



TRUST OF PEOPLE

2023

Annual Report

TRUST OF PEOPLE

Year 2022-2023

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Message from the Chairperson

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 Water Sanitation & Hygiene (WASH) supply chain strengthening.

This report presents the key activities of the TOP trust for the period of April 2022 to March 2023.

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. Joochi 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.

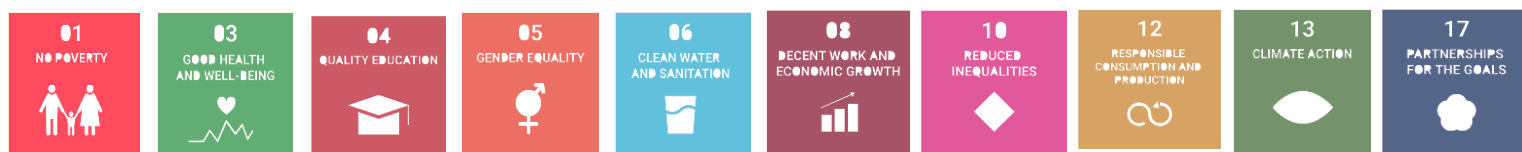
Programs FY 2022-2023

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 programs.

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 program 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 program 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 program 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 program, 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 program. 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).

1.2. Key results, impacts and achievements 2022

- Realised 92% of our most important KPI: 206,546 new and rehabilitated safely managed sanitation facilities.
- Partnerships for sustainable operations & maintenance (O&M) of faecal sludge management (FSM) with eight new municipalities in Odisha state (target: six).
- Capacity building for 1,987 MFI field staff and 1,057 masons; 2,972 awareness-raising meetings and 122,415 household visits.
- Training of 36 government officials in Bihar state on FSM and of 74 local government officials on open-defecation-free (ODF) sustainability in Nandurbar, Maharashtra state.

Table 1: Overall achievements FINISH Mondial India, April 2022 to March 2023

Key performance indicators 2022	Unit	Targets 2022	Results 2022	Results % of target
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Safely managed sanitation facilities constructed	No. of facilities	125,000	111,576	89%
Rehabilitated sanitation facilities (if applicable)	No. of facilities	100,000	94,970	95%
Safely managed systems (new & rehabilitated)	Total. no. of facilities	225,000	206,546	92%
People leading healthier lives	No. of people	1,050,000	1,032,730	92%
Children impacted through WASH in schools	No. of children	30,000	36,667	122%
Amount of solid waste safely treated	Tonnes/year	22,750	29,436	129%
Amount of solid waste safely reused	Tonnes/year	8,000	9,951	124%
Amount of faecal sludge safely treated	Tonnes/year	10,000	13,769	138%
Amount of faecal sludge safely reused	Tonnes/year	4,000	193	4.8%
Entrepreneurs trained technically	No. of entrepreneurs	1,010	1,187	117.5%
Entrepreneurs trained business/coaching	No. of entrepreneurs	120	114	95%
Employment generated	No. of workdays	1,600,000	1,765,090	110%

Notes to table:

- Leveraging of commercial finance (MFIs) was very high due to increased sanitation loan size of the new partners from earlier average Rs 10,000 to 15,000 (€ 111 to € 167) to Rs 35,000 to 50,000 (€ 389 to € 556); people are adding bathrooms, and their quality expectations/ aspirations have risen.
- Achievement of faecal sludge reuse is low; discussions about this have been initiated with agriculture universities and local government, but more advocacy will be needed on this in future.

1.3. Performance summary with successes

FM India is a collaborative programme led by TOP Trust implemented across 12 states of India. The programme builds on the previous successes of FINISH and strives to enhance access to improved sanitation and hygiene services, while also promoting circular economy principles and financial, gender and social inclusion through the Diamond approach. With the support of 15 microfinance institutions (MFIs), FM India achieved 98% of its targets for 2022, while reducing facilitation costs by 25%. To further

improve engagement with WASH entrepreneurs, a training programme on entrepreneurship development was organised, which we expect to yield more positive results in 2023.

