



*Navya Disha*

**Annual Progress Report: 2012-13**

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## Navya Disha at a Glance

1. Project Title : Promotion and Implementation of Water Supply and Sanitation through Water Credit
2. Project number : GRK-I0002-11
3. Project Duration : September 2011 to February 2016
4. Project start date : 01<sup>st</sup> April 2011
5. Project completion date : 29<sup>th</sup> February 2016
6. Reporting Period : Sept – 2012 to Sept – 2013
7. No. of target villages  
/slums during this phase : 5,400 slums / villages
8. Total budget sanctioned from Water.org : Rs 29,522,697  
*(Whole project period)*
9. Current Year Budget  
*(support from Water.org)* : Rs 6,217,684
10. Amount spent up to this reporting period : Rs 5,307,498
11. % of fund utilization : 85%  
*(Compared with current year budget)*

### 12. Water and Sanitation Loans Disbursed

Loans	Number of families
For Water	18862
For Sanitation	29445

## Executive Summary

Navya Disha has been working with Water.org form 2009 to build awareness of the rural households in Karnataka, Maharastra and Tamilnadu on use of sanitation systems and safe drinking water. This project is named “TMT- Navya Disha”. TMT-Navya Disha closely works with Grameen Koota (GK) in mobilizing loan funds required by the members for construction of toilets and getting water connections. TMT proposes to work in the branches where GK operates, by building awareness and motivating them to construct toilets of their own and have water connections to their houses.

Our reach in the last year is summarized below:

State	# of Branches/Offices	# of Customers
Karnataka	149	303190
Maharashtra	43	84310
Tamil Nadu	5	5862

TMT-Navya Disha has been able to reach out to almost 2,00,000 people who have benefitted from a variety of our activities. The break-up is captured below:

Activities	No of activities	Beneficiaries
Kendra Meeting	2710	104988
Mason Training	21	1980
Street Play	296	78600
School Children Training	34	6120
Branch Staff Training	66	966
Branch level awareness workshop	13	4700
Grama Panchayath Training	13	392

In addition, this year, we have coordinated wall paintings to spread awareness in 50 villages.

## Reflecting back

### Background

Based on the success of pilot program on providing access to water and toilet facilities to clients of Grameen Koota, TMT-Navya Disha and Water.org have collaborated to scale the program and achieve greater outreach through second phase of the project with an aim to achieve 30,000 water connections and 20,000 toilets during the period 2011-16.

It has been a very challenging year for Navya Disha in terms of motivating people to get access to water connections amid fears of drought looming large on the people of Karnataka and Maharashtra due to failed monsoon in the respective states.

However, during the 4<sup>th</sup> quarter, Navya Disha made significant efforts to enable 7523 water connections and 13104 toilet constructions to Grameen Koota clients. Grameen Koota has supported the program by extending credit facilities to those requiring financial assistance with various loan products.

### Beneficiaries Profile

Grameen Koota is operational in three states – Karnataka, Maharashtra and Tamil Nadu and is one of the leading providers of microfinance and developmental services to poor and low-income households. Grameen Koota's operations are mainly concentrated in rural areas with around 65% of the total client base from rural areas.

Around 34% of the Grameen Koota clients are self-employed and are into petty trading or sales, followed by agriculture and allied activities at 30%. More than 70% of Grameen Koota clients live on less than \$2 a day/PPP.

### Participation of other key stakeholders and collaborating organizations

- *TMT-Navya Disha* have joined hands to create awareness on importance of access to clean water and sanitation facilities; providing technical assistance to beneficiaries; and conducting capacity building exercises Grameen Koota staff. Awareness is created among beneficiaries by Navya Disha team through Kendra level trainings, street plays, taluka level workshops, masons' training, training to Gram Panchayat members. Navya Disha provides technical assistance to beneficiaries on construction of toilets and water connections.
- *Grameen Koota* provides the platform to TMT-Navya Disha to reach out to its clients. Grameen Koota facilitates Navya Disha in awareness creation by performing Kendra level trainings to its clients, by providing support in

