

Sustainable and equitable Financing of sanitation services

by:
Rabin Lal Shrestha, Water Aid
Ramisetty Murali, FANSA
Govind Bahadur Shrestha, Water Aid Nepal

ABSTRACT: *We are at a turning point when the Millennium Development Goal (MDG) period ends and the Sustainable Development (SD) Framework starts. The focus of the sanitation MDG target was on halving the proportion of people living without sustainable access to basic sanitation through separating human contact from faeces. The SD framework has linked sanitation with health, education and poverty. It states that no Sustainable Development Goals (SDGs) and targets will be met unless no groups or communities are left out. It has set targets for universal water and sanitation for all by 2030. SAARC Countries can be considered from two perspectives—some, such as India are able to mobilise substantial domestic resources for development, while others such as Nepal and Bhutan remain significantly dependent on external resources. In the case of India, the problem is hence not necessarily the volume of financial resource allocated but rather the problem of delivery mechanisms, monitoring and accountability. While in the case of Nepal the problem lies both around resource sufficiency and reaching the unreached. Furthermore, both countries (India and Nepal) are narrowly focused on the First Generation of Sanitation, i.e. eliminating Open Defecation (OD). The time has come to think beyond OD. This is true for all SAARC Countries. The overall objective of this paper is to vision sanitation financing from the perspectives of the SDGs and the SDG Framework—i.e. reaching universal access to water, sanitation and hygiene (WASH) by 2030. The specific objectives are: to analyse regional/within country disparities on WASH financing; to explore sustainable financing strategies in order to meet universal access of sanitation by 2030. The paper summarises the key issues related to financing sanitation, and to propose sustainable financial strategies for achieving a long-term shift in sanitation coverage. It also suggests governance measures required for ensuring coordinated financial flows, appropriate use of limited public resources and well-targeted resources to achieve equity.*

Keywords: Water; sanitation; hygiene; sustainable development framework; domestic resource mobilisation, external aid and regional/national disparities

Introduction: the consequences of inadequate and inappropriate spending on sanitation

The UN Secretary-General Ban Ki-moon-- *We agree that spending on sanitation and water for all is wise. Resources are scarce. With the right allocations, we can optimize the funds and reach all people in the world. We need: firm commitment. We need strong institutions to reach people living in slums and remote areas and to make sure that services last... The UNDSG stated “we have made commitments to spend more money and also to spend the money we have more wisely.*

Nearly 2.5 billion people globally are without safe sanitation and 1.5 billion additional people are projected to need safe sanitation services by 2030 when the Sustainable Development Goal period ends with the target of providing sanitation for everyone and everywhere. For South Asia, the figure stands at nearly 78 million in 2015 to 1.4 billion in 2030 Significant additional number of schools and health centres will need improved sanitation and hygiene facilities. Inadequate financial resources will leave many people and public institutions like schools and health centres without improved sanitation facilities even by 2030. This will have serious implications on the attainment of successful outcomes for health and nutrition, education and poverty reduction. Though overall basic sanitation status is improving over the decade, gaps between rich and poor is widening. Appropriate and effectively targeted financial plans and delivery are the need to minimize the gaps of between the haves and the have nots. The UNDSG rightly pointed out that we have made commitments to spend more money and also to spend the money we have more wisely.

Situation: the status of sanitation financing

Mr. Takeshi Osuga, Deputy Director General of the International Cooperation Bureau, Ministry of Foreign Affairs delivered that “Japan’s ODA on water and sanitation in 2013 is estimated to be at least 2.3 billion U.S. dollars, including 490 million U.S. dollars for African countries. Japan will continue its cooperation in this sector and its ODA will be delivered in such a way that it will facilitate and promote women’s active role and participation in society.”

The external support agencies have made their commitments to increase sanitation financing and called upon finance ministers also to increase domestic resource mobilisation (Sanitation and Water for All High Level Meeting, SWA HLM 2014). Finance ministers from the South Asia region have committed to increase sanitation financing. All SACOSANs (from I to V) have committed to increase the transparency of funding on sanitation.

