

## M2i's Experience in Water and Sanitation Finance

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<b>Title of Assignment</b>	<b>Baseline and Postline study of Water.org's program with SIDUR, ODP, Mythri and Dhan Foundation</b>
<b>Duration (From – To)</b>	May 2016 – Oct 2016
<b>Details of Client</b>	Water.org
<b>Short Description about assignment</b>	
<p>Water.org works with NGOs and Microfinance Institutions to enable them to develop products for financing water and sanitation needs of clients belonging to underprivileged segments in rural and urban areas. Between 2012 and 2014, with assistance from Mythri and Dhan Foundation, loans were provided to clients for water and sanitation facilities.</p> <p>M2i is conducted Base Line and Post line study for the project:</p> <ul style="list-style-type: none"> <li>• Study design</li> <li>• Questionnaire design</li> <li>• Survey of 2100 respondents</li> <li>• Focus Group Discussions (FGDs) and Stakeholder Interviews</li> <li>• Data cleaning and analysis</li> <li>• Report preparation</li> </ul>	

<b>Title of Assignment</b>	<b>Monitoring of field activities of Partner Organisations of Water.org</b>
<b>Duration (From – To)</b>	Jan 2016 – Apr 2016
<b>Details of Client</b>	Water.org
<b>Short Description about assignment</b>	
<p>Through its WaterCredit initiative, Water.org works with NGOs and Microfinance Institutions to enable them to develop products for financing water and sanitation needs of clients belonging to underprivileged segments in rural and urban areas.</p> <p>The assignment involved:</p> <ul style="list-style-type: none"> <li>• Assessing quality of work of the partners in terms of completion of the work in cases of individual water connections, individual toilets, and other water and sanitation development works carried out by a private service provider, such as a mason or water operator.</li> <li>• Performing checks at the client level to verify end use of the loan and client satisfaction</li> <li>• Providing recommendations on the implementations aspects on the basis of monitoring</li> <li>• Providing recommendations on the implementations aspects on the basis of monitoring visits.</li> <li>• Monitoring involved survey of 450 clients of partner organizations across 10 Indian states.</li> </ul>	

<b>Title of Assignment</b>	<b>Mid Term and End term evaluation of Water.org program in Kenya and Uganda</b>
<b>Duration (From – To)</b>	Jul 2015 – Dec 2015
<b>Details of Client</b>	The MasterCard Foundation and Water.org
<b>Short Description about assignment</b>	
<p>Water.org has been implementing WaterCredit project in Kenya and Uganda since 2010. The project is funded by MasterCard Foundation. The project was being implemented by 4 financial institutions in Kenya and 1 in Uganda. The project was coming to an end on Sep 2015 and MCF as well as WO wanted to get an end-term evaluation done.</p> <p>M2i carried out the assessment. The assessment had following key activities - client level survey and FGDs; interviews with WO Kenya and US teams; interview of various stakeholders - partners FIs, suppliers, WASH NGOs, World Bank, government authorities, Ministry of Health. The data was analyzed, and report was prepared.</p>	

<b>Title of Assignment</b>	<b>Market Assessment for Water and Sanitation Credit Products for Satin Credicare Network Ltd</b>
<b>Duration (From – To)</b>	Jan 2015-Mar 2015
<b>Details of Client</b>	Water.org
<b>Short Description about assignment</b>	
<p>Satin Credicare Network Ltd is one of the largest MFIs in India, with over 1 million clients in January 2015. The organization primarily offers income-generating loans to its clients. It wanted to offer loans to its clients to obtain water and sanitation facilities (hand pumps and toilets). The market assessment was carried out to assess the feasibility of offering water and sanitation credit products and key demand characteristics associated with such products. Water.org is supporting Satin in developing appropriate products and methodology.</p> <p>Under the assignment, M2i tried to assess:</p> <ul style="list-style-type: none"> <li>• Access to water and sanitation facilities</li> <li>• Institutional arrangement for supply of water and sanitation</li> <li>• Key issues facing water and sanitation sector</li> <li>• Proportion of clients of Satin wanting to avail of water sanitation loans</li> <li>• Preferred loan characteristics like loan size and tenure</li> <li>• Factors that will influence client behavior relating to uptake of loans</li> <li>• Perceived challenges and risks</li> </ul> <p>The study involved literature survey, Focus Group Discussions (FGD) with clients and staff in 4 branches and discussion with key stakeholders like government officials, Panchayat functionaries, masons and suppliers of toilet materials and hand pumps.</p>	

