

SUPPORT TO CITIES IN ACHIEVING

ODF STATUS

CEPT UNIVERSITY, AHMEDABAD

AND

ALL INDIA INSTITUTE OF LOCAL SELF GOVERNMENT, MUMBAI



Moving towards 100% “own” toilets...

Ongoing efforts by Wai and Sinnar, Maharashtra

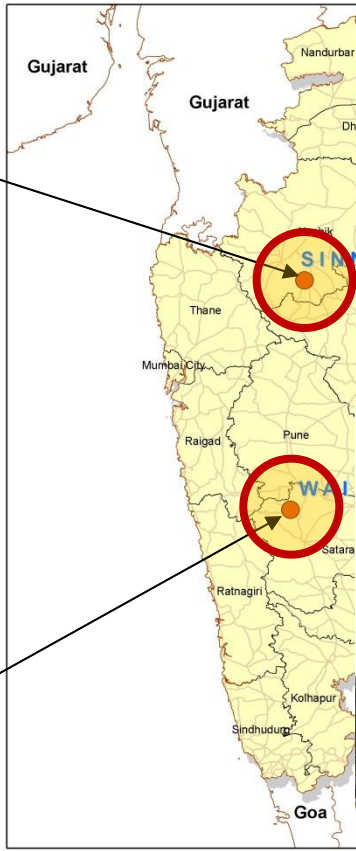
Further Work with CSP Cities, Maharashtra

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.

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.



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 lead by tourism and education.



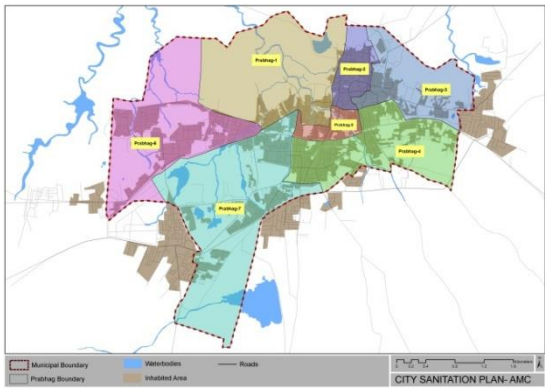
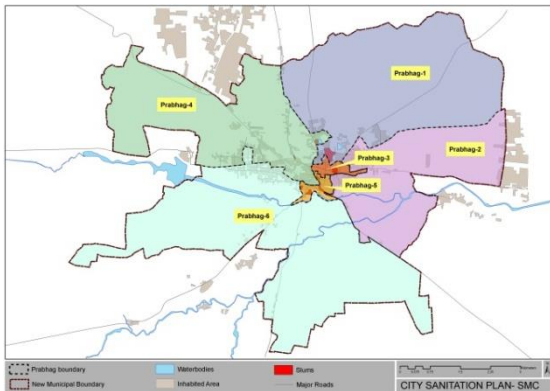
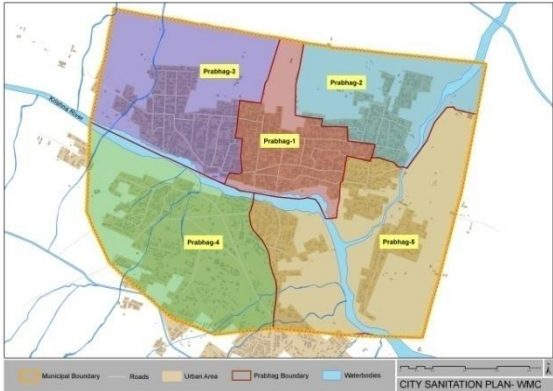
City Profiles

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 |



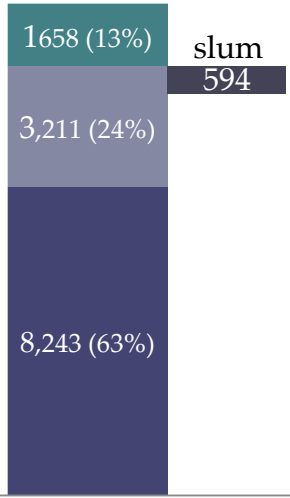
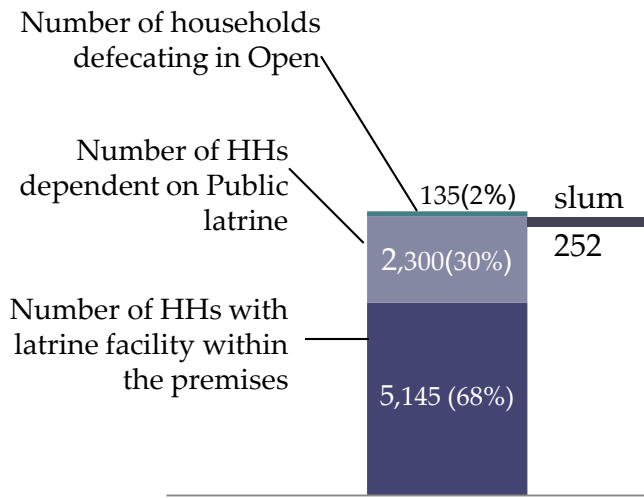
Wai is a tourist town , Ambejogai is tourist / educational town, whereas Sinnar is more of an industrial hub

Existing Sanitation Scenario

Wai

Sinnar

Ambejogai



| | | | |
|---|---|------|----|
| Ratio: households per seat of a community toilet | 9 | 17 | 34 |
| Ratio: households per seat of a community toilet in slums | 9 | 4.8 | 42 |
| Ratio: households per seat of a community toilet in non- slums | 9 | 33.4 | 34 |