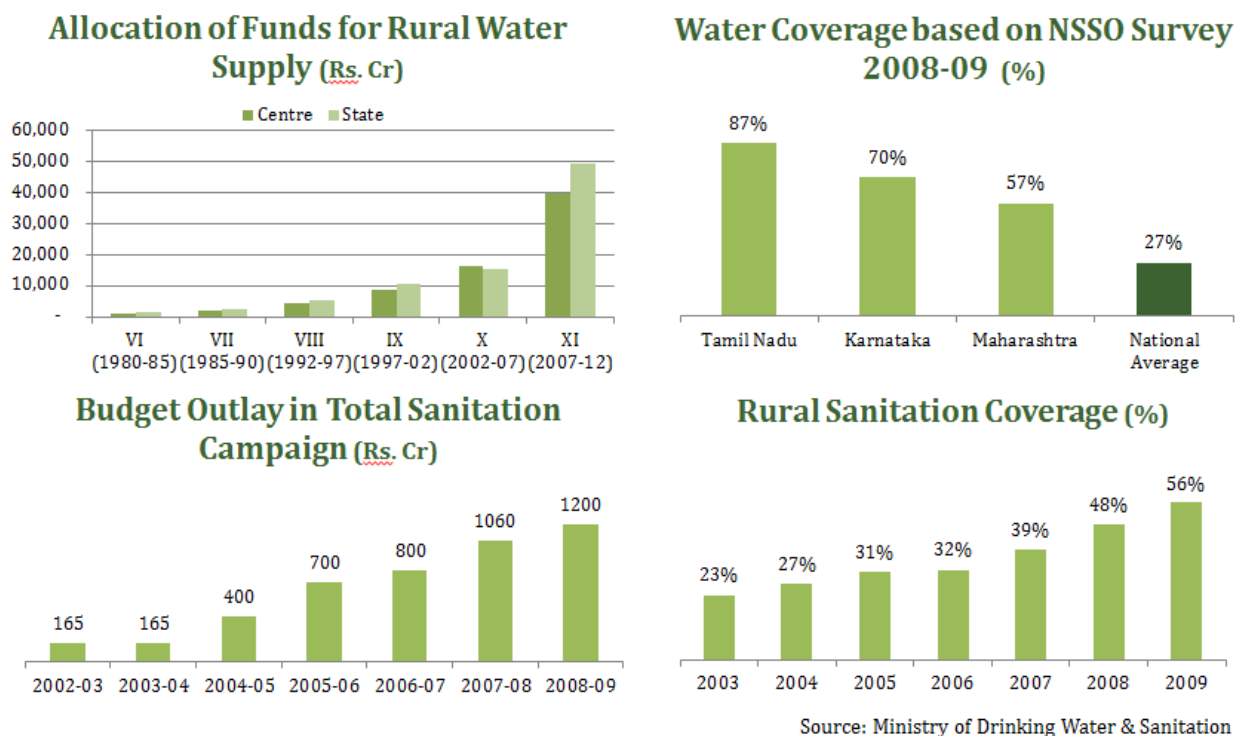
organizing street plays, block level workshops, Gram Panchayat members training. Grameen Koota identifies potential beneficiaries, conducts pre-screening by way of credit and technical appraisal and shortlists beneficiaries for water and sanitation facilities. Grameen Koota arranges for the required funds and extends credit facilities to the shortlisted beneficiaries. Loan utilization checks are also performed by Grameen Koota and provides Navya Disha information on loan repayment and utilization on frequent basis.

See Appendix A for description of the operational roll-out of the program.

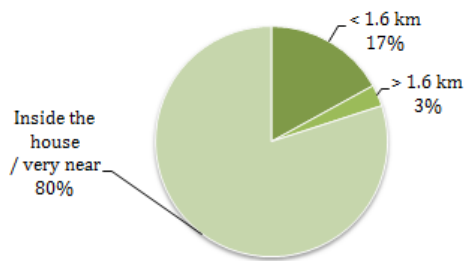
### Need Analysis

The need to clean water and sanitation facilities is high – however, it is important to understand the realities at the grassroots level to ensure that we are able to fill the gap in an effective manner.

