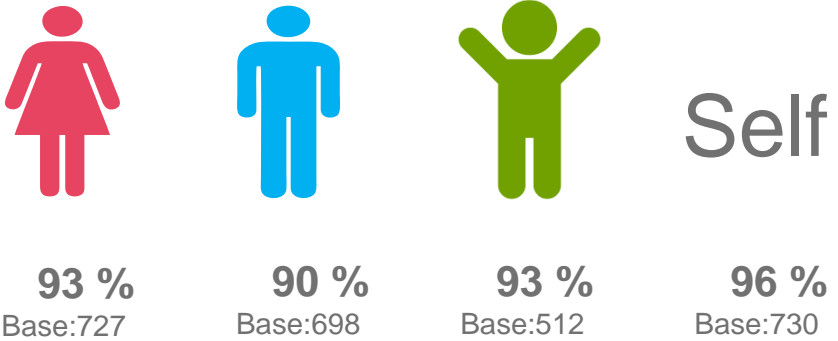
TOILET USAGE PATTERN

Toilet Usage

Toilet Facilities



Toilet Usage Pattern



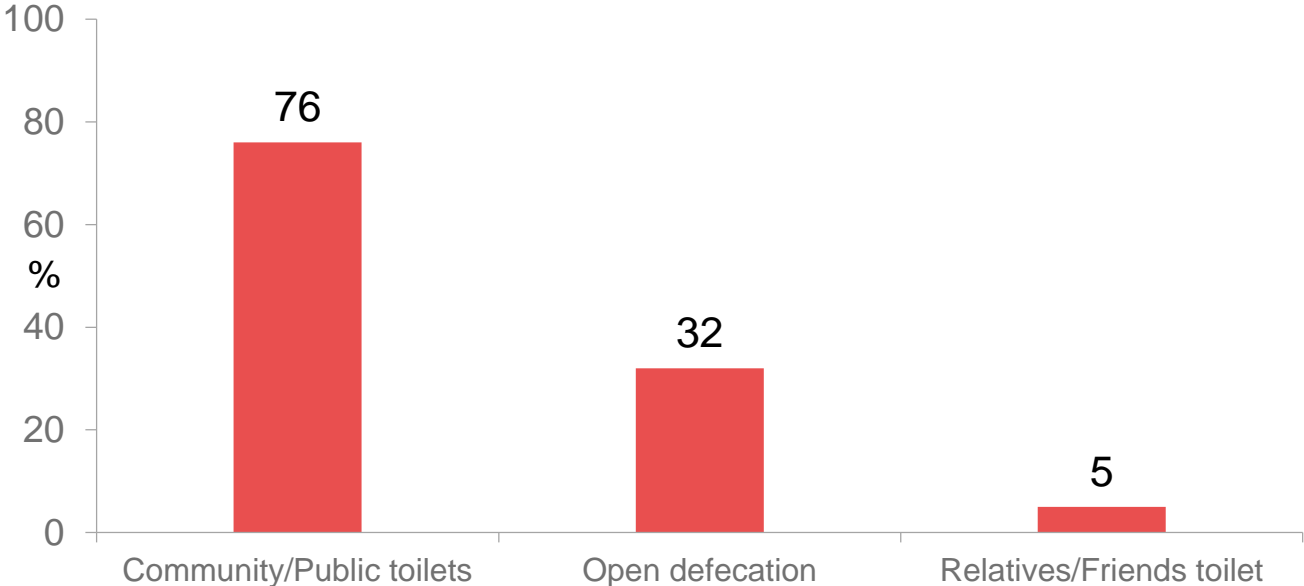
ALWAYS USE THE HOUSEHOLD TOILET

Base: 805; Multiple responses

- Majority respondents consistently use household toilets.

Sanitation Practices

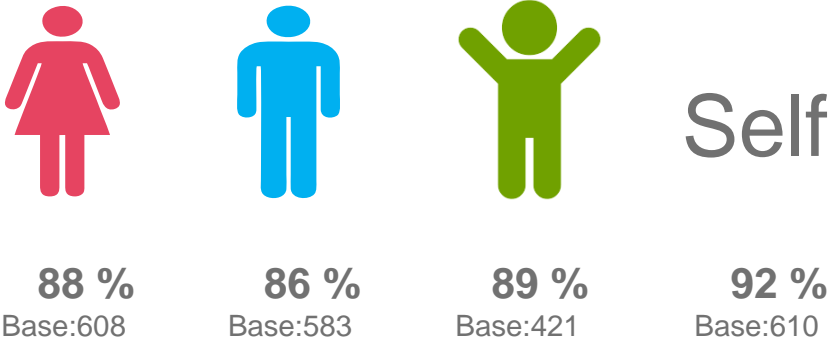
Sanitation Practices before construction of toilet



Base: 805; Multiple response

It is interesting to note that over 75% of the respondents mentioned that their household members used community and public toilets before their household toilet was constructed.