Non – slum HHs are also dependent on the community toilets in both the cities

Individual Toilets

Wai



Toilets outside the houses

Houses are old. Toilets are constructed later

Awareness regarding individual toilets is increasing

Ambejogai



Key reasons for not having Individual Toilets

Lack of space



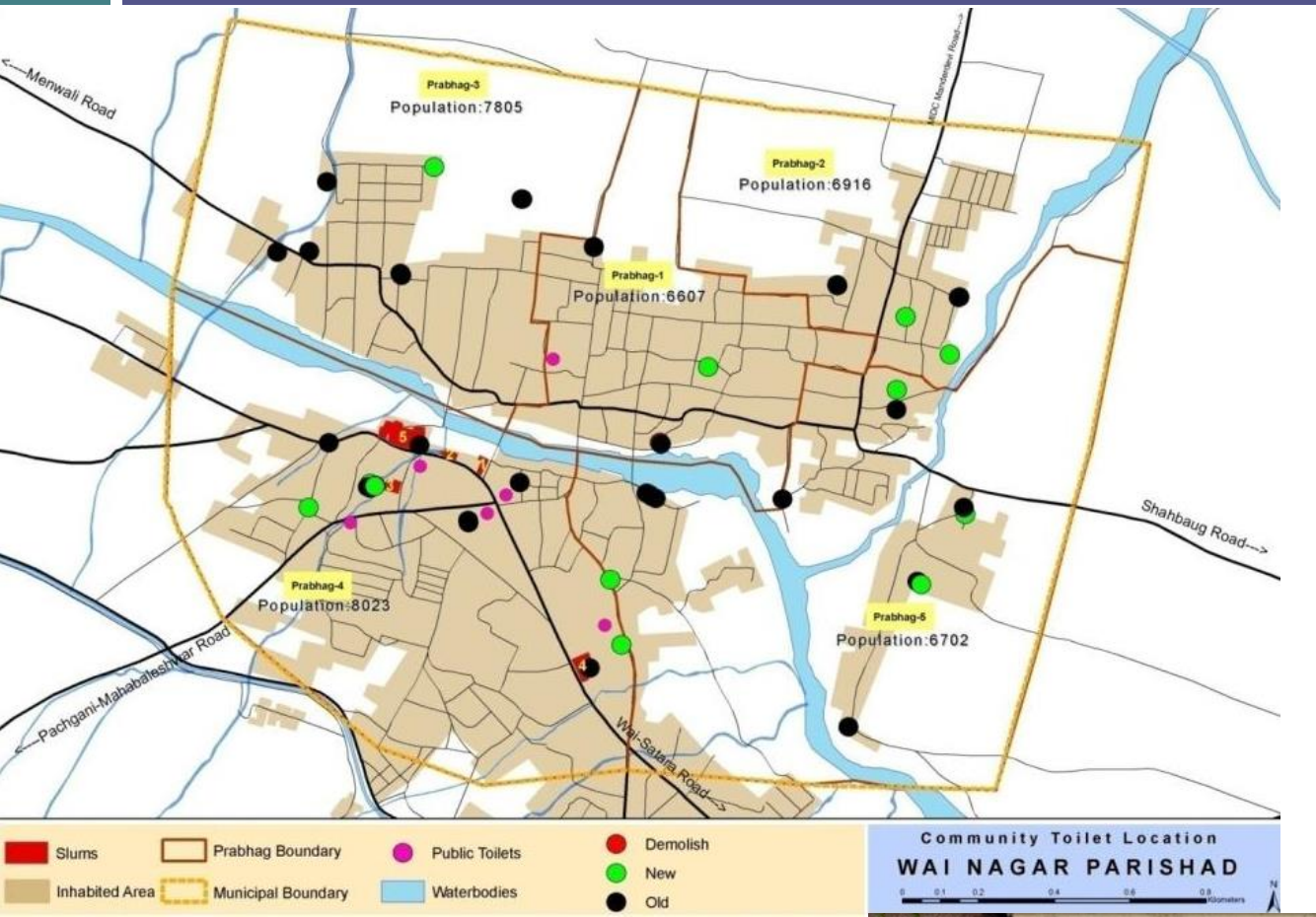
Lack of funds



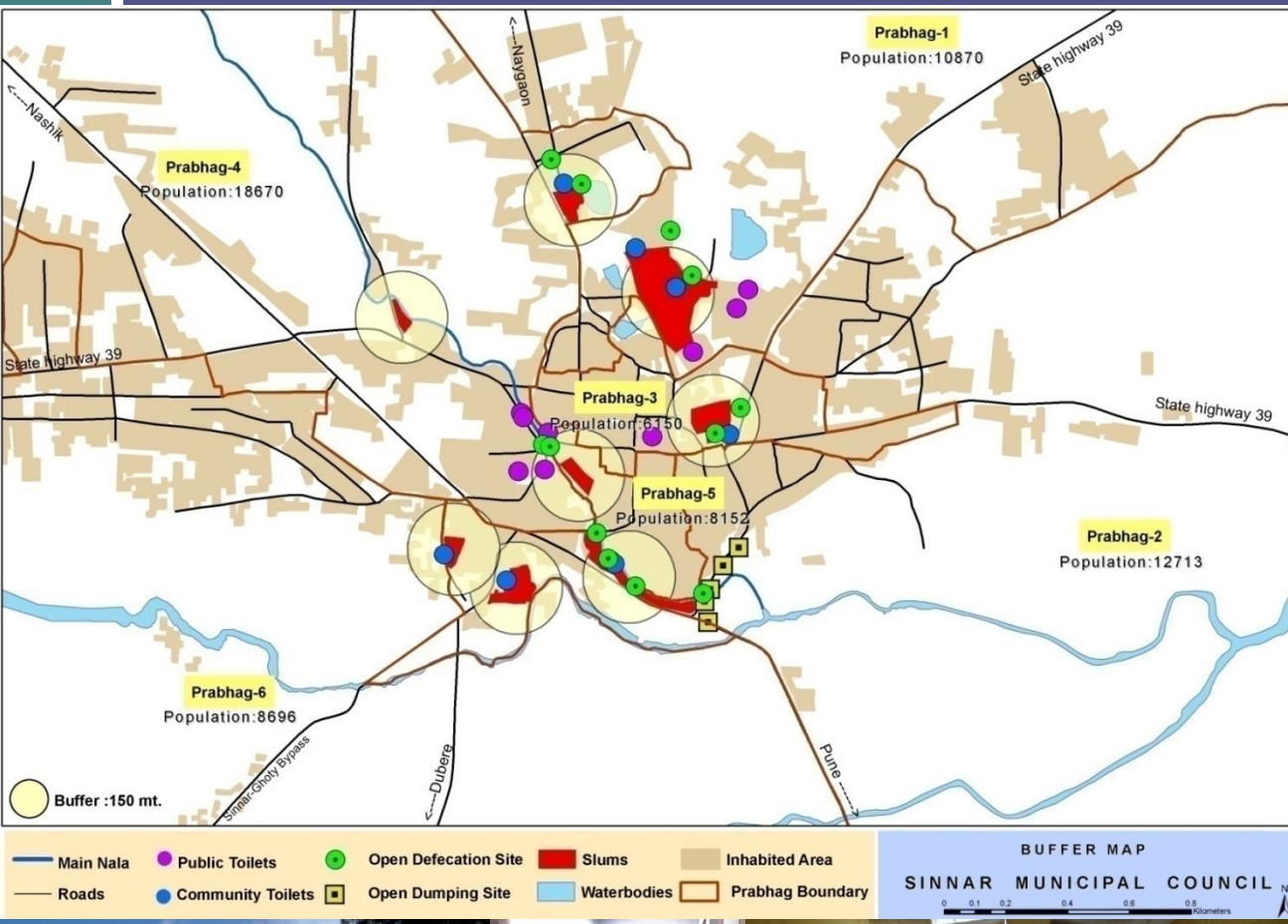
Land tenure issues



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:

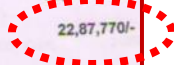
- Most of the CT blocks **lack basic infrastructure** like doors, water and electricity.
- All the CTs have septic tanks. However; almost all the septic tanks are defunct.
- **No hand washing** facility in the community toilets.
- All blocks **depend on street lights** for access during nights.
- Almost 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**



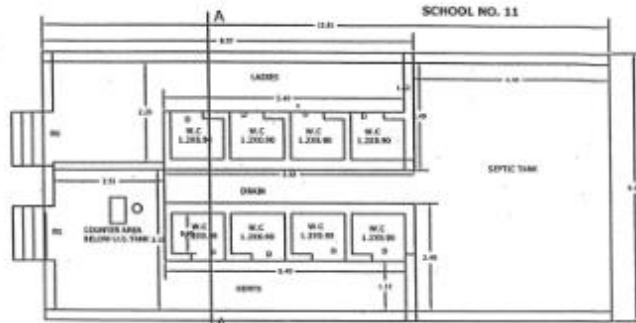
NAME OF WORK:-"Proposed Construction of Toilet Block at Kalbhairav Mandir (Shivaji Udyan), Brahmanshahi, Wai

RECAPITULATION SHEET

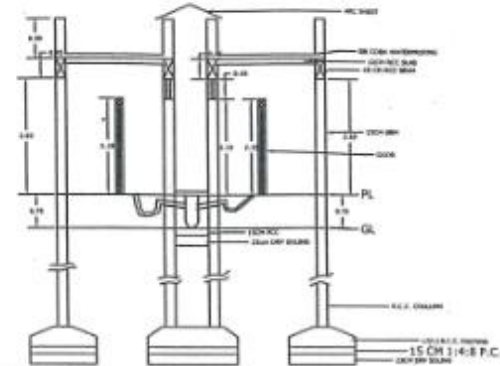
| | | | |
|--------------------------|------------------------|-----|--------------------|
| Sub Estimate No.1 | CIVIL Works | Rs. | 18,81,939/- |
| Sub Estimate No.2 | Electricals | Rs. | 54,293/- |
| Sub Estimate No.3 | Borewell | Rs. | 1,34,116/- |
| Sub Estimate No.4 | Temporary Arrangements | Rs. | 87,926/- |
| 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



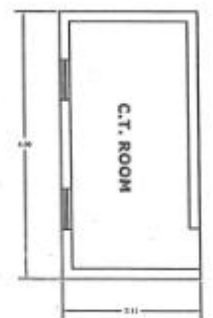
GROUND FLOOR PLAN



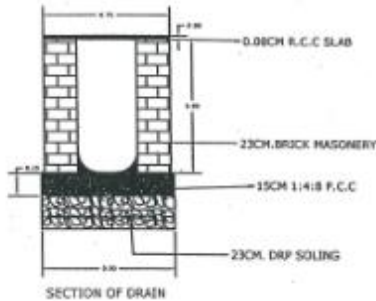
SECTION AT 'AA'

DETAILS OF DOOR'S & WINDOW

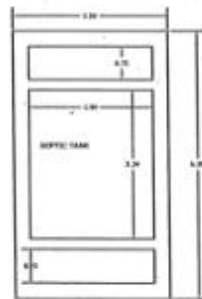
| TYPE | SIZE | DISCRIPTION | NOS |
|------|-----------|-----------------|-----|
| D | 0.75X1.98 | W.C. DOOR | 8 |
| D1 | 0.90X2.10 | C.T. ROOM DOOR | 1 |
| W | 0.90X1.20 | WINDOW | 2 |
| RS | 1.20X2.55 | ROLLING SHUTTER | 2 |
| V | 0.45 H | MS VENTILATER | 2 |



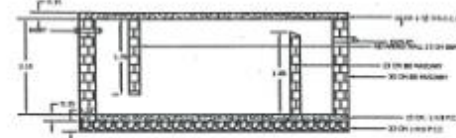
FIRST FLOOR PLAN



SECTION OF DRAIN



SEPTIC TANK PLAN



SECTION OF SEPTIC TANK

PROVISION OF TOILET

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

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

23 lakhs for 8 Seats of CT !!