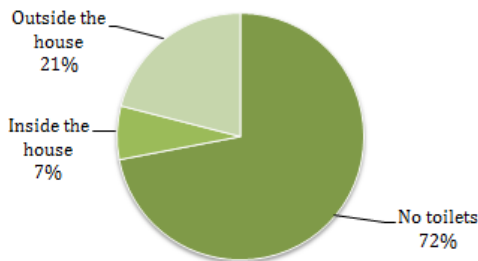
Below are the findings of the government study:



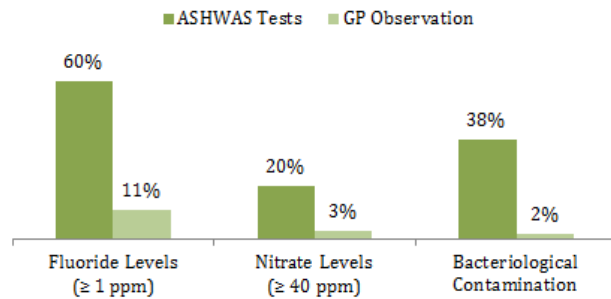
### Accessibility to Water



### Toilets in Households



### Quality of Water



### Summary

- » 15% of low income households have access to piped water connections as against 33% among high income households
- » 13% of low income households have access to toilets as against 56% of high income households
- » Open defecation rates in Northern Karnataka were approximately 90% against a state average of 72%

Source: ASHWAS - A Study on Household Water & Sanitation in Karnataka - 2008-09

In 2009, an empirical study was conducted to understand the effect on income and quality of life cause by health issues and related expense. Findings of the study are summarized below:

- Around 30 to 35% of the earned income was spent on health related expenses
- More than 80% of the rural families do not have access to toilet
- Only two in ten families had an individual water tap connections in their house
- 20% of the women travel a distance of more than 1 km to fetch potable water
- Equal percentage of women spent roughly 3 hours daily to fetch water mostly out of their earning time

Religious & cultural reasons, inconvenience and financial constraints contributed significantly to the low access to proper sanitation facilities. Lack of access to clean drinking water was due to low availability of potable water and areas around the source of portable water are contaminated. Further, there isn't proper storage and purification of water as a result of financial constraints.

## Project review

There are two key elements to ensure an increase in access to clean water and sanitation facilities – one is awareness and the other is access to affordable loans to implement the infrastructure needed to bridge the gaps

Product Type	Purpose	Amount (Rs)	Interest Rate (%)	Tenor (weeks)
Home Improvement Loans	For construction of toilets	Up to Rs. 10,000	22%	104
	For water connection, water storage and water purification	Up to Rs. 5,000	22%	52



Jayashree's family is small with four members. In her village, drinking water is available once a week. In addition to her immediate family, her relatives also live in the same building – everyone is facing the same issue of water scarcity. The storage capacity of the tank is 1000 litres and it is not sufficient for the family's use for an entire week. As a result, they all chip in some money to buy water from a water tank.

There are times when not all families in the building contribute an equal share to buy the water; this leads to some families contributing a lot more for the water. For Jayashree, it becomes more of an issue since her relatives are also in the same building. When her family is forced to pitch in more for the water and/or her relatives use up more water, she does not speak up to her relatives so as not to jeopardize the family relationship. Despite all this, the family relationship is strained because of water.

One fine day, she came to know about Grameen Koota and availed loan, purchased a water tank and motor to help with the water problem. She is now happy that there is enough storage facility and is very grateful for Grameen Koota for helping put an end to daily squabbles that was caused because of water scarcity.



## AWARENESS ACTIVITIES:

Details of various activities conducted by Navya Disha team as a part of awareness campaign, capacity building exercises and technical assistance to clients are captured below.

### **Street Plays:**

Navya Disha adopts a unique and effective way to create high impact among general public and clients on the importance of access to clean water and sanitation facilities. Navya Disha hires a professional cultural team who perform drama which spreads important information related to water and sanitation facilities in public places through various modes such as thematic songs and folk dance. The main advantage of street plays is not only attracting community towards their performance, but also follow their performance for longer time and in influencing them adopt right hygiene practices in their lives. During the said project year,



Navya Disha organized 332 street plays (in so many villages) witnessed by around 55,000 people.