To bolster the MFI and WASH credit pipeline, FM India entered into partnership with Sa-Dhan, an association of impact finance institutions and a self-regulatory organisation for MFIs appointed by the Reserve Bank of India. We held four regional workshops with Sa-Dhan for MFIs to strengthen WASH credit and bolster FM India partnerships. A large new partner, IIFL Samasta, has been added to help achieve targets for the coming year.

FM India teams conducted awareness campaigns with schoolchildren about improved sanitation and hygiene behaviour, involving 920 girls and 1,080 boys. This is a new initiative to drive behaviour change among young people.

FSMC is championing continuing efforts and advocacy with agriculture universities and local government. FSM activities have been expanded in Bihar under FINISH Society's partnership with UNICEF and strengthened in Odisha, led by FSMC.

The FM India team has provided capacity building for 1,987 MFI field staff (117 females) and 1,057 masons. We conducted 2,972 awareness raising meetings and 122,415 household visits.

FM India works with local government in municipalities and with village *panchayats* (councils) to create sustainable models for delivering WASH and solid and liquid waste management (SLWM). To build institutional and financial sustainability locally, we leverage government investments and build capacity of local officials and frontline workers. We trained 36 government officials in Bihar state on FSM. In Nandurbar, Maharashtra state, we trained 74 local government officials on open-defecation-free (ODF) sustainability.

Gender equality and social inclusion (GESI)

FM India continues to adapt its demand creation strategy with a focus on inclusion of women and other excluded groups. We encourage women and people with disabilities to apply for roles in improving organisational diversity, equity and inclusion. To build programme team capacity, we organised training on GESI, including on identifying and encouraging women and other marginalised and excluded groups to participate in decision making on WASH and solid waste management (SWM); capacitating women sanitation and waste workers; facilitating transfer of social security benefits; and livelihood skills for marginalised women. We undertook immersion research in partnership with the UK Institute of Development Studies' (IDS) Sanitation Learning Hub (SLH) in eight villages in Bihar and Maharashtra (see link below).

Other GESI-related achievements include: 206,110 women given loans to construct/repair toilet facilities; 27,210 women participants in awareness and sensitisation meetings on WASH and SWM; 2,704 adolescent girls trained in menstrual hygiene management (MHM); awareness raising for 13,000 tribal families on improved WASH services; and 7,359 bathrooms constructed enabling MHM.

Climate change initiatives

FM India addresses climate change mitigation and adaptation through activities under SLWM, FSM, reuse of faecal matter and promoting terrain-appropriate safe sanitation systems. SLWM and FSM are on the ODF sustainability agenda of Swachh Bharat Mission, a Government of India flagship programme, and a key area of FINISH Society's work. FINISH Society currently implements 14 solid and 1 liquid waste management projects in Chennai with the Nature Conservancy in India using different models: one with

direct partnerships with local government bodies and another with corporate social responsibility funding in public-private partnership mode.

FM India's abstract entitled "WASH, climatic shocks and inclusive interventions in rural India" was accepted for the 2023 Water and WASH Futures conference (Brisbane, Australia), although our conference participation was prevented by budgetary constraints.

Figure 13. Schoolchildren display posters with messages that girls and boys are equal and should receive equal opportunity and equal treatment

Learning Agenda

Documents and tools developed under the FM India programme include:

1. Project report on FSM in two districts of Bihar and district-level FSM plans.
2. Guidelines on operations and maintenance for WASH in school's facilities.
3. Module for orientation on FSM for government officials.
4. Comprehensive training module on entrepreneurs' capacity building.
5. Guiding document for immersion research.
6. Orientation on improved FSM solutions.
7. Updated technical manual on climate- and terrain-appropriate sanitation technologies and retrofitting options.
8. Updated mason training module on toilet retrofitting and upgrading.

