

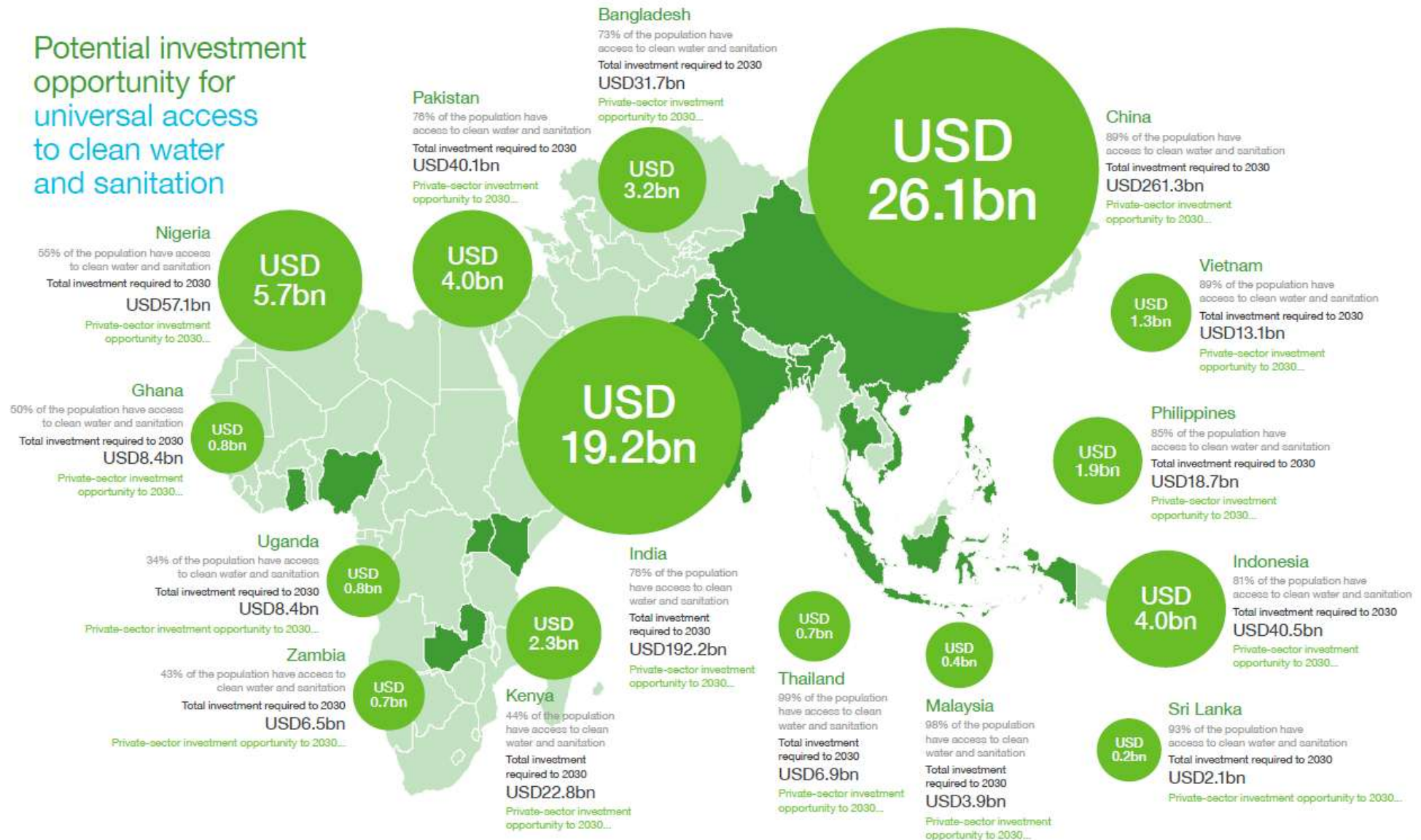


Investments in Water & Sanitation for a Sustainable future

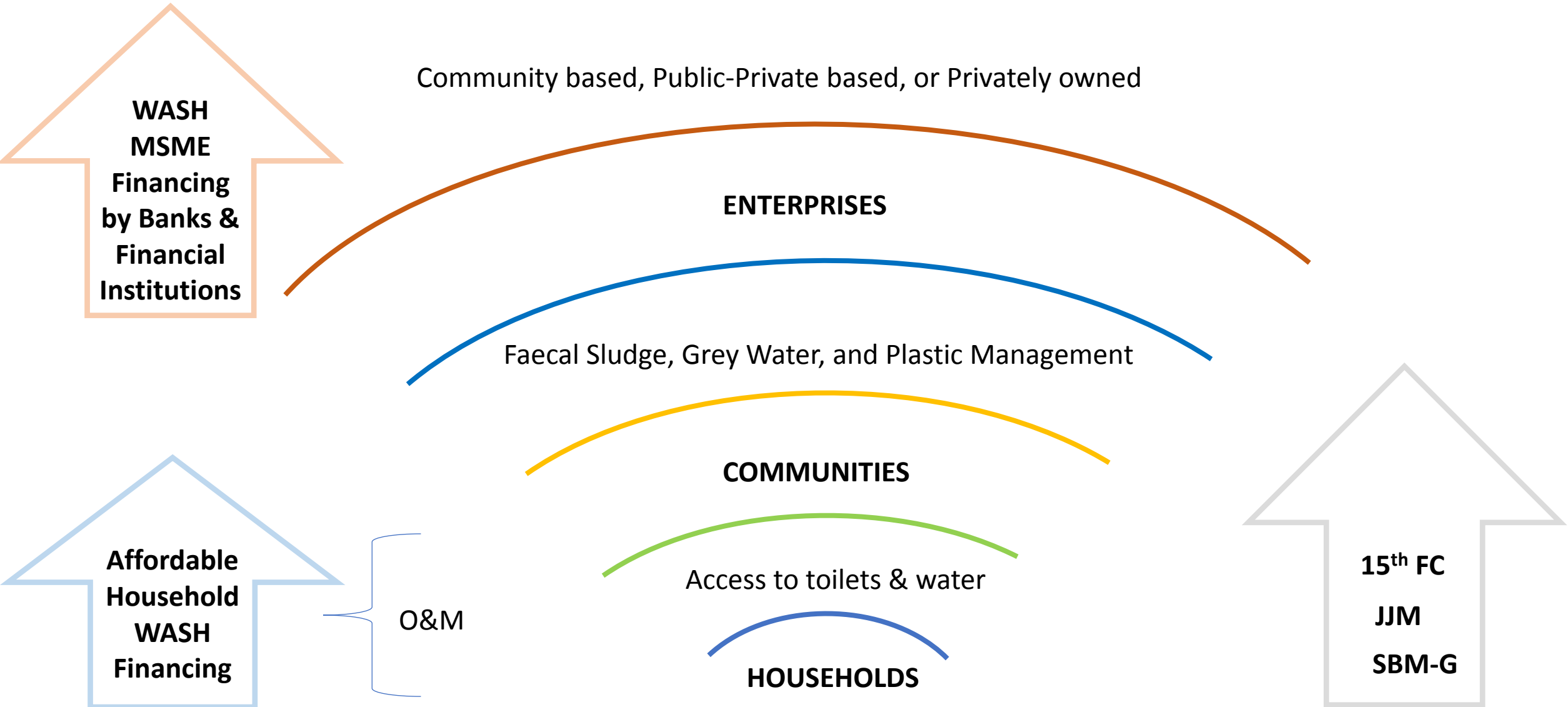
Water.org

July 2022
New Delhi

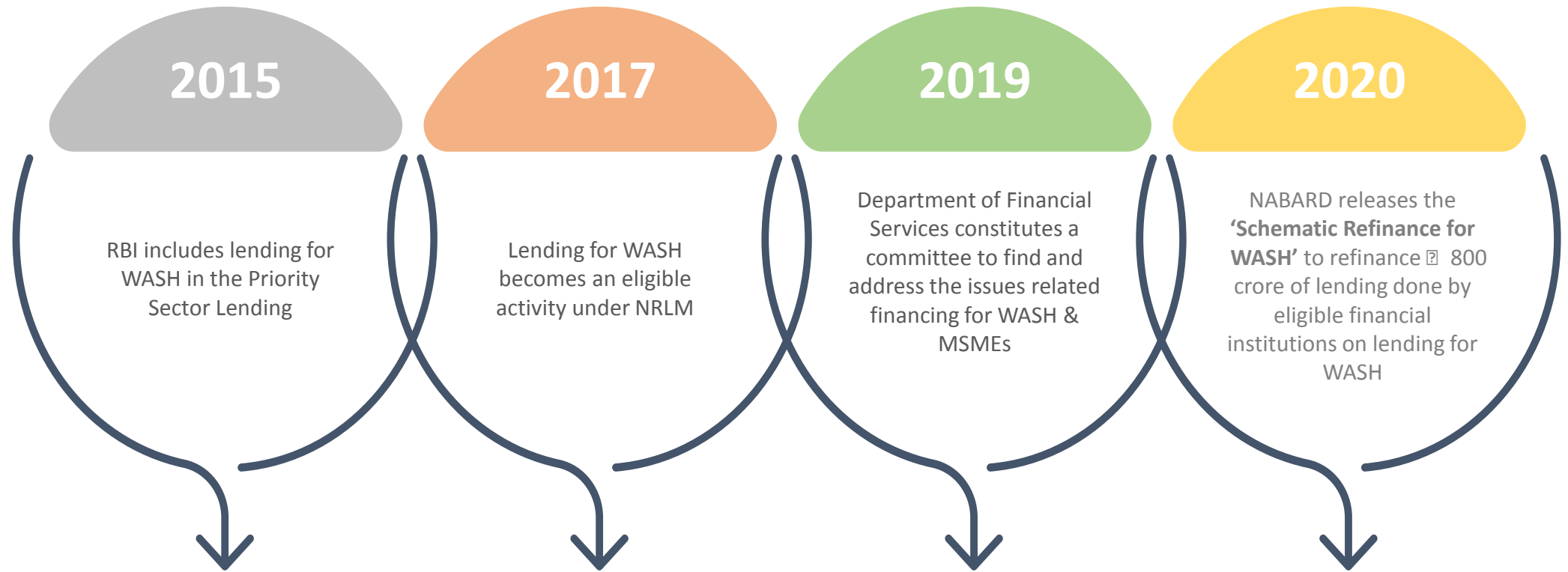
What would it take to solve the SDG 6.0 goals for India?



WASH Ecosystem evolution – complementing Government’s investments in Water & Sanitation for all



How Government & Private sector are addressing the WASH financing needs?



PSU Banks like BOB, PNB, BOI, Indian Bank; Private Banks like IDFC, DBS, IndusInd; SHPIs like PRADAN, DHAN; SRLM SHGs from Maharashtra, MP, Odisha; MFIs across India launch dedicated WASH loans addressing the needs of rural India

How Water.org is complementing the efforts of the Government?

Sustainable Water, Sanitation, and Livelihood Solutions

Impact in India

1.7 crore

people have benefitted
across India

38 lakh

loans disbursed through
WaterCredit

5800 crore

total value of WASH
loans disbursed

99%

of loans are paid back

FINANCING CAPACITY

Govt.
Institutions
SRLM & SBM
Development
Institutions
Banks
SHPIs
Water.org

Government Institutions

- Reserve Bank of India
- NABARD
- BIRD

State Rural Livelihood Mission & Swachh Bharat Mission Dept.

- Maharashtra
- Madhya Pradesh
- Odisha

Development Institutions

- UNICEF
- WaterAid
- The World Bank
- FINISH Society

Banks

- Bank of Baroda
- Indian Bank
- Madhya Pradesh Gramin Bank

Self Help Group Promoting Institutions

MAVIM
PRADAN
DHAN Foundation

Women & Households

Global Impact

45.9M

Total people reached

\$3.7B

Total capital mobilized

10.1M

Total loans disbursed

How change is happening in multiple states of India through WASH financing?