Moving towards “own” toilets

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

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

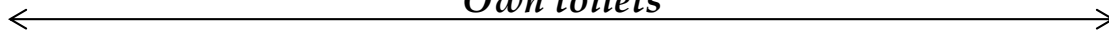
- Increased risk of adverse health effects associated with community toilets if compared with individual household latrines ~~includes diarrhoeal disease, helminth infection and poliomyelitis~~
- **Health risks increase with the number of households that share a toilet**
- **Health risks reduce when 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

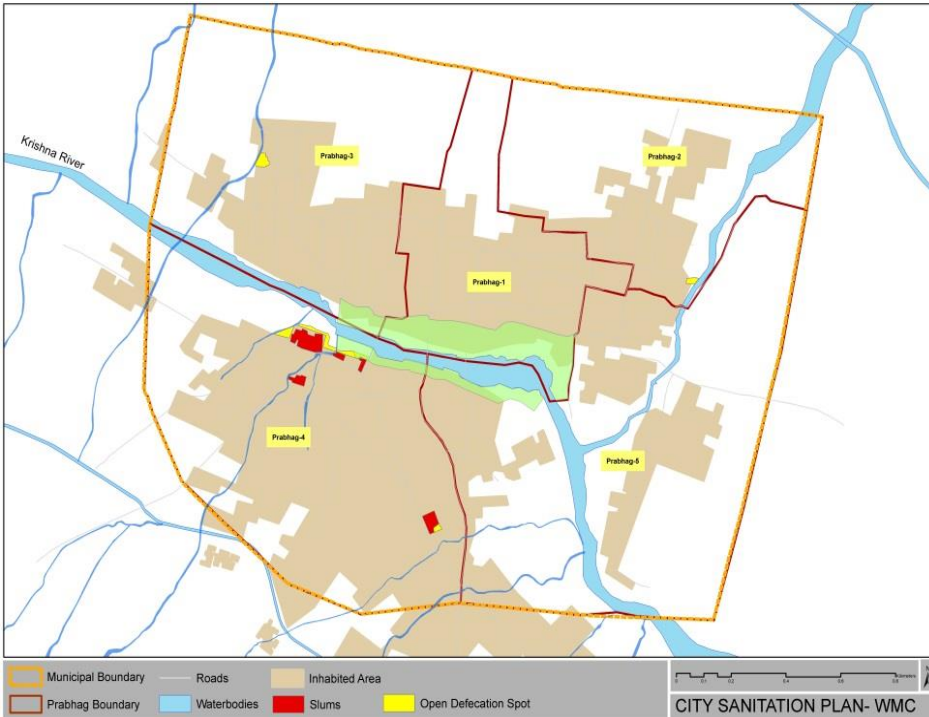
- Note: *According to the The WHO/UNICEF Joint Monitoring Programme (JMP) for Water Supply and Sanitation, an improved sanitation facility is defined as one that hygienically separates human excreta from human contact. In the Post 2015 targets, a group toilet shared by less than 5 families who know other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

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

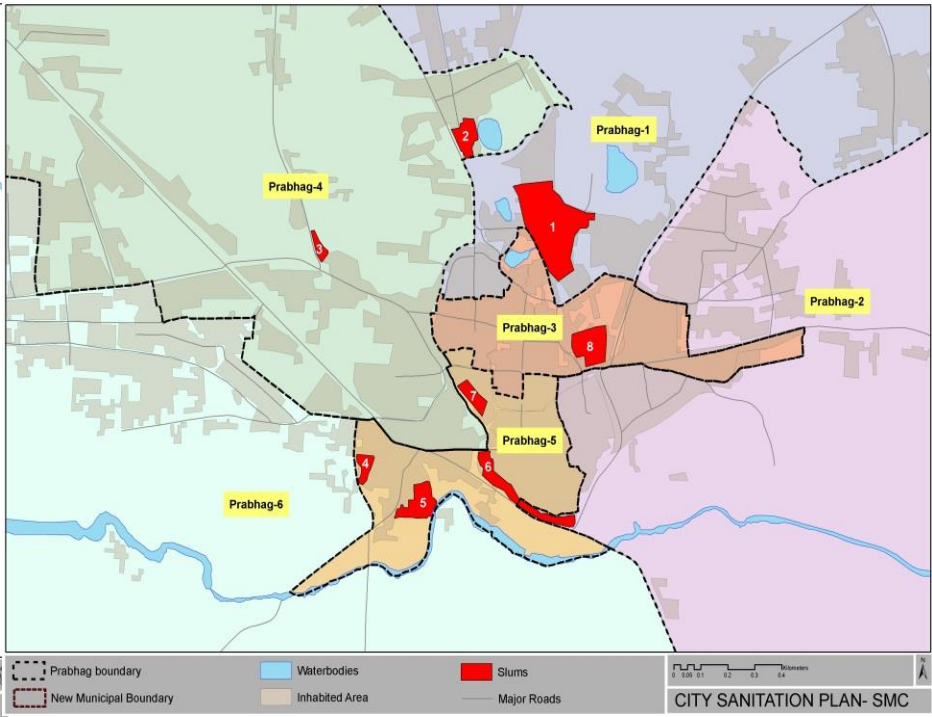
| Criteria | Type of toilet facility | | |
|----------------------------------|--|--|--|
| | Individual toilets | Group toilets | Community toilets |
| Space efficiency |  |  |  |
| Cost effectiveness for household |  |  |  |
| Level of cleanliness |  |  |  |
| Cost savings for the ULB |  |  |  |
| Ease 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

2 Financial Constraints

Design Solutions

Own share/ Subsidy/ Credits etc.

Households

ULB

Arch. Students?

Households

ULB/ Lenders/ Donors

Consultation with ULBs → Ground Level Surveys → Case Specific Designs

ULB



Households



Arch Students



Households interviewed- Wai

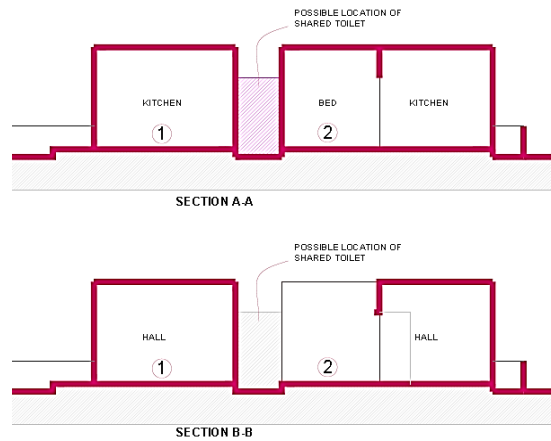


Wai- Assessment for group toilets

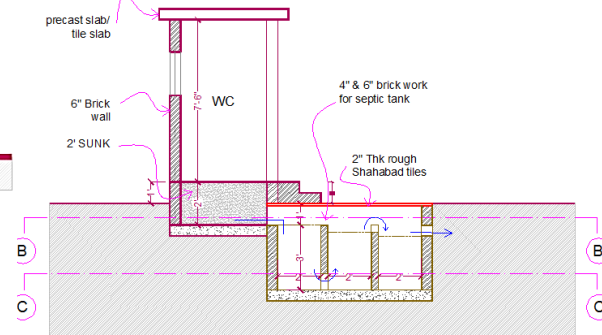
| Case No | Number of Families | Family Background | | Reason for which they agreed to share the toilet | Own contribution towards construction of a toilet/HH | Availability of space | Availability of required documents | key Observations |
|---------|--------------------|-------------------------------|--|---|--|-----------------------|------------------------------------|---|
| | | Monthly Income (Range in Rs.) | Relation of HHs with each other (If Any) | | | | | |
| 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

