



COMPREHENSIVE PROGRAM FOR SANITATION WORKERS

INTRODUCTION

ABOUT RBL BANK

RBL Bank is a leading private-sector bank in India, headquartered in Mumbai. Established in 1943, RBL Bank has evolved into one of India's most dynamic and innovative financial institutions, providing a wide range of banking services, including retail, corporate, and treasury banking. RBL Bank is committed to its corporate social responsibility (CSR) initiatives, focusing on making a positive impact in the communities it serves. In line with its mission to foster inclusive growth, RBL Bank actively support projects aimed at education, healthcare, rural development, and financial inclusion.

The bank's CSR efforts focus on empowering underserved communities, with a special emphasis on promoting access to quality education, skill development, and livelihood opportunities.

ABOUT COLLECTIVE GOOD FOUNDATION

Since 2006, Collective Good Foundation (CGF) has been driving sustainable social impact by collaborating with companies and NGOs for end-to-end project implementation. In partnership with Samhita Social Ventures, CGF strengthens the development sector through scalable interventions. Now an independent charitable trust, it fosters socio-economic progress by shaping policies, influencing behaviors, and advancing CSR and philanthropy in India.



TRAINING OF THE BENEFICIARIES AT PUNE

RESEARCH METHODOLOGY

RBL Bank assigned SoulAce to conduct a study on the work done by the Collective Good Foundation to improve the quality of life for sanitation workers.

OBJECTIVES OF THE STUDY

The primary objectives of the study were to:



To evaluate the immediate impacts of the program implemented and assess the enduring impacts of the program.



To measure the extent to which the program has contributed to the well-being of the community.



To provide insights into the strengths and areas for improvement of the program implementation.

MIXED METHODOLOGY

The impact assessment study adopted a comprehensive mixed-methods strategy, blending quantitative and qualitative approaches to offer a more intricate understanding of the project's impact. This combination allowed for the acquisition of both numerical data and detailed contextual insights, resulting in a more comprehensive evaluation of the project's outcomes.

On the quantitative side, structured interviews and closed-ended surveys with multiple-choice and Likert-scale questions enabled the collection of data that could be quantified and statistically analyzed for clear, measurable outcomes.

To complement this, qualitative methods such as semi-structured and open-ended interviews, along with Focus Group Discussions (FGDs), were conducted with a diverse group of stakeholders.

These qualitative insights enriched the numerical data by uncovering deeper perspectives on program effectiveness, challenges faced, and areas for improvement. The findings from both methods were cross-validated through triangulation, enhancing the reliability and depth of the overall analysis. The study used a centralized dashboard and in-house app for real-time data monitoring, with descriptive, numerical, and graphical analysis to ensure data integrity and extract key trends.

UPHOLDING RESEARCH ETHICS

The impact assessment adhered to a robust ethical framework, ensuring participant protection and trust. Informed consent was obtained after explaining the study's purpose, risks, and benefits. Confidentiality and data security were strictly upheld. The principles of non-maleficence, transparency, and fairness guided the process, ensuring integrity and equitable treatment throughout.

STANDARDISED FRAMEWORK FOR EVALUATION

The study used the OECD-DAC framework to ensure globally aligned, credible, and consistent evaluation of the project's impact.



EXECUTIVE SUMMARY

PROJECT BACKGROUND

In partnership with RBL Bank, the Collective Good Foundation (CGF) launched a program to improve the lives of sanitation workers in Maharashtra by enhancing health, safety, welfare access, and livelihood opportunities. CGF, with support from partners, provided targeted interventions: Kam Foundation distributed PPE kits, Haqdarshak enabled access to government welfare schemes, and Aquakraft strengthened SHGs, installed sanitation units, and supported alternative livelihoods.

PROJECT DETAILS



Implementation year

FY 2021 - 2023



Assessment year

FY 2024 - 2025



Beneficiaries

| Program name | Total number of beneficiaries |
|----------------|--|
| Kam Foundation | 9,000 |
| Haqdarshak | 18,000 |
| Aquakraft | 20 workers directly benefited by training 13,000 from sanitation units |



Implementing Partner

Collective Good Foundation (CGF)



Project locations

Mumbai, Pune, Thane and Satara district in the state of Maharashtra



Sample Size

278 Sanitation Workers



Stakeholders Covered

Sanitation Workers, Women from SHGs, Project Staff



Alignment with SDGs



PROJECT ACTIVITIES



Providing PPE kits and safety gear to sanitation workers.



Identifying and training volunteers to lead orientation sessions and engage with workers during daily meetings at Chowkis.



Collaborating with local government offices to streamline registration and applications, connecting sanitation workers to schemes like Mahatma Phule Jan Arogya Yojana, Sukanya Samridhi Yojana, and Ayushman Bharat Scheme.