Reports, studies and articles published externally showcasing FM India's work:

- Article in *Everything about Water* about waste water treatment initiatives: <https://www.eawater.com/indepth/promoting-appropriate-low-cost-low-maintenance-waste-water-treatment-solutions/>
- Case study of SWM intervention in Dungarpur, Rajasthan state, published by India Sanitation Coalition: <https://www.indiasanitationcoalition.org/our-publications/isc-compendium-2022.html>
- Report on immersive research in collaboration with IDS (forthcoming) to be published by SLH: <https://sanitationlearninghub.org/2022/12/20/our-highlights-from-2022/>
- Plastic data gap challenge study supported by Alliance to End Plastic Waste and the Circulate Initiative: https://www.thecirculateinitiative.org/files/ugd/77554d_c9e7f8bcb9a4bf6931be17e7387f40a.pdf
- WASH value chain analysis study in Bihar supported by WaterAid and One Drop India.
- Our story "Enhancing livelihoods, conserving earth!" featured on *The Good Sight*, an emerging worldwide development media platform: <https://online.fliphtml5.com/jyxgj/rdhq/#p=25>
- FINISH Society's Member Secretary shared views on scalable innovations in sanitation at the Mission Swachhta Aur Paani telethon: <https://www.news18.com/missionswachhtapaani/>
- The News Agency published our story from Karauli, Rajasthan, about Balveer Singh Choudhary of Sanet village: <https://www.thenewsagency.in/living/environment/his-tattoo-and-fetish-for-cleanliness-have-made-him-a-local-legend>
- At least 10 stories published in mainstream newspapers.
- Home composting video: <https://www.youtube.com/watch?v=0-NFWW2UUCM>

Challenges, risks and mitigation

Lack of funding, both grant and WASH credit, natural calamities and further waves of the coronavirus pandemic could threaten the programme's sustainability. We are continuously trying to raise funds locally

and globally. In India government policy and focus may shift to other priority areas that could impact efforts to increase investment in safely managed sanitation systems. This is also reflected in the limited number of donors funding WASH locally, especially ODF declarations. Our strategy is to align with government mandates focusing on sustainability, FSM, SWM, etc., while continuing our sanitation agenda.

Acquiring and retaining quality human resources are also operational risks, together with development of a strong second line of future leaders. We address these challenges by identifying and capacitating internal personnel. FM India must still build and strengthen the WASH business side of the Diamond. Recognition and visibility of FM need to improve at global level for more fundraising. Structured interaction between the different FM working groups is currently lacking, and interaction between working groups and programme teams can be enhanced. This is something we will address following Mid Term Review (MTR) reflections and recommendations.

From struggle to self-respect: Mrs Revathi's quest for dignity

Mrs Revathi's story is one of pain and struggle, but also of hope and dignity achieved. Her life has been far from easy. She is disabled and cannot walk alone. When she lived with her father, Mr Natesan, there was no toilet in their home. This made her situation especially challenging as she had to depend on others to relieve herself.

In Mrs Revathi's village in Thiruvavur district, Tamil Nadu, physically fit people who lacked toilets had to walk more than a kilometre to find a suitable place to relieve themselves in the bushes or a ditch. For Mrs Revathi, this was not an option. She had to rely on her mother or a neighbour to assist her with open defecation. It was a humiliating experience for her. Every time she had to go, she had to carry a stick and navigate through the damaged roads and paths. She fell down several times, which added to her pain and embarrassment.

Mrs Revathi's life changed when she joined the training and support programme on health and sanitation offered by the Bharathi Women Development Centre (BWDC). She was inspired by the training and obtained a

grant of Rs 15,000 (€ 167) to construct a toilet in her own home, where she now lives with her family. This was a game-changer for Mrs Revathi. She no longer had to rely on others, and her social status in the village improved. Having a toilet saved her time, and she could now take care of her needs without having to worry about depending on someone else.

As a BWDC member, Mrs Revathi has been repaying her debt for the past two years. She believes that the BWDC should continue the programme and help more disabled and vulnerable individuals who need a toilet in their home. The sanitation system has given her family a greater sense of self-respect and safety. For Mrs Revathi, this programme has been a blessing, and she hopes it will continue to change the lives of many others who are in need.



Figure 1: Mrs Revathi at the door of her new improved toilet

A champion of cleanliness serving his village community

Brijmohan Chowdhary is a member of the *gram panchayat* (village council) of Sanet in Karauli district, Rajasthan. Despite having a physical disability and being a wheelchair user, Brijmohan's drive and passion for cleanliness have made him the hero of his village. Inspired by the words of his father, Giriraj Singh Chowdhary, he has devoted his life to public service.