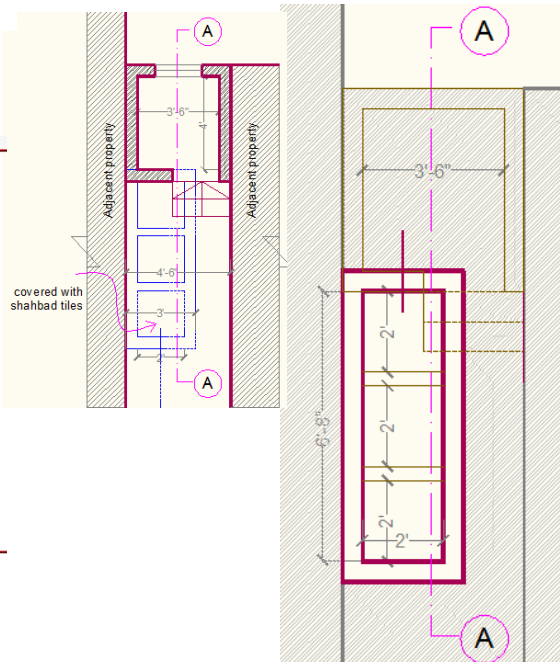
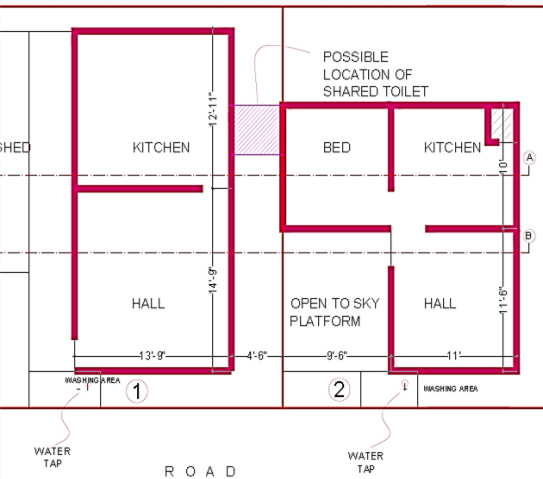
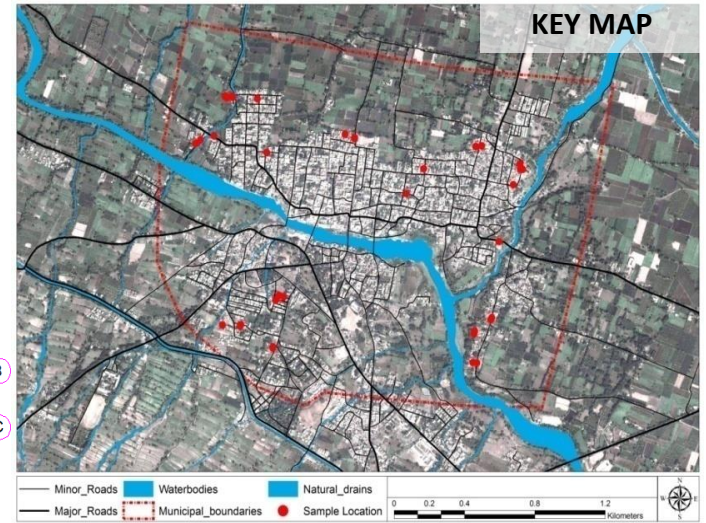
LOCATION OF PROPOSED TOILET



