

# BENEFICIARY CONTRIBUTION: A STUDY

March 1993

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BENEFECIARY CONTRIBUTION :: A STUDY

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## CHAPTER I

### Introduction

#### a) Background & Objective of the Study.

Our experience in Sanitation programme for the last few years has thrown up the issue of 'affordability of beneficiary contribution' as one demanding better understanding through a field level research study.

The question of affordability of the present '20% + pit' Beneficiary contribution has sub issues which need to be addressed, in such a study.

They are :-

1. The level of 'felt need'.
2. Availability of existing facilities.
3. Source and mobilisation of BC & problems thereof.
4. Ways of lessening the burden to raise (if any) BC, from peoples point of view.

Only based on the answers to the above aspects that we are justified to make decision about the amount and method of collection of BC.

This study is an attempt to help get useful data for the above through a field research.

#### b) Methodology.

Sample is selected from two categories - 'OWNERS & NON OWNERS'- by using random method. Owners are those who are recipients of SEU latrine and non-owners are the ones, though eligible beneficiaries but failed to become one for variety of reasons. Sample size is 60 (30 owners and 30 non-owners: 10 owners & 10 non-owners from each panchayath).



Three panchayaths are selected for reasons of possible comparison of a poor panchayath (Thrikkunnappuzha), a medium type of panchayath (Kizhuvilam) and a relatively better-off panchayath (Cheriyamad) from an angle of Socio-Economic difference. This difference was arrived based on the impressionistic understanding of the panchayaths.

The questionnaire prepared was pretested and finalised by professional staff of the unit. This was administered by 3 specially trained Local Assistants, each spending 10 days in the panchayath to complete it.

The study was conducted in August 1992.

It must be said that the study has not attempted correlation analysis between socio-economic variables and responses of households. The reason was that between the two categories of sample groups (owners-non owners) there was hardly any significant variation in its Socio-Economic profile. This has certainly to do with the fact that eligible (both owners and non owners beneficiaries only are selected based on prescribed criteria.





CHAPTER IISOCIO-ECONOMIC PROFILE OF THE PANCHAYATHS

The attitude and inclination of an household to participate in a development project related to their basic need is determined by a number of factors such as gender structure of the household, family size, educational attainments, occupation, financial level and level of consciousness.

Looking at the gender structure of our sample of both categories (owners and non-owners) we find that they are female dominated (86% for owners and 80% for non-owners). While considering the panchayaths separately we find that the proportion of such families are 100% and 90% with regard to owners and non owners in Thrikkunnapuzha panchayath.

Table I.

Distribution of families  
according to Sex status.

Owners				Non owners			
Families/ Panchayat	Male dom.	Female dom.	Total	Families/ Panchayat	Male dom.	Female dom.	Total
Chyd.	2	8	10	Chyd.	3	7	10
Tkpzha.	0	10	10	Tkpzha.	1	9	10
Kvlm.	2	8	10	Kvlm.	2	8	10
Total	4	26	30	Total	6	24	30

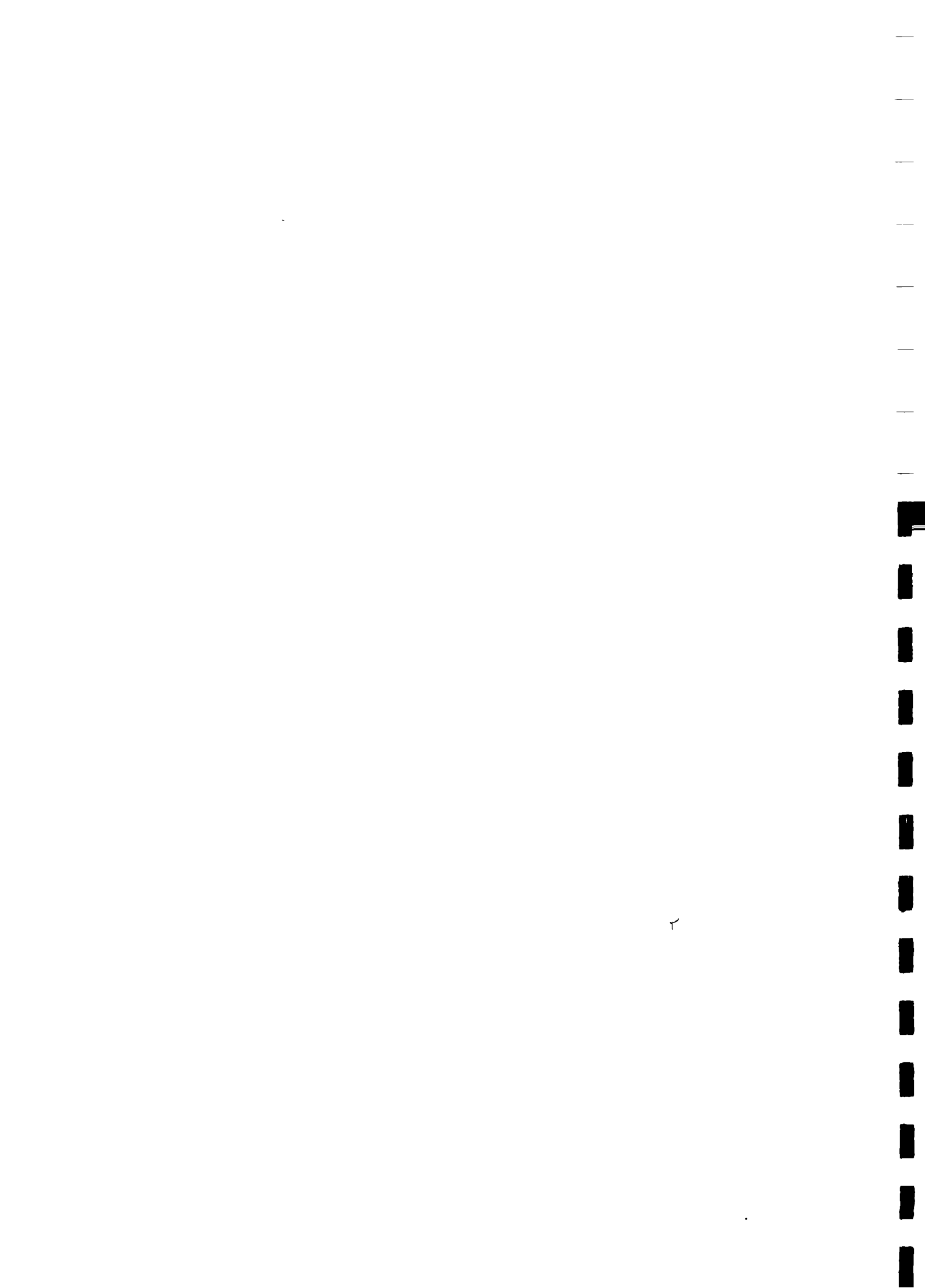


The Educational level of the households is relatively low. Only 6% households (owners and non-owners together) are having atleast one individual above SSLC. Those with primary education and illiterates are also quite large (36%). The variation among the panchayaths in this regard is not very significant.

Table II.

Distribution of families  
according to education

Owners					Non owners				
Family/ Panct.	Edcd with atle ast 1 above SSLC.	M.Edcd. with least between Std.5-10	Un Edcd. (Primary & illit- erates)	Edcd. To- tal	Family/ Panct.	Edcd.	M.Edcd.	Un.Edcd.	To- tal
Chyd.	1	4	5	10	Chyd.	1	5	4	10
Tkpzha.	-	8	2	10	Tkpzha.	1	4	5	10
Kvlm.	1	7	2	10	Kvlm.	-	6	4	10
Total	2	19	9	30	Total	2	15	13	30



Coming the Size of families. we find that majority of them are large ones (having more than 5 members) 66% owners; 66% non-owners). Larger the family, higher will be the pressure on members to have facilities for defecation but in our sample there seems to be no significant difference among owners and non-owners to make correlation analysis meaningful.

