



TRUST OF PEOPLE

2022



Annual Report

TRUST OF PEOPLE

Year 2021-2022

Contents

Message from the Chairperson.....	2
1. About the Organization	3
1.1. Core Areas	3
1.2. Member Trustee.....	4
2. Key Activities FY 2021-2022.....	4
2.1. Implementation of FINISH Mondial.....	4
2.1.1. Implementation Approach	5
2.1.2. Key Results of FM	6
2.2. Promoting toilet retrofitting to improve access of safely managed sanitation systems in Bihar ..	8
2.3. Capacity building of Masons on ODF-Sustainability	9
2.4. Assessment on Plastic and Solid Waste Management Data in Udaipur City, India	10
2.5. Promoting WASH Enterprises in Bihar	13
3. Impact Story	14

Message from the Chairperson

The past year has been a testing time for everyone, particularly those who have lost relatives and friends or have struggled with the health impacts of COVID-19. Across Trust of people (TOP) we have pulled together to support our people and the communities in which we live and work, to help each other get through these challenging times.

I want to thank my colleagues for their hard work and perseverance. I would also like to thank the front-line health workers who have been helping us in countless ways, as well as the scientists and researchers who have developed and rolled out the vaccines that are saving lives and will enable the world to open up again. Their ingenuity and imagination are an inspiration to us all.

Trust of People has revitalised itself and in the short period of 2020-21 has tried to establish itself as an organization committed towards improving health and economic empowerment of people through safe sanitation and hygiene through improved waste management,

Taking impetus from its previous work Trust of People aims to expand access to improved sanitation and hygiene services with financial inclusion, reduce plastic waste pollution, capacity building, supply chain strengthening and entrepreneurship development in WASH.

Our team of dedicated social soldiers do not leave any stones unturned to deliver results at the grassroots level. Their passion and dedication coupled with result driven approach have made us earn the trust of our funders and partners.

Let me end by saying a tremendous thank you to all our generous donors. We could not have done it without you! Thank you.

Chairman,

Mr. C. K. Gopalakrishnan

1. About the Organization

Trust of People (TOP) is a non-profit organization registered as a trust in the year 2014. TOP trust aims towards improving socio-economic status of marginalised people, women empowerment and protecting environment.

Key activities of the trust are:

- To design and run programmes for education of the people living in village and slums.
- To improve access of water, sanitation and hygiene services for the poor families
- To organise programmes for the welfare and upliftment of the marginalised and oppressed.
- To create awareness among the people about human rights.
- To empower and capacitate women for their rights and equality.

TOP expanded its activities to improve access of improve sanitation and hygiene services with financial inclusion, skill development, capacity building, environmental services, circular economy and WASH supply chain strengthening.

This report presents the key activities of the TOP trust for the period of April 2021 to March 2022.

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.

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. Joohi Khushbu	Member Trustee
6	Mr. P. Manohar	Member Trustee

TOP is managed by a committed team of professionals and sector experts to design, implement and support its programs.

2. Key Activities FY 2021-2022

TOP Trust went through a realignment in governance and its strategic activities in the 2nd half of the year. While field level activities were affected due to the pandemic, TOP continued to roll out and strengthen some of the planned initiatives. A brief about the key activities of TOP in the financial year 2021-2022 is presented below.

2.1. Implementation of FINISH Mondial

FINISH (Financial Inclusion Improves Sanitation and Health) Mondial (FM) is a programme that aims for sanitation for all through an integrated model that addresses both the demand and supply sides of the sanitation challenge. It started in 2009 in India and expanded to Kenya (2013), Ethiopia, Uganda and Tanzania (2018) and Bangladesh (2019). Since the start, over 5.5 million people have benefitted from safe sanitation, improving their health and economic empowerment. FM is led by a consortium of Dutch NGOs, consisting of WASTE Foundation with Amref Flying Doctors and Aqua for All as co-applicants and implemented in concert with trusted local partners.