Toilet Usage Pattern

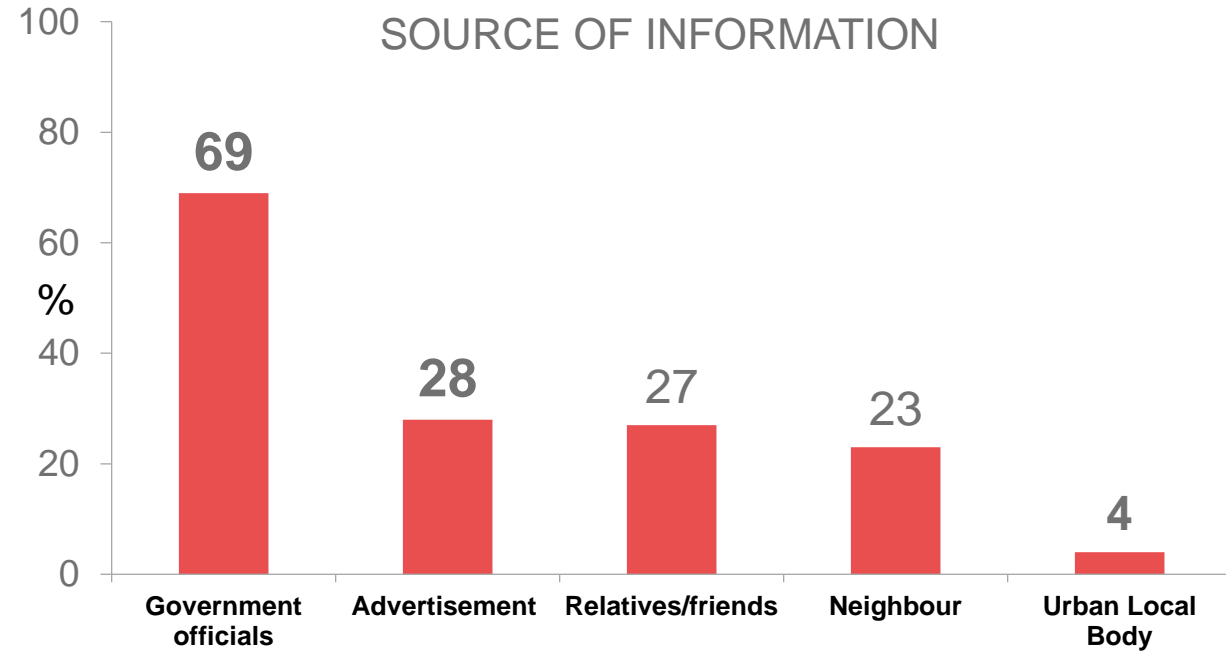


ALWAYS USE THE COMMUNITY/PUBLIC TOILET

STATUS OF SWACHH BHARAT MISSION SUBSIDY

PROCESS OF AVAILING SBM SUBSIDY

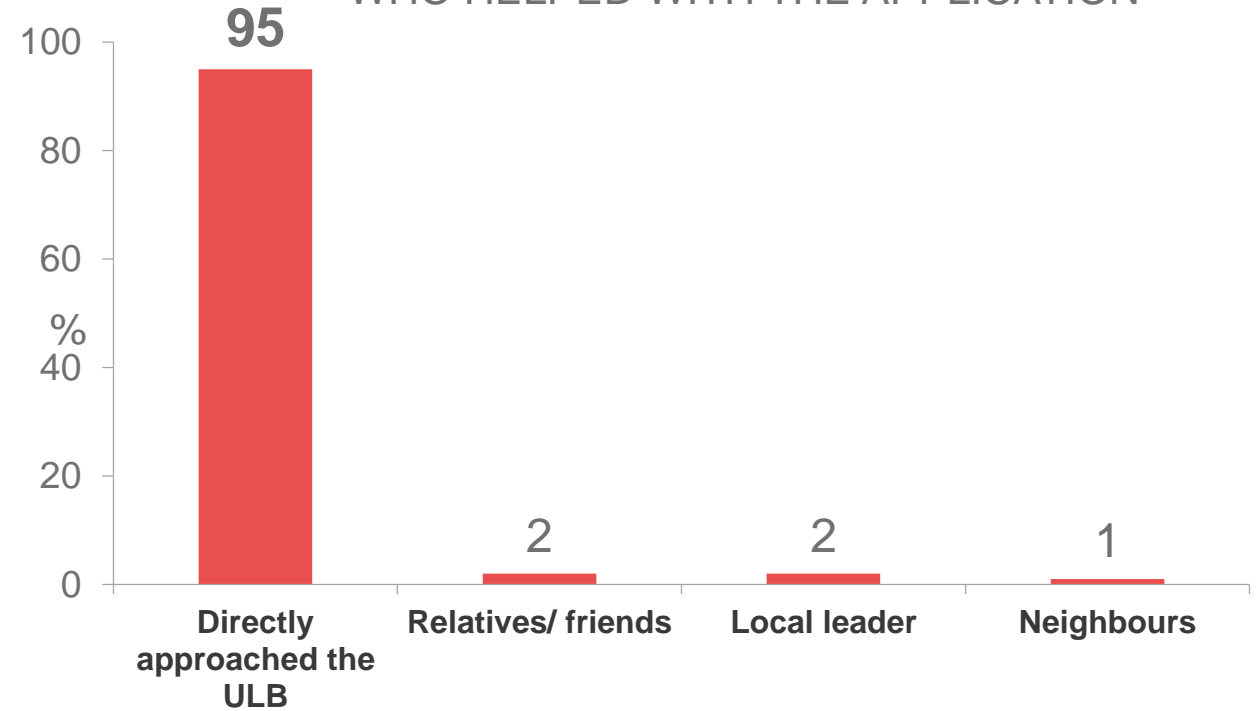
SOURCE OF INFORMATION



Multiple response

Government officials and **advertisements** serve as the most common **source of information** regarding the SBM subsidy followed by relatives/friends..

WHO HELPED WITH THE APPLICATION