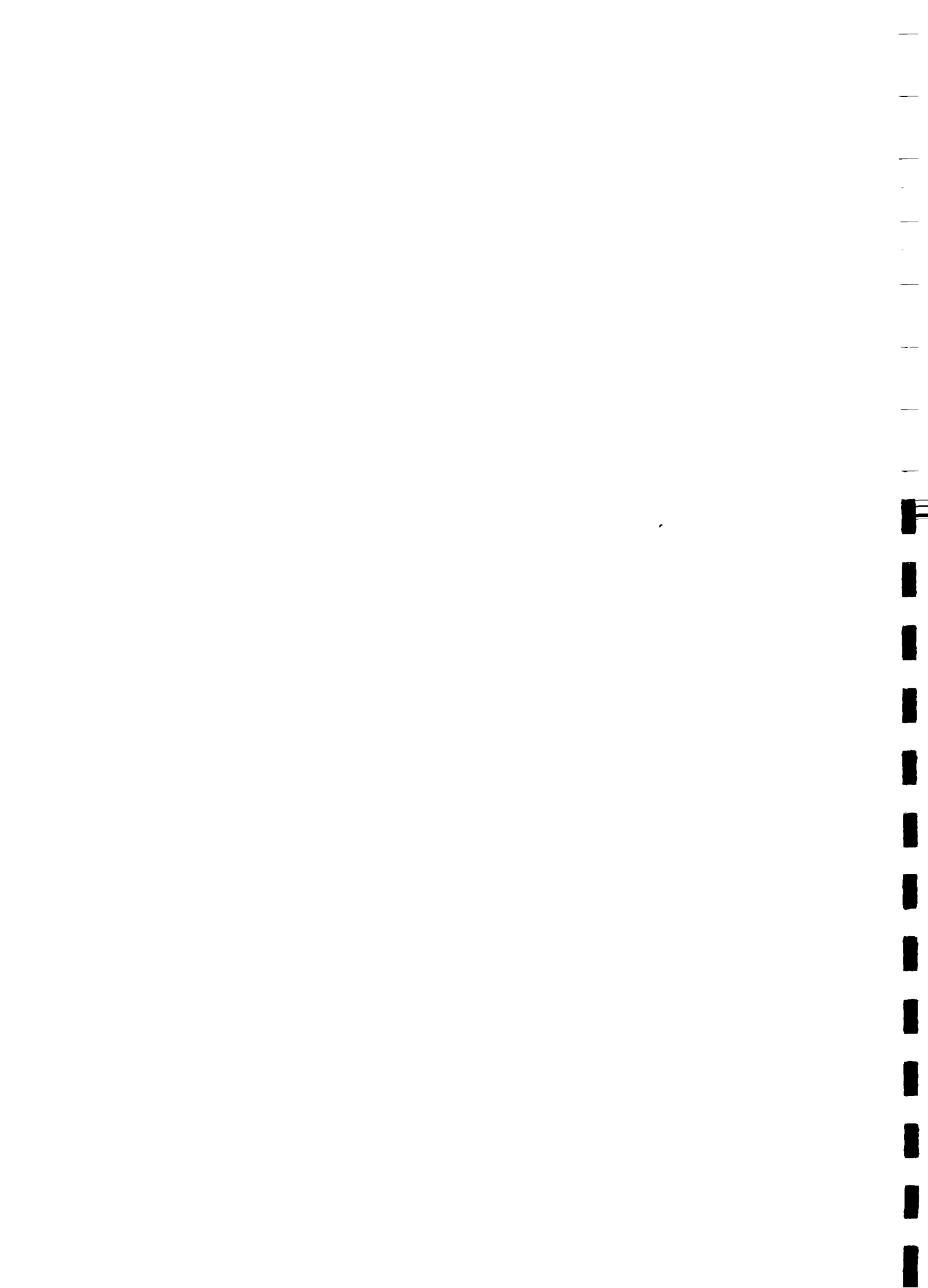
Table III. Distribution of families according to size

Owners					Non owners				
Family/ Panct.	Large (+5)	Medium (4-5)	Small (4)	Total	Family/ Panct.	Large (+5)	Midm. (4-5)	Small (4)	Tot- al.
Chyd.	5	1	4	10	Chyd.	5	5	-	10
Tkpzha.	8	2	-	10	Tkpzha.	7	2	1	10
Kvln.	7	1	2	10	Kvln.	8	1	1	10
Total	20	4	6	30	Total	20	8	2	30

Considering the Occupational structure of households too we find the trends almost the same in both categories of the sample.

Table IV. Distribution of families according to occupation

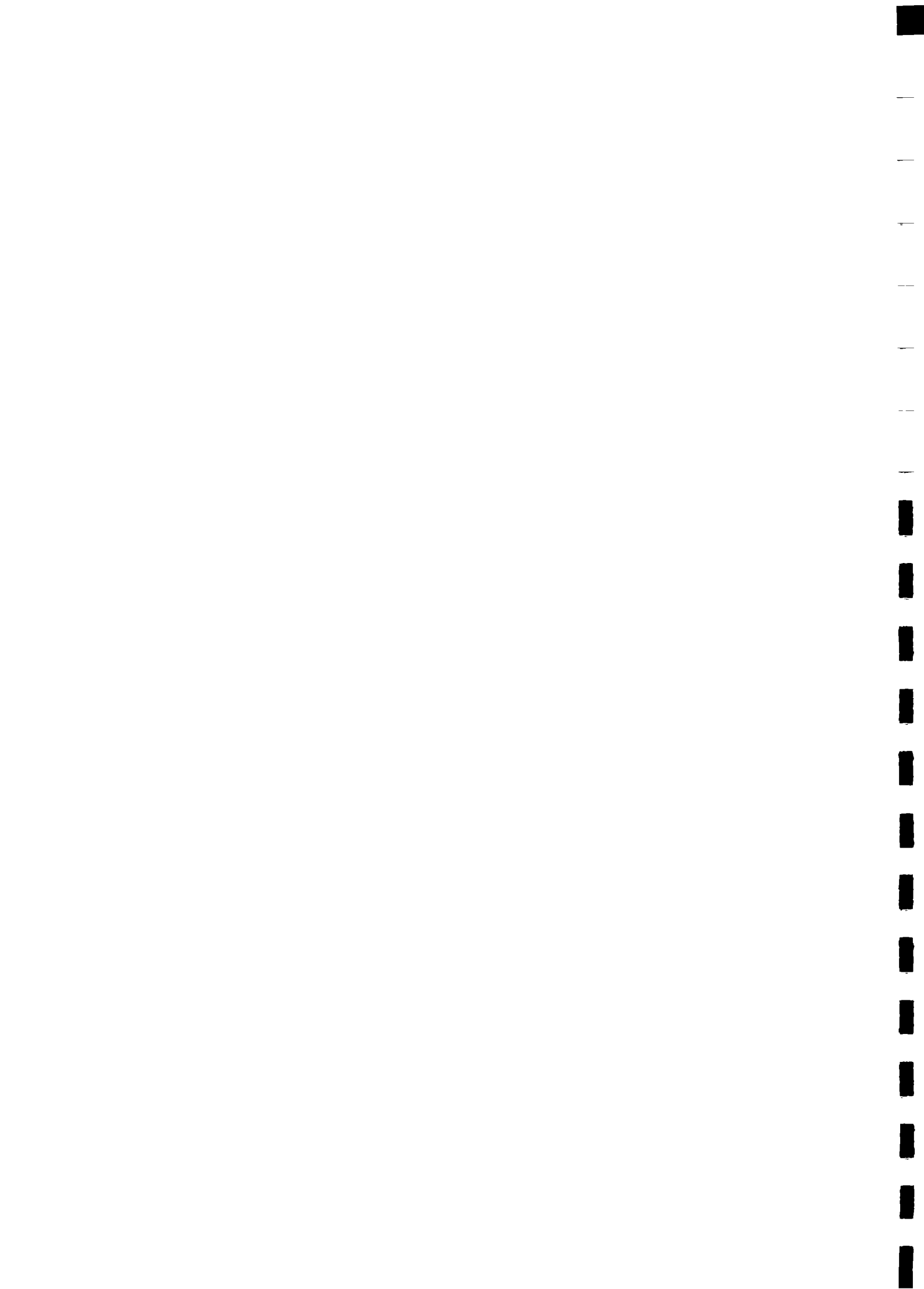
Owners							Non owners						
family/ Panct.	Lbr.	Fsr. Wkr.	Coir Wkr.	HL Wkr.	Oth- er.	To- tal	Family/ Panct.	Lbr.	Fsr. wkr.	Cr. Wkr.	HL Wkr.	Ot- her	To- tal
Chyd.	9	1	-	-	-	10	Chyd.	6	1	-	-	3	10
Tkpzha.	3	2	5	-	-	10	Tkpzha.	2	2	5	-	1	10
Kvln.	4	2	2	2	-	10	Kvln.	4	-	1	4	1	10
Total	16	5	7	2	-	30	Total	12	3	6	4	5	30



To complete the picture it needs to look at the Financial Position of the households. Though the general trend is the presence of larger number of families in the medium and lower income position combined [(41%) owners, (41%)] with regard to non-owners a greater number is present in the lowest income group (36% as against 13% for owners).

