

Impact Assessment Report

Assessing the impact of the AU Jal Bank program



August 2024

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Executive Summary

AU Small Finance Bank through its Jal Bank program provided clean and cool drinking water through water coolers in Rajasthan, Haryana, Punjab and Maharashtra. This report analyzes the program's impact, operational challenges, and recommends improvements for community-based maintenance and management.

In alignment with AU Small Finance Bank corporate social responsibility initiatives, the Jal Bank program has been a cornerstone in providing access to clean and cool drinking water for thousands of individuals engaged in street work or traveling for employment over the past decade.

The primary objective of the Jal Bank program has been to offer free potable water to commuters, travelers, and workers who are unable to afford bottled water.

“ Access to safe and affordable drinking water is a critical urban challenge, and in arid states like Rajasthan, it is a development priority. The AU Jal Bank project aims to make safe drinking water affordable for everyone. Water coolers are installed in public places such as parks, police stations, temples, government offices, schools, and other educational institutions. Each site for water cooler installation was finalized after considering the need, operational feasibility, and maintenance responsibilities.

Mr. Peeyush Bardia,
Assistant Vice President, AU CSR

For the purpose of impact assessment 20 water coolers has been covered from the 168 installed by the AU Small Finance bank during FY 2020-23.

The Impact Assessment study examines the program relevance, efficiency and effectiveness of implementation, and major impacts. It estimated the sustainability aspects as well.

Methodology

The Give Grants Impact Assessment team conducted 79 in-person interviews with institution-based and community-based regular and random users across 20 locations of Rajasthan and Maharashtra. The team also undertook Key Informant Interviews with other stakeholders such as institution heads/community leaders, vendors and AU Small Finance Bank CSR team.

Findings(Impact & Outcomes)

- **On an average, it is estimated that 1.9 lakh individuals have benefited from the 168 water coolers installed during the fiscal years 2020-2023.**

This data has been derived from the impact assessment study, which indicates that a total of 23,000 users access 20 water coolers daily, on average. The number of users utilizing the water coolers varies from 100 to 3,000, depending on the specific location.

- **92%** of the users affirmed that the water coolers have significantly enhanced access to safe, clean and cool drinking water.
- **93%** of the users affirmed that the intervention is relevant.

Findings

- **88%** of the water coolers have water available throughout the day. Compared to the previous water source, the water quality of the AU Jal Bank was noticeably clear and odourless.
- **50% locations** had no alternate water sources in the close vicinity of their community/workplace before the intervention, highlighting the importance of the AU Jal Bank intervention. Moreover, **54% of users reported accessing water source of poor quality** when the AU Bank water cooler was closed for a day, highlighting its relevance to the community context and only 16% users had no access to clean drinking water.
- The majority of water coolers were located within institutional premises, so maintenance of water coolers was the responsibility of the institutional authority. In the open spaces, either a caretaker or a third-party vendor does it.

Critical Gaps

- **25%** users reported functional and operational challenges which highlights that Maintenance and repair issues are critical for maintaining the efficiency of water coolers.
- Around **39%** water coolers have poor surrounding hygiene and sanitation
- Around **33%** of water coolers have accessibility issues, especially with regard to Persons with Disabilities (PWDs) and small kids.

Recommendations

- ✓ The overall cleanliness and hygiene of the water coolers and their surrounding areas need to be addressed. A participatory approach involving key stakeholders is essential to tackle this challenge. The AU CSR Team should implement rewards and recognition systems to encourage community involvement in maintaining the cleanliness and hygiene of the water coolers and their premises
- ✓ Prioritize regular maintenance and timely repairs of water coolers to guarantee optimal water quality. The water maintenance clause can be incorporated at the time of signing of the agreement between the Jal Bank program and the community or institutions receiving the coolers.
- ✓ Given the escalating weather challenges across the country and lack of access to cool drinking water for the community that is unable to buy bottled drinking water, the Jal Bank program should be scaled as a flagship initiative within AU's CSR efforts and furthering the AU Foundation's commitment to providing essential services to underserved communities.
- ✓ Conduct periodic water quality assessments, considering the high mineral content of natural water sources and the contamination risks in the community.

Introduction

AU Small Finance Bank believes that all humans deserve equal opportunities irrespective of their socio-economic background. They are dedicated to empowering people by making them realize their true potential and helping them to be self-reliant.

The CSR initiatives of AU Small Finance Bank are sustainable and long-term, governed by three principles:

1. AU Small Finance Bank aim to collaborate with different stakeholders like government, private entities, CSR foundations, NGOs, or any other entities for the betterment of society and not just be funding partners in the process.
2. AU Small Finance Bank wish to create long-lasting and sustainable social programs for constant widening of the scope of our CSR initiatives.
3. AU Small Finance Bank are of the belief that the first principle theory should be used to solve social problems.

Low-income commuters and marginal workers face challenges in accessing drinking water, especially in arid states like Rajasthan where water sources are naturally scarce. Even in metros like Mumbai and other urban areas, commoners often struggle to access safe drinking water, which can significantly hinder internal mobility within the city for work and other purposes.

