



TRUST OF PEOPLE

2023



Annual Report

TRUST OF PEOPLE

Year 2023-2024

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About the Organization

Trust of People (ToP) is a non-profit organization registered under the Indian Trust Act 1882 amended till date with its registered office at No. 111, Asath road, Palaiya nagai salai, Vijayapuram, Thiruvavur-610001, India. ToP trust aims towards improving socio-economic status of marginalised people, women empowerment and protecting environment.

Why We Do What We Do

For millions in India, dignity is still out of reach. A young girl is missing school because there's no toilet. A woman waste worker labouring unseen, without safety or fair pay. A boy dreaming of opportunity but held back by poverty and climate risks. These aren't isolated stories—they're daily realities for millions of families.

In our cities, plastic waste clogs drain, pollutes rivers, and fuels climate risks. Behind it are thousands of informal workers—mostly women—sorting through piles of waste without recognition or protection. The cost is borne not just by the environment, but by people's health, dignity, and livelihoods.

At Trust of People, we believe cleaner and stronger communities go hand in hand. By building safe sanitation, creating fair waste systems, empowering women, and opening doors for youth, we turn challenges into opportunities- **building resilient communities for better quality of life and living.**

This isn't just about managing waste—it's about reducing emissions, building climate resilience, and creating dignified green jobs. By aligning with global ESG goals, we're proving that environmental sustainability and social inclusion can move forward together, shaping cities that are not only cleaner, but fairer and more future-ready.

Mission

Our mission is to improve access to health, education, social welfare and basic essential services through human-centric, rights-based approach.

Vision

Our vision is to impact quality of life inclusively and equitably.

1.1. Core Areas



1.2. Member Trustee

Latest amendment in the trust deed was done in the year 2021 to strengthen the governance and expand the scope of work for ToP Trust across India. Following table presents the board of trustees of ToP.

Table 1 Board of Trustees of ToP

S. No.	Name of members	Designation
1	Mr. C. K. Gopalakrishnan	Chairman
2	Mr. Abhijit Banerji	Secretary
3	Mr. Praveen Kumar Agrawal	Treasurer
4	Mr. Sadanand Bhawe	Member Trustee
5	Ms. Joochi Khushbu	Member Trustee - Head of Projects
6	Mr. P. Manohar	Member Trustee

ESG & Sustainability Performance

Trust of People (ToP) is committed to creating systemic social and environmental impact through climate-resilient WASH interventions, circular economy solutions, women's economic empowerment, and inclusive development models. Our work advances national priorities under Swachh Bharat Mission (SBM), National Action Plan on Climate Change (NAPCC), and contributes to more than ten UN Sustainable Development Goals (SDGs).

ToP's ESG strategy is built around four pillars: **environmental stewardship, social inclusion, responsible governance, and sustainability-driven partnerships.**

1. ESG Strategy & Governance

1.1 ESG Vision

ToP aims to integrate sustainability principles into all organisational processes—programme design, operations, partnerships, and reporting. Our ESG blueprint ensures:

- Environmentally sound and climate-resilient sanitation and waste systems.
- Social equity and dignity for women, informal waste workers (IWWs), and vulnerable communities.
- Transparent, accountable, and ethical governance practices.
- Scalable public-private-community partnerships.

1.2 Governance Structure

ESG oversight rests with the Board of Trustees, supported by:

- Programme Steering Committee
- GESI Working Group
- Climate & Circular Economy Working Group
- Safeguarding and Compliance Committee

These bodies guide policy development, risk management, internal accountability, and ethical standards.

1.3 Stakeholder Engagement

Our programmes engage a broad ecosystem:

- Urban Local Bodies (ULBs) for SLWM, FSM, and SWM
- Microfinance Institutions (MFIs) supporting WASH financing
- Agriculture Universities, WASTE Netherlands, private enterprises, SHGs
- Women groups, adolescent girls, IWWs, youth clubs and community leaders

Feedback loops from communities and partners continuously refine programme strategies.

1.4 Ethical Conduct & Compliance

ToP adheres to:

- Code of Conduct and Anti-Corruption Policy
- Safeguarding Policy for women and children
- Zero tolerance for discrimination
- Transparent monitoring and reporting systems

2 Environmental Performance (E)

2.1 Climate-Resilient WASH Systems

ToP promotes safe, terrain-appropriate, and climate-adapted sanitation systems through the FINISH Mondial programme. Key contributions include:

- Expansion of faecal sludge management (FSM) in **10 municipalities in Odisha and 2 in Bihar**, supporting 17 ULBs in total
- Training **784 masons** on inclusive and climate-resilient toilet construction
- Supporting MFI-led financing mechanisms to build sustainable sanitation infrastructure for low-income households

2.2 Circular Economy & Waste Diversion

ToP's work under FINILOOP and SLWM promotes a low-carbon circular economy.

Environmental contributions include:

- **65 tonnes of co-compost** produced from processing **2,350 tonnes of dry faecal sludge** and **180 tonnes of organic waste**.
- **4,787 MT of plastic waste** recycled cumulatively across programme cities (Sep 2022-Feb 2025)
- Decentralised waste processing via mini-MRFs, community-led segregation and composting.
- Commercial partnerships increasing traceability through platforms such as Apno Bhandar.