Functional convergence model - Odisha

PROBLEM

People in **Odisha's Nildungri village in Jujomora Block** of Sambalpur district were facing issues with dysfunctional toilets. Not eligible for incentives under SBM 2.0

SOLUTION

Under the existing project with **Odisha Livelihood Mission (OLM), UNICEF, & Water.org**; the panchayat identified the households and prepared a plan to collaborate with **the SHG women of OLM to take small loans** and retrofit all the dysfunctional toilets in **105 households**. Nildungri village became **ODF – S on World Toilet Day on 19th November 2021**



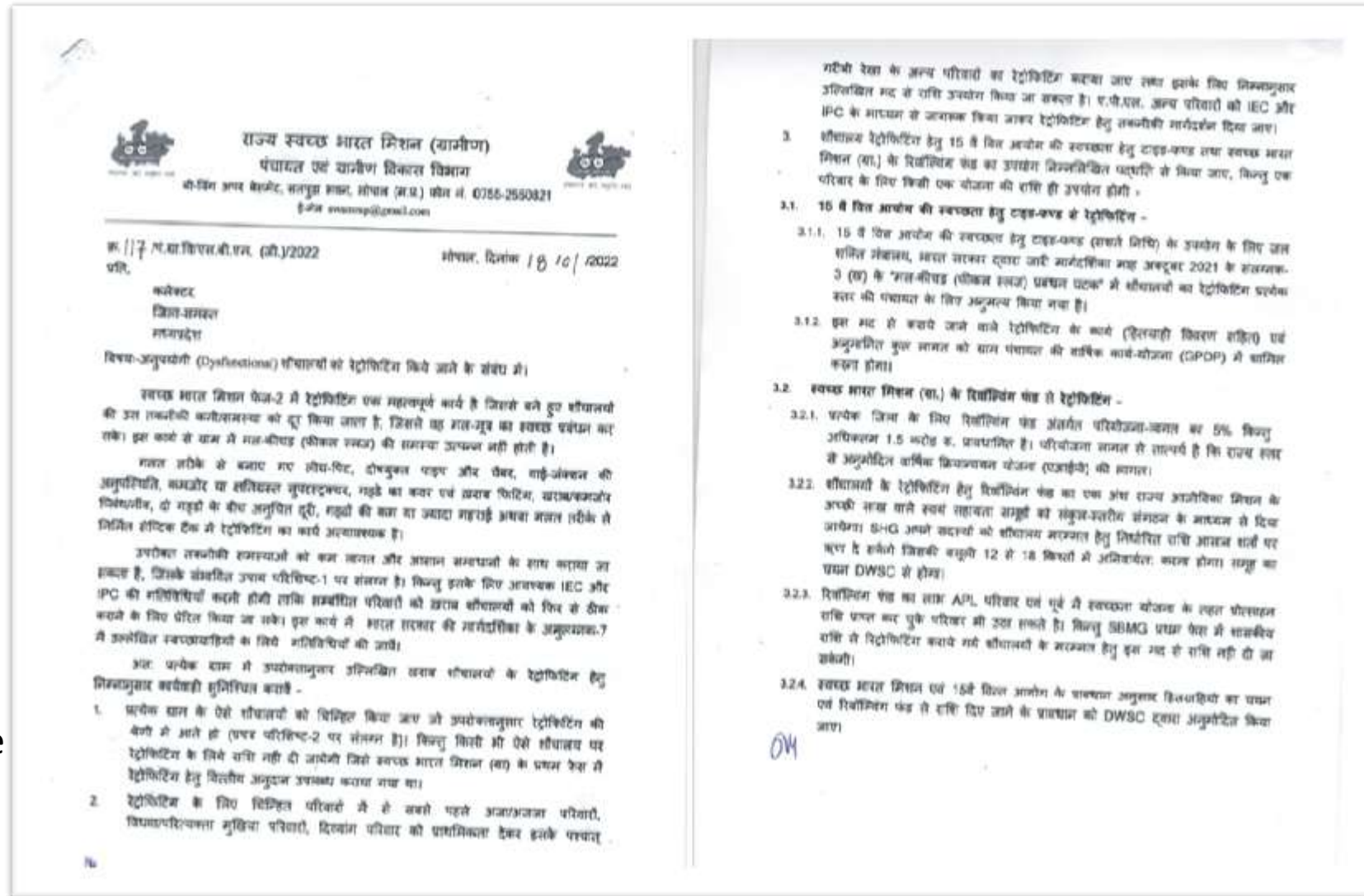
Functional convergence model – Madhya Pradesh

PROBLEM

The **Madhya Pradesh SBM (G)** was trying to find effective solutions to the problem of **retrofitting of toilets**. By various estimates, the size of corpus to solve this problem was quite large.