FINISH Mondial is implemented by TOP Trust as one of the implementing partners in India. It expands on the previous learnings from the FINISH program and aims to improve access of improve sanitation and hygiene services with financial inclusion, capacity building and supply chain strengthening. Implementation of FINISH Mondial is being done through MFI partners to provide credit for sanitation and hygiene facilities. The partners are supported with capacity building, technical know-how and result based incentives under

the program. FINISH Mondial is also aligned with Sustainable Development Goals¹ and is recognised for SDG Good Practices for its efforts.

2.1.1. Implementation Approach

FINISH Mondial follows an ecosystem-based approach working through the diamond model of WASTE to address Government of India's focus on ODF-S and ODF++ initiatives. FINISH Mondial uses a multi-stakeholder approach to address and involve the entire service and value chain in sanitation. By (1) raising awareness on and creating demand for sanitation amongst end-users; (2) mobilizing the supply and reuse business of sanitation (3) integrating local financial resources and (4) Collaboration with government and development partners allows for scaling. As a result, FINISH Mondial improves quality and safety of sanitation services, reduces the price of these services and ensures proper disposal of the waste produced. FM supports MFIs with a result-based aid. FINISH M&E team randomises the data received by the partner and determines the sample areas and sample size. The assessment methodology is guided by our academic partners and M&E experts. A team of trained surveyors will conduct household surveys and validation in the given geography through a computer assisted personal interviewing technique (CAPI).



Figure 1 : Meetings with MFI Clients on Safely Managed WASH Services

Following table presents the outreach efforts for mobilizing grassroots partners for FM implementation:

Key Activity	
1. Meetings with MFIs on FINISH Mondial partnership, vision and approach	65
2. Orientation of MFIs on FM on WASH need, safe sanitation technology and potential of WASH credit	8
3. Masons Orientated on retrofitting techniques, sustainable sanitation	237
4. Branch visits for stakeholder sensitization and hand holding support	114
5. Household visited for loan utilization, awareness creation and promoting safe hygiene practices.	32,672

¹ <https://sdgs.un.org/partnerships/financial-inclusion-improve-sanitation-health-multi-stakeholder-partnership-addressing>

Meetings with all MFIs were done successfully with assurance received for full support and co-operation in achieving allocated targets to the respective MFIs. Some new MFIs have also been visited during this period to start new partnership such as Annapurna IIFL Samasta, Ashirwad, Credit access. Validation of 2021 have been finished in January. Validation for 2022 will start once the Approval from WASTE is received and quarterly data is compiled from all Partners.

2.1.2. Key Results of FM

During the period of FY 2021-2022, following key results were achieved under FINISH Mondial India.

Key Performance Indicator	Unit	Results
Improved sanitation facilities constructed (new)	No. of facilities	38,324
Improved sanitation facilities (retrofitting & upgradation)	No. of facilities	44,185
Improved sanitation facilities facilitated	Total No. of facilities	82,509
People leading healthier lives	No. of People	4,12, 543
Commercial fund mobilisation (loans & credits)	INR M	1,538
Private fund mobilisation (self-finance)	INR M	201