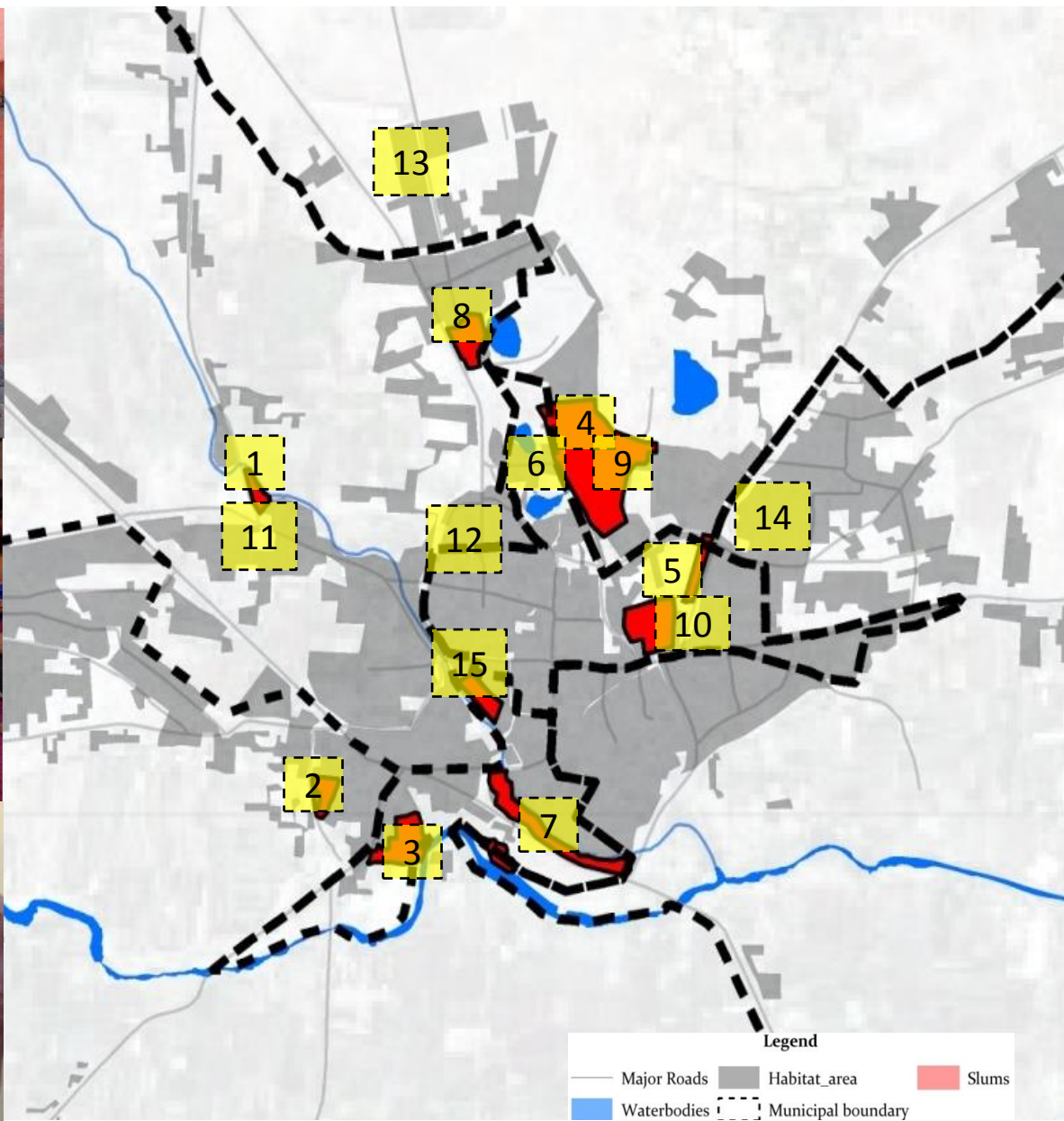
DETAILS OF PROPOSED TOILET



KEY MAP



Households interviewed- Sinnar

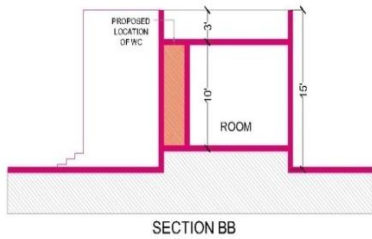


Sinnar- Assessment for group toilets

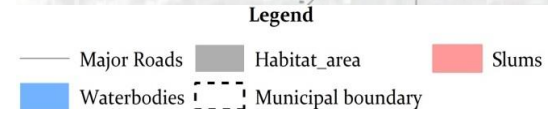
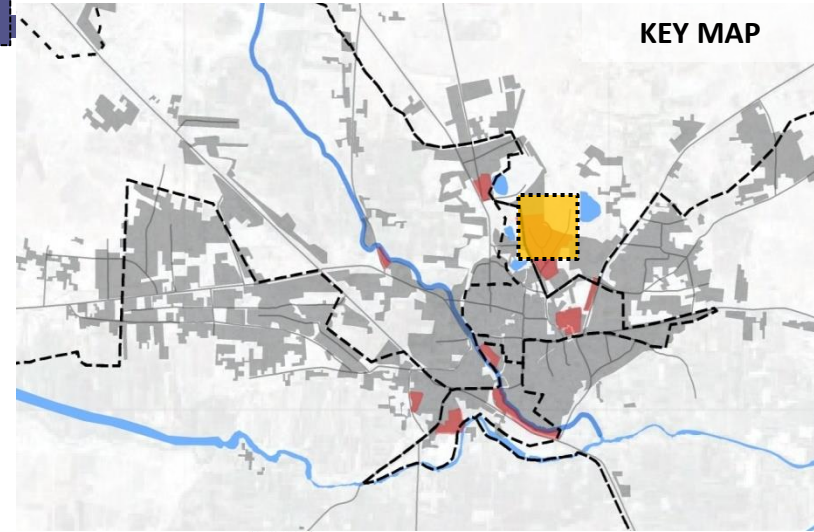
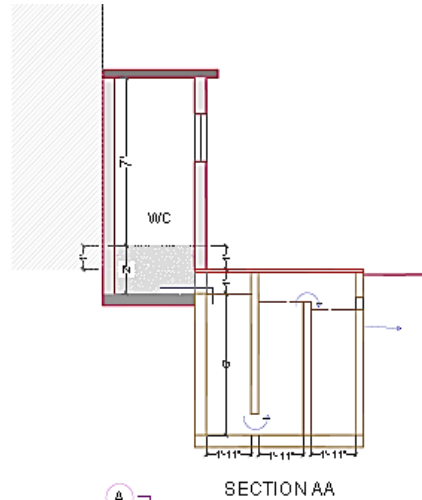
| Case No. | Number of Families | Family Background | | Reason for which they agreed to share the toilet | Own contribution towards construction of a toilet/HH | Availability of space | Availability of required documents | Key Observations |
|----------|--------------------|-------------------------------|---------------------------------|---|--|-----------------------|------------------------------------|--|
| | | Monthly Income (Range in Rs.) | Relation of HHs with each other | | | | | |
| Case 1 | Family 1 | 8000 | Neighbours | <ol style="list-style-type: none"> 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 | <ol style="list-style-type: none"> 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 | <ol style="list-style-type: none"> 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 | <ol style="list-style-type: none"> 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

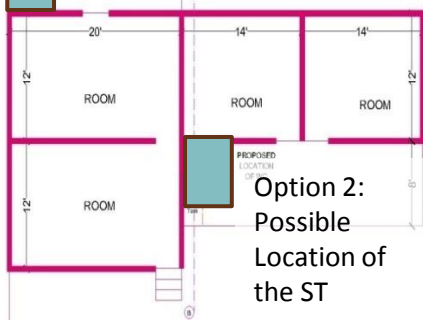
LOCATION OF PROPOSED TOILET



DETAILS OF PROPOSED TOILET

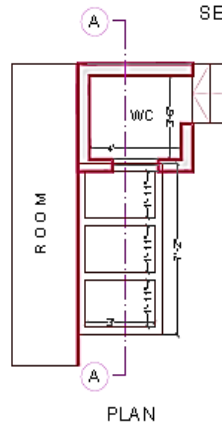


Option 1: Possible Location of the ST



PLAN

Option 2: Possible Location of the ST



PLAN



- 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.”



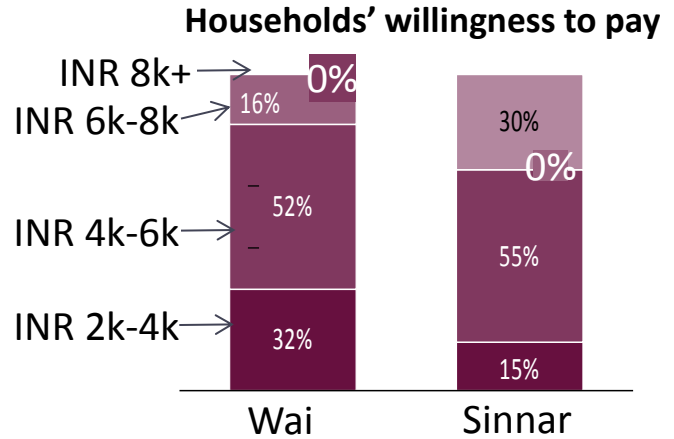
“This is a good idea... Not only my family, but many of my neighbors would like to take benefit of this... **I will talk to them!!** “

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?



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 | |
| 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% | |

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% | |

Resolutions for implementing the "own toilet scheme" by Wai and Sinnar

वाई नगरपरिषद, वाई सर्वसाधारण सभा ठराव क्रमांक ३ दिनांक २६-०२-२०१४

ठराव क्रमांक ३

विषय - अखिल भारतीय स्थानिक स्वराज्य संस्था मुंबई यांनी वैयक्तिक आणि गट शौचालया संदर्भात केलेल्या सर्व्हेक्षणानुसार योजना राबविणे बाबत निर्णय घेणे.

ठराव - अखिल भारतीय स्थानिक स्वराज्य संस्था मुंबई यांनी वैयक्तिक आणि गट शौचालया संदर्भात वाई शहरातील कुटुंबांचे सर्व्हेक्षण केले असून सन २०११ चे जनगणने नुसार २४३५ कुटुंबांना वैयक्तिक शौचालये नाहीत सदरची कुटुंबे ही ४२ सार्वजनिक शौचालयावर अवलंबून आहे. नगरपरिषदेचे २६४ सीट सार्वजनिक शौचालय आहेत. घरामध्ये शौचालय नसल्यामुळे नागरीकांना संसर्गजन्य साथीची लागण होणेची जास्त असते. या करिता घराघरात शौचालय असणे आवश्यक आहे. नगरपरिषदेचे वतीने गट शौचालय व वैयक्तिक शौचालय योजना राबविणे आवश्यक आहे. या ठरावाद्वारे असा निर्णय घेणेत येत आहे की, वाई शहरातील उघडयावरील शौचास कोणीही बसू नये या करिता ज्या अनुसूचित जाती, जमाती व इतर जातीचे कुटुंबाकडे शौचालयाची व्यवस्था नाही अशा कुटुंबांपैकी ज्या कुटुंबाकडे शौचालयासाठी जागा असेल व ते शौचालय बांधणेस तयार असतील तर शौचालयाची व्यवस्था करणे करिता प्रत्येक कुटुंबाकरिता रु.५०००/- देणेस या ठरावाद्वारे मंजूरी देणेत येत आहे. तसेच अनेक कुटुंब एकत्र येवून गट शौचालय बांधलेस त्यासाठी सुद्धा प्रत्येक कुटुंबासाठी रु.५०००/- प्रमाणे मानधन देणेस या ठरावाद्वारे मंजूरी देणेत येत आहे. सदरची वैयक्तिक व गट शौचालयाची योजना अखिल भारतीय स्थानिक स्वराज्य संस्था मुंबई यांचे मार्फत व त्यासाठी या संस्थेचे लागेल ते सहकार्य घेणेस या ठरावाद्वारे मंजूरी देणेत येत असून, या संस्थेची या कामाबद्दलची जी काय फी असेल ती नगरपरिषद निधीतून अखिल भारतीय स्थानिक स्वराज्य संस्था मुंबई यांचेकडे भरणेस या ठरावाद्वारे मंजूरी देणेत येत आहे. या कामासाठी पात्र कुटुंबाची निवड त्या अखिल स्थानिक स्वराज्य संस्थेकडून करून घेणेस या ठरावाद्वारे मंजूरी देणेत येत आहे.