Training of sanitation workers on the use of PPE kits and health and hygiene.



Installation of clean sanitation units in various locations, including Sangam Mahuli, Gove, and Sonvadi in the Satara district of Maharashtra.



Mapping entitlement provisions like healthcare, insurance, education, and financial assistance needs assessments conducted to inform workers about documentation and government schemes.







PROJECT OBJECTIVES

| Key Objectives | Achievement Status | Remark |
|---|--------------------|--|
| To improve the health and safety of sanitation workers. | Achieved | PPE distribution and COVID-19 training improved worker safety and reduced infection fears, while mechanized equipment enhanced efficiency. |
| To provide social security protection to sanitation workers. | Achieved | The program linked sanitation workers to welfare schemes for healthcare, insurance, and financial aid but faced challenges in tracking applications and ensuring benefits. Pension scheme interest was low due to contribution requirements. |
| To improve occupational status and livelihood opportunities for sanitation workers. | Partially Achieved | Aquakraft's work with SHGs has helped women earn income, gain respect, and achieve financial independence. However, some challenges remain, such as underutilisation of sanitation units and low female participation in SHGs. |

TRAINING OF THE SANITATION WORKERS AT PUNE



Key Findings and Impacts

| Component | Indicators | Findings | Outcomes and Impacts |
|---|---------------------------------|---|---|
|  <p>PPE kits and equipment</p> | Distribution of PPE kits | 98.6% of respondents received sanitizers and gloves, 97.1% caps and other items, and 94.3% masks. | 74.3% of respondents reported that receiving PPE kits has significantly improved their safety. |
| | | 8000 sanitation workers have been distributed PPE items. | 52.9% indicated that their confidence in performing their duties has increased due to safety assurance. 35.7% of the respondents mentioned that their fear of contracting COVID-19 was significantly reduced after receiving the PPE kits. |
|  <p>Upskilling of sanitation workers</p> | Use of machinery in work | A chassis-mounted septic tank cleaning machine was procured and handed over to a Joint Liability Group. 2 sanitation Joint liability groups (JLG) were formed and 6 JLG members supported with working capital. 91.4% reported receiving advanced skill training. | 78.6% of respondents noted improved skills and knowledge in sanitation practices after the program. 45.7% reported that the program supported starting or expanding sanitation-related businesses. |
|  <p>Training</p> | Participation in training | 88.6% of the respondents attended safety and hygiene training sessions. | 45.2% of the respondents improved their understanding of COVID-19 safety protocols, while 27.4% adopted better personal hygiene practices after the training sessions. |
|  <p>Economic improvement</p> | Increased income | The income of sanitation workers increased from ₹8-10k to ₹20-22k/month after mechanisation. The number of working days increased from once in 5-6 days to 30 days a month. | 100% of the respondents reported an average increase of 10-12k per month which reduced their financial burden and improved quality of life. 100% of the respondents reported getting regular work, which enhanced their livelihood. |
|  <p>Dignity and respect</p> | Perception change | Sanitation workers reported improved self-image, community respect, and pride in their occupation. | Enhanced mental well-being of sanitation workers. |
|  <p>Welfare scheme linkage</p> | Awareness and access to schemes | 34.2% of the respondents were unaware of government schemes before the program, and 93.9% had not attempted to access government welfare schemes prior to the program. | 86.0% of the respondents reported improved access to healthcare services due to linkages to government schemes. |
| | | Nearly 74.6% of the respondents gained access to health coverage schemes through the program. Additionally, about 15.0% reported accessing home loan schemes, while around 10% benefited from insurance schemes. | 37.7% of the respondents noted enhanced financial stability for sanitation workers due to these linkages. |