Targeted number of street plays in the project year + Back log of the lost year	572
Achieved in the 1 <sup>st</sup> Quarter	212
Achieved in the 2 <sup>nd</sup> Quarter	40
Achieved in the 3 <sup>rd</sup> Quarter	48
Achieved in the 4 <sup>th</sup> Quarter	32
<b>Total</b>	<b>332</b>

“I am not aware of the importance of WatSan before this program , Now I am confident of motivating my constituency people”

-- a GP member of Uyyamballi, Kanakapura during the show



### Kendra Level training:

This is an effort to reach out to all clients of Grameen Koota in the branches where water and sanitation program is launched. The message on the importance of water and sanitation facilities and the ill-effects in the absence of these facilities are explained to the clients using IEC design material. The clients are educated and motivated to follow hygiene practices in their lives. The clients are also told about the credit facilities extended by Grameen Koota for the purpose.



Navya Disha team trains Grameen Koota staff on conducting these trainings at Kendra level and initially does hand-holding by conducting real demonstrations at the Kendra meetings.

During the year 2012-13, around 2000 kendra level review meetings were conducted, reaching out to approximately 12,900 clients across 155 Grameen Koota branches. Navya Disha team have been a part of 928 such kendra level trainings and conducted demonstrations.

Targeted Client Outreach in the project year	6,000
Actual achieved (Navyadisha staff)	12,900
Actual achieved (GK staff)	29,800

“We never realized the importance of WatSan before this training”

-- Dashavara GP members, Channapatna

### Door-to-door visits:

Navya Disha has been making positive interventions by making door-to-door visits to beneficiary houses and providing them technical assistance in terms of helping them to identify the right location in their sites to come up with construction, guiding them on pre-construction techniques and post-construction usage and maintenance.



Also, some of the key post-disbursement technical recommendations provided by Navya Disha are:

Water Connection	Toilet Construction
<ul style="list-style-type: none"><li>• Tap connection shall be constructed with platform of dimension 2 ft * 2ft * 2ft</li><li>• Tap shall be installed in the middle of the platform.</li><li>• Tap/Water connection should be in front of/behind the house and installed away from the drainage</li><li>• There should be connection (canal/Pipe) to drainage for flow of excess/waste water</li><li>• If, it is away from drainage or no access to drainage, then beneficiary is advised to excavate small soak/percolation pit.</li></ul>	<ul style="list-style-type: none"><li>• Basement should be of 3ft*4ft dimension</li><li>• Height of the structure may vary from 5. ½ ft to 6 ft</li><li>• Roof should slope down towards the front door</li><li>• Door shall be fixed in order to open outside</li><li>• Pan shall be fixed slopping backwards</li><li>• There should be ventilation at both side walls</li><li>• No air out pipe shall be installed</li><li>• Training provided to observe hygiene practices:  Use water before and after toilet; clean toilet daily; Hand</li></ul>

	wash using soap post toilet, etc.
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**Masons’ training:**

Masons’ training is conducted to give exposure to local masons on the low-cost technology yet robust construction that could be adopted to construct toilets and provide water connections. Masons are exposed to different and right construction models which do not result in extravagant construction. Masons are encouraged to adopt this model in all their contracts and advise their customers to reduce wasteful expenditure.



Masons are encouraged to adopt this model in all their contracts and advise their customers to reduce wasteful expenditure. Many of our beneficiaries approach these masons to get water and sanitation facilities constructed. During the quarter period,

Navya Disha organized 15 masons’ training with an aggregate participation of 640 masons. These trainings were conducted in Karnataka and Maharashtra.

Targeted number of masons’ training in the project year	15
Actual achieved	15



Mr. Manjunath Laxman Koli was Trained during the Training held on 30<sup>th</sup> Sep 2012 at Laxmipada Dem Village belong to Sankeshwar Br.

During the training, he became aware of the importance of individual toilets and the importance of open defecation. Before the training he was constructing septic tank with 3 chambers. After the training he is constructing individual toilet models.