सूचक - मा.श्री.दत्तात्रय उर्फ बुवा भगवान खरात सही XXX

अनुमोदन - मा.सौ.मनिषा सचिन जावळे सही XXX

उ. स. मंजूर
सही XXX

अध्यक्षा
वाई नगरपरिषद वाई



सत्यप्रत
मुख्याधिकारी
वाई नगरपरिषद, वाई

(नमुना क, नियम ५ व ३९ पहा)

MUNICIPAL COUNCIL (म्युनिसिपल कौन्सिल, सिन्नर)

MINUTE - BOOK (मिनिट बुक)

मे. सर्वसाधारण सभा कार्यवृत्ताचे पुस्तक

Part 2 (भाग २ रा)

| Date & time of meeting सभेची तारीख व वेळ | (Subject of motion) प्रस्तावाचा विषय | (Wording of motion) प्रस्तावाचा मजकूर | Name of proposer and seconder प्रस्ताव सुचविणारा व त्यास अनुमोदन देणा-याचे नांव | (Amendment, if any) सुधारणा कोणत्याही अस्तित्वास | | Number of Votes given दिलेल्या मतांची संख्या | | Final resolution after the votes on amendments | | |
|---|---|--|--|---|---|--|--------------------|--|----------------------|--|
| | | | | (Wording) मजकूर | Name of 1) Proposer 2) Seconder सुचविणारा अनुमोदन घांवी नावे | For जाजुने | Against विरुद्ध | Wording मजकूर | Serial No. अ.क्र. | |
| (1) (1) | (2) (२) | (3) (३) | (4) (४) | (5) (५) | (6) (६) | (7) (७) | (8) (८) | (9) (९) | (10) (१०) | |
| दिनांक - २३/०६/२०१४ वेळ - सकाळी ११.०० | विषय क्र. ३) अखिल भारतीय स्थानिक स्वराज्य संस्था व मुंबई नगरपालिका | २०११ च्या जनगणनेनुसार, सिन्नर शरीत ४८६६ कुटुंबांकडे वैयक्तिक शौचालये नाहीत. यापैकी काही कुटुंबे सिन्नर नगरपरिषदेकडून देखभाल केल्या जाणाऱ्या यस्ती पातळीवरील शौचालयावर मोठ्या प्रमाणावर अवलंबून आहेत. यस्तीपातळीवर शौचालयाच्या एका आसनाचा तयार नसत नाही | सूचक :- सी.कपते रा.रा. अनुमोदन :- श्री.गोजरे वा.पा. | | | सी.जाधव मं.अ. सी.कायदी मि.सु. श्री.पावळे म.मा. श्री.जाधव | | सर्वानुमते मंजूर | ५५२ | |
| | मुंबई नगरपालिका व सिन्नर नगरपालिका यांच्या संयुक्तित्वाने शौचालय बांधण्याचा प्रस्ताव राबविण्याबाबत निर्णय घेणे. | कुटुंबे करतात. परंतु साधारण १६५८ एवढी कुटुंबे अजूनही उघडयावर शौचास जातात. विविध संशोधन अभ्यासानुसार हे दाखवून देण्यात आले आहे की, अतिसार, जंतूसंसर्ग इत्यादींसारखे आरोग्याचे धोके हे सार्वजनिकस्थानांच्या देखभाल केल्या जाणाऱ्या सामुदायिक शौचालयांच्या ठिकाणी अधिक असतात. परंतु, वैयक्तिक किंवा गट शौचालयांच्या वापरामुळे हे आरोग्याचे धोके कमी होतात. (गट शौचालय- एककोनास घांगले ओळखणा-या २ ते ४ कुटुंबांमध्ये एक शौचालय). जागा व आर्थिक क्षमता यांच्या अभावामुळे कुटुंबांकडे वैयक्तिक शौचालय नसल्याचे आढळून येते. या समस्येवर तोडगा काढण्यासाठी सिन्नर नगर परिषदेने शाहरामध्ये गट शौचालयांची वाढ. | | | | सी.गोरगडे म.रा. सी.इंगळे शं.सं. श्री.कांडे ह.ग. श्री.सगत म.क. सी.कपते रा.रा. सी.गाडे सु.सं. सी.कांडे पि.श. श्री. नार्डक डी.व. श्री.गोजरे वा.पा. श्रीमती देवमूख अ.हे. | | | | |
| | | या ठरावाद्वारे सिन्नरमध्ये "गट" स्वतःचे शौचालय योजना राबविण्यास मान्यता देण्यात येत आहे व पर नमूद केल्याप्रमाणे रु. 5,000/- प्रति कुटुंब ही उर्ध्वसहाय्याची रक्कम नक्की करण्यात येत आहे. तसेच चालू वर्षात पहिल्या 100 पात्र कुटुंबांना हे सहाय्य देण्यात येईल व त्याप्रमाणे न. प. तर्फे निधीची सव्वादू करण्यात येईल असे ठरविण्यात येत आहे. अंमलबजावणी यंत्रणा व योजनेसाठी कुटुंबांची यादी तयार तपशीलवार चर्चा होणे गरजेचे आहे. निरोधी मटनेने श्री. विजय जाधव यांनी असे सुचविले की सिन्नर शहरातील अतिशयनीत घरासाठी सदरची योजना देत येणे शक्य आहे का याबाबत चर्चा करून निर्णय घेतला जाय. | | | | | | | | |



२२/०६/१४
अध्यक्ष
सिन्नर नगरपरिषद
को.स.

Wai signed a resolution for implementation of “own toilet scheme”

Wai launched a partial subsidy scheme to spur demand, and incentivize households to pool resources for own toilets

February 2014

Each household lacking access to own toilets will be provided with a subsidy of INR 5000 per household for individual toilets or toilets shared by up to four households

| Scheme details | Number of households sharing a toilet | | | |
|--|--|-----------------------|-----------------------|-----------------------|
| | 1 | 2 | 3 | 4 |
| | Households (Subsidy - INR 5,000/HH) | | | |
| Cost per toilet (in INR) ¹ | ~30,000 | ~30,000 | ~30,000 | ~30,000 |
| Subsidy per toilet provided by the ULB | 5000 (17% of cost) | ~10,000 (33% of cost) | ~15,000 (50% of cost) | ~20,000 (67% of cost) |
| Effective cost per HH | ~25,000 | ~10,000 | ~5,000 | ~2,500 |

- Estimated willingness to pay upfront is ~INR 4000 – 6000² /HH
→ 3-4 HH can together afford a group toilet
- HH with lower willingness to pay, or lower preference for sharing can be connected with consumer financing through local credit providers

वाई नगरपरिषद, वाई सर्वसाधारण सभा ठराव क्रमांक ३ दिनांक २६-०२-२०१४
ठराव क्रमांक ३


विषय - अखिल भारतीय स्थानिक स्वराज्य संस्था मुंबई यांनी वैयक्तिक आणि गट शौचालया संदर्भात केलेल्या सर्वेक्षणानुसार योजना राबविणे बाबत निर्णय घेणे.

ठराव - अखिल भारतीय स्थानिक स्वराज्य संस्था मुंबई यांनी वैयक्तिक आणि गट शौचालया संदर्भात वाई शहरातील कुटुंबांचे सर्वेक्षण केले असून सन २०११ चे जनगणने नुसार २४३५ कुटुंबांना वैयक्तिक शौचालये नाहीत सदरची कुटुंबे ही ४२ सार्वजनिक शौचालयावर अवलंबून आहे. नगरपरिषदेचे २६४ सीट सार्वजनिक शौचालय आहेत. घरांमध्ये शौचालय नसल्यामुळे नागरीकांना संसर्गजन्य साथीची लागण होणेची जास्त अस्त. या करिता घराघरात शौचालय असणे आवश्यक आहे. नगरपरिषदेचे वतीने गट शौचालय व वैयक्तिक शौचालय योजना राबविणे आवश्यक आहे. या ठरावाद्वारे असा निर्णय घेणेत येत आहे की, वाई शहरातील उघडयावरील शौचास कोणोही बसू नये या करिता ज्या अनुसूचित जाती, जमाती व इतर जातीचे कुटुंबाकडे शौचालयाची व्यवस्था नाही अशा कुटुंबांपैकी ज्या कुटुंबाकडे शौचालयासाठी जागा असेल व ते शौचालय बांधणेस तयार असतील तर शौचालयाची व्यवस्था करणे करिता प्रत्येक कुटुंबाकरिता रु.५,०००/- देणेस या ठरावाद्वारे मंजूरी देणेत येत आहे. तसेच अनेक कुटुंब एकत्र येवून गट शौचालय बांधलेस त्यासाठी सुध्दा प्रत्येक कुटुंबासाठी रु.५,०००/- प्रमाणे मानधन देणेस या ठरावाद्वारे मंजूरी देणेत येत आहे. सदरची वैयक्तिक व गट शौचालयाची योजना अखिल भारतीय स्थानिक स्वराज्य संस्था मुंबई यांचे मार्फत व त्यासाठी या संस्थेचे लागेल ते सहकार्य घेणेस या ठरावाद्वारे मंजूरी देणेत येत असून, या संस्थेची या कामाबद्दलची जी काय फी असेल ती नगरपरिषद निधीतून अखिल भारतीय स्थानिक स्वराज्य संस्था मुंबई यांचेकडे भरणेस या ठरावाद्वारे मंजूरी देणेत येत आहे. या कामासाठी पात्र कुटुंबाची निवड त्या अखिल स्थानिक स्वराज्य संस्थेकडून करून घेणेस या ठरावाद्वारे मंजूरी देणेत येत आहे.