Hon. Dr. Hazrat Omar Zakhilwal, Minister of Finance of Afghanistan, stated that “water and sanitation continues to be a priority of the Afghani government and of its people. It comes up not only in its own context but also when discussing health priorities and rural development”. Nepal’s Minister of Finance, Hon. Dr. Ram Sharan Mahat - stressed that there are challenges and urged the international community to close the financial gap between what the government is committing to and what is needed. – SWA HLM 2014
World Bank President Dr. Jim Yong Kim emphasized that “We want Finance Ministers to ensure that countries have the resources to prioritize sanitation and that other ministries have the skills and knowledge they need to succeed. But today we need ministries of finance to lead on sanitation” – SWA HLM 2014

In India Prime Minister Modi has made sanitation a special priority through the Swachha Bharat Mission (SBM) and allocated substantial domestic resources to achieve sanitation for all by 2019.

External WASH Resources in the Region: Aid commitments to water and sanitation were 6.1% of total official development assistance (ODA) in 2012. Development aid for water and sanitation has risen from 4.7% to 6.1% of total development aid from 2010 to 2012, and nearly doubled as a proportion of total aid since 2002.

The largest share of aid (38%) is allocated to Sub-Saharan Africa where water and sanitation coverage is critically low. The majority of the population without basic water and sanitation live in Southern Asia however and receive only 13% of aid commitments. Annual figures show a fluctuating trend (See- Chart 1) but the five-year moving average shows a consistent pattern (See Chart 2). If this trend continues, SAARC countries will receive around USD 2 billion in the year 2030 and cumulative aid from 2015 to 2030 will be around 28 billion USD (See Table 1). The average increase of external aid per annum is expected to be USD 27.29 Million. The country-by-country forecast of external resources is presented in Table 1.

Domestic Resource in the Region: The SAARC member countries in terms of WASH aid dependency can be categorized into three groups- high, moderate and low. Afghanistan is highly aid dependent (76% of the sector is funded externally) followed by Bhutan at 44%. In Pakistan, Nepal and Bangladesh government domestic resources, including households and communities, are very significant contributors to the WASH sector. They constitute 84%, 74% and 64% of total WASH expenditure. India has the largest capacity for domestic resource mobilisation in the sector, including through innovative approaches for raising funds for sanitation. The current state of sanitation domestic funding stands at a minimum annual amount of US\$4.2 million in Afghanistan, US\$26.6 million in Bangladesh, US\$1 million in Bhutan, US\$1.54 billion in India, US\$14 million in Nepal and US\$37.7 million in Pakistan.(See Table 1)

Resources requirement and Gap: South Asia region requires US\$54 billion to achieve universal access to sanitation by 2030. Country wise resources requirement in million USD are: Afghanistan (264), Bangladesh (1284), Bhutan (36), India (49,608), Nepal (725) and Pakistan (2509).

India has an exceptional high resources gap (US \$26,508 Million), followed by Pakistan (US \$1,946 Million) and Bangladesh (US \$885 Million). India and Pakistan have major budget deficits, and the sanitation financing gap will not be filled on the basis of the current trends in external support. For the other countries in the region, if the current trends of domestic and external resources continue, there is potential to meet resources requirement to meet sanitation for all by 2030 (See Table 2)

Will current trend of external resource support meet the gap?

Based on five years regression trend analysis, total external resources availability will be around US \$2547 million against the resource gap of US \$ 29,721 million. India and Pakistan are two countries which have unmet resource gap with the current external resource support (See Table 3).

India case study of Domestic Resource Generation:

Swachh Bharat Cess: India Government expects to collect around Rs 10,000 crore (nearly 1.5 billion US \$) from Swachh Bharat cess for full year 2015-16 by imposing a levy at a rate of 0.5%, which will translate into a tax of 50 paise only on every one hundred rupees worth of taxable services". "Swachh Bharat Cess is not another tax but a step towards involving each and every citizen in making contribution to Swachh Bharat". <

Swachh Bharat Kosh: The Kosh (Trust) has been set up by the Ministry of Finance and is managed by a Governing Council headed by Expenditure Secretary. Its functioning is monitored on a quarterly basis by the Finance Minister and by the Prime Minister from time-to-time. The Prime Minister himself will acknowledge contributions of over Rs 1 crore made by individuals and of over Rs 20 crore by corporate donors. The implementation of the projects/activities is supposed to be carried out by the existing institutions at the state, district, and sub district level, with no new institutions created.