2.3 Climate Mitigation Benefits

Through sanitation, recycling and composting operations, ToP contributes to:

- Reduced methane emissions from untreated fecal sludge
- Avoided emissions from plastic entering landfills or waterways
- Soil carbon enhancement through co-compost use
- Reduced burning of mixed waste

2.4 Environmental Protection Activities

- **Lake cleaning by community Natural Leaders** under Swachh Sarvekshan 2023 in Odisha
- Wet-waste composting operations led by women IWWs
- Public awareness drives for waste segregation and environmental protection

3 Social Performance (S)

3.1 Gender Equality & Social Inclusion (GESI)

GESI is embedded across all programmes. Major outcomes:

- **330,000+ women** accessed sanitation loans for safe toilets
- **34 female MFI staff** trained on safely managed sanitation services
- **17 women** trained for WASH livelihoods in Jharkhand
- **2,500+ girls and women** trained in Menstrual Hygiene Management (MHM)
- The **Pink Room initiative** reached **259 adolescent girls** with health, nutrition and gender sessions

3.2 Informal Waste Workers (IWW) Empowerment

FINILOOP strengthened livelihood pathways for informal waste workers:

- **714 IWWs** achieved at least **25% income growth**
- **944 IWWs** improved financial savings behaviours via SHGs and financial literacy training
- Integration into formal recycling supply chains
- Professionalisation trainings including CIPET-accredited modules

3.3 Community Health and Behaviour Change

- **29,294 children** reached with WASH and hygiene campaigns
- MHM education for adolescent girls
- SHG-led awareness campaigns on safe sanitation, solid waste management, plastics sorting
- Community-led clean-up drives in Udaipur, Amritsar, Odisha

3.4 Education and Skill Building

- Digital tools and e-learning modules created for mason training, MHM and safe sanitation
- Entrepreneur coaching on business planning, GST registration, EPR processes
- Capacity building for 1,494 MFI field staff including 128 women

4 Governance Performance (G)

4.1 Leadership & Oversight

The Trust Deed amendment (2021) strengthened governance and expanded ToP's national scope. The Board of Trustees provides strategic oversight and accountability.

4.2 Transparency & Monitoring

- M&E framework for the WASH programme.
- Digital systems for demand creation, mason training, and community engagement.
- Annual performance audits and programme reviews

4.3 Risk Management

Operational and strategic risks include:

- Limited WASH funding availability
- Shifting government priorities affecting FSM/SWM
- Capacity building needs of MSMEs and SHGs

Mitigation strategies include:

- Strengthening partnerships with NABARD subsidiary Nabasamruddhi
- Diversifying donors including CSR partners
- Building second-line leadership and technical capacity internally

Climate Change Commitment

ToP recognises climate change as a defining challenge affecting health, water security, sanitation systems, and the livelihoods of vulnerable communities. Our programmes adopt both **mitigation** and **adaptation** approaches.

Climate Mitigation Contributions

Waste Management as Climate Action

- **FSM & Co-Compost Production:** Processing 2,350 tonnes of faecal sludge and producing 65 tonnes co-compost avoids methane emissions and enhances soil health.
- **Plastic Waste Recycling (FINILOOP):** Over 4,787 MT of plastic has been channelled to recycling instead of landfills or open burning—significantly reducing CO₂ emissions.

Climate-Resilient Sanitation

- Promotion of terrain-appropriate toilet systems.
- Mason training on retrofitting for flood-prone and high-water-table areas.
- Emphasis on safe sanitation that prevents groundwater contamination post-extreme climate events.

Climate Adaptation Solutions

Resilient WASH Infrastructure

- Adoption of climate-adapted leach pits and septic systems
- Household awareness on water conservation and climate-linked hygiene risks

Strengthening Community Resilience

- Training of 29,294 students to build climate and hygiene awareness
- Empowering SHGs and IWWs to build diversified livelihoods less vulnerable to climate shocks
- Creation of compost-based nature-positive income streams

Knowledge & Research Partnerships

A major initiative this year is the partnership with **IRC Netherlands** to study climate-WASH intersections in India and Bangladesh, deepening scientific understanding and informing climate adaptation strategies.

Climate Risk Assessment

Physical Risks

- Flooding events affecting sanitation units
- Heat stress for informal waste workers
- Water scarcity affecting sanitation behaviour

Transition Risks

- Regulatory shifts in plastic waste management

- EPR-linked documentation requirements
- Financial burdens on micro-entrepreneurs

Mitigation Strategies

- Municipality partnerships for resilient infrastructure
- Capacity building for MSMEs and SHGs
- Strengthening credit access for climate-resilient WASH systems

BRSR (Business Responsibility & Sustainability Report) Compliance Mapping

Section A: General Disclosures

Table 2 BRSR compliance mapping

BRSR Requirement	ToP Alignment
Corporate identity, mission, vision	Included under “About the Organisation”
Scale of operations	Present across 10+ states with projects in WASH, SWM, livelihoods
CSR & developmental programmes	FINISH Mondial, FINILOOP, GESI, MHM, FSM
Employee details	Staff + field team, SHGs, IWW groups
Transparency & reporting	Annual Report, M&E frameworks, external partnerships

Section B: Management & Process Disclosures

Principle 1: Ethical Governance

- Code of Conduct, anti-corruption safeguards, grievance redressal
- Transparent partnership processes

Principle 2: Sustainable Resource Use

- Circular economy models (plastic recycling, co-composting)
- Climate-resilient sanitation infrastructure

Principle 3: Employee Well-being

- Safety protocols for field teams
- Livelihood and financial literacy for IWWs
- Inclusive capacity-building for women workers

Principle 4: Stakeholder Engagement

- Consultations with communities, ULBs, MFIs, SHGs
- Behaviour change campaigns reaching 211,000+ households

Principle 5: Human Rights

- GESI embedded in organisational processes
- Prevention of discrimination and safeguarding of vulnerable groups