Brijmohan began worshipping God and learning to play the harmonium, hoping that God would grant wisdom to all. However, his physical disability made it difficult for him to engage in social work. He temporarily moved to Mathura district, Uttar Pradesh, but after two years returned to his home village of Sanet, determined to find a way to serve his community despite his challenges. Brijmohan launched a self-motivated initiative to make his village clean and sanitised. Using his tricycle for mobility, he started this mission without the support of anyone, despite facing ridicule and criticism from other villagers. However, his enthusiasm and never-say-die spirit inspired others and led to the *gram panchayat's* initiation of a waste management programme. In addition to his efforts for cleanliness, Brijmohan started a campaign to make his village drug free, which yielded positive results and motivated others to join him.



Figure 2: Brijmohan Chowdhary (in the foreground) with other Clean Village Programme participants

In May 2022, the NSE Foundation and FINISH Society team initiated the Clean Village Programme in Sanet. Brijmohan helped conduct community meetings and awareness campaigns to educate the villagers about the importance of waste segregation and management. Under his voluntary supervision, door-to-door garbage collection was initiated, and

source segregation of waste was encouraged and monitored.

Brijmohan's contribution was recognised by the District Collector, Ankit Kumar Singh, who visited the village and appreciated the cleanliness programme. He honoured Brijmohan by offering him a garland and inviting him to sit with the dignitaries on the stage. Brijmohan's story is a source of inspiration and motivation for the wellbeing of society. His dedication and courage prove that physical challenges cannot hold back a determined individual from achieving their goals.

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. The project started in two cities, Udaipur and Amritsar.

The project's main aim is to improve the life of 1500 waste pickers in three cities, improve the plastic waste value chain by establishing and growing 72 (innovative) plastic waste businesses and prevent 4,500 tonnes of plastic waste leakage during the project period. On top of this, goal is to increase plastic recycling rates in the city by at least 10%.

The project objectives are:

- To contribute to the improvement of “Solid and Plastic Waste Management Systems”.
- To improve livelihoods of (in)formal waste workers.
- To professionalize and scale the plastic recycling sector, and
- Create a cleaner community through awareness raising.

2.1. Key results

The first year of the FINILOOP Project has been marked by significant progress and notable achievements in our mission to address environmental sustainability and improve waste management practices in our community. The overarching goal for this initial year was to establish a robust foundation for sustainable waste management, and we are pleased to report substantial accomplishments:

1. Improving awareness among communities

- Conducted informative workshops and awareness campaigns to educate communities about responsible waste disposal.
- Project outreach to 47109 families in Amritsar and Udaipur.
- Formation of 71 new Mohalla committees
- 737 community meetings were conducted with households and non-households.

2. Sensitize Informal waste workers

- Census mapping of informal waste workers (IWW) done in both Udaipur and Amritsar.
- 469 IWW participated in a health camp.
- 65 IWW children enrolled in school

3. Environmental Impact:

- 28GVPs/ plastic litter hot spots eliminated and 5 GVP beautified.

Our achievements in this first year underscore our commitment to sustainable solid waste management practices. We have seen tangible improvements in waste collection, recycling rates, and environmental protection. We will focus on scaling these successes, expanding community engagement, and reducing our ecological and carbon footprint. We extend our gratitude to all stakeholders, partners, and community

members who have contributed to our progress thus far, and we remain dedicated to pursuing a cleaner and more sustainable future for our community.

2.2. Critical Engagements and Successes

Objective 1: Increased capacity and effective governance of municipal solid waste management systems at local level.

The key aspects of this initiative include:

1. **Municipal Administration as Key Actor:** Municipal bodies, especially in Amritsar and Udaipur, play a central role in waste management under the FINILOOP project.
2. **Collaborative Approach:** Partnerships with municipal departments, health officers, sanitary inspectors, and like-minded organizations were critical in enhancing waste collection, segregation, and planning.
3. **Material Recovery Facilities (MRFs):** Two MRFs were set up in Amritsar, with dialogues in Udaipur to streamline operations. Collaboration included regular meetings with municipal commissioners and other officials.
4. **Inclusion of Peripheral Areas:** In Udaipur, the project expanded to peripheral and rural areas, involving agreements with the Urban Improvement Trust (UIT), Udaipur Municipal Corporation (UMC), and Zila Parishad.
5. **Multi-sector Engagement:** Partnerships with educational institutions, businesses, and government bodies helped foster collaboration to achieve plastic circularity and waste management goals.
6. **Tourism Department's Role:** Discussions were held with the Department of Tourism to potentially designate tourist areas as plastic-free zones and integrate environmental efforts with tourism development.
7. **State-Level Engagement:** A panel discussion in Jaipur encouraged collaboration between local businesses and the government to promote plastic waste circularity, supported by senior government officials.