Table V. Distribution of families according to income

Income distribution (Owners)					Income distribution (Non owners)				
Family/ Panct.	Upto 3000	3001- 5000	5001- 6000	Tot- al.	Family/ Panct.	Upto 3000	3001- 5000	5001- 6000	Total.
Chyd.	1	7	2	10	Chyd.	2	6	2	10
Tkpzha.	2	6	2	10	Tkpzha.	4	4	2	10
Kvlm.	1	8	1	10	Kvlm.	5	4	1	10
Total	4	21	5	30	Total	11	14	5	30





CHAPTER IIIFELT NEED

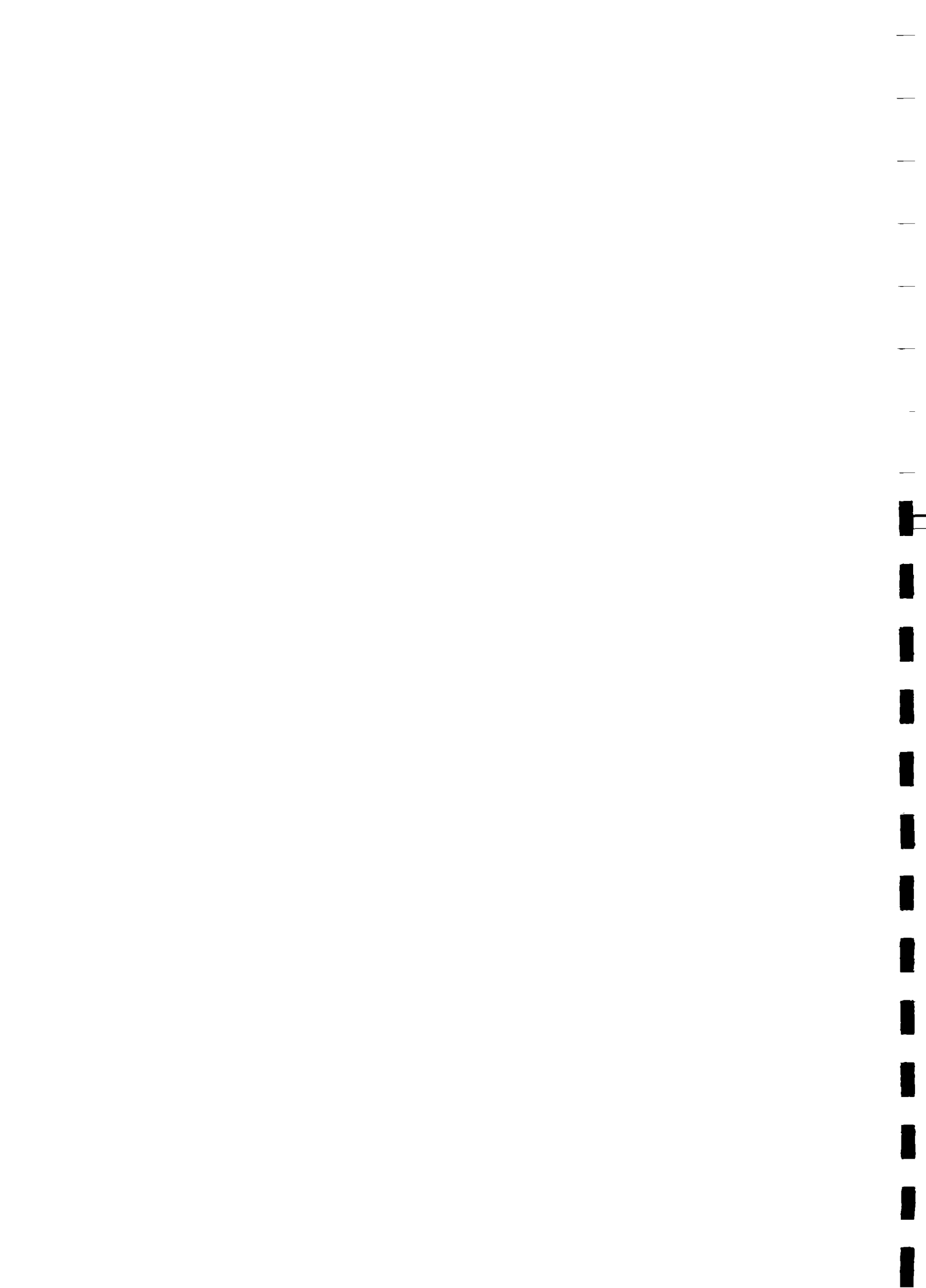
Of Kerala, compared to other regions of India, it is generally said that the desire to own a latrine for people ('Felt need') is very prevalent.

The picture that emerge from the study are as follows.

Table VI

<u>Felt need before the programme</u>					<u>Level of desire to own a latrine</u>				
<u>Table I (Owners)</u>					<u>Table I a. (Non owners)</u>				
<u>Panct./ Felt need.</u>	<u>Chyd.</u>	<u>Tkp- zha.</u>	<u>Kvlm.</u>	<u>To- tal</u>	<u>Panct./ Felt need.</u>	<u>Chyd.</u>	<u>Tkp- zha.</u>	<u>Kvlm.</u>	<u>To- tal</u>
V. Much	6	5	5	16	V. Much	5	3	2	10
More/less	3	3	3	9	More/less	2	5	6	13
Nil	1	2	2	5	Nil	3	2	2	7
Total	10	10	10	30	Total	10	10	10	30

But for 16% households among the owners, and 23% among non-owners, the table shows latrines are in demand and in peoples mind, even before SEUs programme started in the respective panchayaths.



The need and desire to own a latrine being there, it would be interesting to know why the 'owners' did not built one earlier, and why the 'non-owners' failed to become beneficiaries.

The responses are tabulated below:-

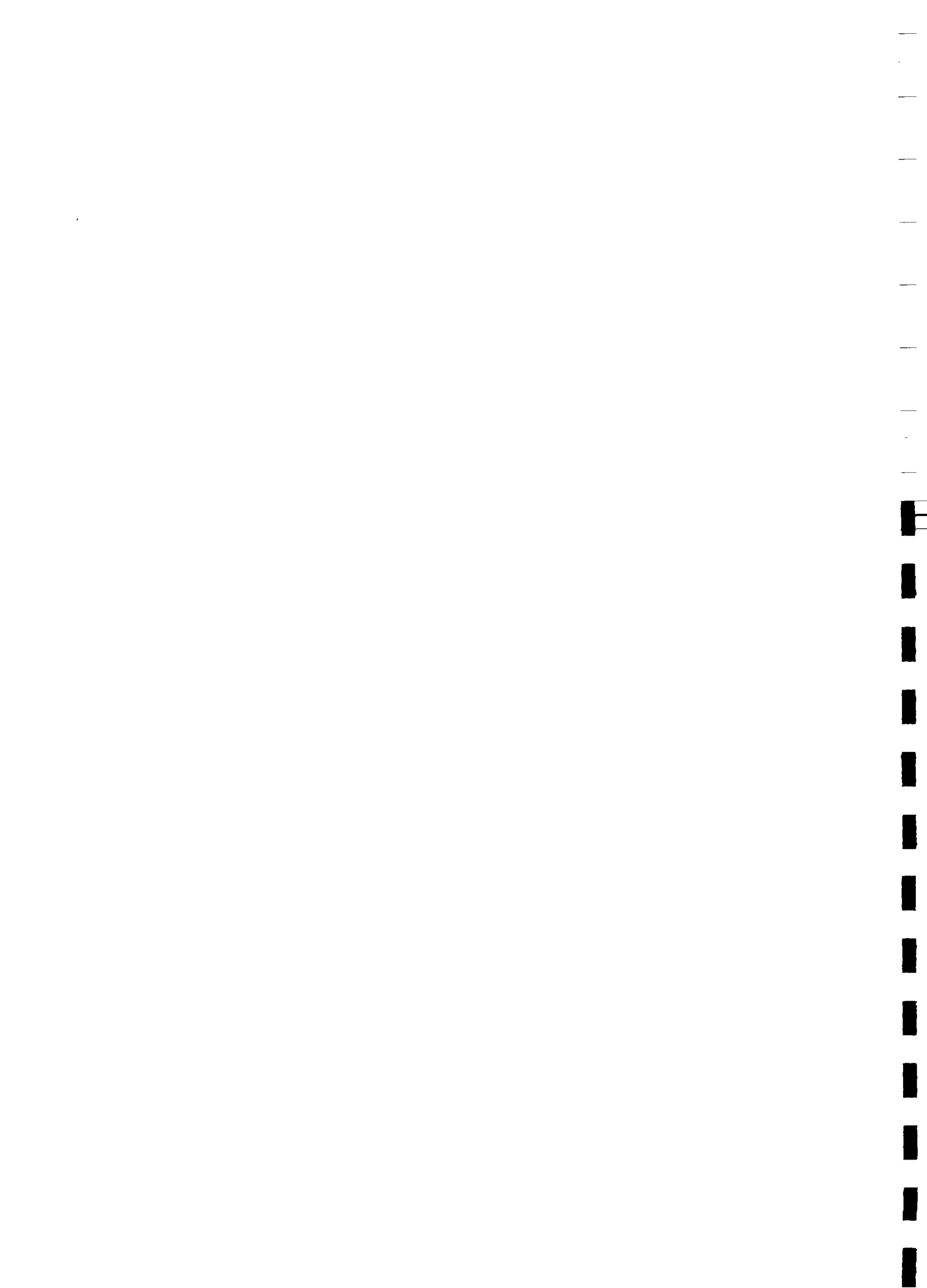
Table VII.