Principle 6: Environmental Responsibility

- FSM, SLWM, SWM interventions reducing emissions
- Plastic waste diversion and lake cleaning initiatives

Principle 7: Policy Advocacy

- Advisory support to 17 ULBs for FSM & SWM
- Partnership with Sa-Dhan, NABARD subsidiary Nabasamruddhi
- Participation in state-level workshops and agriculture fairs

Principle 8: Inclusive Growth

- Strengthening SHGs, start-ups, micro-enterprises
- 714 IWWs with income increase; 944 improved savings
- Women-led Pink Room & MHM initiatives

Principle 9: Customer/Beneficiary Awareness

- 29,294 children sensitised
- Community outreach, door-to-door awareness, clean-up drives

Section C: Key Performance Indicators (KPIs)

(Aligned with BRSR Core Metrics)

Environmental KPIs

- 4,787 MT plastic recycled
- 2,350 MT faecal sludge processed
- 65 tonnes co-compost produced
- Community-led Lake cleaning efforts

Social KPIs

- 330,000+ women accessed sanitation loans
- 714 IWWs improved income
- 944 IWWs strengthened savings
- 2,500+ women/girls trained in MHM
- 29,294 children sensitised
- 1,494 MFI field staff trained

Governance KPIs

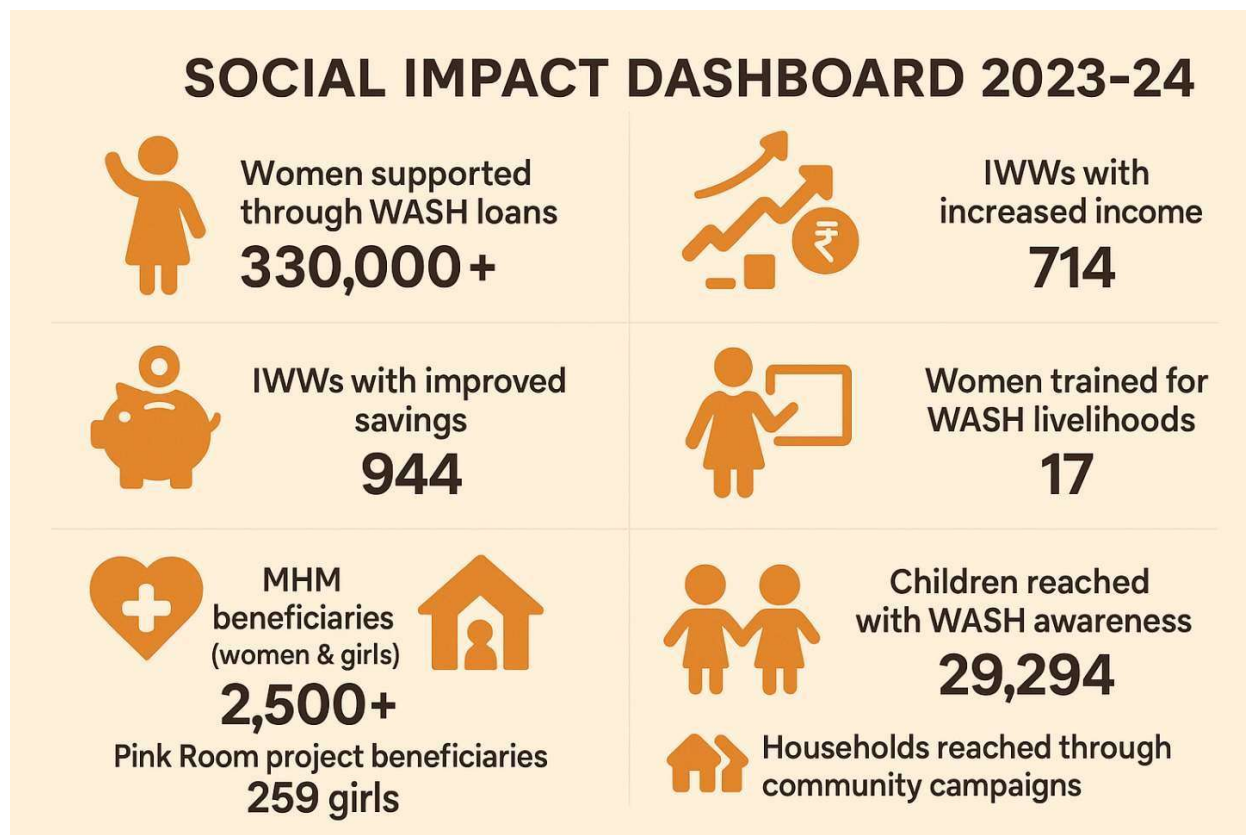
- Board oversight mechanisms strengthened
- Programme audits and M&E frameworks implemented
- Partnerships with NABARD subsidiary, Sa-Dhan, ULBs

ESG Impact Dashboards

Environmental impact dashboard



Social impact dashboard



Governance & Institutional Dashboard

Comprehensive Analysis of Organizational Strengthening, Partnerships & Digital Innovation

Board Governance & Institutional Framework

The organization strengthened its governance structure through a 2021 Trust deed amendment, establishing transparent oversight mechanisms and policy coherence. This institutional framework provides the foundation for sustainable development processes and long-term strategic planning.

- **Trust Deed Amendment:** Implemented in 2021 to enhance board oversight capabilities
- **Governance Integration:** Strengthened institutional frameworks through transparent policy coherence
- **Strategic Foundation:** Established robust mechanisms for accountability and decision-making
- **Policy Alignment:** Enhanced coordination across organizational units and external partnerships

MFI Partnership Expansion

Microfinance Institution partnerships have grown significantly, expanding from 15 to 18 active collaborations. This 20% increase demonstrates enhanced institutional capacity to support financial inclusion and livelihood development across rural and urban communities.