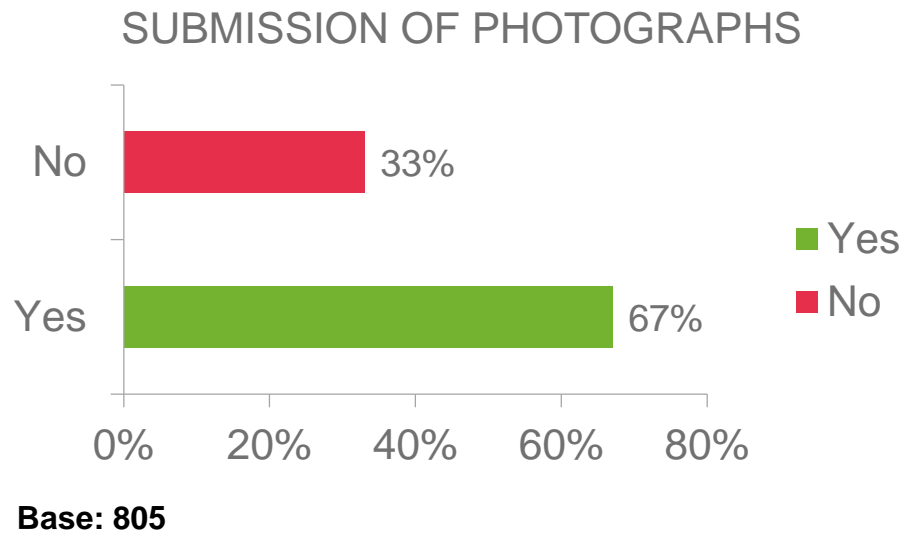
It is interesting to note that government officials are not only the key source of information but also serve as the **key help points** for the **application process**.

REQUIREMENTS FOR AVAILING THE SUBSIDY

Most respondents mentioned that they were required to submit documents to avail Swachh Bharat subsidy.

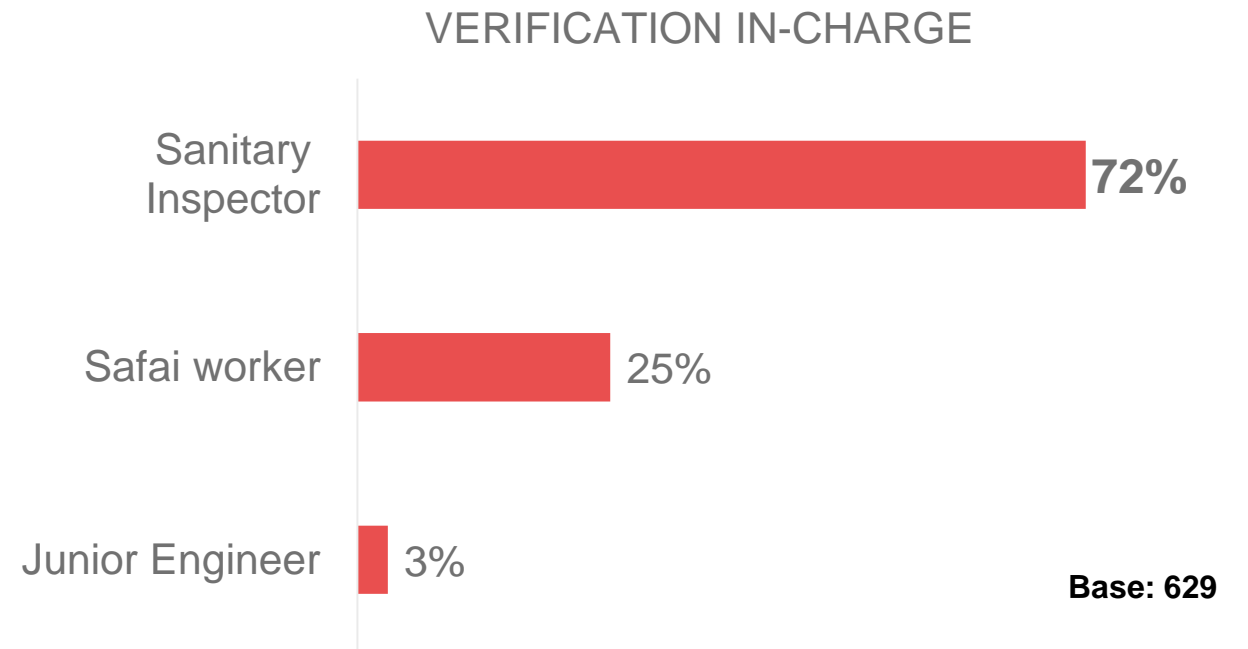
Documents included ration card, voter Id, Aadhar card, passbook and property tax bill.