| Component | Indicators | Findings | Outcomes and Impacts |
|---|------------------------------------|--|---|
| Welfare scheme linkage | Awareness and access to schemes | 8,000 unique applications successfully received benefits through government schemes. | 38.6% of the respondents indicated better educational opportunities for themselves and their families. |
| | | 93.0% of the respondents were linked to the Rashtriya Swasthya Bima Yojana (RSBY), and 50.0% to the Ayushman Bharat scheme. | 94.7% of the respondents reported that linking to health schemes significantly reduced healthcare expenses. 66.7% of the respondents mentioned that the linkage provided health coverage for their family members. |
| | | 71.9% of the respondents found Haqdarshak's assistance in linking them to welfare schemes very helpful. | 90.4% of the respondents found improved access to free or affordable healthcare services. |
| Alternate livelihoods of sanitation workers | Financial benefits and empowerment | Half of the respondents reported earning a monthly profit of less than Rs. 5000. One-fourth of the respondents indicated a monthly profit between Rs. 5,000 and Rs. 10,000. The remaining one-fourth reported earning a profit between Rs. 10,001 and Rs. 15,000. | 100% of the respondents reported an increase in their income due to the snack business through the SHG. |
| | | 10 sanitation units in Sangam Mahuli, Gove, and Sonvadi in Satara district of Maharashtra were installed as part of the initiative to improve sanitation infrastructure. | 50.0% of the respondents reported increased community recognition and respect for the SHG, while 25.0% highlighted opportunities for skill development and confidence-building. |
| | | AquaKraft aimed to establish clean sanitation units in various locations, including. Each unit was established with the intention of providing financial support to self-help group (SHG) members and improving sanitation facilities for the community. The program identified 20 sanitation workers and provided them with training to enhance their capabilities. Additionally, we are simultaneously offering livelihood options for workers. These workers were also trained on the operation and maintenance (O&M) of the units, ensuring that they possess the skills needed for the long-term sustainability of the unit. | 25.0% of the respondents reported being able to confidently manage their own and their family's finances after joining the SHG. 50.0% of the respondents reported improved self-confidence and decision-making as a result of being part of the SHG. |



OECD FRAMEWORK



RELEVANCE

The program improved sanitation workers' health and safety through PPE, training, and better conditions. It enhanced social security by connecting them to government welfare schemes and prioritized skill development, empowering them to improve livelihoods and explore new opportunities.



COHERENCE

The program showed strong alignment with the following Sustainable Development Goals (SDGs):



The program aligned with Ayushman Bharat by providing health coverage for sanitation workers and with NAMASTE by ensuring their safety, dignity, and promoting safe cleaning practices.



EFFECTIVENESS

The program improved safety for 74.3% of workers through PPE, boosted confidence in 52.9%, and enhanced hygiene practices with 45.2% understanding COVID-19 protocols. Advanced training empowered 91.4% of participants, fostering entrepreneurship. Additionally, 75% accessed health coverage and 15% benefited from home loans. Challenges included underutilized sanitation units, resource shortages, and limited female participation in self-help groups and income-generating activities.



EFFICIENCY

The sanitation worker intervention program efficiently enhanced safety, hygiene, and welfare. It provided PPE kits, safety training, and skill development while optimizing resources through community engagement. By linking workers to government welfare schemes, the initiative reduced costs and maximized support.



IMPACT

The program significantly improved sanitation workers' safety and well-being by providing PPE, training, and linking them to government welfare schemes. This reduced health issues, increased confidence, and improved access to healthcare and financial support. The integration of mechanized tools and updated practices boosted efficiency and contributed to a cleaner, healthier community environment.



SUSTAINABILITY

The program's sustainability lies in its holistic approach, offering skills, safety equipment, and welfare access. Mechanisation and skill development improve efficiency, while health and financial support create a safety net. Community engagement and education promote lasting health and hygiene practices.



Relevance

Coherence

Effectiveness

Efficiency

Impact

Sustainability

Summary

CAPACITY BUILDING FOR SANITATION WORKERS

KEY OUTPUT

**100%**

Sanitation workers reported improved self-image, community respect, and pride in their occupation.

**74.6%**

of the respondents gained access to health coverage schemes through the program.

**100%**

of the respondents reported an average increase of ₹10,000-12,000 per month after mechanisation.

KEY IMPACT



Enhanced self image and mental well-being of 8,000 sanitation workers.



Convergence by accessing government schemes led to overall security.



Enhanced livelihood leading to improved quality of life and reduced financial burden.

CONCLUSION

RBL Bank's initiatives across the four projects have collectively addressed some of the most pressing socio-economic challenges faced by underprivileged communities in India. The projects—supporting an underprivileged school, empowering sanitation workers, promoting sustainable farming practices, and enhancing employability through skills development.

The implemented activities exhibited a strong focus on capacity building and empowerment. From providing educational resources and infrastructure improvements to upskilling sanitation workers and promoting sustainable agricultural practices, the programs demonstrated a clear commitment to equipping beneficiaries with the tools and knowledge necessary for long-term self-sufficiency. This was achieved through comprehensive training programs, provision of necessary equipment and resources, and effective monitoring and evaluation mechanisms to measure success and identify areas for improvement.

The impact of these projects is evident in the tangible improvements in the lives of beneficiaries. From achieving a 100% pass rate in school exams to enhancing the health and safety of sanitation workers, and from increasing agricultural productivity to boosting income through skill development, the outcomes reflect a holistic approach to development. Women, in particular, have been empowered through education, leadership roles in agriculture, and entrepreneurship in fashion design, leading to greater financial independence and social recognition. These initiatives have also strengthened community ties, improved access to resources, and reduced dependency on external aid, creating a foundation for self-reliance and sustainable progress.