- **Partnership Growth:** Increased from 15 to 18 active MFI partnerships (20% expansion)
- **Financial Inclusion:** Broader reach for credit access and livelihood support services

- **Institutional Capacity:** Enhanced coordination with financial service providers
- **Sustainable Development:** Self-sustained cooperative models for rural development

Staff Training & Capacity Building

A comprehensive training program reached 1,494 MFI field staff members, including 128 women professionals. This capacity building initiative strengthens frontline service delivery and promotes gender diversity in the microfinance sector, enhancing institutional effectiveness.

- **Total Staff Trained:** 1,494 MFI field staff across partner organizations
- **Women Participation:** 128 women staff trained (8.6% of total cohort)
- **Capacity Enhancement:** Improved field-level service delivery and client engagement
- **Gender Inclusion:** Active support for women-led MSME initiatives and leadership

Municipal Partnership Network

The organization supports 17 Urban Local Bodies (ULBs) in implementing Faecal Sludge Management (FSM) and Solid Waste Management (SWM) programs. These municipal partnerships address critical urban sanitation challenges and promote sustainable waste management practices.

- **ULB Partnerships:** 17 Urban Local Bodies receiving technical and implementation support
- **FSM Programs:** Faecal Sludge Management systems for improved urban sanitation
- **SWM Initiatives:** Solid Waste Management solutions for cleaner cities
- **Institutional Coordination:** Multi-stakeholder collaboration with government departments

Digital Tools & Innovation

The organization developed multiple digital tools to enhance service delivery and knowledge dissemination. These innovations include mason training modules, Menstrual Hygiene Management (MHM) Information, Education and Communication (IEC) materials, and a chatbot pilot for improved stakeholder engagement.

- **Mason Training Modules:** Digital learning resources for construction skill development
- **MHM IEC Materials:** Information and education content for menstrual hygiene awareness
- **Chatbot Pilot:** AI-powered communication tool for stakeholder queries and support
- **Technology Integration:** Enhanced accessibility and scalability of training programs

Table 3 Digital tools developed

Digital Tool	Purpose	Status
Mason Training Modules	Skill Development	Deployed
MHM IEC Materials	Health Education	Deployed
Chatbot System	Stakeholder Engagement	Pilot Phase

Integrated Impact Summary

The dashboard indicators reveal a comprehensive institutional strengthening strategy spanning governance, partnerships, capacity building, and digital innovation. The organization demonstrates measurable progress across multiple dimensions of sustainable development and service delivery.

- **Governance Maturity:** Enhanced board oversight through formal trust deed amendments
- **Partnership Ecosystem:** 35 total partnerships (18 MFIs + 17 ULBs) for broader impact
- **Human Capital:** Nearly 1,500 trained field staff strengthening implementation capacity
- **Digital Transformation:** Multiple technology tools improving accessibility and efficiency

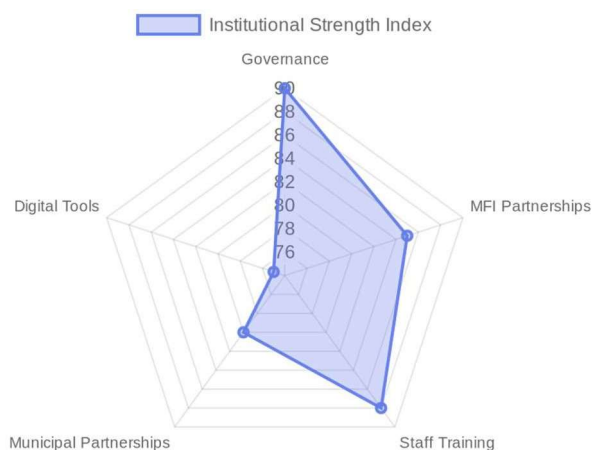


Table 4 Dashboard Indicators

Indicator	Details
Board oversight	Strengthened through 2021 Trust deed amendment
MFI partnerships	18 active MFIs (up from 15)
Staff trained	1,494 MFI field staff (128 women)
Municipal partnerships	17 ULBs supported (FSM/SWM)
Digital tools developed	Mason training modules, MHM IECs, chatbot pilot

Programmes FY 2023-2024

Trust of People has broadened its scope to encompass the states of Uttar Pradesh, Odisha, Tamil Nadu and Bihar while maintains a presence in Punjab, Jharkhand, Madhya Pradesh, Gujarat, Andhra Pradesh, and Karnataka. In addition to sanitation, ToP has expanded its work to include liquid waste management, faecal sludge management, skill development, and Menstrual Hygiene to promote a circular economy with a market-driven approach. To achieve its objectives, ToP employs a range of strategies, with eco system-based approach at its core. Aligned with the SDGs and evolving developmental sector needs, our focus is on activities that drive sustainable development.

Our focus areas are:

- Affordable & Climate Resilient WASH: Promotion of products and services that are technically sound, climate adapted, environmentally safe and affordable.
- Supply Side Optimisation: Strengthening the value chain actors, local businesses and service providers in WASH and waste management to meet the demand
- Circular Economy & Climate Action: designing and implementing solutions which try to monetise waste (faecal sludge and solid waste) with growing focus on smaller cities and towns for solid and liquid waste management (including Faecal Sludge Management).
- Value added Education: for underprivileged children from slums, functional and financial literacy with focus on for women, (in)formal waste workers
- Partnerships for Scaling Impact: Expanding existing and building new partnership in clean energy, working with farmers to improve soil health and productivity, livelihood for better implementation and holistic development of communities.
- Advocacy and Capacity building of stakeholders at all levels
- Health: To educate and generate awareness on health focussed on women and children among the community and design sustainable solutions.
- Gender and Social Inclusion: aims to address the needs of diverse and vulnerable people across programmes.