### Meetings with Gram Panchayat members

Navya Disha interacts with Gram

### Meetings with Gram Panchayat members

Navya Disha interacts with Grama Panchayat officials for all the villages they operate. This provides a platform to Navya Disha to introduce the water and sanitation program run and explain about the efforts taken to increase the uptake of water and sanitation facilities among people.

Also, Navya Disha provides them the list of beneficiaries and requests them for smoother processing of the benefits they are entitled to from the government side.



Targeted number of meetings with GP numbers in the project year	100
Actual achieved	140

“I am not aware of the importance of WatSan before this program , Now I am confident of motivating my constituency people”

-- a GP member of Uyyamballi, Kanakapura during the show



### Block level workshops:

These workshops attract participation from all the villages in a Taluka. Each village will be represented by 5-10 clients of Grameen Koota and their friends/relatives.

The objective of the workshop is to create awareness among the clients on importance of water and sanitation facilities and clear all their doubts related to the subject. The agenda involves – conveying



message through folk media, discussion on WatSan through the consultant/Subject Matter Specialists, opinion sharing, experience sharing by the existing beneficiaries, and mobilizing applications from interested clients to avail water and sanitation credit facilities. Usually the interest levels expressed by clients are in groups and helps creating impact in mass.

Targeted number of workshops in the project year	29
Actual achieved	13

“No way out but decided to have tap connection and construction of toilet after attending BLA as the program was multi-dimensional leaving no one without motivation to have both”

-- Ms Gowamma in Pandavapura

“I had undergone very many trainings, exposure visits and workshops but BLA is the only event I ever remember and recollect”

-- Ms Sujatha during our LUC visit in Channapatna



Village wall paintings:





Mrs. Begaum Mohd Nadaf's husband is working in an auto garage. She has two daughters aged 24 and 25 respectively and two sons aged 14 and 22 respectively. Her aged mother is 65 years old. She is silently moving on with her life. 3 out of her 4 children have mentally challenged. Given this situation, she is not sure how to handle the circumstances. She is hanging on even though all her children were born with deformities.

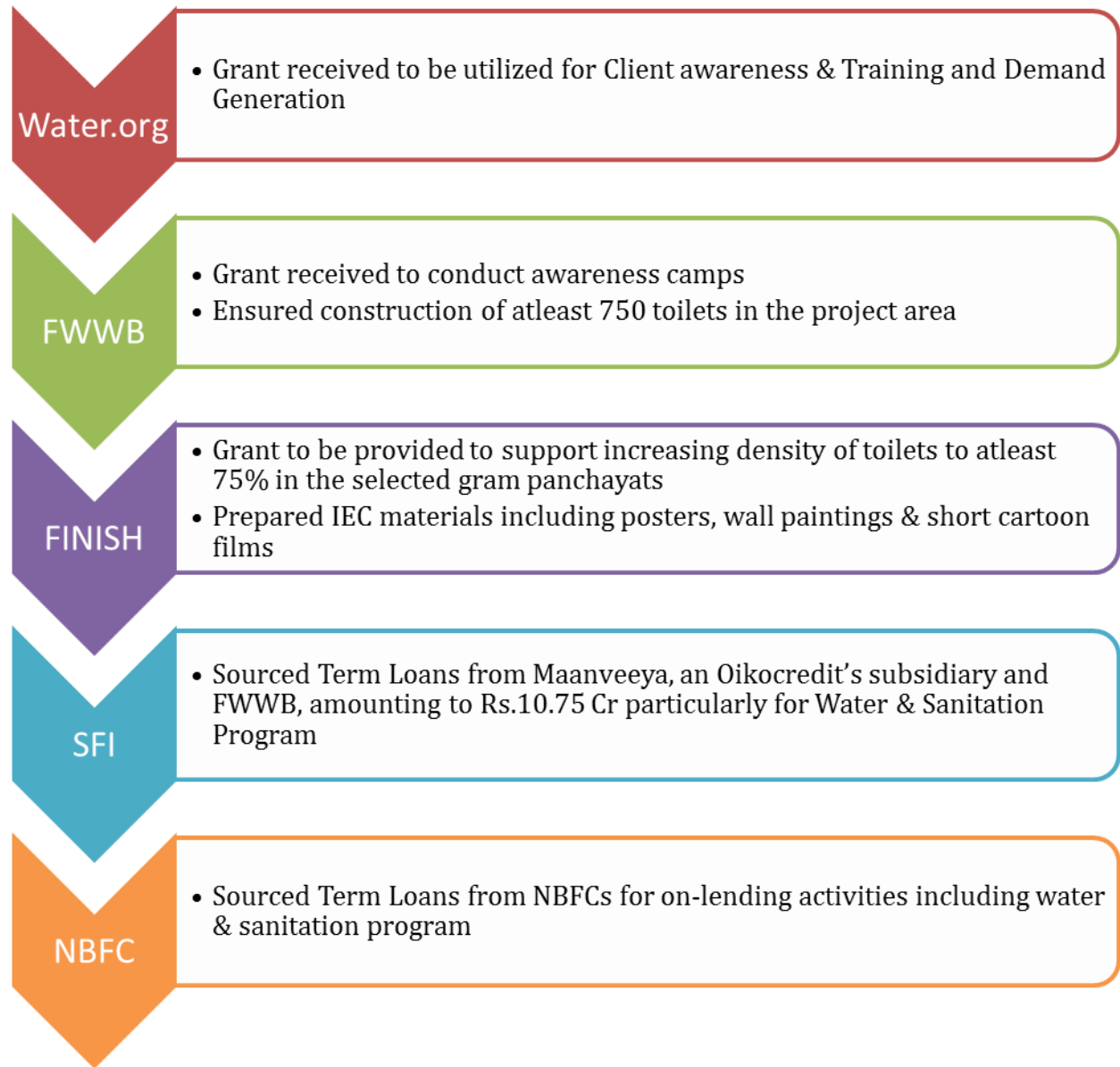
She has been trying to give them good treatment so as to be able to give them as normal a life as possible. She has travelled to several hospitals in Maharashtra (Mumbai, Pune, Miraj, Sangli, etc.) but still hasn't got any positive results. She has lost time, money and hope... she continues living with God's blessings.