<u>Table 2. (Owners)</u>					<u>Table 2 a.(Non owners)</u>				
Panct./ Reasons	Chyd.	Tkp- zha.	Kvlm.	To- tal.	Panct./ Reasons	Chyd.	Tkp- zha.	Kvlm.	To- tal.
Fin.Diffi- culty	4	6	5	15	Fin.Di- fficulty	2	4	4	10
Other pri- ority	1	-	-	1	Other pri- ority	-	-	-	-
Availabi- lity of other fa- cility	3	2	2	7	Availabi- lity of other fa- cility	3	2	2	8
Planning to build	1	-	-	1	Planning to build	-	-	-	-
Others	-	1	-	1	Others	2	2	1	5
Nil	1	2	2	5	Nil	3	2	2	7
Total	10	10	10	30	Total	10	10	10	30

Largest number of respondents (41%) among both 'owners' and 'non-owners' together said financial difficulty as the reason for not building (owners) and not becoming beneficiaries (non-owners).

Equally important is the factor 'availability of other facility' (25%). Disbelief in got's programme and 'fear of debt' are some of the reasons expressed by non-owners (other category) for not becoming beneficiaries.

Of the 5 among 'owners' who did not have felt need ('Nil' category) 3 said they were motivated by WWC and 2 said they were influenced by neighbours to join the SEU programme later. (Informations not tabulated).



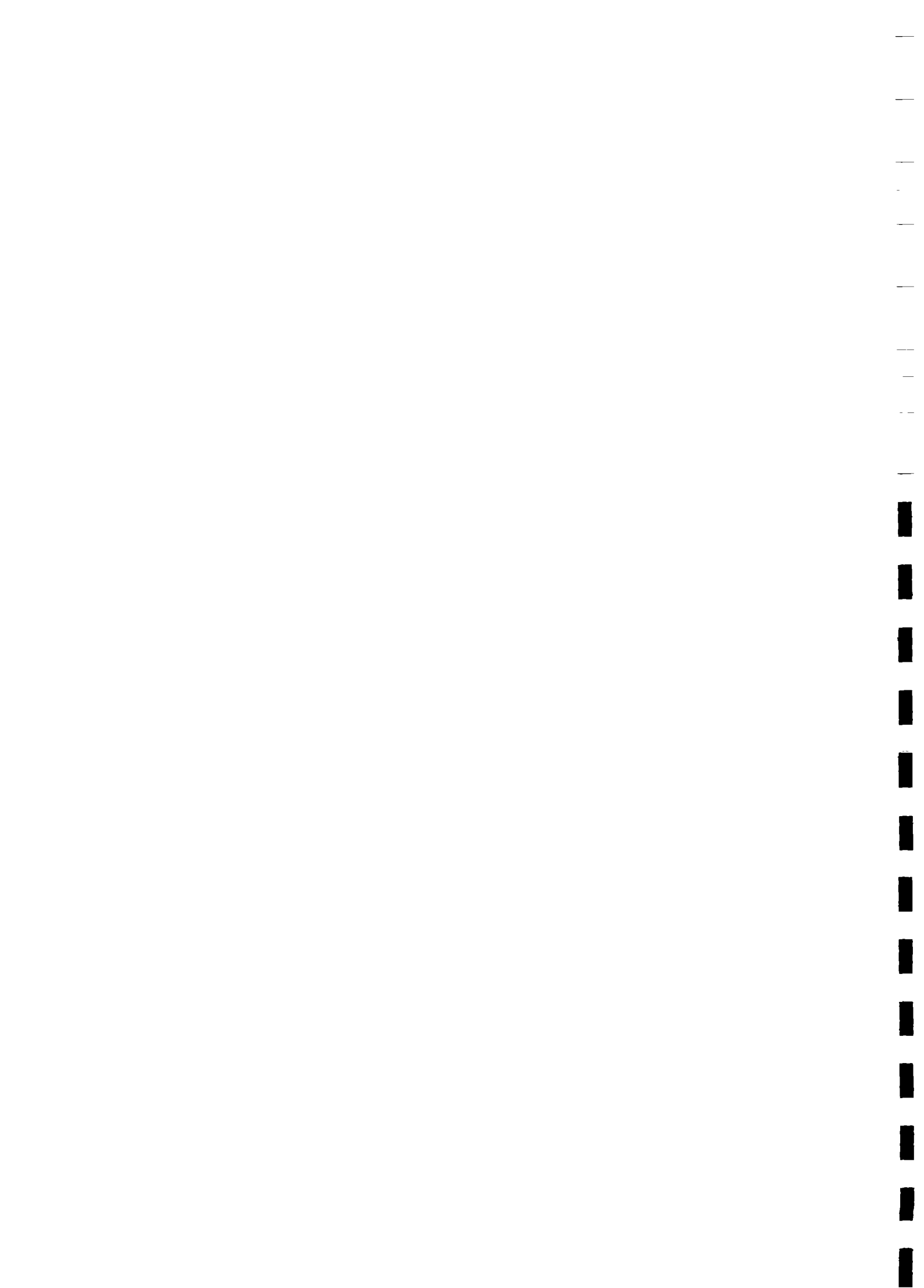
Though household (family is a single unit, it is usual for certain members of their house to voice certain needs more vehemently than others. A question was asked to find out who among family members were most influenced in the demand for latrine. The response received are as follows.

Table VIII

(Owners)					(Non owners)				
Panct./ Persons	Chyd.	Tkp- zha.	Kvlm.	To- tal.	Panct./ Persons	Chyd.	Tkp- zha.	Kvlm.	To- tal
Female children	1	6	2	9	Female children	1	5	-	6
Male children	-	-	-	-	Male children	-	2	2	4
Aged women	1	2	8	11	Aged women	2	2	4	8
No one in particular	8	2	-	10	No one in particular	7	1	4	12
Total	10	10	10	30	Total	10	10	10	30

In two of the panchayaths we find that it is either female children or grownup women who exert most of the pressure. Generally, absence of a latrine creates lots of problems to privacy for women.

The 'no one in particular' response in Cheriyanad is very significant (80% owners and 70% non owners). This is a Panchayath which had latrines constructed and in use since long ago. Naturally it has its impact on others.



CHAPTER IVExisting facilities & Problems.

Felt need for owning a latrine may have some relation to the availability of facilities for defecation at a point of time and its possibilities in future.

Following are responses to the question on existing facilities (in case of 'owners', the earlier facilities):

Table IX Facilities before SEU Latrines

(Owners)					(Non owners)				
Panct./ Facili- ties.	Chyd.	Tkp- zha.	Kvlm.	To- tal	Panct./ Facili- ties.	Chyd.	Tkp- zha.	Kvlm.	To- tal
Others com- pound	5	1	6	12	Others co- mpound	6	1	7	14
By digging Tem.Pit/Own compound	4	2	3	9	By digging Tem.Pit/Own compound	3	2	2	7
Road side	-	-	1	1	Road side	-	-	-	-
Canal side Shed*	-	5	-	5	Canal side Shed*	-	6	-	6
Others	1	2	-	3	Others	1	1	1	3
Total	10	10	10	30	Total	10	10	10	30

Trends seen among both 'owners' and 'non owners' are more or less the same with open air defecation either in others compound or in own compound being the most prevalent facility for defecation (70% for owners and 70% for non owners) 'Canal side shed' is a peculiar structure seen in Thrikkunnapuzha.

\* Thrikkunnapuzha is a water logged area having numberless canals criss-crossing the land. Canal side sheds (some logs and coconut leaves) for a latrine is a very prevalent practice.