<b>Title of Assignment</b>	<b>End line Assessment Research for water credit program</b>
<b>Duration (From – To)</b>	Aug 2014-Sep 2014
<b>Details of Client</b>	Water.org
<b>Short Description about assignment</b>	
<p>Water.org provided grant support to enable four organizations supported by “Swiss Re Foundation and Caterpillar Foundation” offer water and sanitation credit products. On completion of the project period, Water.org wanted to evaluate the impact of the project on the clients. The research involved a primary survey of 2,500 water Credit clients.</p> <p>M2i was involved in</p> <ul style="list-style-type: none"> <li>• Design of evaluation methodology</li> <li>• Primary survey of 2,500 loan clients</li> <li>• Focused Group Discussion (FGDs)</li> <li>• Data analysis using STATA</li> </ul>	

<b>Title of Assignment</b>	<b>Market demand assessment for water and sanitation loans</b>
<b>Duration (From – To)</b>	Feb 2014-Mar 2014
<b>Details of Client</b>	People's Forum
<b>Short Description about assignment</b>	
<p>The MFI wanted to assess demand characteristics for water and sanitation loans using a questionnaire survey</p> <p>M2i was involved in</p> <ul style="list-style-type: none"> <li>• Design of questionnaire for survey to be conducted by MFI</li> <li>• Analysis of data collected by the MFI on STATA.</li> <li>• Documentation of results in the form of a report.</li> </ul>	

<b>Title of Assignment</b>	<b>Water Credit Market Assessment in Ethiopia</b>
<b>Duration (From – To)</b>	Jan 2014-Feb 2014
<b>Details of Client</b>	Water.org
<b>Short Description about assignment</b>	
<p>Water.org promotes delivery of Water and Sanitation credit through the financial institutions. Prior to starting the intervention in Ethiopia, the organization wanted to assess the potential of Water and Sanitation credit through banks, MFIs and credit cooperatives.</p> <p>The assignment included:</p> <ul style="list-style-type: none"> <li>• Assessment of the current status of water and sanitation.</li> <li>• Institutional arrangement for water supply and sanitation.</li> <li>• Assessing willingness of MFIs to offer water and sanitation credit products.</li> <li>• Field survey of 400 potential clients to understand their preferences.</li> <li>• Recommendations on appropriate loan products.</li> <li>• Recommendation about potential partnership models.</li> </ul>	

- Identifying key challenges and risks

<b>Title of Assignment</b>	<b>Market Demand Assessment of Water and Sanitation Credit Products in Odisha</b>
<b>Duration (From – To)</b>	Oct. 2013-Dec 2013
<b>Details of Client</b>	Adhikar
<b>Short Description about assignment</b>	
<p>Adhikar is an MFI operating in Odisha. The MFI wanted to assess demand characteristics for water and sanitation loans using a questionnaire survey</p> <p>M2i was involved in</p> <ul style="list-style-type: none"> <li>• Developing Sampling strategy in line with research objectives</li> <li>• Questionnaire construction keeping in view the need to avoid respondent fatigue and fetch accurate data</li> <li>• Training of enumerators on data collection</li> <li>• Data collection pilots</li> <li>• Data entry in validated forms to eliminate data-entry errors</li> <li>• Statistical analysis and presentation of results in a detailed report</li> </ul>	

<b>Title of Assignment</b>	<b>Market demand analytics</b>
<b>Duration (From – To)</b>	Sep 2013-Oct 2013
<b>Details of Client</b>	ASOMI
<b>Short Description about assignment</b>	
<p>ASOMI is an MFI operating in North Eastern India. The MFI wanted to assess demand characteristics for water and sanitation loans using a questionnaire survey</p> <p>M2i was involved in the:</p> <ul style="list-style-type: none"> <li>• Design of questionnaire for the survey conducted by MFI</li> <li>• Analysis of data collected by the MFI on STATA.</li> <li>• Documentation of the results in the form of a report.</li> </ul>	

<b>Title of assignment</b>	<b>Mid-term Evaluation of Water.org in Kenya</b>
<b>Duration (From – To)</b>	June 2013-July2013
<b>Details of Client</b>	The MasterCard Foundation
<b>Short Description about assignment</b>	
<p>The MasterCard Foundation had provided grant to Water.org for a project to enhance the access to water and sanitation facilities in Kenya. During the course of the project MasterCard Foundation wanted to assess whether the project was on track to meet its stated objectives.</p>	

The assignment included:

- Analysis of the project’s progress against its deliverables and strategic objectives
- Review of implementation processes, with particular attention on program activities and efficiencies;
- Assessment of the efficiencies and effectiveness of the product development process; SWOT analysis of Water.org’s partnerships with financial service providers and agencies working on water, sanitation and hygiene awareness;
- Analysis of the engagement with suppliers of water and sanitation products and their role.
- Assessment of prospects for longer-term sustainability and up-scaling possibilities of the approach.