Our work directly and indirectly contributes to more than 10 Sustainable Development Goals.



1 FINISH Mondial

Financial Inclusion Improves Sanitation and Health (FINISH) Mondial (FM) is a programme focused on achieving universal sanitation through an integrated approach “Diamond model” that tackles both the demand and supply sides of the sanitation challenge. The Diamond model fosters stakeholders from four domains, i.e. Communities, government, business and finance to work together in the local context, where the approach can be adapted based on local conditions. Launched in 2009 in India, the programme later expanded to Kenya (2013), Ethiopia, Uganda, and Tanzania (2018), and Bangladesh (2019). Since its inception, FM has provided safe sanitation to over 9.5 million people, enhancing their health and economic well-being. The programme is led by a consortium of Dutch NGOs, with WASTE Foundation and Amref Flying Doctors as co-applicants, and is implemented in collaboration with trusted local partners.

In India, FINISH Mondial is implemented by ToP Trust as one of the key partners. Building on the success of the earlier FINISH programme, FM aims to improve access to sanitation and hygiene services through financial inclusion, capacity building, and strengthening supply chains. Microfinance institutions (MFIs) play a crucial role in providing credit for sanitation and hygiene facilities under this programme. These partners are supported with capacity building, technical expertise, and result-based incentives to ensure successful implementation.

FINISH Mondial addresses Sustainable Development Goals 3 (health), 5 (gender equality), 6 (clean water and sanitation), 8 (decent work and economic growth) and 13 (climate action).

1.1 Performance summary with successes

In 2023, FINISH Mondial India made significant strides in its mission, achieving 96% of its planned sanitation targets. This success was supported by a growing network of MFIs and close engagement with the partners, which now includes 18 active partners up from 15 the previous year. Along with this, the programme also realized a 25% reduction in facilitation expenses, underscoring its efficiency in resource utilization.

A key development this year was our partnership with Sa-Dhan, an association of Impact Finance Institutions and a Self-Regulatory Organization for MFIs recognized by the Reserve Bank of India. In another partnership, Nabasamruddhi, a subsidiary of NABARD has signed an MOU for collaborating with FINISH Mondial on Climate Resilient WASH lending to support with WASH financing for our partners. These collaboration aims to enhance the MFI and Water, Sanitation, and Hygiene (WASH) credit pipeline, marking a strategic addition to our direct implementation efforts. Adopting the “catch them young” philosophy, we initiated a campaign to instigate behavior change through children. This initiative reached 29,294 children, raising awareness about sanitation and hygiene practices.

Our advocacy with agriculture universities and local governments continued. The programme conducted 26 training sessions for 1,494 MFI field staff, including 128 women, focusing on capacity building. Additionally, 784 masons received training on inclusive sanitation and retrofitting needs.

Efforts in demand generation were reinforced by on-the-ground MFI staff, supported by FM teams through training and monitoring. The TOP's local fundraising efforts were notably successful, securing Euros 20,42,358, exceeding our targets by 102%. We developed digital tools for mason training, Menstrual Hygiene Management (MHM) awareness, and tailored Information, Education, and Communication (IEC) messaging. A chatbot pilot aims to disseminate knowledge on safe sanitation and hygiene practices. Additionally, our strategy for engaging WASH entrepreneurs has evolved to provide one-on-one technical and business management support.



Figure 1 Training of adolescent school girls under MHM



Figure 2 WASH entrepreneur oriented under FM in Odisha on technical knowledge and business development

1.2 Gender equality and social inclusion (GESI)

In our commitment to inclusivity, Gender Equality and Social Inclusion (GESI) have been woven into the fabric of our implementation strategy. FINISH Mondial actively revises its demand creation strategy based on field insights, prioritizing the inclusion of women and historically marginalized groups. GESI is being integrated as an overarching theme across implementation. To ensure wide-reaching participation and empowerment, our approach includes:

- Identifying and empowering women, marginalized, and other excluded groups to engage in decision-making processes related to Water, Sanitation, and Hygiene (WASH) and Solid Waste Management (SWM).
- Building the capacity of women in sanitation roles and (in)formal waste management sectors.
- Facilitating access to social security benefits for vulnerable groups.
- Providing marginalized women with training in livelihood skills to enhance their economic opportunities.

An important GESI related initiative includes “The Pink Room” project, a pilot programme focused on menstrual hygiene management (MHM), health & nutrition and gender sensitization training.

What initially began as a school-based endeavour has since evolved into a broader initiative, extending its reach to encompass common public facilities in villages, such as Anganwadi or Gram Panchayat rooms. These school or community-based centers, or "Pink Rooms," are envisioned as a safe space that will play a pivotal role in empowering, educating, and uplifting females across various facets of their lives.

Table 5 GESI Results 2023

Output	Results 2023
No. of women provided with loans for access to WASH services	330,000 +
No. of woman entrepreneurs/masons impacted with capacity building on business coaching and/or technical know-how	34 female MFI field staffs were trained on safely managed sanitation services. Training of 17 women for WASH related livelihood skills in Jharkhand
No. of girls and women covered through direct awareness and sensitization meetings on WASH and SWM for behaviour change	2,005
No. of women/adolescent girls/others trained for MHM trainings and awareness	2,500+
Adolescent girls and women covered under the pink room project	259 ¹

¹ in 3 months since the pilot started in Nandurbar



Figure 3 Session for women and girls by a nutrition expert through zoom

1.3 Climate change initiatives

FINISH Mondial's response to climate change is with a comprehensive approach through solid and liquid waste management (SLWM), faecal sludge management (FSM), and the promotion of terrain-appropriate sanitation systems. These initiatives are aimed at both mitigating climate change impacts and adapting to its challenges. Our efforts in SLWM and FSM align with the Open Defecation Free (ODF) Sustainability agenda of the Swachh Bharat Mission.