Corporate social responsibility (CSR): The new Companies Act 2013 in India has made it mandatory for large corporates to devote at least 2% of their profits for CSR. Much of this spending has been dedicated to the construction of toilets in rural and urban schools. Commercial Banks (e.g. the Oriental Bank of Commerce, IDBI), Public Sector undertakings (e.g. Coal India, NTPC, GAIL) and many other corporates (e.g. TCS, ITC) have committed to specific targets in terms of toilets to be constructed. Even the smaller companies who are not covered under the CSR rules are also showing an interest in funding toilet construction and the clean India cause. The India Sanitation coalition is a unique initiative to promote partnership approaches for sanitation development.

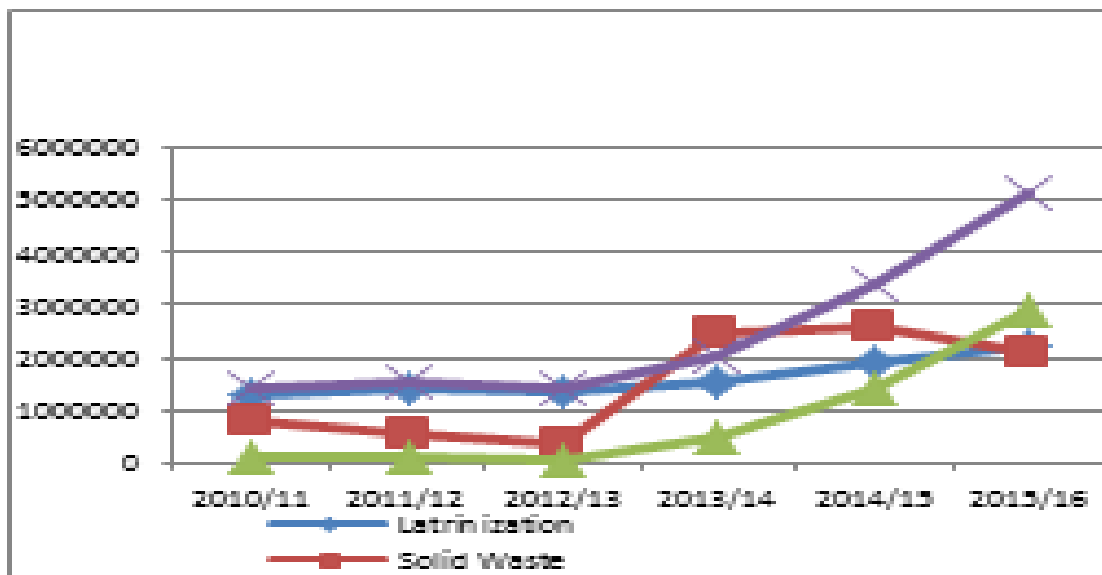
India case of Resource Disbursement Mechanisms

The Central and the State governments: As per the DO letter No.32/PSO/FS dated 28-10-15 the GOI will share 60% and States are expected to share 40% cost of promoting rural sanitation. However in the case of North Eastern states the central Government funding is up to 90%. In the case of Jammu and Kashmir, North Eastern States and special category states the sharing would be 90% by the GOI and 10% by these states. For Union Territories the funding is 100% from the Central Government.