This collective effort has significantly contributed to advancing sustainable waste management and realizing the vision of plastic waste-free cities.



Figure 3: Senior Government Officials participating in a panel discussion in Jaipur on "Collaborative Efforts Between Local Businesses and Government to Achieve Plastic Circularity."

Objective 2.1 Improving the livelihoods of informal waste workers (IWW) by addressing their working conditions, health, and social welfare.

Key initiatives under the FINILOOP program include:

1. **Census and Data Collection:** The first step in improving the livelihoods of informal waste workers was conducting a comprehensive and precise census in both Udaipur and Amritsar. The census aimed to gather detailed information about the informal workers, particularly those involved in waste picking, sorting, and recycling activities. A team of 14 well-trained surveyors collected data from 3,112 informal waste workers using the KOBO app to ensure accuracy.
 - **Udaipur Findings:** 1,191 families (5,184 individuals) were identified, of which 1,938 were directly involved in waste management. This group was primarily composed of marginalized communities like the Kalbeliya, Rangaswami, Nath, and Mogiya from Rajasthan. The majority (64%) were female workers.
 - 55% of respondents were illiterate, and many lived in semi-permanent housing with limited access to basic facilities like water and sanitation.
 - 87% of the informal waste workers practiced open defecation, as they lacked access to proper toilet facilities.
 - Many households had poor housing structures, with a significant percentage living in tents or single-room accommodations. Access to water was also limited, with many walking long distances to fetch it.

- The census also revealed the widespread ownership of identification documents like Aadhar (97%) and Jan Aadhar (77%), but many lacked essential financial tools and insurance coverage.
 - **Amritsar Findings:** 1,024 families (4,701 individuals) were identified, with 1,174 engaged in waste work. This population primarily came from scheduled castes (SC), with 82% of the waste workers being male.
 - Literacy levels were slightly better in Amritsar, but 49% remained illiterate. Housing conditions varied, with many living in kutcha houses or rented homes.
 - 78% of workers had access to toilets, but 88% of those without a toilet practiced open defecation. The data also highlighted the need for improved financial inclusion, as only 42% of workers had their own bank accounts.
 - Similar to Udaipur, most informal workers lacked proper insurance coverage or awareness of government schemes, underscoring the need for targeted outreach.
 - This detailed dataset not only paints a comprehensive picture of the workers' socio-economic status but also provides a strong foundation for planning interventions to improve their livelihoods and well-being.
- 2. Health Camps:** Recognizing the physical toll and health challenges faced by informal waste workers, the FINILOOP program organized several health camps in both Udaipur and Amritsar. These camps aimed to address immediate healthcare needs and raise awareness about common health issues among workers and their families.

- **Location and Participation:** Health camps were set up in strategic locations in both cities, targeting areas where informal waste workers lived, such as Chamunda Mata Mandir, Pratap Nagar, and Govardhan Vilas in Udaipur, as well as Ram Nagar Colony and Mall Mandi in Amritsar. Each camp attracted significant participation from the community.
- **Medical Services:** General health check-ups were provided, with a focus on monitoring blood pressure and diabetes. Medications were distributed, and the healthcare team offered advice on preventing seasonal illnesses, such as colds and flu.
- **Health Education:** The camps also acted as a platform for promoting essential health and hygiene practices, especially related to the nature of waste-picking work. Informal waste workers were educated



Figure 4: Health camp in Amritsar

on the importance of hygiene, sanitation, and protective equipment usage to mitigate the health risks they face daily from handling waste. Information about non-communicable and communicable diseases was shared, helping workers understand how to maintain better health in the long term.

- **Collaboration with Health Authorities:** The camps were organized in partnership with local Primary Health Centers (PHCs), whose staff played a crucial role in running the camps. This ensured the workers received quality healthcare services and support. Their involvement also fostered trust and cooperation between the community and health officials, encouraging more people to attend the camps.