सूचक - मा.श्री.दत्तात्रय उर्फ बुवा भगवान खरात सही XXX
अनुमोदन - मा.सो.मनिषा सचिन जावळे सही XXX

ठ. स. मंजूर सही XXX
अध्यक्ष
वाई नगरपरिषद वाई

सत्यप्रत
मुख्याधिकारी
वाई नगरपरिषद, वाई



□ Note: (1) Based on standard government schedule of rates and local contractor estimates, estimate includes cost of superstructure and septic tank (2) Based on 2013 focus group discussions with ~30 households each in Wai and Sinnar

SMC visited Wai- June 2014



CO of WMC explained various initiatives by WMC



WMC and SMC to discuss issues in maintenance of CTs and how to tackle them.

PAS Team made presentation on own toilet scheme for Wai



WMC explained how helpful the 'own toilet scheme' can be

Possible implementation mechanism for the scheme

1 Form a Scheme Implementation Cell / "Own Toilet Scheme Cell"

A

Administrative Staff

Clerk and Computer Operator

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

Engineer and PWD staff

1. Assess applications
2. Shortlist applications
3. On ground inspection of shortlisted applications
4. Approve applications
5. Monitor implementation
6. Approve implementation

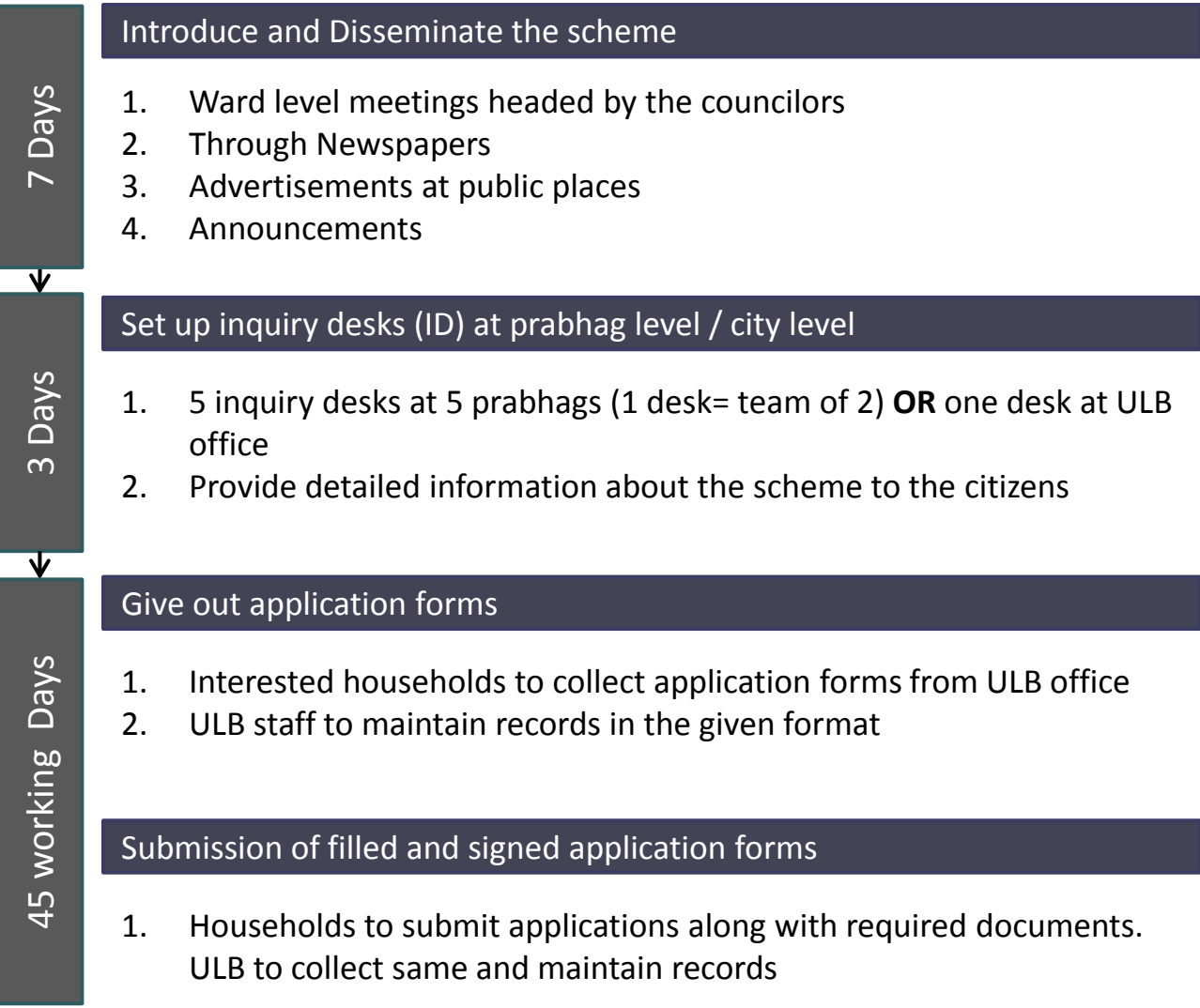
C

Finance Staff

Accountant

1. Disbursement of funds
2. Maintain records in the given format

Implementation Stage 1- Creating awareness and advertising the scheme



PAS is providing support in designing advertisements

PAS is providing support

Awareness programs at ward level

PAS is helping in designing application forms

55 Working Days

Implementation Stage 2- Application process

10 Days

Assess and shortlist applications

1. ULB to collate/ computerize data in the given format and develop a city level data base on applications received
2. ULB to assess applications through deskwork to categorise/shortlist on the basis of their authenticity/ feasibility

PAS is providing support in developing formats

25 Days

On ground inspection of shortlisted applications

1. ULB to inspect on ground- possibility of construction of a toilet with septic tank as per given specifications/ standards