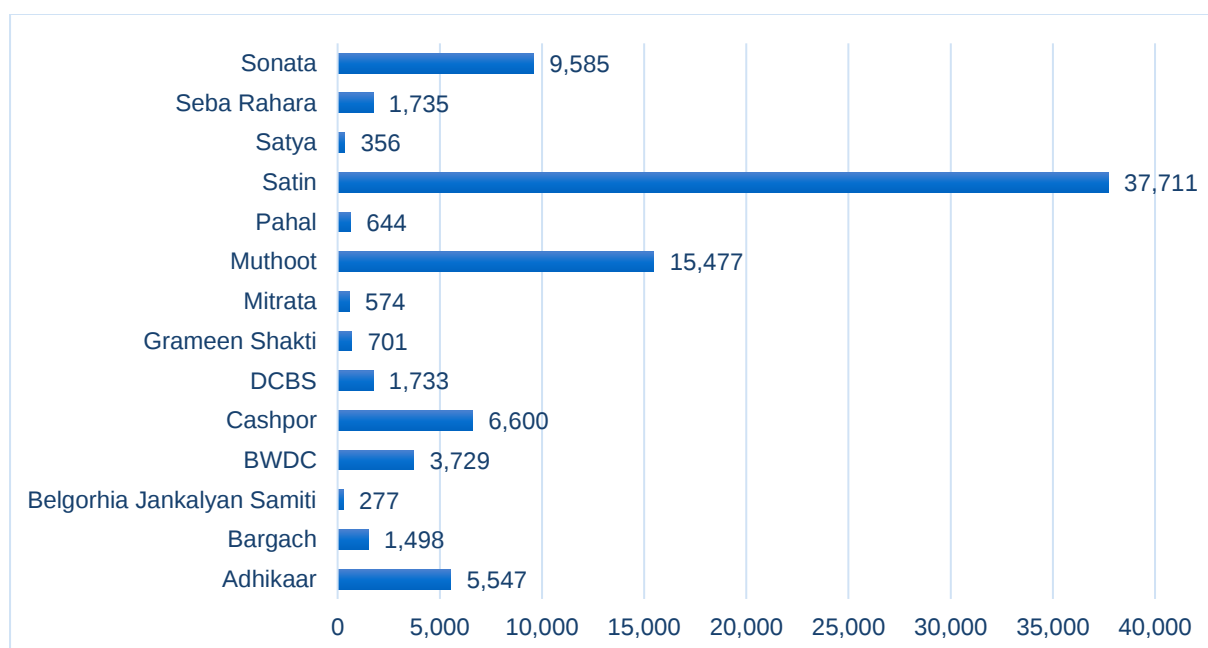


Figure 2: Sanitation & Hygiene Systems Facilitated through MFI Credit



Figure 3: MFI Team Orientation



Figure 4: Loan Validation

2.2. Promoting toilet retrofitting to improve access of safely managed sanitation systems in Bihar

Regular use of toilets is an integral part to sustain the Open Defecation Free status for any gram panchayat, which requires toilets to be functional and usable. In this context, Lohiya Swachh Bihar Abhiyaan (LSBA) focuses on the retrofitting of existing toilets which are incomplete, technically incorrect or dysfunctional; to ensure the proper use of toilets. To support the local government, TOP has engaged field team to identify, create awareness and motivate households to repair and upgrade their toilets. The team also create awareness on safe sanitation issues, faecal sludge management, hand hygiene behaviour at the grassroot level.

5 districts are covered in this intervention are Darbhanga, Muzaffarpur, Madhubani, Sitamarhi, Sheohar. Following key activities have been undertaken in this program:

Liaoning with Key Stakeholders: The field team engages with PRI members, Swachhagrahi, Officials of Block & District LSBA for supporting and working with them in the retrofitting campaign.

Need assessment: Households survey have been conducted in the area of interventions for assess the WASH facilities of the Gram panchayat. The main objective of the survey is to identify the technical issues regarding toilet structures and make estimations of the required resources to resolve the issue of retrofitting. Over 1500 HHs have been surveyed for retrofitting need assessment of toilets.

Supply Chain Management: To make the campaign effective, additional initiatives of engaging skilled Mason and linked them with beneficiaries for implementing the retrofitting is regularly followed on the principles of market-based system. The coordinators also help multiple HHs to link with suppliers of construction materials as the overall cost of transporting materials for single HHs increases and becomes cost effective if multiple HHs places their order at the same time.

Capacity building on Retrofitting, O&M: The field coordinators mobilize the masons and Janitors for providing the retrofitting and O&M Services to CSCs, Govt/Private Institutions, and others.

IEC Activities and Mobilization: The field coordinators sensitize people for adapting safe and sustainable sanitation practices by conducting FGDs, Inter personal communications, Community meetings etc. They key areas of the IEC and IPC campaign are personal hygiene, MHM, hand washing with soap, toilet usage, technical safety etc.