These health camps not only provided immediate medical relief but also helped in building long-term awareness among workers, leading to healthier lives and improved well-being.

- 3. Social Entitlement Camps:** A major barrier for informal waste workers is their limited access to essential government services and schemes due to a lack of identification documents and awareness. To bridge this gap, FINILOOP organized Social Entitlement Camps aimed at providing access to key identification documents such as Aadhar and PAN cards, which are critical for accessing government welfare schemes.

- **Activities in the Camps:** In collaboration with local customer service centers (CSCs), informal waste workers were assisted with free registration and online applications for essential documents like birth certificates, Aadhar cards, ration cards, and PAN cards. This process helped workers formalize their identity, enabling them to access social safety nets, healthcare, and educational services.
- **Outcomes in Udaipur and Amritsar:** In Udaipur, efforts were also made to register children in schools and Aanganwadi centers, ensuring that the next generation has better access to education. In Amritsar, 66 informal workers (30 men and 36 women) participated in the entitlement camps. This marked a significant step in empowering these communities to improve their socio-economic standing by giving them the tools to access formal support systems.



Figure 5: Social entitlement camp in Udaipur

By improving workers' access to official documents and government schemes, these camps contributed to enhancing the social security and welfare of informal waste workers, opening doors for better financial opportunities and public services.

- 4. Formation of Self-Help Groups (SHGs):** Financial empowerment of informal waste workers was a key focus of the FINILOOP program. To achieve this, Self-Help Groups (SHGs) were formed in both Udaipur and Amritsar, with the primary goal of enhancing savings, promoting entrepreneurship, and increasing workers' income.

- **SHGs in Amritsar:** Two groups, named **Ekta Group** and **Roshani Group**, were formed in the informal settlements of 40 Khoo Basti and Bangla Basti, respectively. Each group

consisted of 10 members. The SHGs provided a platform for members to save collectively, access microloans, and build financial resilience. They also served as a space for solidarity and shared learning, particularly around financial literacy.

- **SHG Formation in Udaipur:** In Udaipur, the formation of SHGs was in the initial stages, with members identified and meetings held to discuss the group structure and operations. The team ensured that participants understood the importance of regular savings and the procedures for opening bank accounts.

These SHGs are expected to be pivotal in not only improving the financial standing of workers but also in fostering a sense of community and self-reliance, which is key to long-term economic empowerment.

5. Training for Waste Workers: To equip informal and formal waste workers with the skills needed to improve waste management practices and increase efficiency, FINILOOP organized a series of training workshops. These workshops covered several key areas:

- **Topics Covered:** Workers were trained on various aspects of solid waste management, including waste segregation at the source, recycling techniques, and the importance of adhering to the **4R Principle** (Reduce, Reuse, Recycle, and Recover). This training aimed to improve their understanding of how to handle waste in a more environmentally friendly and efficient manner.
- **Training Delivery:** In addition to theoretical knowledge, workers were provided with safety kits, including gloves and masks, to protect them from the health hazards they face during waste collection and sorting. The workshops were interactive, allowing workers to ask questions and clarify their roles and responsibilities.
- **Formal Workers' Training:** A one-day workshop was organized specifically for 23 formal waste collectors (19 men and 4 women) working with Supreme Waste Management. The training focused on raising their awareness of sustainable waste management practices and enhancing their operational efficiency.

The training workshops aimed to professionalize waste management work, improve safety, and empower workers to adopt more effective practices, ultimately leading to better job satisfaction and health outcomes.

6. People Employed in Solid Waste Management (SWM) Activities: A major initiative under FINILOOP was the establishment of a solid waste management program in Amritsar, particularly targeting the densely populated Old City, which faced severe waste collection challenges.

- **Material Recovery Facility (MRF):** The team established a Material Recovery Facility (MRF) on Chabal Road, where waste collected from the narrow streets of the Old City could be sorted and processed. Informal waste workers employed in this initiative were provided with tricycles for waste collection, safety gear like reflective jackets, and whistles to alert residents of their arrival.
- **Efficiency and Safety Measures:** The program introduced stringent safety guidelines to ensure that workers handled waste safely. This not only improved the overall efficiency of waste collection in an area previously underserved but also provided workers with better equipment and structured processes.