National Rural Employment Guarantee scheme: This is a special scheme launched by GOI to enhance livelihood security of people in rural areas by providing at least 100 days of assured employment for every family in need of wage employment. People employed under the scheme will be taking up predominantly human unskilled labour work with an aim to build durable community assets like tanks, ponds, land development, roads etc. The GOI under SBM allows scope for dovetailing any centrally-sponsored schemes for achieving the SBM objectives. The Ministry of Rural Development has issued special orders dated 19th January 2015 to dovetail this NREGS scheme for promotion of Individual Household toilets with the same cost norm of Rs.12, 000 per toilet. The beneficiary family would get paid for the family labour for construction of toilets and the local labour groups would also be supported to produce in bulk the material required (bricks, cement rings etc.). States are given flexibility to use this scheme to promote compost pits, soak pits etc. required for solid and liquid waste management. About 2 crore toilets in rural areas are targeted for a 5- year period under this scheme. This is out of the total 6 crore toilets to be built for ensuring that every household has access to an improved toilet in India so that open defecation is completely eliminated.

Case study of Nepal: Financial Resource allocation: The sanitation (latrinisation and liquid waste) and solid waste management budget increased significantly in the fiscal year 2013/14 with an increase of 63% for sanitation and 183% for solid waste. In the last five years, the Department of Education has allocated NPR 4.2 billion for the construction of 15,700 toilets in community schools, especially targeted for girl-friendly sanitation facilities.

Adequacy and utilisation: The financial resource requirement to meet sanitation for all by 2030 (the SDG Target) is NRs. 7.5 billion (1 US \$ = 100 NPR=75 million US \$). The current Trend of 1.5 billion rupees (15 million US\$) per year allocation is good enough to meet the sanitation goal for ODF. However, if the costs for liquid waste and solid waste management and post-earthquake reconstruction/rehabilitation are included, the budget allocation is inadequate to meet the targets. The Resource gap is 37 billion NPR (370 million US \$) compared to an allocation of 43 billion in liquid wastes and 11 billion NPR compared to an allocation of 7 billion NPR in solid waste (The World Bank 2014). In school sanitation the gap is 4.2 billion NPR (DoE/Water Aid 2014).



Source: Estimated from Red Books of Nepal

Sustainable Development Goals – a new opportunity

The ‘Sustainable Development Goals’, or SDGs, include Goal 6 which aims to ‘Ensure availability and sustainable management of water and sanitation for all’. Target 6.2 states “By 2030, achieve access to adequate and equitable sanitation and hygiene for all and end open defecation, paying special attention to the needs of women and girls and those in vulnerable situations.” SDG goal 3 aims to ‘ensure healthy lives and promote well-being for all at all ages’. Target 3.8 aims to achieve universal health coverage, including financial risk protection, access to quality essential health care services and access to safe, effective, quality and affordable essential medicines and vaccines for all. Target 3.9 aims to substantially reduce the number of deaths and illnesses from hazardous chemicals and air, water and soil pollution and contamination. The SDGs target everyone everywhere, which means it is not isolated to household or communities but also to institutions including health care facilities and other public places. The aspiration of the SDGs is not to leave anyone behind.

Innovative Practices in Sanitation Financing

Microfinance for sanitation: *The women Self Help Group (SHG) movement under the stream of Banks linkage as well as financial service provision by different forms Micro Finance Institutions has had phenomenal growth in India spread out to most states. The microfinance industry has grown significantly in India with an estimated total portfolio of nearly Rs. 40,000 crore (US\$ 6.5 bn approx.) (MFIN, 2014). Over the past few years, some micro-finance institutions (MFIs) with reasonably sized portfolios have focused on sanitation. For example, Guardian (Gramalaya Urban and Rural Development Initiatives and Network), works in four districts of Tamil Nadu and has an outstanding portfolio of over Rs. 11 crore (US\$ 1.9 mn approx.). Another MFI, Grameen Koota with a presence in Karnataka, Maharashtra and Tamil Nadu, disbursed Rs. 100 crore (US\$ 16.7 mn approx.) in water and sanitation loans in 2014. BWDC, Basix, BISWA, ESAF, FWWB, SEWA Bank is other MFIs which have gained significant experience in providing large number of water and sanitation loans. There shows good evidence of the potential for women SHG networks and MFIs in demand generation, sustainable financing, accelerated construction and ensuring sustainable use of toilets.*

