India Program Impact Assessment of the 2008-2011 Pepsico Foundation Grant to Water.org

Background
From June 2008 to May 2011, Water.org and the PepsiCo Foundation implemented a $4.1M initiative to expand sustainable access to safe water and sanitation in India. The initiative funded ten NGO and WaterCredit MFI program partners in five states: Andhra Pradesh, Karnataka, Maharashtra, Orissa, and Tamil Nadu. An independent impact assessment for this initiative was completed in April 2014 to understand program outcomes at a minimum of two years post-construction. This initiative represents the first successful implementation of water and sanitation loans at scale.

Objective
To investigate sustainability, user satisfaction, usage of water and sanitation improvements, client experience with WaterCredit, and household socioeconomic and health changes over time.

Methods
- Qualitative and quantitative techniques
- Recall method among people served to compare pre- and post-intervention conditions
- Focus group discussions, transect walks, and resource mapping
- Two-stage random stratified sampling of rural and urban households; program sites and respondents were proportionate to water (55%), sanitation (26%), and both (19%) improvements among partners
- Sample size based on 95% confidence level and 2% margin of error
- 2,360 household interviews, of which 2,075 were used for analysis

Recommendations
- Expand cost-effective and appropriate technologies options
- Train masons and draw on existing supply changes, including rural sanitary marts
- Develop communication strategies to generate demand
- Develop sector engagement strategies to:
  - Adopt strategies that leverage and link with existing national and local government programs and capital
  - Promote multi-stakeholder coalition engagements and learning through research, advocacy and networking efforts
  - Focus on alternate financing mechanisms for water and sanitation through research, advocacy and networking

WaterCredit MFI partners
- Bharat Integrated Social Welfare Agency (BISWA)
- Evangelical Social Action Forum (ESAF)
- Grameen Koota
- Gramalaya Urban and Rural Development Initiatives and Network (GUARDIAN)
- Hand in Hand

NGO partners
- Gramalaya
- Mythri Sarva Seva Samithi
- Organization for the Development of People (ODP)
- Society for Community Organization and People’s Education (SCOPE)
- Society for Integrated Development in Urban and Rural Areas (SIDUR)
Findings

Reported Type of Toilet Used

- 39% experienced increased safety for women
- 23% able to increase income due to extra time for women
- 18% enjoyed reduced medical expenses
- 97% repayment rates for WaterCredit loans
- 99% satisfied with loan terms and conditions
- 24% saw reduced illness
- 18% able to increase income due to more productive days
- 54% practice proper handwashing with soap (previously 27%)
- Majority of respondents found the loan was “somewhat” to “not burdensome” to pay

Reported Time to Collect Water

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- Among households with water improvements, household connections increased from 2% to 94%; pre-intervention, over 80% utilized street/public taps
- 4% reduction in reported dysentery and chikunguniya; otherwise, no significant health changes found
- 83% of respondents reported sufficient water throughout the year, especially during critical summer months
- 99% of water connections and 93% of toilets found completed
- 97% of water connections and 90% of toilets found in working condition
- Dependence on multiple water sources continue today in water scarce areas such as Karnataka, Tamil Nadu, and urban Hyderabad