Key Results:

- 590 toilets have been retrofitted and over 1000 identified with retrofitting need across 5 districts.
- 10 Block Coordinators and 30 Masons trained on ODF-sustainability with focus on retrofitting
- 20 janitors/sanitation workers were trained on effective operations and maintenance and the business skills.



Figure 5: Pre and Post Photo after Retrofitting in Bihar

2.3. Capacity building of Masons on ODF-Sustainability

In order to improve technical and environmental safety of sanitation and hygiene services, TOP along with Water.org developed a need-based mason training module. The one-day training module briefly covers information on safe sanitation and its link with health, brief about common toilet designs & cost, toilet retrofitting problems and solutions, all accessible family toilets and waste water treatment options. Under this initiative, trainings were conducted in Begunia and Baranga in Odisha covering 35 masons.



Figure 6: Mason Training in Odisha

2.4. Assessment on Plastic and Solid Waste Management Data in Udaipur City, India

Plastic waste pollution is recognized as one of the major challenges that need to be solved in order to protect our oceans and living environment. This pollution largely originates from rapidly urbanizing areas throughout the developing world. As the scale of the plastic pollution continues to grow, the need for reliable, consistent data has increased. The Circulate Initiative and the Alliance to End Plastic Waste have identified the absence of credible, harmonized data on municipal solid waste and the plastic waste value chain specifically. To address this “data gap” the Plastic Recovery Insight and Steering Model (PRISM) has been developed. The Closing the Data Gap Challenge aims to support the refinement of PRISM and to identify high-impact studies that would fill critical gaps in knowledge that are preventing action.

The Circulate Initiative and The Alliance to End Plastic Waste in response to the Request for Proposals (RFP) of the Closing the Data Gap Challenge contracted WASTE, Netherlands and TOP Trust to execute a detailed assessment.

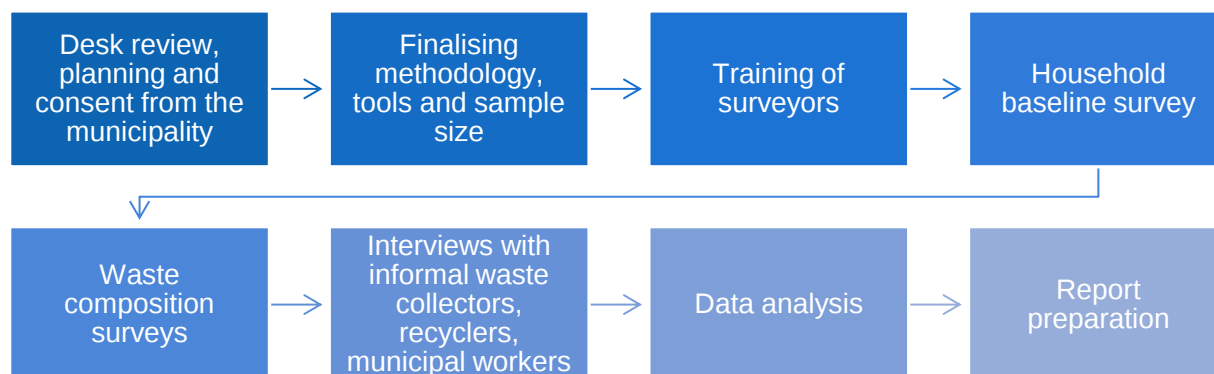
City profile data:

City	Udaipur
State	Rajasthan
Class of city	Tier II
Area of city	64 sq. kms
No. of Administrative wards	55
Growth rate	16%
Climate	Tropical
Responsible governmental body for SWM	Udaipur Municipal Cooperation (UMC)
Total population	580,000
• Low-income population	174.000
• Middle income population	348.000
• High income population	58.000
Tourist population	1.185.606
No of hotels	1,324
No of other commercial establishments	7,000