Twenty years ago, a doctor in Mumbai told her that the issue with her children is a result of inter-relation marriage. She was told not to lose hope and the issue can be treated with continuous treatment. Under these circumstances, she is not having toilet facility and has to take her children to public toilet every day. She shared that some people shout at her and the judgmental stares pinches her. One day, she was taking her daughter to the toilet and she fell on the road. She was not able to control her and her daughter relieved herself in the open. This was a very embarrassing and shameful incident. She shared that she has faced several problems like that.

She had once requested financial help, in vain, from the Gram Panchayat to construct a toilet. There were empty promises made. She wanted to construct a toilet but she needed financial help to do so. With the money she had, she began to construct a toilet in 2012 was not able to complete it due to lack of funds. One fine day, she came to know at the Kendra meeting about Grameen Koota and availed loan and successfully completed the construction of the toilet. She is thankful to Grameen Koota for the loan for alleviating some of her challenges.

## Partnerships

Navya Disha has worked with water.org, FWWB and FINISH during the past year for the awareness activities; and with SFI and NBFC for financial assistance program.



## Lessons Learned

Various initiatives undertaken by Navya Disha to promote water and sanitation program have resulted in positive actions by clients and other key stakeholders. Loan Utilization Checks done by Navya Disha team have shown that more than 80% of the beneficiaries have either commenced the construction/completed construction in less than 15 days of loan disbursement by Grameen Koota.

However, there have been some challenges the team has come across and the team has worked toward addressing them. The summary of the challenges are listed below:

- **Water**
  - Non-availability of additional water connections: Local administration was not allowing additional water connection due to shortage of water. To address this,
    - We carried out field study to understand the issue
    - Based on the finding, we expanded loan usage for underground storage facility and over-head tanks along with 1HP motor for storage and efficient use of water.
    - In places where water sources are scarce or not available, customers were suggested for digging well.
  - Non-availability of storage tanks: Though customers have water connections, they were not having storage facility. Started creating awareness only in villages where functional storage tanks were available.
  - Higher Local Administration Fee: There was Increased deposit for water connection and demand for payment of accumulated tax dues before giving connection. GK had tried to intervene but of not much success as these rules varies at different local administration.
- **Sanitation**
  - Mis-utilization of loans: Initially, in some cases the utilization of loans turned out to be fungible. Also, there was lack of planning in construction of toilets leading to over-expenditure. To address this,
    - There were more intense training program prepared for clients to make them aware of proper sanitation benefits