1.4 Learning Agenda

At India level, the knowledge resources and tools are organised for various thematic areas facilitating cross learning for the teams. Documents are available in a shared space.

Following documents and tools were developed under FINISH Mondial activities as a part of the learning agenda:

1. Animation video on common safely management sanitation systems
2. Animation video on retrofitting of leach pit toilets
3. IEC on safely managed sanitation systems (updated)
4. M&E framework for the WASH entrepreneurship programme

Following reports, studies and articles were published externally showcasing work of FINISH in India.

1. [Immersive research for safer sanitation in Bihar and Maharashtra, India](#)
2. [FINISH's work featured in the India Sanitation Coalition Compendium](#)
3. [A study on conceptualising social returns to sanitation interventions](#)
4. [A guidebook for village level WASH surveillance committee](#)

1.5 Challenges, risks and mitigation

A critical challenge is the lack of both grant and WASH credit funding, which poses a threat to the sustainability of the programme. Efforts are ongoing to raise funds locally and globally. Securing finances for climate-resilient WASH systems presents a significant challenge. Financing and capacity building for highly dispersed Micro, Small, and Medium Enterprises (MSMEs) are also challenging. Changes in government policy and priorities could impact advocacy efforts for improved investments in safely managed sanitation systems, compounded by a limited number of local donors for WASH post-ODF declaration. Strategies include aligning with government focuses on sustainability, FSM, and SWM. Acquiring and retaining skilled manpower and developing a second line of leadership are operational risks, currently addressed by identifying and training internal personnel.

From Bricklayer to Sanitation Engineer: A Journey of Safe Hygiene Advocacy

Lakshmina Devi is a living testament to unwavering courage, turning her struggles into tools to face life head-on. Born into a family of farm labourers, Lakshmina (the youngest among four sisters and three brothers) couldn't afford to attend school due to poverty. However, her sharp intellect and curiosity led her to learn reading and writing at home.

At the age of eight, Lakshmina, born into a poor labourer family, was married off and moved to her husband's home after 15 years. Life was relatively stable, but her husband fell ill and became bedridden, leaving Lakshmina responsible for managing the household and caring for their two children. Unsure of what to do, Lakshmina found inspiration from her mother's struggles and decided to take matters into her own hands.

With no particular skill, Lakshmina began working as a laborer in construction, earning a meager income of 35 rupees per day. However, driven by her desire to support her family and provide them with a better life, Lakshmina switched to working in construction sites. Despite the challenges, Lakshmina's determination remained unwavering.

During this time, Lakshmina's encounter with the field staff of Satin Creditcare Network Limited opened new doors for her. She joined a self-help group, availed loans, and installed a toilet for her family. As her financial situation improved, Lakshmina's family expanded to include her husband, six daughters, and one son. Her husband recovered but couldn't work outside due to illness.

While working, Lakshmina observed sanitation practices and safety measures. One day during a meeting, she learned about a training programme on safe sanitation practices offered by FINISH Mondial. Overcoming her initial hesitation, Lakshmina revealed her identity as a mason's wife and was selected for the training. During the training, Lakshmina gained valuable insights into constructing safe and hygienic toilets, septic tanks, and soak pits. Lakshmina actively participates in group discussions on sanitation, cleanliness, and waste management. She believes that adopting safe sanitation practices can lead to prosperity.

Lakshmina's journey from a struggling laborer to a trained mason and sanitation advocate is a testament to her resilience and determination to create a better future for herself and her community.

Her mantra *"Build toilets, embrace hygiene, and pave the way for prosperity"* resonates with communities far and wide, inspiring others to follow in her footsteps and work towards a cleaner, healthier future for all. Lakshmina Devi's story is a reminder that with determination and perseverance, anything is possible. "Initially, I used to work as a laborer, toiling away, stacking bricks one upon another. Even now, I am engaged in the same work, but with a mindset focused on safe sanitation practices. Just as a doctor cannot become an engineer, and an engineer cannot become a doctor, I consider myself both an engineer of safe sanitation and a doctor of hygiene. The credit for this transformation goes to FINISH and Satin Credit Care Network Limited, who chose me for training and provided me with growth opportunities."



Figure 6 Profile photo of Lakshmina Devi



Figure 7 Women mason describing what she learnt during training



Figure 8 Group photo with DRM, BM, and Masons (Her/His)

Shaira Khatoon's Journey to Sanitation and Success

Shaira Khatoon's journey from poverty and illiteracy to empowerment and entrepreneurship is a testament to the transformative power of determination and community support. Born into a poor and uneducated family, Shaira faced numerous challenges growing up, including limited access to education and financial instability.



Figure 9 Shaira Khatoon

Married off to Mr. Ali at a young age, Shaira found herself in a situation where her husband struggled to sustain their family with small-scale business ventures. The lack of sufficient capital often led to high-interest loans from local moneylenders, further exacerbating their financial woes. However, Shaira's life took a positive turn when she learned about the concept of community-based organizations in her village. These groups offered low-interest loans and financial assistance to members, enabling them to start or expand their businesses. Inspired by this opportunity, Shaira decided to join one of these organizations and take control of her financial future.

