



Gramalaya - Tiruchirappalli

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Gramalaya - Tiruchirappalli

Started in the year 1987. Working for water, sanitation and hygiene promotion in Tamil Nadu for the past 30 years.

Gramalaya
Training Centre
– A National
Key Resource
Centre
approved by
Government of
India – MDWS,
New Delhi for
three southern
States.



The
Big Clean Up India
Goal of reaching
10 million toilets in
5 years.
Geographical
area and
coverage

- Working in Tamil Nadu, Pondicherry, Telangana, Andhra Pradesh and Karnataka
- Constructed more than 1,84,000 household toilets in the rural, urban, tribal and coastal areas.
- Released its Strategic plan Directions document for 2015 – 2019 aligning with SBM - Urban and Rural
- Plans to cover 10 priority States in India including Tamil Nadu with the goal of reaching 1 Crore families with sanitation facilities impacting 5 crore lives. The Big Clean-up India program, expanded to 5 Southern States in India.
- Supported by Ministry of Drinking Water and Sanitation, Government of India, UNICEF, Water.org, WaterAid, BMGF, Dasra, Arghyam and PVP- World Bank, IIHS - FSM - TNUSSP project, CAF India, HFH India and Bank of America.

FOUR PILLARS OF SANITATION

GOOD HYGIENE IS DEFINED AS PEOPLE HAVING ACCESS TO AND USING FOUR ESSENTIAL SERVICES.



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CLEAN WATER

Having access to clean, pathogen & chemical free water for drinking & cooking.

Centralized, community level, or household water treatment solutions.

TOILETS

Having access to & consistently using toilets that are well designed, clean, & disabled friendly.

Sewage management systems that ensure safe disposal of waste generated.

HANDWASHING WITH SOAP

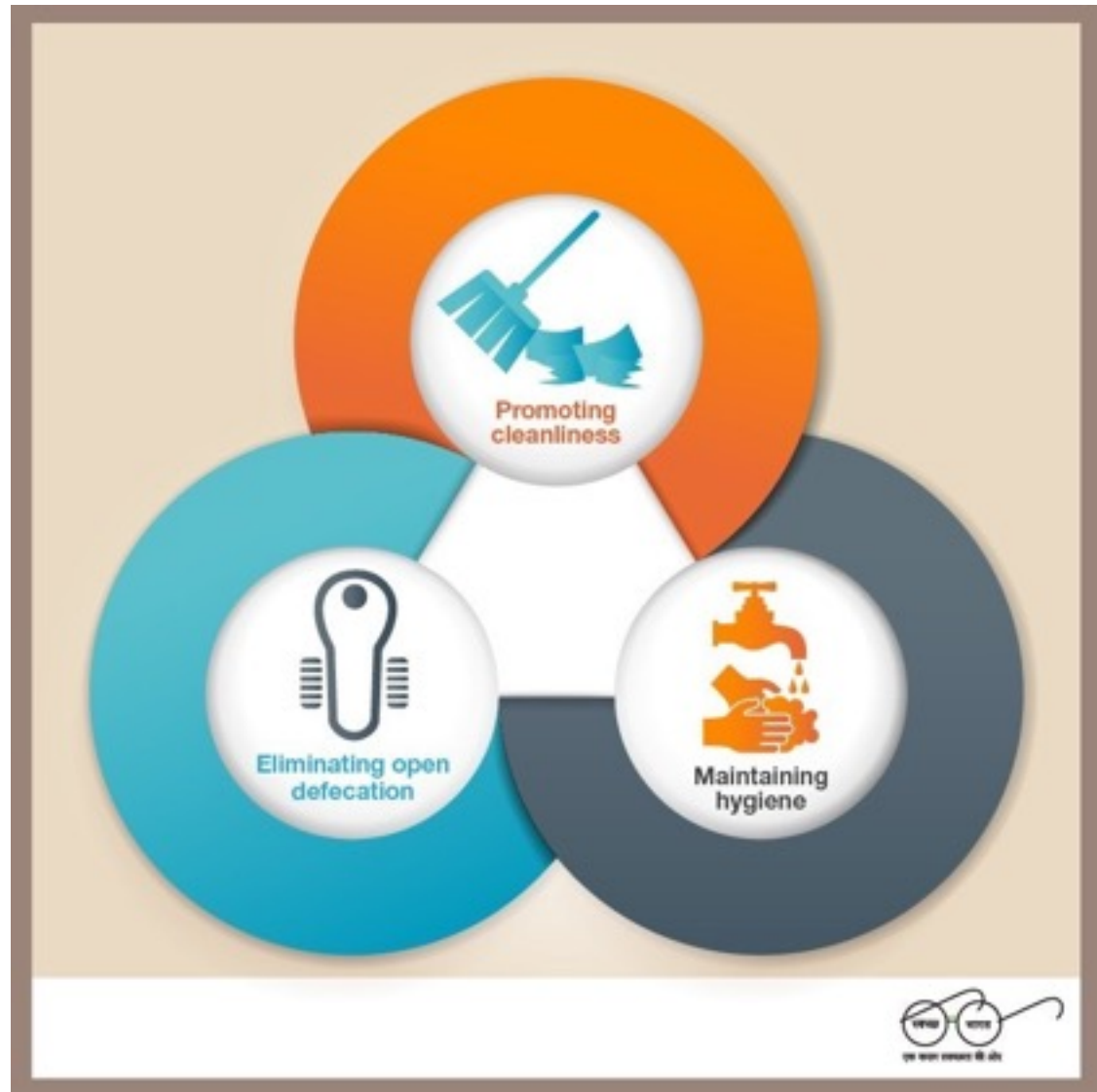
Being aware of the need of and consistently washing hands with soap at critical times - before eating, after defecation, & after handling child feces - to avoid ingesting pathogens.