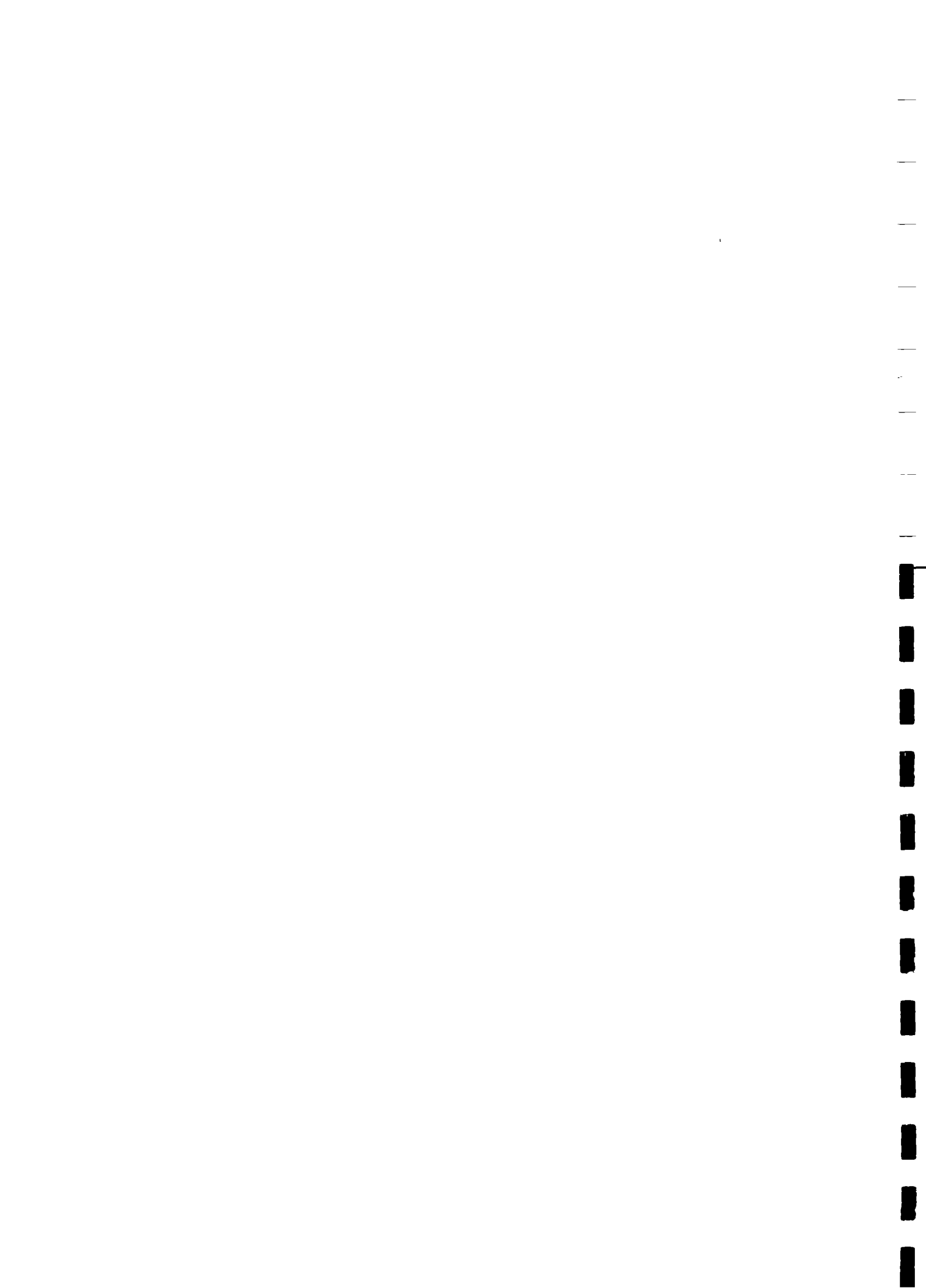
Perceptions of households on problems of existing facilities are important information from the angle of desire to own a latrine.

The two sample groups responded in the following manner to the question on problems and inconvenience, (if any) to the present facilities (in case of 'owners', earlier facility).

Table X.

(Owners)					(Non owners)				
Panct./ Problems	Chyd.	Tkp- zha.	Kvlm.	To- tal.	Panct./ Problems	Chyd.	Tkp- zha.	Kvlm.	To- tal
No facility during day time	1	2	1	4	No facility during day time	1	2	1	4
Women in great difficulty	3	5	5	13	Women in great difficulty	5	4	6	15
Permanent tension	-	3	-	3	Permanent tension	-	1	1	2
To dig pit many times	-	-	-	-	To dig pit many times	-	-	-	-
Private space becoming scarce	6	-	4	10	Private space becoming scarce	1	1	-	2
Others	-	-	-	-	No much problem	3	2	2	7
Total	10	10	10	30	Total	10	10	10	30

That women are the most deprived from not having a latrine as is expressed clearly by respondent of both categories (43% owners + 50% non owners). More importantly, inspite of it the non owners had to forget latrine for financial difficulty of the family.



CHAPTER VSOURCE OF MONEY RAISED FOR BENEFICIARY CONTRIBUTION  
AND RELATED PROBLEMS

This part of the study is related only to 'owners', (SEU latrines)

25% contribution (20% + pit) is substantial amount for people below poverty line, to be raised, for obvious reasons. We have found this factor problematic for many a beneficiary who managed to deposit the amount. We also found beneficiary contribution the sole reason why many could not become beneficiaries of the facility.

The 'where' and 'how' of the source of money raised and its consequences in the financial status of the household is very important data for the project for more than one reason. Assessment of the capacity of an average target household is an important consideration in the context of the projects aim of full coverage. Also it is the responsibility of the project to have real field data on the sources of money raised and its consequences, especially if the amount is high 'interest' loan managed by households.

Following few tables gives an idea in this regard.

Table XI

Panct./ Source.	Chyd.	Tkp- zha.	Kvlm.	Total.
Saving	1	2	-	3
Loan/Pawn	4	6	8	18
Farm product/ Trees selling	5	-	-	5
Relatives help	-	2	2	4
Total	10	10	10	30



Most households (76%) managed Benefeciary Contribution either by pawning orgaments/taking loan or by selling something. The selling of trees\*\* is very unique of Cheriyanad Panchayath. It is interesting to find that a good number of benefeciaries thus raised the required amount. It is only 3 households having had some saving and 4 who was helped by their relatives.

Very high interest rate (60%) is usually paid to the local money lenders for the loan/pawn and naturally this borrowing becomes dangerous if the repayment is delayed.

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\*\* These trees are a common sight in the usually small compounds of the poor in Cheriyanad. It was planted few years ago as part of reforestation programme distributed through Block offices, Panchayaths and Schools. One such tree can fetch Rs.200 - 300 ('Perumaram' in most cases).



We get the following data to the question on repayment:

Table XII

Panct./ Repayment	Chyd.	Tkp- zha.	Kvln.	Total
Not paid at all	1	6	6	13
Less than $\frac{1}{2}$	2	-	2	4
More than $\frac{1}{2}$	-	-	-	-
Completed	1	-	-	1
Others	6	4	2	12
Total	10	10	10	30

After  $1\frac{1}{2}$  years of taking the loan/pawning ornaments, a substantial number of respondents (43%) has not yet made any repayment. This is a disturbing information for the rate of interest get accumulated.

The 12 respondents in the 'others' category are those who had 'saving' (3) 'relatives help' (4) and those who had 'trees' to sell (5).

It is useful information to know the household's level of indebtedness even before this new borrowing, to estimate the added financial burden they happen to carry by becoming owners of the Sanitation facility. A question was asked to 'non-owners' in this regard to assess this existing indebtedness.