With the support of fellow women in the community, Shaira accessed a loan from the organization and invested it in her husband's business. As their business flourished, they began to see improvements in their financial situation. With stability gradually returning to their household, Shaira recognized the need for better living conditions, including the construction of proper toilets.

The absence of toilets posed significant health and safety risks, especially for women and children who had to defecate in open areas near the river. During her regular group meeting she knew about the Toilet loan, Determined to address this issue, Shaira mobilized her community and take sanitation loan from Cashpor Micro credit to build toilets in their homes.

The construction of toilets not only improved hygiene and sanitation but also enhanced the overall well-being of the community. Women and children no longer faced the dangers of open defecation, and the risk of waterborne diseases decreased significantly.

Shaira's leadership and initiative earned her respect and recognition within her community. She became an advocate for sanitation and hygiene, encouraging other women to join community organizations and invest in similar projects.

Today, Shaira Khatoon stands as a symbol of empowerment and resilience in her village. Through her efforts, she not only transformed her own life but also uplifted the lives of those around her. Her story serves as a powerful reminder of the impact that individual initiative and community collaboration can have in creating positive change.

2 FINILOOP

FINILOOP stands for “Financial Inclusion of Improved Livelihoods Out of Plastics”, it is a city-level plastic waste management programme committed to building sustainable livelihoods for informal waste workers, nurturing green enterprises and freeing cities from plastic waste. FINILOOP works toward creating an **integrated, transparent, and inclusive plastic value chain**, focusing on four core pillars:

1. Strengthening plastic waste systems
2. Enhancing IWW livelihoods
3. Professionalising plastic recycling enterprises
4. Improving community awareness and municipal collaboration

During this one-year period, the programme intensified enterprise support, expanded community engagement, improved plastic waste collection mechanisms, and deepened partnerships with local governments for technical support and guidance.

During the one-year period from **March 2023 to April 2024**, the FINILOOP programme made significant progress in strengthening plastic waste value chains, enhancing livelihoods for informal waste workers (IWWs), and enabling inclusive circular economy systems across Udaipur and Amritsar. The implementation of the programme officially started in Jaipur in the year 2024.

This reporting year was particularly important because it marked the phase when business development interventions, IWW integration efforts, and municipal partnerships began showing clearly measurable outcomes.

2.1. Key Achievements (March 2023 - April 2024)

Growth of Existing Plastic Waste Enterprises

Across Udaipur and Amritsar, the programme supported over 50 existing businesses, offering help with:

- EPR & GST registration
- Layout improvements and plant design
- Exposure visits and skilling
- Access to machinery upgrades or labour linkages
- Market access through Apno Bhandar and buyer connections

Table 6 Udaipur – Enterprise Growth Highlights

Enterprise	Revenue Growth (2023→2024)	Sales Growth	Job Creation
Ridhi Sidhi Enterprises	₹2.25 Cr → ₹4 Cr (+78%)	1800 → 2500 MT (+39%)	12 → 24 (+100%)
Laxmi Polymers	+100% revenue	+71% sales	+67% employees
Jai Shree Bala Ji	+80% revenue	+80% sales	+50% employees
Sharma Plastics	₹0.85 Cr → ₹1.3 Cr (+53%)	200 → 310 MT (+55%)	Hired 2 new full-time workers

These improvements demonstrate:

- Increased operational efficiency
- Wider adoption of formal documentation systems
- Better access to buyers and consistent supply
- Higher profitability and employment generation

Table 7 Amritsar – Enterprise Growth Highlights

Enterprise	Revenue Growth	Sales Growth	Employee Growth
ACL Plastics	+24.4%	+20%	Maintained workforce
Balaji Plastics	+17.9%	+4%	+20% employees
Kamal Shiv Shakti Traders	+5.7%	+15.4%	+8% employees
KD Enterprises	+3.8%	+5%	+17% employees

These increases, while smaller than Udaipur's, indicate steady improvements in documentation, market alignment, and productivity.

2.2. New Start-Ups and SHGs (Value Chain Expansion)

Across the full programme period, FINILOOP facilitated **28 start-ups** and **45 SHGs**; however, the one-year period saw active scale-up across Udaipur and Amritsar.

Start-ups contributed to:

- Job creation for both IWWs and formal workers
- Plastic recycling, upcycling, and replacement products
- Market diversification in the value chain

In Udaipur alone for this period:

- **41.62 MT** of plastic was processed by start-ups
- **22 IWWs** and **1 formal worker** were employed

2.3. Informal Waste Worker (IWW) Livelihood Improvements

The programme strengthened pathways for IWW income growth and savings behaviour. Across the programme timeline up to 2024:

- 714 IWWs achieved at least 25% income increase
- 944 IWWs improved their savings through SHGs and financial literacy training

During the one-year period, significant advances included:

- Integration of IWWs into enterprise supply chains
- Inclusion in community-based collection operations
- Professionalisation pathways through training (e.g., CIPET)
- Increased participation in SHGs such as the Gorakhnath SHG success story

These interventions helped shift IWWs from unstable informal recycling roles to more organised, consistent, and transparent income systems.

2.4. Plastic Waste Collection & Sorting

Although collection data is presented cumulatively in the interim report, the one-year period saw clear system improvements in each city:

Udaipur

- Leveraged municipal vendors + MRFs + community integration
- Strong command-centre management improved tracking
- Commercial establishments became major contributors to source-segregated waste

Amritsar

- Mini-MRFs and peer-driven SHG systems significantly expanded collection
- Community-based collection proved effective even with limited formal infrastructure

2.5. Municipal Partnerships & Systems Integration

Across all three cities, FINILOOP strengthened cooperation and technical support with local governments:

- **Udaipur:** Modernised MRF planning through city-level plastic flow analysis
- **Amritsar:** Supported development of the city-wide plastic waste strategy

Municipalities also adopted FINILOOP innovations such as:

- Conveyor belt-based sorting
- Model ward frameworks
- User-fee systems
- IWW inclusion models

2.6. Community Engagement

By April 2024, FINILOOP had reached **over 211,000 households** with awareness events and behaviour change campaigns.