External support may be required in on-ground inspection

5 Days

Finalise list of approved applications

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

5 Days

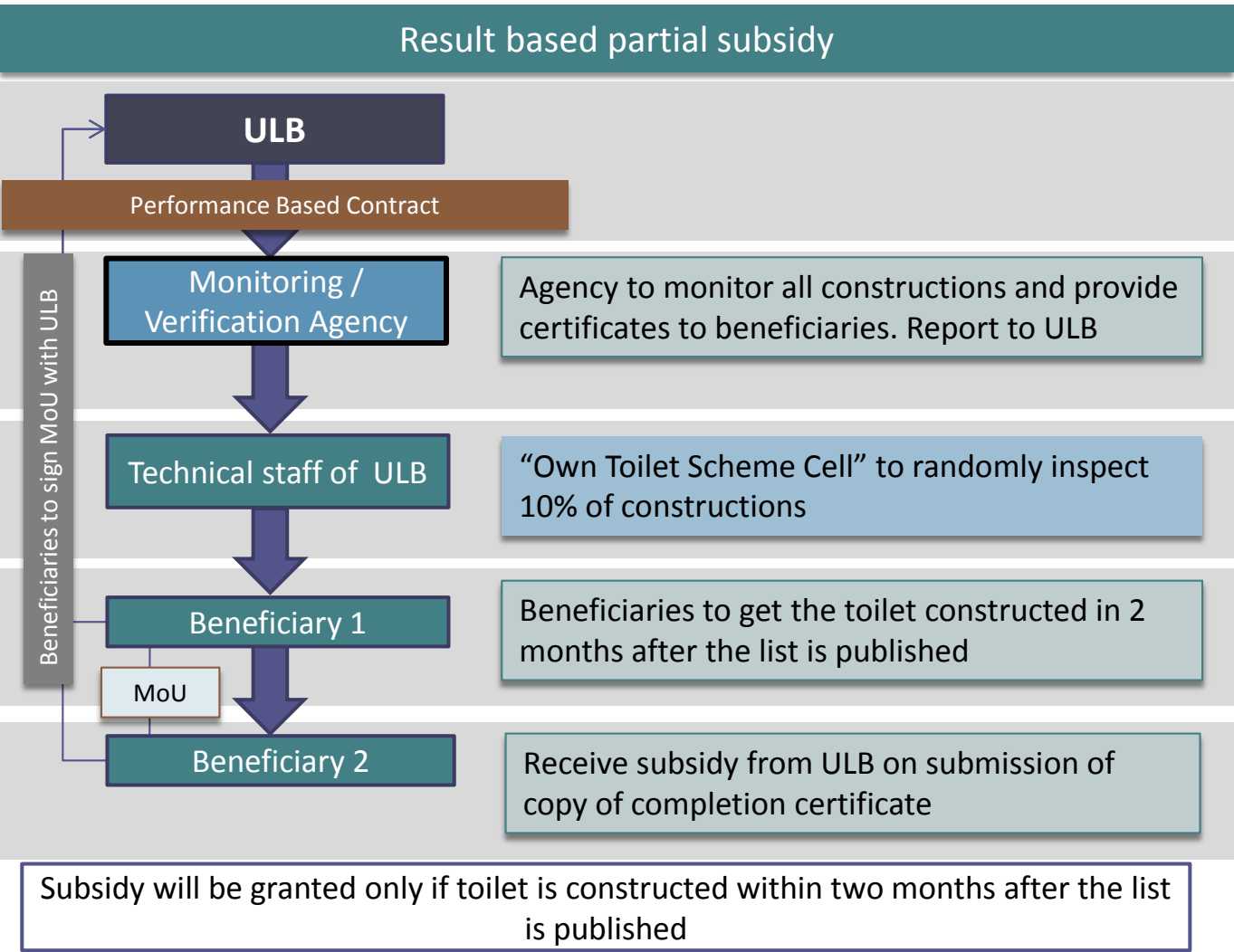
Publish list of approved applications

1. ULB to declare list of approved applications/ display at ULB office and publish in the newspapers that it is displayed at the ULB office

45 Working Days

Implementation Stage 3- Construction of toilets

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



PAS can provide support in

- Providing feedback on contracts
- Designing MoUs
- Developing monitoring and reporting systems

External support in the form of monitoring/ verification agency will be required

Implementation Stage 3 - Disbursement of subsidy

Proposed option for disbursement of funds

Beneficiaries to construct toilet on their own as per given specifications

Options

Amount of subsidy will be deposited only to the beneficiaries' bank accounts only after the toilet is fully constructed and completion certificate is presented to SMC by the beneficiaries

30% of amount of subsidy may be paid at intermediate stage (construction of plinth etc). Remaining 70% of amount will be paid at the completion of construction (Subsidy to be transferred to the bank accounts of beneficiaries)

PAS can provide support in developing formats for records

Potential lenders like local banks, credit co-op societies, microfinance institutions, housing finance companies and SHGs may offer loans to households for construction of toilets

PAS is providing support by interviewing the lenders and making them aware of the scheme

40 Days

Awareness and Advertising

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



More than 200 forms are given out !!

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

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 KOOKTA |
| 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



| | ASMITHA | SPANDANA | HDFC MF | CHAITANYA |
|-----------------------|---------|----------|---------|-----------|
| Year of Establishment | 2006 | 2008 | 2013 | 2008 |

MFIs operational in Nashik, which were interviewed



| | SURYODAY | EQUITAS | GRAMA VIDİYAL | UJJIVAN |
|-----------------------|----------|---------|---------------|---------|
| Year of Establishment | 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



Suvarna Lokhande, 43 (Tailoring Business)

Suvarna Lokhande 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 Suvarna, 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/- |

Credit Co-operative Societies













| | Wai | Sinnar |
|---|---|--|
| Loans given to non members | Yes (have to become a B class/ temporary member) | Yes (have to become a B class/ temporary member) |
| Loans given to SHGs | No | No |
| Loans given for constructing toilets in the past | Yes (2 out of 11 co-operatives are currently offering toilet loans as a separate category of loans, 1 has offered toilet loans as a part of housing loans) | No |
| Willingness to extend sanitation loans | Yes (Of the 11, 6 showed willingness to extend sanitation loans) | Yes (Of the 15, 15 showed willingness to extend sanitation loans) |

Requirements in terms of documents and guarantors etc. are more

Personal loans taken are sometimes used for construction of toilets, but there is no separate category for toilet loans

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

MFIs

“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

Credit Coops

“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



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”*



Summary of lenders for consumer finance for toilets

| <i>Factors</i> | <i>Self help groups (SHGs)</i> | <i>Micro-finance institutions (MFIs)</i> | <i>Credit societies</i> | <i>Commercial banks</i> | <i>Housing finance companies (HFCs)</i> |
|------------------------|---|---|---|---|---|
| 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 | Self help 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 |

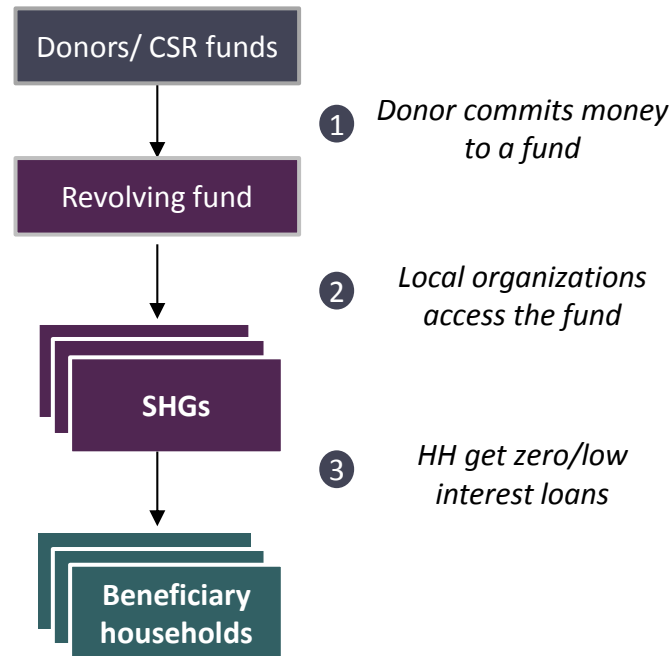
There are many opportunities for households to mobilize credit finance for building their own toilets. With capacity building support, SHGs can play an important role for the poor. The poor can also be reached through MFIs. MFIs will need a credit line of lower cost funds and grants to meet mobilization 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 |
|----------------------------------|---|---|---|
| <i>Self-help groups</i> | <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 |
| <i>Microfinance institutions</i> | <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 |
| <i>Credit cooperatives</i> | <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 |
| <i>Commercial banks</i> | <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 | |
| <i>Housing finance companies</i> | <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 | |

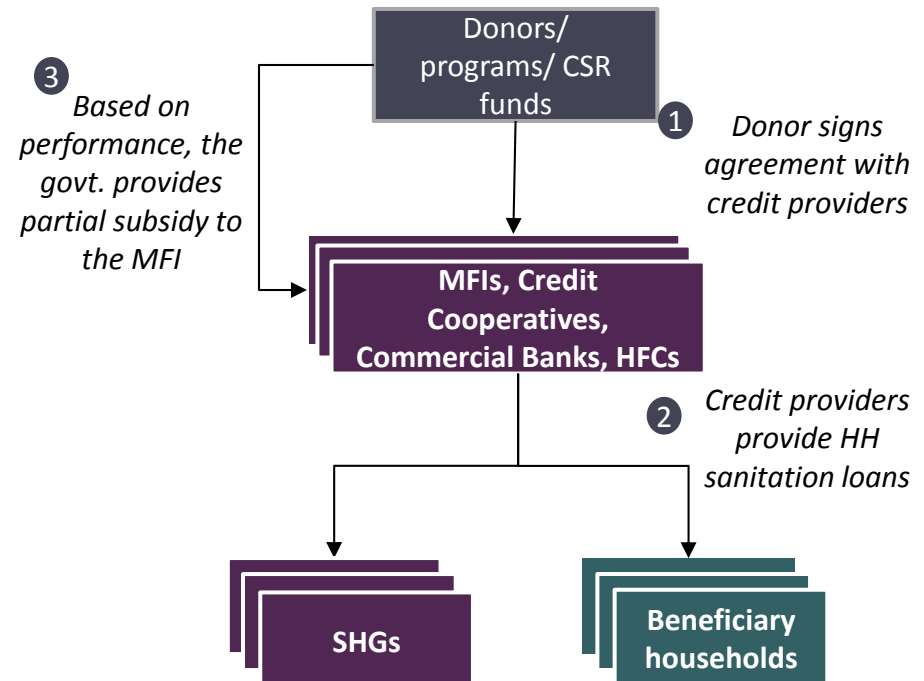
It is possible to leverage limited funds through revolving funds by SHGs and subsidies to other credit providers

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

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 COUNCILS IN MAKING THEIR CITIES ODF

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

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/ MFIs etc.