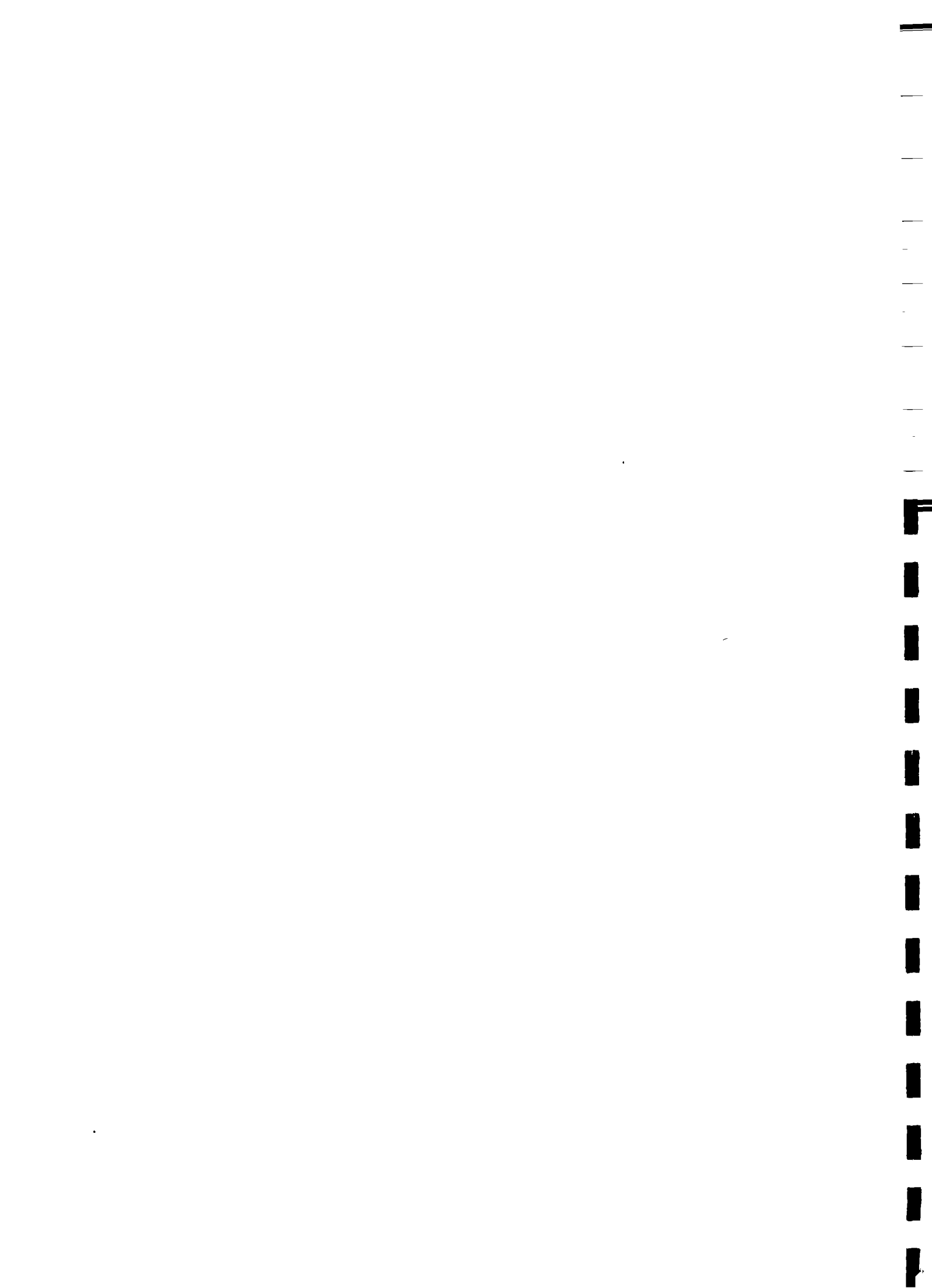
Following tables explains the trend:

Table XIII

Whether indebted already (Owners)					Are you indepted now (Non-owners)				
Panct./ Indebted- ness.	Chyd.	Tkp- zha.	Kvlm	To- tal	Panct./ Indebted- ness.	Chyd.	Tkp- zha.	Kvlm.	To- tal
Yes	7	8	8	23	Yes	8	9	7	24
No	3	2	2	7	No	2	1	3	6
Total	10	10	10	30	Total	10	10	10	30

Preponderent majority had been already indebted (owners 76%; non owners 80%).

In both groups the amount of debt amount ranged from Rs.1,000.00 to Rs.4,000.00 When probed about the reason/occassion for incurring the debt most of the respondents (of, both categories) mentioned 'marriage of daughters' and 'hospitalisation' (information not tabulated)



CHAPTER VISUGGESTIONS OF RESPONDENTS ON BENEFICIARY CONTRIBUTION

Given the fact that managing the required for BC in its present rate and method is rather a difficult part of household participation in sanitation programme, it is important to know their suggested measures for lessening the burden.

Following tables give respondent's view on this important aspect.

Table XIV

Suggested measures for lessening burden (Owners).					Suggested measures for lessening burden (Non-owners).				
Panct./ Suggestion	Chyd.	Tkp.	Kvl.	Total	Panct./ Suggestion	Chyd.	Tkp.	Kvl.	Total
Saving programme	1	2	1	4	Saving programme	-	-	1	1
Long Term Loan	1	-	2	3	Long Term Loan	-	1	-	1
Instalments	6	7	6	10	Instalments	6	7	5	18
Job creation	-	-	-	-	JobCreation	1	-	2	3
Use Pt.contribution to subsidise	2	1	1	4	Use Pt.contribution to subsidise	3	2	2	7
Total	10	10	10	30	Total	10	10	10	30

What comes out in a big way as suggestion (owners 63%; non-owners 60%) from both categories of respondents is 'installments' and this response was in a way anticipated. The unit had already made arrangements for collection of BC in installments instead of a lump sum deposit at one instance.

Non-owner's suggestion of 'Job-creation' (10%) and 'use of panchayath contribution to subsidise' (23%) are probably the reflexions of their relatively more unstable economic condition (See table on Income. Page 6).

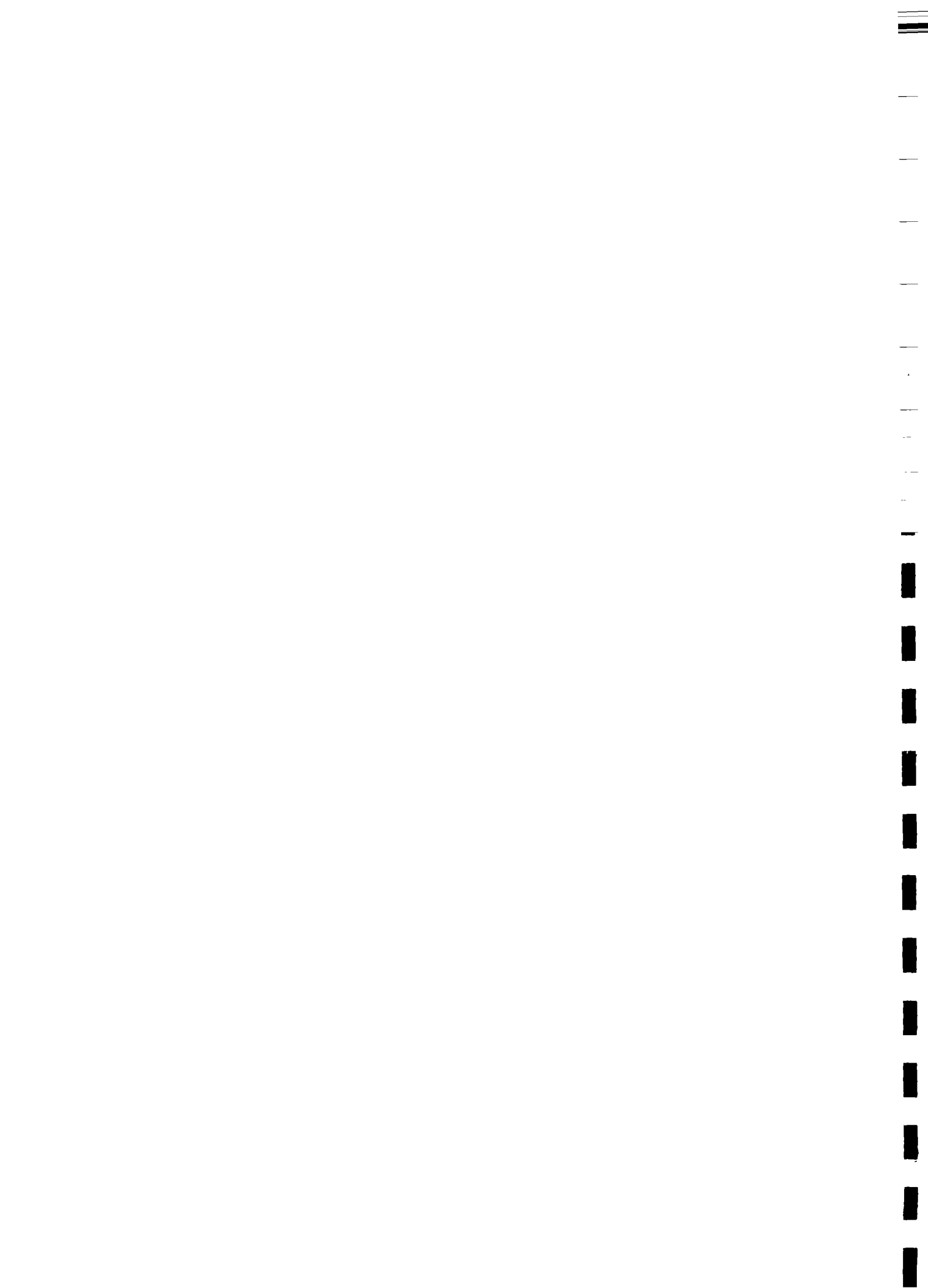


Main function of beneficiary contribution being creation of a sense of pride of ownership in the facilities provided, it had been an integrated part of our educational programme. In this context it was thought interesting to get households idea about a 'full subsidy' programme! The answers received are given in the following table.