- We provided technical assistance, mason training & improved monitoring of sanctioned loans
- Lack of motivation: For some clients, cost seemed to be on the higher side and was not motivated to mobilize the remaining portion of the amount over and above the credit facility. To address this,
  - The team came up with 3 different models of toilets depending on the cost, need and space available for construction
  - Also, post construction, we also support clients in availing subsidy of Rs.9,400 from Government
- Lack of support from local administration: In the initial phase, local administration and/or gram panchayat were reluctant to support construction of toilets for various reasons including cost, culture, etc. To address this,
  - We worked to improve communication with local administration
  - We carried out Gram Panchayat & Block Level Awareness Programs
- **Unforeseen situation: Drought**

During the project year, Karnataka witnessed one of the worst droughts in over a decade of time. Navya Disha had not accounted these factors, and did not expect that local government or Panchayat would not come forward to approve individual water connections and also beneficiaries themselves were not willing to take up the connection – as the principal source of water for them would be Over Head Tanks and due to drought OHTs were going dry.

Navya Disha realized that there have to be alternate ways of providing beneficiaries safe access to water, according to their requirements and feasibility. The result of which were some of the proposals on different solutions made to Water.org – storage tanks, and pumps to protected sources of water were accepted.

## Looking Ahead

Drought situation in Karnataka and also Maharashtra are key contentions. In the second project year, Navya Disha will be getting in the state of Maharashtra as well. Navya Disha team would take a stock of the situation in Maharashtra and based on that would decide to extend this program to more than the required number of branches as executed in Karnataka. This may result in higher expenditure than anticipated and further requirement of human resources.

- As part of Company's social goals, 100% of clients should have access to water connections & should have sanitation units by 2018
- Conceptualizing Sugrama model for community based approach: We are in the process of adopting one Gram Panchayat each in Tumkur & Belgaum district to:
  - Promote water connections
  - Create awareness regarding rain water harvesting structure & water management
  - Conduct feasibility study to set up RO plants
  - Increase density of sanitation
  - Study and implement effective drainage system to enable sanitation waste to be used for Bio-Gas generation
- Plan to study and implement a resource center for training on Water & Sanitation for all stakeholders (internal & external) and other institutions who are interested in starting & implementing the said program

## Appendix – A

### Operational roll-out of the Program:

The program started by introducing water and sanitation program across 30 branches in Karnataka and was later scaled additional 30 branches. Two project offices of Navya Disha operating from Karnataka were involved in awareness campaigns and capacity building exercises in 60 branches assigned to each of them.

Now, both the project offices are monitoring all GK branches across Karnataka, Tamil Nadu and Maharashtra. **Tumkur Navya Disha** project office has been monitoring South and Central regions of Karnataka and 5 Tamil Nadu branches under the leadership of Mr. Yenjerappa. **Belgaum Navya Disha** project office has been monitoring North region of Karnataka and Maharashtra branches under the leadership of Mr. S.N. Doni.

Based on the outcomes from the field experience of Navya Disha staff in the 1<sup>st</sup> year and a discussion we had on the activities at Navyadisha project staff meeting; decision has been taken to stop the soft components like street play, mason trainings, block level workshop and GP trainings for time being (in the months January and February 2013) and to intensively focus branch training and Kendra level training/review in aid covering all GK branches and GK clients on Water and Sanitation issues.

Since April 2013, Navya Disha team has returned to its mainstream activities.

### Loan programs tweaked to meet the needs of the people

In aid of reaching out more needy and genuine clients of the non OHT villages; GK has decided to add various water loan products like Storage tank, digging open well and fixing motor pump to water source and the same has discussed with funding agency water.org and got approval for above said loan products. Apart from these; Grameen Koota designed a credit program to provide access to water and sanitation facilities to its clients based on the responses received from its clients from the market study conducted.

