

**REPORT
ON
SAATH SANITATION LOAN SCHEME
(2008-11)**

Background

SAATH is a non-governmental organization, registered as a Public Charitable Trust (E-7257) with the Charity Commissioner, Ahmedabad in February 1989. In Gujarati the word Saath means, 'Together, Co-operation, a Collective or Support'.

Saath, when registered had 3 Founder Trustees. The Trust Deed allows Saath to have a maximum of 7 trustees and a minimum of 2 trustees. As on date Saath has 6 trustees on its board. The Board meets at least twice a year. The present strength of the staff is 219.

SAATH conceptualized the Integrated Development Programme for the slums of Ahmedabad in 1989. Since then it has aimed at facilitating participatory processes that would improve the quality of life for the urban and rural poor. SAATH runs programmes for women, children, men and youth in areas of livelihoods, capacity building, health and education, physical infrastructure improvement, Urban Resource Centres, slum development and natural resource management. It also has a documentation and research cell and provides development support to other organisations or agencies.

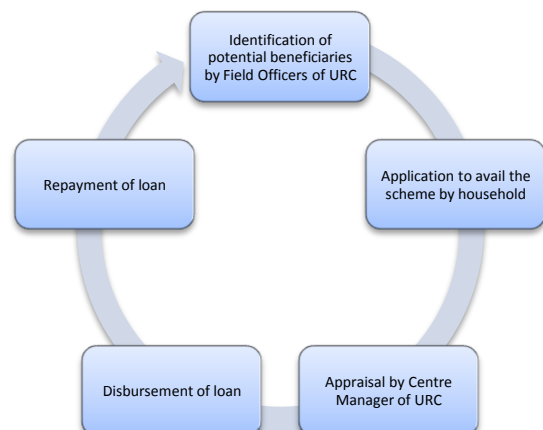
Infrastructure development is one of SAATH's focuses. In order to help people living in slum areas to live quality life, SAATH started working on sanitation through Urban Resource Centres (URC) at Vasna and Behrampura. In year 2008-09, SAATH received amount of Rs.5, 00, 000 from Dr. Sara Ahmed to improve sanitation facilities in the areas. SAATH took that amount as a revolving fund so that more and more residents could be benefited.

After SAATH launched the scheme, more and more residents showed interest in the scheme. As a result, the two CBOs, Sakhi Mahila Mandal and Ekta Yuvak Mandal, contributed some amount to the fund.

Process

The Sanitation Loan Scheme at SAATH was introduced. The scheme was introduced for residents of Vasna and Behrampura. SAATH's Urban Resource Centres led the process. The process is explained below in brief.

Field Officers of URCs while visiting the households identify the potential beneficiaries of the scheme and aware the residents. If the residents are interested, they will have to apply for the loan. After the appraisal by the Centre



Manager the household would get the amount for the toilet construction as loan. The beneficiary has to pay the amount in instalment.

Outcome

A total of 145 households in both the areas have been benefited by the scheme so far.

“The scheme has great impact.” says Devuben Parmar, Centre Manager, Uday URC (Vasna), “People now feel that they can live quality life. The trust that URC has built in the area is thankful to the scheme as well. “

“There are schemes of government as well but at SAATH, the process for availing the scheme is not that long as governments and that is the reason why more and more residents like this scheme.” Says Gopalbhai Chauhan, Centre Manager, Ujas URC (Behrampura)

Below table shows the status of the Sanitation Loan Scheme

Details	Baherampura	Vasna	Total
Total no. of Sanitation Loan Given (2008-2011)	68	77	145
Total Amount for Sanitation Loan ¹	4, 58, 000	4, 80,000	9, 25, 000
No. of Completed Loan	46	24	70
No. of Outstanding Loan	22	53	75
Outstanding Amount	62, 504	4, 19, 000	4,81, 504

Way Forward

Residents in the area are aware about the scheme and both the URCs are getting more and more inquires to avail the scheme. SAATH decided to take this as an opportunity to contact other funding organization to support the cause. National Housing Bank also was approached during the process and the bank has shown interest to support SAATH. The process of collaboration is going on.

¹ The total amount consists of grant receiver by Dr. Sara Ahmed and contribution of 2 COBs

Stories of Change

Story of Zarinaben

Zarinaben Vorah is 45 and lives in Baherampura with her husband and 2 daughters. One of her daughters is mentally challenged. The house did not have toilet so all the residents had to face many difficulties. When the girls grew up, Zarinaben was more worried because she did not want their daughters to go out for toilet.

Zarinaben came to know about the Ujas Urban Resource Centre through a field worker. She visited the URC and discussed her problem. The URC informed her about the sanitation scheme of SAATH. With the help of the URC, she got a loan to construct a toilet.

Zarinaben and her family are satisfied with the toilet constructed in their house.



Zarinaben, happy resident of Behrampura

Story of Valiben

Valiben Narsinhbhai Makwana is 40, resident of Pravinnagar, Ahmedabad. The family consists of 6 members including Valiben's husband, her 3 sons and daughter-in-law.

Valiben did not have toilet in her household and she did not like her daughter-in-law to face troubles because of that. Valiben found out about URC and became member. The field officer at URC informed Valiben about the Sanitation Loan Scheme at SAATH. Valiben applied for the scheme and got the toilet constructed.

"I feel so proud that now my daughter-in-law does not have to go anywhere out." says Valiben, *"I am really thankful to URC."*



Valiben, happy resident of Vasna