Activities included:

- Door-to-door awareness
- Clean-up drives
- School campaigns
- Segregation demonstrations

These campaigns led to improved household participation in source segregation and waste channelisation.

2.7. Outcomes of the Year (March 2023 - April 2024)

Economic Outcomes

- Significant revenue and sales increases across dozens of enterprises
- Expansion of employment opportunities across the value chain
- Inclusion of IWWs in formal market-linked roles
- Strengthening of SHG-led micro-enterprises

Social Outcomes

- Improved dignity, income stability, and safety for IWWs
- Women-led SHGs emerging as key players in collection and micro-enterprise operations
- Increased household awareness leading to cleaner neighbourhoods

Environmental Outcomes

- Increased volumes of high-quality segregated plastic entering recycling streams
- Strengthened decentralised waste management (mini-MRFs, community aggregation)
- Improved traceability through platforms like Apno Bhandar

Although cumulative recycling across the programme (Sep 2022-Feb 2025) was **4,787 MT**, trends show that the year March 2023-April 2024 marked a pivotal shift toward systematisation that enabled these later surges.

The one-year period from March 2023 to April 2024 was foundational in establishing the systems, partnerships, and enterprise momentum that now define FINILOOP's circular economy model.

Key successes included:

- Strong growth of recycling enterprises
- Measurable improvements in IWW livelihoods
- Expansion of SHGs and start-ups
- Strengthened municipal systems and infrastructure
- Broad community awareness and improved segregation behaviour

This year, FINILOOP effectively transitioned from pilot-stage interventions to a **scalable, outcomes-driven, systems-change programme**.

Beating the odds with help from FINILOOP

The role of women buttressing the sanitation success story in Rajasthan has been well documented. However, battling near insurmountable odds and emerging trumps with the help of FINILOOP, here is an inspiring journey of a group of women who work as rag pickers in the vibrant city of Amritsar. These bunch of determined women, known as Komal Self-Help Group (SHG) reside in the Bangla Colony and have played an exemplary role in vastly improving their socio-economic conditions and at the same time enhancing the cleanliness of the city. Their story is one of dispute resolutions, resilience, unity, and empowerment.



Figure 10 Komal SHG women during a meeting

Initially, these women roamed around different areas of the city, collecting garbage and selling it to support their families. Recognizing the potential of mutual cooperation, they formed Komal Self Help Group (SHG). Their primary goal was to address the pressing needs of their daily lives while making small savings. To formalize their efforts, they opened a bank account under the group's name.

However, as with any collective endeavor, challenges arose, and the group faced internal disputes and lack of coordination. Regrettably, the group disbanded, leaving the women heartbroken and disillusioned.

The tide turned when during a field visit, a few members of the group crossed paths with representatives from FINILOOP—a project initiated by Trust of People in collaboration with The Netherlands and IKEA

Foundation. FINILOOP aimed to establish a sustainable plastic management system in Amritsar while improving the livelihoods of rag pickers like the resilient women in question.

In this chance encounter, FINILOOP representatives introduced themselves and shared the objectives of their project. The women, recalling their previous group experience, expressed their desire to rebuild and re-ignite their forum. Recognizing the potential in this rekindled spirit, the FINILOOP team offered to facilitate a comprehensive discussion with all the women involved.



Figure 11 Women waste pickers involved in compost making activity.

The women agreed to meet in two days' time, demonstrating their commitment to the cause. As promised, the representatives returned to Bangla Basti at the appointed hour. Initially, gathering the women in one place proved challenging, as they were dispersed throughout the settlement. Undeterred, the team members visited the women's homes, persuading them to spare some time for the crucial meeting.

After considerable effort, the women assembled, and the FINILOOP team formally reiterated the project's goals. They provided detailed insights into the benefits of re-establishing a Self-Help Group (SHG).

Inspired and rejuvenated, the women unanimously consented to embark on this journey. The FINILOOP team, with unwavering determination, reactivated the group's bank account in coordination with the concerned bank. The women recommenced saving small amounts. The details of group members are as follows

Moreover, the FINILOOP team provided comprehensive training, enabling them to produce organic fertilizers. Collaborating with the Municipal Corporation of Amritsar, the team facilitated the creation of organic manure from wet waste at the Material Recovery Facility (MRF) center. In addition to their rag-picking activities, the women dedicated some part of the day to producing compost. They diligently attended the MRF center to manage wet waste, sprinkle water, and sell the compost in various colonies. This additional income source significantly improved their financial well-being.

Furthermore, the FINILOOP team successfully registered the Komal SHG under the National Urban Livelihood Mission, (NULM) opening doors to further opportunities. The team offered indispensable guidance throughout the loan application process, liaising with bank representatives on behalf of the group. After persistent efforts, the Komal SHG was granted a loan of Rs. 1 Lakh, marking a significant milestone in their journey towards financial independence.

The success story of the Komal Self Help Group showcases the transformative power of unity, determination, and the support of initiatives like FINILOOP. These women have not only contributed to the cleanliness of their city but have also empowered themselves economically and socially. Their journey serves as an inspiration, highlighting the invaluable role women play in every sector, even as informal waste workers striving for a better future.