MENSTRUAL HYGIENE

Being aware of the need for and consistently using safe menstrual hygiene practices including appropriate products (low cost pads, cloth, cups) and other local solutions.

Swachh Bharat Mission - Gramin

The SBM and its prime objectives



A toilet with bathroom facility - Safety, Privacy, dignity for women and adolescent girls - sanitation facility at household-level will prevent open defecation practices of the communities.



A toilet with twin pit constructed by Gramalaya 25 years ago in 1989 in Rasipuram area b
Tamil Nadu still in operation and maintenance by the families. There are around 5,500 such
household toilets are constructed in Thiruchengode and Rasipuram areas between 1989 - 1994 stil
are in usage and maintenance by the families.



Access to Technology

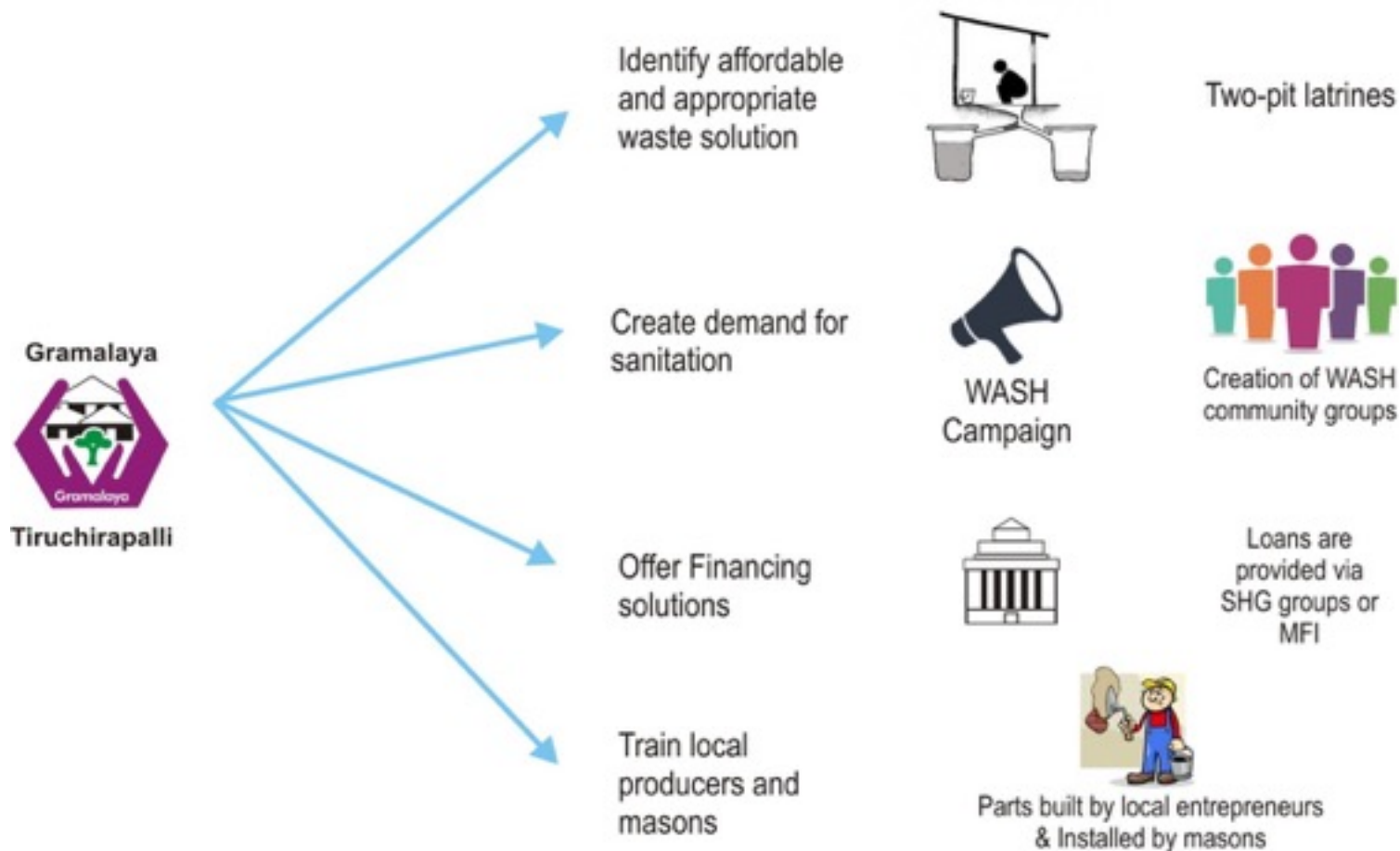
Access to Financial Resources



Capacity building and Training Support of CBOs
Human Resource support for community mobilization - through CLTS
Technical and IEC support
Financial leveraging support



The Market solution for promoting household sanitation through Social Enterprise models and linkages with different stakeholders.



Subsidy related projects often ended in problems - improper implementation, without people's involvement and consultation - as a result toilets are not designed according to the willingness of the families and ultimately not used by them.

There are not enough charity organisations or Government grants made available in a time bound manner.

People are willing to pay for water and sanitation services.

Microfinance for sanitation is provided as one of the viable business models and could ensure 100% repayment of loans.