SOLUTION

Under the existing project with **MPSBMG, MPSRLM, UNICEF, & Water.org**; one of solutions discussed was to utilize the **Revolving Fund** of MPSBMG through the women SHGs of MPSRLM to retrofit their toilets and use **communication collaterals** prepared by Water.org to create awareness around it.



The evolution of WASH financing in Maharashtra

Maharashtra Arthik Vikas Mandal (MAVIM)

A Self Help Group Promoting
Institution promoted by the
Government of Maharashtra

MoU with Water.org to provide
technical support and building
the capacity of CMRCs to use
SHG-Bank Linkage

UMED

Women SHGs developed and
promoted by the National Rural
Livelihoods Mission in
Maharashtra

MoU with Water.org with the
support of UNICEF to provide
technical assistance & capacity
building of their CRPs for WASH
financing to women SHGs

State Water & Sanitation Mission; (SWSM) Maharashtra

MoU with UMED &
Water.org in 2022 to utilise
the WASH financing concept
in SHGs to address issues
like Grey Water
Management, Solid Waste
Management, and
Community Water
Purification Plants where
water quality is a concern.

By getting awareness & availability of WASH financing, **1,75,000 SHG women** from both the institutions have become self-reliant by taking small loans to address their **emerging WASH needs**

Functional convergence model – CWPP in Maharashtra

PROBLEM

Different villages in the districts of **Yavatmal, Wardha, Solapur, and Nandurbar** were facing the problem **contaminated ground water**, but the remedial solutions were **expensive** & upto Rs 5 lakhs. The women SHGs in the villages also seeking livelihood opportunities.

SOLUTION

Under the existing project with **Umed, UNICEF, & Water.org**; RO based CWPP were identified as a solution after water testing. **The Panchayat and the SHGs** were consulted by Water.org and after getting an NOC and land from the Panchayat, the SHG women **registered a CWPP enterprise by self contribution, SHG loan, and grant support**. The SHG women & their families have **access to clean drinking water and increased household incomes**



NOC from GP in Wardha



SHG women entrepreneurs with their CWPP at Yavatmal

Glimpses from the field



CEO-ZP, BC-SBMG, BPM-MPSRLM along with SHG Didis after purchase of water filter from WASH loan in Chhatarpur, Madhya Pradesh



FTC Alirajpur demand generation exercise during Cash Credit Limit camp of MPGB



Awareness creation WASH financing in SHG meeting, Jalna, Maharashtra

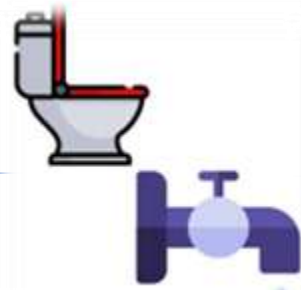


WASH Financing ToT in Nuagada, Odisha



District Magistrate & Collector of Dhar District distributing WASH loan

Skill development through
NSDC Tie-up



Households

- New toilet loan
- Defunct toilet loan
- Retrofitting & Upgradation of toilet
- Toilet cum Bathroom
- Special needs toilet

- Additional pipe connection
- Water storage
- Rain water harvesting
- Water filters

- SLWM
- FSTP
- Community Water Purification Plants
- Community Sanitation complexes
- Solid waste collection
- Incinerators
- Liquid waste disposal

WASH FINANCING

Community



Micro Enterprises

- Cement slab and ring manufacturing
- Toilet pans and fitment
- Operation and maintenance service
- Water testing services
- Water filters
- RSM for special need

- Soap manufacturing
- Toilet cleaner
- Broom sticks
- Organic manure and compost
- Mason training
- Rehab Manual Scavengers
- Sanitary pads
- Dustbins

Nano/Micro enterprise
training workshop by IGTC &
SIRD



Livelihood

Credit financing for WASH
and Enterprises through
SRLM, Banks, and MFIs



Thank you