Provision of Revolving fund in the district: *A Revolving Fund has been made available at the district level out of the SBM (G) funds. This fund may be given to Societies, Self Help Groups or other groups as decided by the states, whose credit worthiness is established, for providing cheap finance to their members for the construction of toilets. Loans from this fund are supposed to be repaid in 12-18 instalments. States will have the flexibility to decide the terms and conditions for the Revolving fund. This Revolving fund can be accessed by Above the Poverty Line (APL) households not covered for Incentives under the guidelines. Households which have availed Incentives under any Sanitation scheme earlier can also access such finance as loans. Those households (Below Poverty Line, BPL, and APL) covered under the Incentive can also bid for financing under the Revolving Fund to meet the additional cost of improved toilets with a bathing facility. Registered SHGs with proven credentials can approach the DWSM for such funding. Up to 5% of the district project outlay subject to maximum of Rs. 1.50 crore, can be used as Revolving fund, including for funding to set up RSMs/PCs. Provision of the Revolving Fund in a district is approved by the DWSM/DWSC. The Revolving fund is shared between Centre and State on an 80:20 basis (Guidelines, 2014).*

In Bangladesh, Nepal and Pakistan there are different innovative ways of raising funds. *These countries have shown their capability to generate significant contributions from households and communities. In Bangladesh out of 100 US \$ households/communities contribute up to 37 US\$ of sanitation costs. The figure stands at 25 in Pakistan and 19 in Nepal.*

Bottlenecks: what stands in the way of better sanitation financing?

Translating political will and commitment into action: There is no lack of high level political commitments globally or in South Asia. However, the challenge is translating these into action through the disbursement of committed resources. Globally aid disbursements were only 60% of aid commitments in 2012. While aid commitments for water and sanitation have increased rapidly, aid disbursements have remained relatively constant at US\$ 6.6 billion and US\$ 6.7 billion for 2010 and 2012, respectively (OECD, 2014). South Asia countries are not an exception to this.

- *Although MFIs have good potential to contribute to sanitation financing needs in India, their actual lending remains very low. It has not been scaled up for several reasons, including a lack of proactive policy support from the Government to integrate sanitation into micro finance lending. There is also a shortage of collaborative linkages. In addition the capability and willingness of states to meet 40% of the financial incentive differs considerably between states. In Nepal, the National Reconstruction and Rehabilitation Fund has targeted programmes in earthquake-affected areas, but it needs clear guidelines to address and fund sanitation needs*

Comprehensive and comparable national data measuring the full set of sanitation financing needs for poor and vulnerable communities is broadly absent. This makes it difficult to understand the scale of the problem and target resources effectively. Many countries show a widening gap between poor, vulnerable communities and rich

- *In India, a consistent increase in the flow of funding for improved sanitation facilities has not significantly benefited the people in the lowest wealth quintile. The gap between the poorest and richest in India with respect to access to improved toilet facilities has increased by 22% from 1995 to 2012 (JMP 2015). In Nepal, the sanitation aspects of reconstruction and recovery are complicated by the no-subsidy principle. This may significantly delay the resumption of current progress towards sanitation targets. This may require a reconsideration and revision of the existing zero subsidy policy for sanitation with the introduction of some form of household incentives, given the severe income challenges faced by many households.*

A lack of timely allocation of adequate resources for installation and upkeep of WASH infrastructure further hinders progress. Poor supervision and a lack of funds to maintain WASH facilities cause them to deteriorate and break down, at times permanently. This is particularly true for institutional sanitation in schools and health care facilities.

Sanitation Marketing leading to sustainable and cost effective mechanism though some countries has realized its need but has yet to be fully realized.

In India, the idea of localised production centers for sanitary material has received broad support, but it has not yet been realised. . In the recent past there have been sporadic initiatives from local government authorities taking measures for local production of some components of toilets, and bulk procurement of sanitation materials.

The complicated implementation machinery for delivery of subsidies is impacting on adequate demand generation, behavioural change and monitoring, particularly at the community level. The utilization of IEC budgets and the quality of interventions need substantial improvement. The Corporate Social Responsibility (CSR) investments also focus on hardware components with little attention being paid to behavioural changes.