Recently, (with effect from the 22.12.2012); in aid addressing to request came from the both the GK field staffs and as well as clients; GK has been given some relaxation in the process of water and sanitation loan disbursement like; no documents required for water loans.

During the quarter, no changes in the features in the credit program.

**Features of the credit program extended by Grameen Koota:**

Feature	Water Connection loan	Sanitation loan
Loan amount	Up to Rs. 5,000 (Quantum of loan to be decided by the Branch Manager based on cost of water connection on case to case basis)	Up to Rs. 10,000 (Quantum of loan to be decided by the Branch Manager based on cost of water connection on case to case basis)
Interest rate	22% pa. on reducing balance	
Processing fee + Service Tax	1.1% of the loan amount	
Repayment frequency	Weekly/Biweekly/Monthly	
Repayment period	12 months	24 months
Life Insurance premium	Rs. 75/- (including member and spouse)	Rs. 300/- (including member and spouse)

**Documents required from clients:**

- Identity proof document of the borrower
- Address proof document of the borrower  
(Both photo ID and address proof (photo copies) should be duly attested by the BM after affixing the branch seal.)
- Photo of Member and Spouse (taken together)

*Note: Earlier, documents like Revenue paid receipt, Khata Extract, Sale deed etc. (To prove the ownership of house) are required to get loan disbursed. Now, this clause has been removed.*



### Loan credit process

The following processes have been laid by Grameen Koota for loan approval, disbursement and collection:

<b>Loan approval process</b>	<p>a) The loan is considered only after being satisfied about the repaying capacity of the member.</p> <p>b) The total loans outstanding from GK including the loan applied for should be taken into account for deciding who the approval authority is.</p> <p>The Loans approval authority limits are as under:</p> <table border="1" data-bbox="477 856 1300 1352"><thead><tr><th data-bbox="477 856 740 989">Approving Authority</th><th data-bbox="740 856 1300 989">Approval Limit</th></tr></thead><tbody><tr><td data-bbox="477 989 740 1094">Branch Manager</td><td data-bbox="740 989 1300 1094">Up to Rs 15,000 (which excludes EL)</td></tr><tr><td data-bbox="477 1094 740 1220">Area Manager</td><td data-bbox="740 1094 1300 1220">Above Rs 15,000 up to Rs 25,000 (which excludes EL)</td></tr><tr><td data-bbox="477 1220 740 1352">Regional Manager</td><td data-bbox="740 1220 1300 1352">Above Rs 25,000 (which includes EL)</td></tr></tbody></table>	Approving Authority	Approval Limit	Branch Manager	Up to Rs 15,000 (which excludes EL)	Area Manager	Above Rs 15,000 up to Rs 25,000 (which excludes EL)	Regional Manager	Above Rs 25,000 (which includes EL)
Approving Authority	Approval Limit								
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<b>Loan disbursement process</b>	<p>a) The necessary announcement are made at the Kendra meeting regarding the scheme</p> <p>b) In the same meeting or in the next Kendra meeting, loan application forms are collected.</p> <p>c) Before taking final decision on the loan application, the</p>								

	<p>branches are required to enter the loan application in Mifos.</p> <p>d) All these applications will be processed with inputs from credit bureau and overlap reports obtained and made available for branches within 2 working days.</p> <p>The loan applications would be rejected wherein the member has:</p> <ol style="list-style-type: none"> <li>I. Active accounts with more than one MFI, other than GK,</li> <li>II. Total outstanding exceeding Rs 50,000 and</li> <li>III. Default accounts with other MFIs</li> </ol> <p>e) All other cleared loan applications will be processed further and a decision taken on the proposal by the concerned sanctioning authority for sanction or rejection.</p> <p>f) In case of rejection of loan the member is informed about the reasons for rejection in the next Kendra meeting.</p> <p>g) After loan approval, loan amount is disbursed as per the existing loan disbursement process.</p>
<p><b>Loan collection process</b></p>	<p>a) Loan repayment installment amount appear in the collection sheet for all disbursed loans as usual</p> <p>b) Collect exact amount matching the value and submit the same to the cashier along with other collections</p> <p>c) Data Entry Operator will pass the entries for the collections as usual</p>