We adopted a mixed methodology with quantitative and qualitative tools to collect primary and secondary data. The primary data collection for municipal solid waste generation, management and leakages was captured with help from household surveys and waste characterization survey by contextualizing the waste wise city tool (WaCT). Along with quantitative surveys, focus group discussions and key informant interviews were conducted with informal waste workers and local recyclers. Secondary data included demographic details, existing reports, data from municipality etc. Design of the study is presented in the figure below:



The project commences from January and field data collection started from March 10th through primary data collection and secondary data collection. Following steps will be taken in the study to achieve the objectives:



Key Activities completed

- Consent received from the municipality
- Development of questionnaire, data formats and survey tools
- City-wide mapping for different income groups
- Identification of surveyors
- Household baseline
- Preparation for the characterization study
- Training of surveyors
- Mapping of informal waste workers
- Information about the waste sampling study and consent from the households
- Daily waste collection, separation, characterization



Figure 7: Daily weighing of waste



Figure 8: Waste collection, household bag distribution and training of researchers

2.5. Promoting WASH Enterprises in Bihar

Developing WASH enterprises in the rural areas to critical to meet the demand and gaps in toilet availability and usage. However, the sanitation supply chain is highly fragmented and unorganised. With an aim to develop individual as well as community owned WASH enterprises, TOP is working in selected districts in Bihar to strengthen local businesses. Districts covered in this project are Muzaffarpur, Samastipur, Sheohar and East Champaran. One of the key objectives of this initiative is to establish a sustainable business for these federations.

Direct beneficiary

9 entrepreneurs/ federations/ FPO

90 masons

Indirect beneficiary

Community of around 120-130 villages nearby PoPs



3. Impact Story

Towards a clean and safer life

Financial Inclusion Improves Sanitation and Health, also known as the **FINISH** programme was launched in 2009 with support from DGIS, Netherlands and WASTE, Netherlands in a public private partnership mode involving NGOs, Microfinance institutions (MFIs), corporate sectors and academicians. With intensive efforts, the programme reached a milestone of 1 million toilets across 10 states of India in March 2019.

The Sanitation Impact Bond (SIB) programme partners include ACTIAM as the impact investor, WASTE as the outcome funder and CMC (Cashpor Micro Credit) as the implementer with FINISH being the programme facilitator. Cashpor Micro Credit operates as a non-profit organisation. The Organisation offers scholarship, health education, financial literacy, and community health facilitator training programmes, as well as provides microfinance to below poverty line women.



With Cashpor already active in villages in providing loans to BPL women and holding meetings with Self Help Groups (SHGs), it was easy for them to find out women who did not have a sanitation system (toilet) in their houses; however, the difficult part was convincing them for the same and training them thereafter. That is when FINISH came into picture. Along with the Cashpor staff, the FINISH project managers trained the Cashpor members from various villages to further convince their families to take loan (Above right). They also trained masons to understand the process of creating a proper sanitation system. (Above left)

Before the project came into existence, people were taking loans to build toilets but not utilising it for the same. They often ended up in channelising it towards other necessities but now Cashpor and FINISH not only help in creating a proper sanitation system but follow up and monitor after creation as well. Cashpor not only provides loans for building toilets but for repair work too after a particular time period.

As per surveys it has been found that earlier people were spending a lot of their savings on medicines due to ill health but after quitting open defecation and using toilets, they are keeping healthy and the productivity has also increased. Each group has one community health facilitator who has been trained to keep a track of the beneficiaries and motivate others to take up loans for building toilets and maintaining health and sanitation.

Not only creating a sanitation ecosystem but FINISH has also made a mark in educating women specially Cashpor members about Menstrual Hygiene as well. They have conducted various workshops starting with asking people to normalise period talk to sharing their experiences when they were unaware about sanitary napkins and how did their life change after these sessions.

IMPACTING LIVES



Convincing beneficiaries and families:

The staff conducted surveys and interacted with Cashpor group members to find out the reasons for not building toilets and reasons leading to problems in recovery. They then addressed the issues and motivated their clients to maintain hygiene as well as repay the loan timely as having a toilet saves money from being spent in medical expenses. One of the clients Sabrun Khatun of Chapra (above right) said, “When the Cashpor staff came to know about the partition in our house and that we do not have a toilet in our portion, they persuaded us to take a loan, add some savings for the same and motivated us to build a toilet so that we do not have to go for open defecation.”