Table XV

Opinion about a full subsidy programme (Owners)					Opinion about a full subsidy programme (Non-owners)				
Panct./ Opinion	Chyd.	Tkp.	Kvl.	To- tal	Panct./ Opinion	Chyd.	Tkp.	Kvl.	To- tal
Agree and appreciate	1	2	2	5	Agree and appreciate	3	3	2	8
Don't agree Don't appreciate	9	8	8	25	Don't agree Don't appreciate	7	7	8	22
Total	10	10	10	30	Total	10	10	10	30

The table clearly indicates households appreciation of beneficiary contribution (83% owners and 73% non-owners). What they do not appreciate are the present method of contribution as is evident from table No. XIV.



## CHAPTER VII

### Conclusion

1. The study indicates that both 'owners' and 'non owners' are equally in a vulnerable position with women outnumbering men, along with larger family size, lower educational status and lower income position.

'Owners' are only slightly better off compared to non owners in financial status.

2. If installment facilities were provided systematically from the very beginning of the programme, many of the 'non-owners' would have become 'owners', it seems.

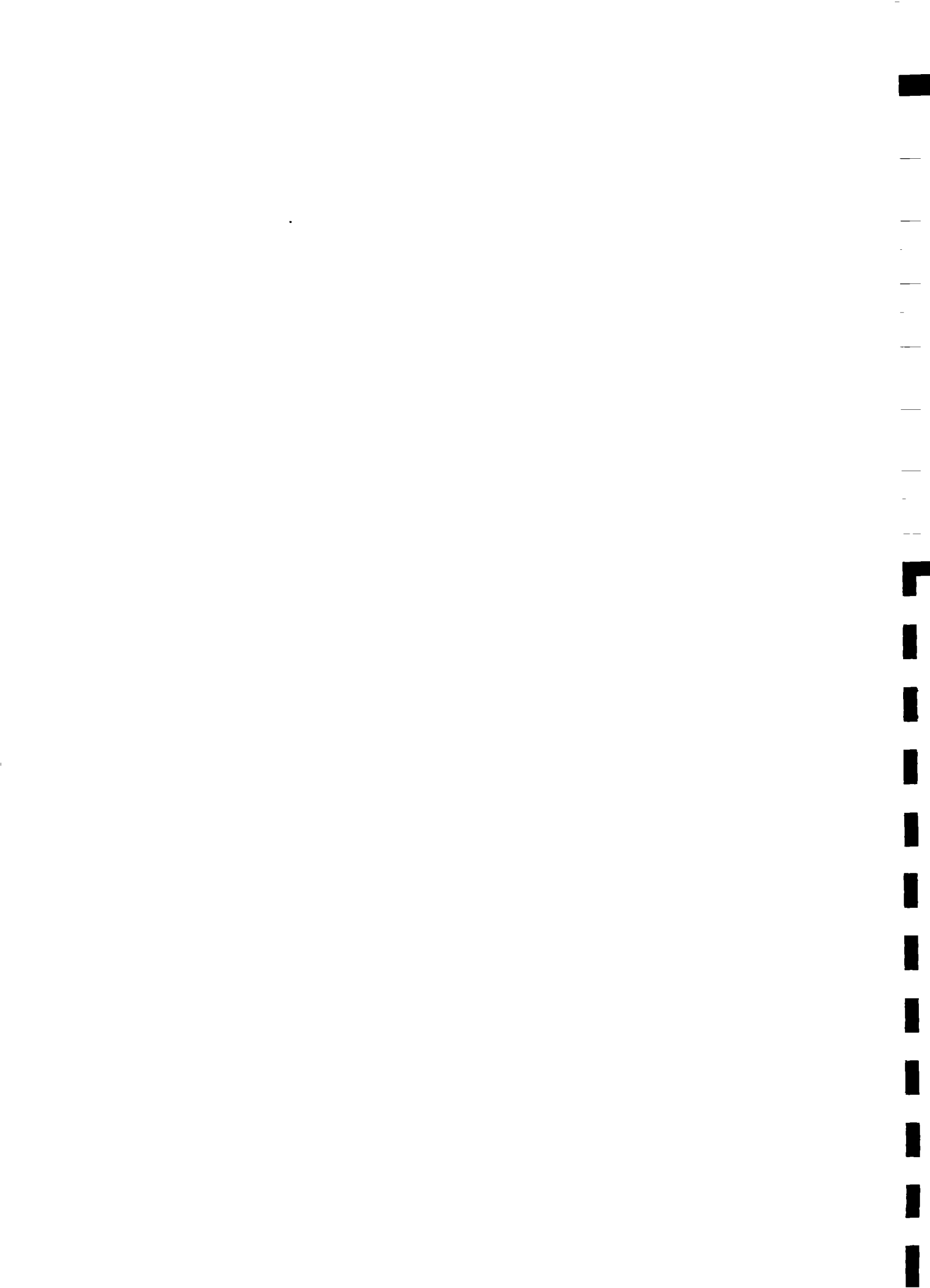
3. Considering the serious debt situation in which households are falling by becoming beneficiaries of latrine, serious and immediate attention should be given to find ways and means to lessen the burden.

4. Panchayaths should come forward to financially help the poorest of the poor.

5. It is a positive point that large majority of household really appreciate the present kind of BC rather than getting latrine free. It must be an impact of the integrated thrust of the programme (with education and participation). This is in spite of their weak socio economic status.

6. It is very evident that women are the most deprived from not having a latrine as the data clearly indicates their great influence in pressuring household for the same.

7. Successfully completed sanitation programme in a panchayath is in itself an influence for others in the panchayath to own one like that (eg. Cheriyanad : Table No.VII..).





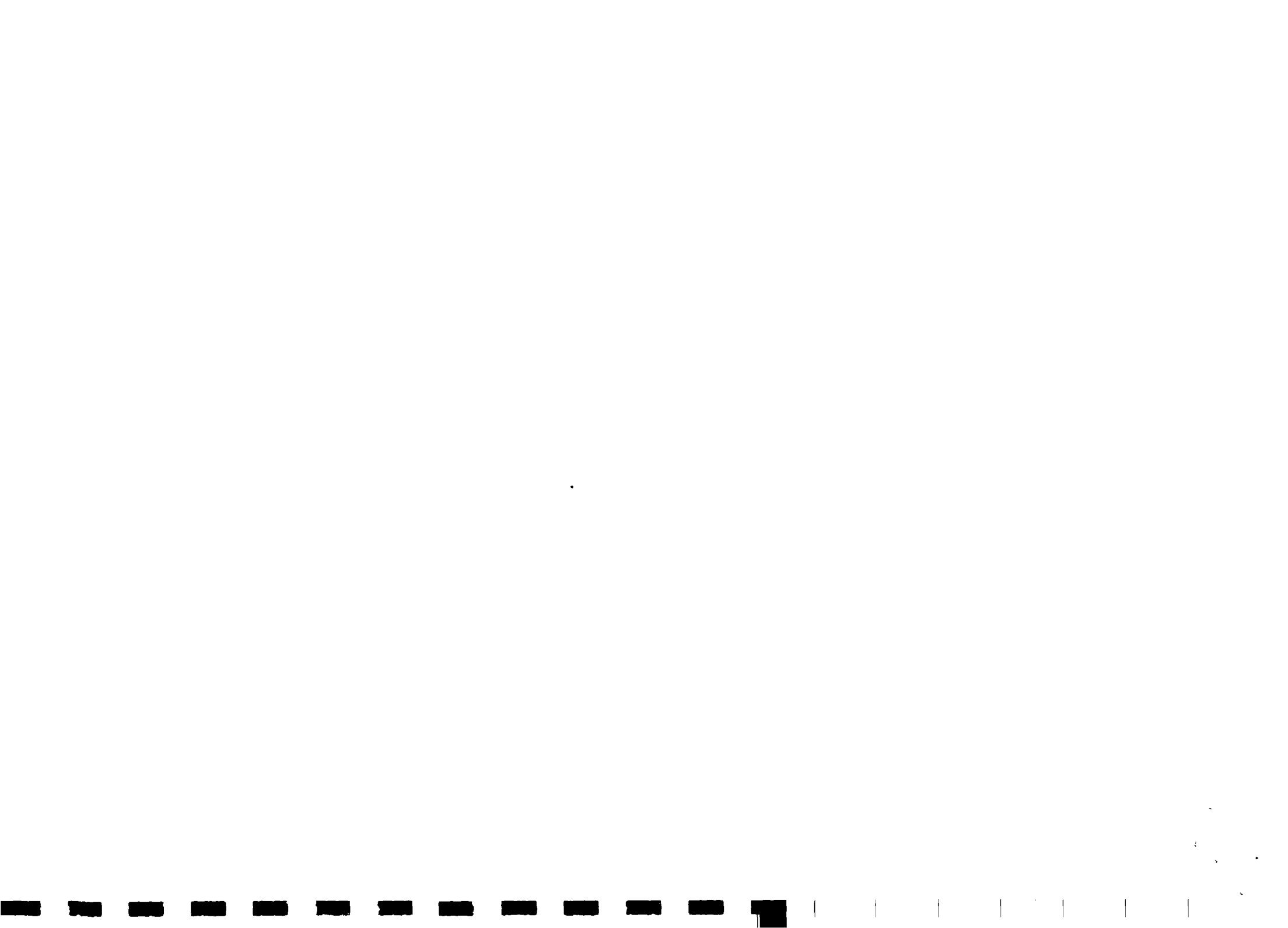
SOCIO-ECONOMIC UNIT, KERALA WATER AUTHORITY  
BENEFICIARY CONTRIBUTION : A STUDY