Way forward: what will it take to improve Sanitation Financing?

Sanitation and hygiene is a shared responsibility and concern that underpins the agenda of 'leave no-one behind'. Sanitation financing is thus not only a concern of the water sector Ministry but equally a responsibility of the Health sector Ministry, Education Ministry and Finance Ministry. The sector and cross sector ministries can undertake the following initiatives to improve sanitation and hygiene financing status:

- The SDGs are an opportunity for member states to develop plans of action to realise universal WASH Coverage, universal health coverage and universal education coverage by 2030.
- SACOSANs and SWA HLMs have agreed to increase sanitation financing, use it better and develop indicators to assess allocation and expenditure. These agreements need to be translated into action by the development and implementation of agreed indicators.
- Ministries should systematically analyse the collected financial data and use the information to prioritise and target investments to cater to the sanitation needs of poor and vulnerable communities.
- Improve coordination with other Ministries with responsibilities for investing and monitoring WASH facilities.
- SAARC governments should seek the assistance of external support agencies to build capacity, set standards, monitor compliance and share best practice.
- External support agencies should increase their financial commitments and disbursements in countries where there is huge gap in resource requirements to meet sanitation goal by 2030.
- All SAARC countries have problems in tracking the allocation of sanitation financing, its expenditure and programme expenditure that is targeted to poor and vulnerable groups. There is a need to increase transparency, report on budgets and spending, conduct analysis and use this to adjust the programme design wherever required.

India and Nepal specific further way forward are:

India:

- Engaging multiple agencies and partners in SBM is positive but it requires a harmony in the basic approach, proper monitoring, and reporting and coordination mechanisms to avoid duplication and ensure mutual accountability.
- To offset the disparities in sanitation coverage, a sub plan approach needs to be developed with time bound plans and dedicated financial resources to reach sanitation services to socially and geographically vulnerable groups of people. The monitoring framework should provide segregated information on the progress of sanitation with respect to these communities.

- Achieving sanitation progress needs promotional and social marketing efforts. Indicators for assessing the readiness of the community for collective behavioural change should form influence decisions on financing the actual construction of toilets. Collective resolution to end open defecation and the willingness of the beneficiaries to share the cost of construction are good indicators of readiness to change behaviour.
- Considering the extent of demand and the complex needs for sanitation products and services it is unlikely that a supply chain managed by the Governments alone can do the job. There is a need to bring in other players including market and local entrepreneurs. Part of public funds must be invested to support capital mobilisation from the market, capacity development and creating basic infrastructure that makes it a feasible and sustainable proposition for such entrepreneurs to get into supply chain of sanitation products and services.
- There is huge demand for sanitation loans, but there are very few and limited initiatives from Nationalised Banks and MFIs in responding to this demand. From the previous lending records there is evidence of high repayment by the borrowers. Conjoint approach with hygiene promotion, recognition and engaging MFIs as sanitation sector partners, capital incentives, coordination and monitoring mechanisms are some of the key interventions needed from the National Government to realise the full potential of SHG networks and MFIs for sustainable and equitable sanitation financing.

Nepal:

- While the latrinisation budget is sufficient, increased resources and efforts are required in liquid waste management and school sanitation.

About the Authors

Rabin Lal Shrestha is Regional Advocacy Manager for WaterAid in South Asia. Ramisetty Murali is FANSA, South Asia Regional Convener and Govind Bahadur Shrestha is Research and Advocacy Officer in WaterAid Nepal.