Another client Sunita from Mirzapur (above left) did not have many financial issues as she contributed towards her family’s earning using her stitching skills, but most of her savings were going towards medicines and treatment because she and her family members had health issues often. After discussion with the Cashpor members of her village, she realised that the reason behind this is open defecation and lack of a toilet in her house. When she realised the importance of a toilet, she motivated her husband and family members to let her take this loan for the sake of her daughters and their safety and also to save money that was getting wasted because of health issues as the major reason behind it was absence of a toilet.

Reaction of clients’ husbands and daughters

As per Sunita, her husband is a mason and has built many toilets so he knows the importance of toilets but when she proposed to build a toilet in their own house, he reacted negatively. She took a stand for the benefit of her daughters saying she’s financially independent and will take the loan in her name and repay it herself and that was when he had to agree.

Sunita and her daughters believe that to live one has to eat and after eating one needs to defecate but because of embarrassment in going for open defecation during the daytime, her daughters started eating less resulting in malnutrition, anaemia and weakness. However now they look really happy and satisfied.

Sabrun said, "When I got to know about the Cashpor loan for toilets from our group, I not only motivated my husband but other members of the group to take the loan. When I told him that we can take up to 15000 rupees for a toilet, he wasn't ready due to financial issues, but seeing the problems faced by us specially our daughters, he agreed."

She added, "As my daughters faced maximum troubles because they had to go for open defecation in the dark, we were always worried so this decision made them very happy."

Fears accompanying open defecation

As per Sunita, however much people say that there are no differences between males and females these days but that is not true. Females always have a fear from people who look for chances to misbehave with women. She said, "We usually have to go for open defecation after dark and that time is not at all safe for girls. When I was newly married my mother-in-law accompanied me and then I accompanied my daughters and had to leave all other work for that. Also sitting near the roadside poses a threat from vehicles and fear of insects and reptiles always prevails in the bushes."

Problems faced in absence of a toilet and reactions after having one

When Sunita didn't have a toilet, they faced many issues like open defecation during the rains or when unwell. She shared that after her father-in-law fell down and got hurt, it was very difficult for people to take him for defecation. Her daughters were malnourished and everyone faced health issues. Also, during menstruation her daughters faced many troubles including infection by sitting beside bushes on fields. Once one of her daughters contracted an infection and had to undergo treatment for the same. However now no one faces any issues and it's easy for them to change and dispose sanitary napkins easily.

She added, that her in laws are no more but before her father-in-law passed away, he did use the toilet and was very happy. Her children especially her daughters are very happy and they are keeping healthy too as well as her husband. She shared that she herself feels happy to see her family healthy and happy. Now they all work towards keeping their toilet clean too.

Sabrun said, "Before we got a toilet built, we had to go out in the open and fear of poisonous insects and antisocial elements always prevailed. We also faced numerous health issues and most savings went towards treatment but after we got toilets, we are quite relieved."

Menstrual hygiene

Sabrun said, "We have been told to always use clean cloth or pad during periods and keep ourselves clean. The female staff also told us to maintain hygiene and take care of our health too and also educated us about proper disposal of used cloths and pads. They also told us to educate other women of our group and village regarding menstrual hygiene and always use our toilets."

Regarding period talk Sunita said that women still don't talk about menstrual hygiene openly. During group meetings women may mention about periods but never talk about that even amongst themselves which means with men it is impossible. So much so that even new age girls from their villages feel shy to talk about periods even with their mothers but with awareness workshops things are getting better.

CONCLUSION

With Cashpor and FINISH working towards creating a healthy sanitation ecosystem (creating demand, organising finance, optimising the supply chain and monitoring) and creating awareness on health and sanitation, with a special focus on menstrual hygiene, a vast change is visible in the mind-set of people.



Trust of People