QUESTIONNAIRE :: OWNERS

1. Panchayath..... 2. Ward.....
3. House No.....
4. Name of beneficiary.....
5. Address.....  
 .....
6. Personal & Social backgrounds:-

<u>Sl.</u> <u>No.</u>	<u>Name</u>	<u>Age</u>	<u>Sex</u>	<u>Education</u>	<u>Occupation</u>	<u>Income</u>
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7. Before participating in this programme, did you feel the need for the latrine?
- a) Very much.                      b) More or less.                      c) Not at all.
8. If you had felt need, why did not you construct one?
- a) financial difficulty.                      b) Other priority.
- c) Availability of other facility.      d) Was planning to build.
- e) Others.
9. If you did not have a felt need, what influenced you mobilise money to participate in this programme?
- a) Large subsidy.                      b) Neighbours became owners.
- c) Influence of HE CLASSES              D) Influence of WWC.
- e) Others.



10. What had been the facility for defecation earlier?
11. Was there any problem in continuing the practice?
12. Where from you got informations of the programme?
13. Who was the most vocal/influential among your family members in demanding a latrine?
14. From where and how did you get the required money?
  - a) Saving.      b) Loan/Pawn.      c) Farm product/Trees selling.
  - d) Relative's help.      e) Others.
15. If loan/pawn, what was the interest rate?
16.
  - a) How do you repay?
  - b) How much have you paid by now?
17. If you were indebted already:
  - a) What was the purpose for which it was incurred?
  - b) What was the amount?
  - c) What is the interest rate?
18. What is your opinion about 25% Benefeciary Contribution to be paid by a poor man/woman like you, for owing a latrine?
19. What are your suggestion (if any) to lessen household's burden in contributing benefeciary share?
  - a) Saving.                      b) Loan.                      c) Installment.
  - d) Creation of job oppertunity.                      e) Panchayath subsidy.
  - f) Others.
20. How do you see a programme of giving latrine to households in full subsidy?

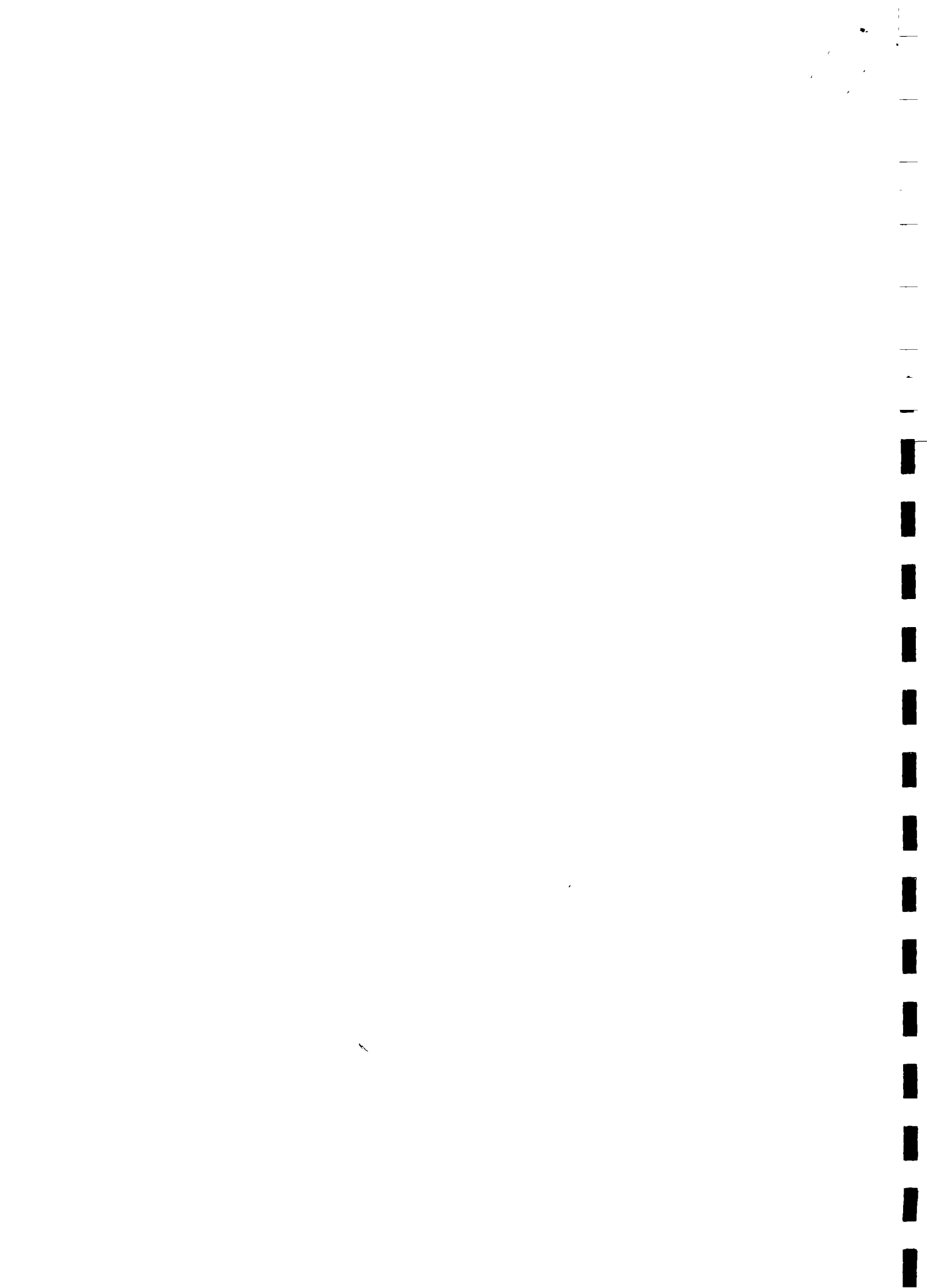


QUESTIONNAIRE :: NON OWNERS

1. Panchayath..... 2. Ward.....
3. House No.....
4. Name of benefeciary.....
5. Address.....  
.....
6. Personal & Social backgrounds:-

<u>Sl. No.</u>	<u>Name</u>	<u>Age</u>	<u>Sex</u>	<u>Education</u>	<u>Occupation</u>	<u>Income</u>
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7. When did you come to know about the new low cost sanitation programme in the panchayath?
8. From where did you get this information?
9. Have you had the felt need for a latrine even before starting of this programme?
  - a) Very much.
  - b) More or less.
  - c) Not at all
10. (If you had felt need) why did not you become a benefeciary?
  - a) Financial difficulty.
  - b) Availability of other facility.
  - c) Fear of debt.
  - d) Disbelief in Govt. programme.
  - e) Others.
11. Who was the most vocal/influential among your family members in demanding a latrine?
12. What is your opinion about 25% benefeciary contribution by the benefeciary for owning a latrine?



13. What are your suggestion to lessen household's burden in contributing benefeciary share?
14. Were you aware of any other sanitation programme in the panchayat?
15. If yes, why did not you participate?
16. What is the present fecility you have for defecation?
17. Is their any problem in continuing the practice?
18. Are you indebted already? If yes,
  - a) How much is the amount?
  - b) How long are you indebted?
  - c) What was the reason for which it was incurred?
19. How do you see a programme of giving latrine to household in full subsidy?