Annexes:

Chart 1: Annual External Resource support on WASH

(ODA Figures in Million USD- OECD 2014)

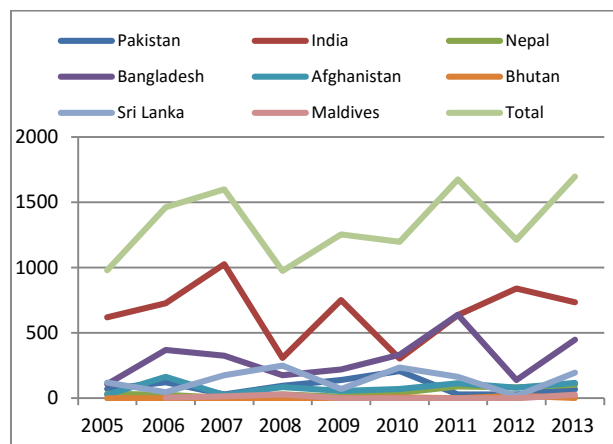


Chart 2: Smoothed Five years moving average trend

(ODA Figures in Million USD-smoothed data from OECD 2014)

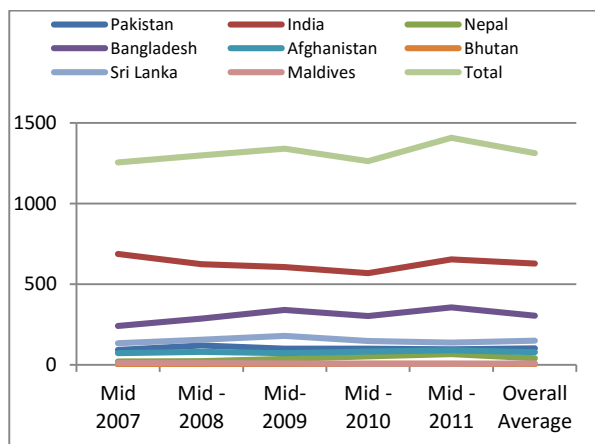


Table 1: External Aid in Million USD for WASH

Country	Figures in Million USD										Total 2015 to 2030	% Share
	Mid 2007	Mid - 2008	Mid - 2009	Mid - 2010	Mid - 2011	Mid - 2012	Mid - 2013	Mid - 2014	Mid - 2015	Mid - 2030		
Bangladesh $y=24.791X+230.4$	240.7	285.4	339.4	302.2	356.2	381.0	405.8	430.6	455.4	827.2	10,261	42
India $y=-11.994X+663.67$	686.5	623.6	605.6	568.7	654.0	642.0	630.0	618.0	606.0	426.1	8,257	23
Nepal $y=11.784X+3.6787$	21.1	22.4	35.0	51.0	65.7	77.5	89.3	101.0	112.8	289.6	3,219	14
Afghanistan $y=3.6074X+67.856$	71.5	80.4	70.8	82.1	88.6	92.2	95.9	99.5	103.1	157.2	2,082	8
Sri Lanka $y=0.0209X+150.02$	132.4	155.4	178.8	147.3	136.5	136.6	136.6	136.6	136.6	136.9	2,189	7
Pakistan $y=-1.2708X+104.75$	91.5	118.8	100.0	99.8	94.6	93.3	92.1	90.8	89.5	70.5	1,280	4
Bhutan $y=1.5009X-1.6326$	0.3	1.4	1.4	5.5	5.8	7.3	8.8	10.3	11.8	34.3	369	2
Total $y=27.292X+1230.2$	1253.6	1297.1	1339.9	1262.6	1407.3	1434.6	1461.9	1489.2	1516.5	1925.8	27,961	99

Table 2: Resources requirement, availability and gap

	Resources requirement in Million US \$	Resources available in Million US \$	Resource gap in Million US \$
Afghanistan	264	63	201
Bangladesh	1284	399	885
Bhutan	36	18	18
India	49608	23100	26,508
Nepal	725	563	163
Pakistan	2509	563	1,946
Total	54426	24705	29,721

Table 3: Resources Gap under present trend of domestic and external resources mobilisation.

	Total Required budget in Million US \$	Resource gap till 2015 after domestic resource mobilisation	Potential of External availability	Surplus/Deficit of budget	Will external support meet the gap?
Afghanistan	264	201	208	8	Yes
Bangladesh	1284	885	1026	141	Yes
Bhutan	36	18	37	19	Yes
India	49608	26,508	826	(25,682)	No
Nepal	725	163	322	159	Yes
Pakistan	2509	1,946	128	(1,818)	No
Total	54426	29,721	2547	(27,174)	No

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