By formalizing the waste collection process and integrating informal workers into the system, this initiative helped reduce the environmental and health risks associated with waste mismanagement, while creating more stable job opportunities for workers.

7. **Training Module for Informal Waste Workers (IWW):** A specialized training module was developed for informal waste workers under the FINILOOP project. This module was designed by Green Meadows Consulting Pvt. Ltd., following several rounds of discussions to tailor it to the needs of waste workers.

- **Topics in the Module:** The training covered essential topics such as **financial literacy** (including how to open and manage bank accounts), **digital procedures**, **life skills**, and **health and hygiene**. Additionally, sessions were conducted on preventing **non-communicable and communicable diseases** and maintaining proper nutrition. The training focused on equipping workers with the knowledge and skills needed to lead healthier lives and become more financially independent.
- **Future Skill Development:** Based on the needs identified in different locations, further modules on skill development and entrepreneurship, particularly through SHGs, were planned. This ongoing training initiative will help enhance the capacities of workers to improve their livelihoods.

The training module served as a crucial step in ensuring that informal waste workers are not only trained in technical waste management skills but also equipped with the knowledge to navigate financial systems and lead healthier, more secure lives.

These initiatives aim to uplift the socio-economic conditions of waste workers, improve their health, provide financial inclusion, and integrate them into formal waste management systems.

Objective 2.2: Professionalizing and Scaling the Plastic Recycling Sector (Existing Enterprises & Start-ups)

1. **Business Coaching Workshop:** A comprehensive three-day workshop was conducted to equip participants with essential business coaching skills. The focus was on supporting recyclers, aggregators, and Kabadiwalas by covering topics such as:
 - Entrepreneurial life stages,
 - Various business coaching methodologies,
 - Problem identification techniques,
 - Plastic categorization,
 - Insights into plastic recycling machinery.

The workshop aimed to enable productive conversations, diagnose business challenges, and provide tailored guidance for business growth. Twenty participants from different regions, including Kapurthala, Amritsar, Kota, and Udaipur, enriched the discussions with diverse perspectives. Representatives from WASTE, Netherlands, led in-depth sessions on data capturing and business coaching processes to enhance support for existing enterprises.

2. **Selection and Screening of Start-ups:** The selection process began with 71 applications from new and existing entrepreneurs committed to plastic recycling. A panel of industry experts reviewed the applications based on problem validation, solution offering, impact, and scalability potential. The most promising startups were shortlisted through interviews, presentations, and financial assessments.

3. **Engagement with Udaipur Chamber of Commerce and Industries (UCCI):** FINILOOP and UCCI co-hosted a workshop on World Environment Day to raise awareness on plastic pollution and promote collaboration among recyclers, industrialists, and stakeholders. The event highlighted the importance of Extended Producer Responsibility (EPR) in fostering sustainable practices in the plastics industry.
4. **Meetings with Aggregators, Apex Traders, and Recyclers:** FINILOOP organized meetings with 25 aggregators, Apex traders, and recyclers in Udaipur and Amritsar. These meetings aimed to raise awareness about the Plastic Waste Management program, focusing on improving business opportunities and enhancing the livelihoods of informal waste workers. Primary data collection efforts were undertaken, including gathering information on financial turnovers, workforce sizes, and plastic waste volumes, along with discussions on challenges and future business goals.

Objective 3: Creating cleaner communities through awareness raising and behaviour change (Communities)

Key efforts include:

1. **Door-to-Door Campaigns:** Community mobilizers visited over 47,000 households and 5,800 businesses to promote waste management, emphasizing source segregation and user fees for municipal collection services.
2. **Mohalla Committees:** 71 committees were formed, and 165 meetings were held to address local issues like waste segregation, reducing single-use plastics, and home composting. These committees foster grassroots involvement, though challenges like punctuality and community engagement remain.
3. **Community Meetings:** Over 700 meetings engaged diverse groups, including shopkeepers and schools, to tackle waste management challenges and promote practical solutions like the two-bin system for waste segregation.
4. **Waste Management Systems:** In Udaipur, waste collection and processing were improved through vendor partnerships and a centralized system. Amritsar faced challenges like limited vehicle availability, but initiatives like revitalizing MRF centers and involving informal waste workers improved plastic collection and processing.
5. **Home Composting:** 253 new families were educated and supported in starting home composting, reducing wet waste and producing nutrient-rich compost.
6. **Plastic Bank and Educational Campaigns:** Schools participated in the Plastic Bank initiative, educating students on responsible plastic disposal and involving them in plastic collection activities. Events like Earth Day and International Plastic Bag Free Day promoted environmental awareness.
7. **Garbage Vulnerable Points (GVPs):** 28 GVPs were cleaned, with five being beautified through community efforts, contributing to local cleanliness and aesthetics.

These activities collectively promote waste management, plastic reduction, and community-driven environmental stewardship.

2.3. Key challenges and Learnings

Challenges:

1. The constant shifting of government officials creates instability and necessitates the need to brief each incoming official about the project.
2. A dearth of appreciation and insufficient efforts to motivate employees within the formal workers (presumably an organization or department) result in sluggish behaviour in them.
3. IWW members are hesitant to share information, possibly due to a lack of trust or cooperation.
4. The general public believes that waste disposal is solely the responsibility of the Municipal Corporation.
5. Established business enterprises perceive potential risks in sharing information.
6. The work carried out by IWW needs to be adequately recognized and acknowledged.

Learnings:

1. When the community is sufficiently motivated, they can collectively drive positive changes in their neighbourhood, as evidenced by the noticeable improvements in the Mohalla Committee.
2. Children can play a pivotal role in raising awareness within their households.
3. Engaging all stakeholders has the potential to bring about transformation within the city.
4. There needs to be improvement in the planning and execution of initiatives by the Municipal Corporation.

The Transformation of Dwarkapuri: A Community's Journey to Cleanliness

Once in the heart of Udaipur City, Sector 14, the Dwarkapuri complex was renowned as an esteemed abode for middle-class residents, offering a serene environment and an ideal location. Nevertheless, the passage of time witnessed the gradual decline of Dwarkapuri's aesthetic appeal due to a myriad of issues, encompassing neglect in cleaning practices, uncontrolled growth of trees, irregular disposal of waste, and dangerous presence of dangling electric wires. At this juncture, fate brought a conscientious individual into contact with the FINILOOP project, an initiative to effect positive transformations in various neighbourhoods across the city. Through this project, the individual encountered a devoted community member who expressed concerns about the garbage predicament at Dwarkapuri's main entrance and sought assistance communicating a vital message to the community. Driven by a desire to effect change, the resident-initiated interactions with the residents of Dwarkapuri with an earnest endeavour to comprehend the underlying roots of their challenges.

Upon realization, it became evident that while certain residents valued the allure of Dwarkapuri and diligently upheld cleanliness, others necessitated greater attentiveness. Improper garbage disposal resulted in unsightly littering across various locations. To mitigate this situation, the resident proposed the establishment of a locality committee, furnishing residents with a platform to voice concerns and collectively devise solutions. With unanimous agreement from the community, the committee appointed twenty proactive and hygiene-conscious members to oversee and educate others on appropriate waste management. Each block within the complex designated two vigilant individuals to monitor their respective areas diligently.

The committee promptly initiated action by removing the garbage-vulnerable point (GVP) at the main gate. In collaboration with the health inspector, Mr Kamlesh Ji, and the municipal corporation supervisor, Mr Omprakash Bhati, they deliberated on cleanliness concerns and strategies for a garbage-free future.

Punishments were introduced to reduce the throwing of garbage, and the community embraced tree planting to discourage garbage dumping.

Praising the efforts of the FINILOOP project and Dwarkapuri's community initiative, the councillor visited and expressed optimism that following their example in Ward 20 would lead to a pristine area. Complaints were also promptly addressed, including removing unnecessary trees and plants causing littering issues. Residents, such as Rajkumari Ji and Shyama Ji, appreciated Mrs Menaria's attentive response to their concerns.



Figure 7: Dwarkapuri complex entrance gate with litter and waste disposal (before intervention).



Figure 6: After intervention- the women of the society showing the clean entrance path with rangoli designs.