Surprisingly, not all had submitted photographs of the toilet construction.



78%
respondents

mentioned that on-field verification was undertaken for the application



PROCESS OF SWACHH BHARAT MISSION SUBSIDY APPLICATION

93% of households

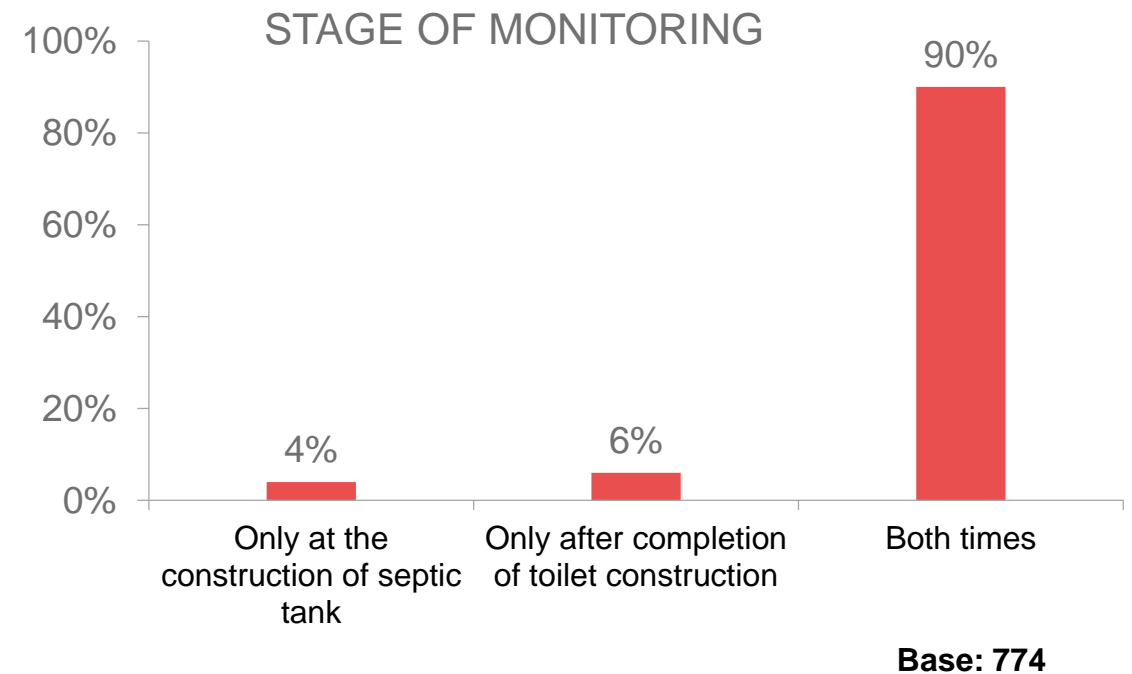
received work order for construction

96% of households

Reported that their toilet construction had been monitored

Majority respondents got to know about the approval of the application directly through the urban local body or got a SMS.

Around 72% of the respondents got the toilet design specifications from the Urban Local Body.



Base: 805

SUBSIDY DISBURSEMENT

99%
households

had received first
instalment of the subsidy

16,200

95%
households

received INR 6,000 as first
instalment of the subsidy

Average amount of subsidy received

69%
households

feel that the amount given as
first instalment should have
been more

87%
households

had received final instalment
of the subsidy

INR 8,577

average final instalment amount
received under SBM

62%
households

feel that final instalment amount
insufficient to cover the expenses
of the construction of toilet

Base: 805

Thank You