It is a proven approach by Gramalaya for the last 10 years.





Guardian - The only MFI in the world exclusively providing loans for water connections and household sanitation in the world.

Guardian MFI - A Section 8 Company promoted by Gramalaya as a not-for-profit entity.

Proved WATSAN loans as one of the viable business models for MFIs and banks.

Working in the WASH space for more than 9 years with 97% recovery rate. Reached more than 90,000 households with water and sanitation facilities.

Currently, the sanitation loan model is replicated by more than 25 MFIs/NGOs in India with major support from water.org

Loan products of Guardian MFI

Loan Products		Urban Rs.	Rural Rs.	Interest rate (diminishing)	LPF	Insurance & Admin. Fees (2 years)	Loan tenure (months)
New Water Connection		0	7000	24%	1%	100	17
New Toilet Construction		20000	20000	24%	1%	150	17
Renovations (Water / Toilet)		5000	5000	24%	1%	100	17
Rain water harvesting		5000	5000	24%	1%	100	17
Water purifier		5000 - 14000	5000 - 14000	24%	1%	100	17
Bio gas plant		10000	10000	24%	1%	100	17

The compost from leach-pit where a twin-pit alternatively used by the families. The pit when filled, closed for a minimum of one year period using the diversion chamber in a twin pit toilet will turn into compost.



A toilet with twin pit constructed 25 years ago in 1989 in Rasipuram area by Tamil Nadu still in operation and maintenance by the families. There are around 5,500 such household toilets are constructed in Thiruchengode and Rasipuram Municipalities between 1989 - 1994 still are in usage and maintenance by the families.



Eco-San Toilets with two chambers



For more info on
Microfinance for
Sanitation :
www.guardianmfi.org

Thank you!