<b>Title of Assignment</b>	<b>Market demand analytics</b>
<b>Duration (From – To)</b>	June2013-July 2013
<b>Details of Client</b>	Hand in Hand
<b>Short Description about assignment</b>	
<p>Hand in Hand is an MFI operating in Southern India. The MFI wanted to assess demand characteristics for water and sanitation loans using a questionnaire survey.</p> <p>M2i was involved in:</p> <ul style="list-style-type: none"> <li>• Design of questionnaire for the survey conducted by the MFI</li> <li>• Analysis of data collected by the MFI on STATA.</li> <li>• Documentation of the results in the form of a report.</li> </ul>	

<b>Title of assignment</b>	<b>Analytics of baseline survey in water &amp; sanitation</b>
<b>Duration (From – To)</b>	Apr 2013-May 2013
<b>Details of Client</b>	Gramalaya Trust
<b>Short Description about assignment</b>	
<p>Gramalaya Trust is an MFI operating in Southern India. The MFI wanted to collect baseline data of its potential clients.</p> <p>M2i was involved in:</p> <ul style="list-style-type: none"> <li>• Design of questionnaire for the survey conducted by the MFI</li> <li>• Analysis of data collected by the MFI on STATA.</li> <li>• Documentation of the results in the form of a report.</li> </ul>	

<b>Title of assignment</b>	<b>Market demand analytics</b>
<b>Duration (From – To)</b>	July2012-Aug2012
<b>Details of Client</b>	SKDRDP
<b>Short Description about assignment</b>	

SKDRDP is an MFI operating in Southern India. The MFI wanted to assess demand characteristics for water and sanitation loans using a questionnaire survey.

M2i was involved in:

- Design of questionnaire for the survey conducted by the MFI
- Analysis of data collected by the MFI on STATA.
- Documentation of the results in the form of a report.

<b>Title of assignment</b>	<b>Market demand analytics</b>
<b>Duration (From – To)</b>	Mar2012-Apr2012
<b>Details of Client</b>	BWDA
<b>Short Description about assignment</b>	
<p>BWDA is an MFI operating in Southern India. The MFI wanted to assess demand characteristics for water and sanitation loans using a questionnaire survey.</p> <p>M2i was involved in:</p> <ul style="list-style-type: none"> <li>• Design of questionnaire for the survey conducted by the MFI</li> <li>• Analysis of data collected by the MFI on STATA.</li> <li>• Documentation of the results in the form of a report.</li> </ul>	

<b>Title of assignment</b>	<b>Data Analytics consulting for baseline survey</b>
<b>Duration (From – To)</b>	Dec2011-June2012
<b>Details of Client</b>	Water.org
<b>Short Description about assignment</b>	
<p>To assess the impact of its interventions, Water.org conducted baseline surveys to collect data on key impact indicators on the samples of control and treatment group of clients.</p> <p>M2i was involved in:</p> <ul style="list-style-type: none"> <li>• Design of data entry template.</li> <li>• Train data entry operators in using the template.</li> <li>• Data cleaning and analysis using STATA.</li> <li>• Preparation of baseline survey reports.</li> </ul>	

<b>Title of assignment</b>	<b>WaterCredit Market Assessment in North Indian states</b>
<b>Duration (From – To)</b>	July2011-Aug2011
<b>Details of Client</b>	Water.org
<b>Short Description about assignment</b>	
<p>Water.org promotes delivery of Water and Sanitation credit through the financial institutions. Prior to making intervention in North Indian states (UP, Bihar and Uttarakhand), the organization wanted to assess the potential of Water and Sanitation credit through banks, MFIs and credit cooperatives.</p> <p>The assignment included:</p>	

- Assessment of the current status of water and sanitation.
- Institutional arrangement for water supply and sanitation.
- Assessing willingness of MFIs to offer water and sanitation credit products.
- Field survey of 1,200 potential clients to understand their preferences.
- Recommendations about appropriate loan products.
- Identifying key challenges and risks