According to the AU Jal Bank program, institutions, religious organizations, or community groups can request the installation of water coolers through AU Small Finance Bank's Swadeshi branches. Applications are shortlisted based on various factors such as the need for drinking water, the availability of electricity and other operational requirements, and the presence of a responsible body for maintenance and management. After a thorough review, AU Small Finance branches conduct a final vetting process.

Later, the water cooler and its maintenance responsibility are handed over to the institute or a caretaker. Maintenance is assigned to third-party vendors if the caretaker, institution or community bodies are absent.

AU Small Finance Bank had a budget of INR 1.24 crores for installing water coolers in states of Rajasthan, Maharashtra, Haryana, Punjab, etc. From FY 2020-23, 168 water coolers were installed in INR 1.24 crore budget covering educational institutions, government offices, public places, hospitals, and religious institutions

The program is in alignment with the following Sustainable Development Goals (SDGs) outlined in the United Nations Agenda 2030.



Target 3.3

By 2030, end the epidemics of AIDS, tuberculosis, malaria and neglected tropical diseases, and combat hepatitis, waterborne diseases and other communicable diseases.



Target 6.1

By 2030, achieve universal and equitable access to safe and affordable drinking water for all

The program also fulfills the provisions of item (i) outlined in Schedule VII of the Companies Act, 2013.

The Jal Bank is strictly a need-based intervention and not part of AU Small Finance Bank's flagship CSR programs or strategic initiatives. This imposes certain limitations on implementation and monitoring.

Scope of Study

OBJECTIVES

Assess the relevance and efficiency of the intervention and review the implementation pathways

Understand the effectiveness of the intervention

Find the areas of improvement across all the factors from program design to implementation

Understand the major success factors and challenges in the intervention.

Provide an assessment framework to be able to capture impacts in a manner that is an effective recommendation.

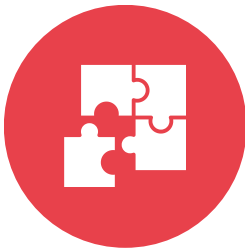
LIMITATIONS

- The beneficiaries included regular and occasional users, which creates difficulties in mapping the direct beneficiaries. Accordingly, the Give Grants Impact Assessment team segregated respondents into regular users- community-based and institution-based users in the assessment.
- As the water cooler sites were scattered in the areas located within the institutional premise and rural settings, the team faced network issues for surveying in 2-3 locations. Therefore, the data collection had to be audio-recorded and transcribed for later.

Methodology

Three Point Assessment Framework

Program Design



We study program design through program strategies, inputs and resources, assumptions, outreach mechanisms, and much more. The Give's Impact Assessment approach for program design is based on assessment criteria such as **relevance** and **preparedness**, and using methodologies such as need assessment.

Program Delivery



The Give team assesses the program delivery to understand the success of the program delivery mechanism in attaining the overall objectives such as **cost-effectiveness**, **resource efficiency**, and **equity** in service delivery, best practices and challenges, perception about the services among the relevant stakeholders, among other actors.

Impact and Sustainability

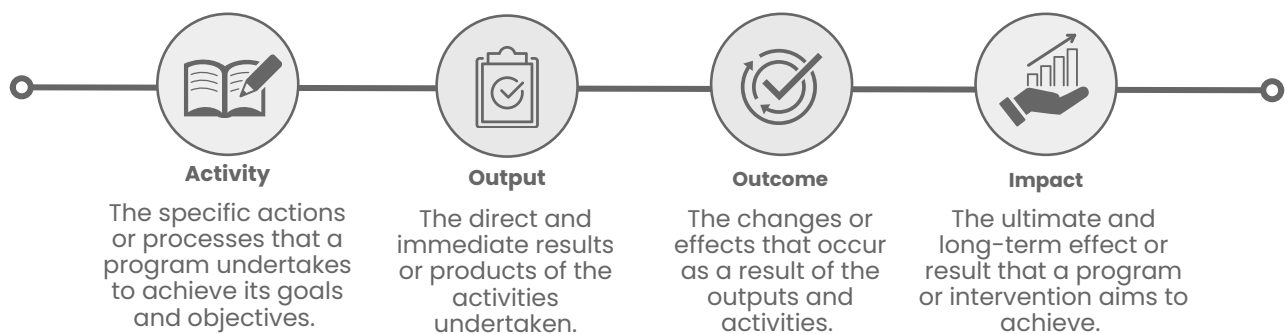


The program's impact potential was assessed to ascertain whether a change or the desired outcome can be attributed to the program intervention. Give uses criteria such as **scale** and **sustainability** of impact to understand the change and potential of sustaining the change inter alia.

Theory of Change

To monitor and measure progress, a Theory of Change becomes an important stepping stone for the project

Based on the OECD-DAC Framework, the ToC has been developed with indicators and the impact identified through data collected. Clear and concrete objectives need to be mapped to the SDG goals to generate consistent, sustainable, and scalable impact in the community over time.



Activities	Outputs	Outcomes
Identify and assess locations based on need/request of the community/institute	Water coolers installed at targeted locations	Increased access to safe and clean drinking water
Procuring water cooler from vendors and branding it	Access to potable drinking water for daily travellers and community members improved	Increased awareness on the importance of clean & safe drinking water
Impact	Improved public health status of the community with reduced prevalence of water-borne diseases, well-being of the low-income travellers and work-force ensured.	

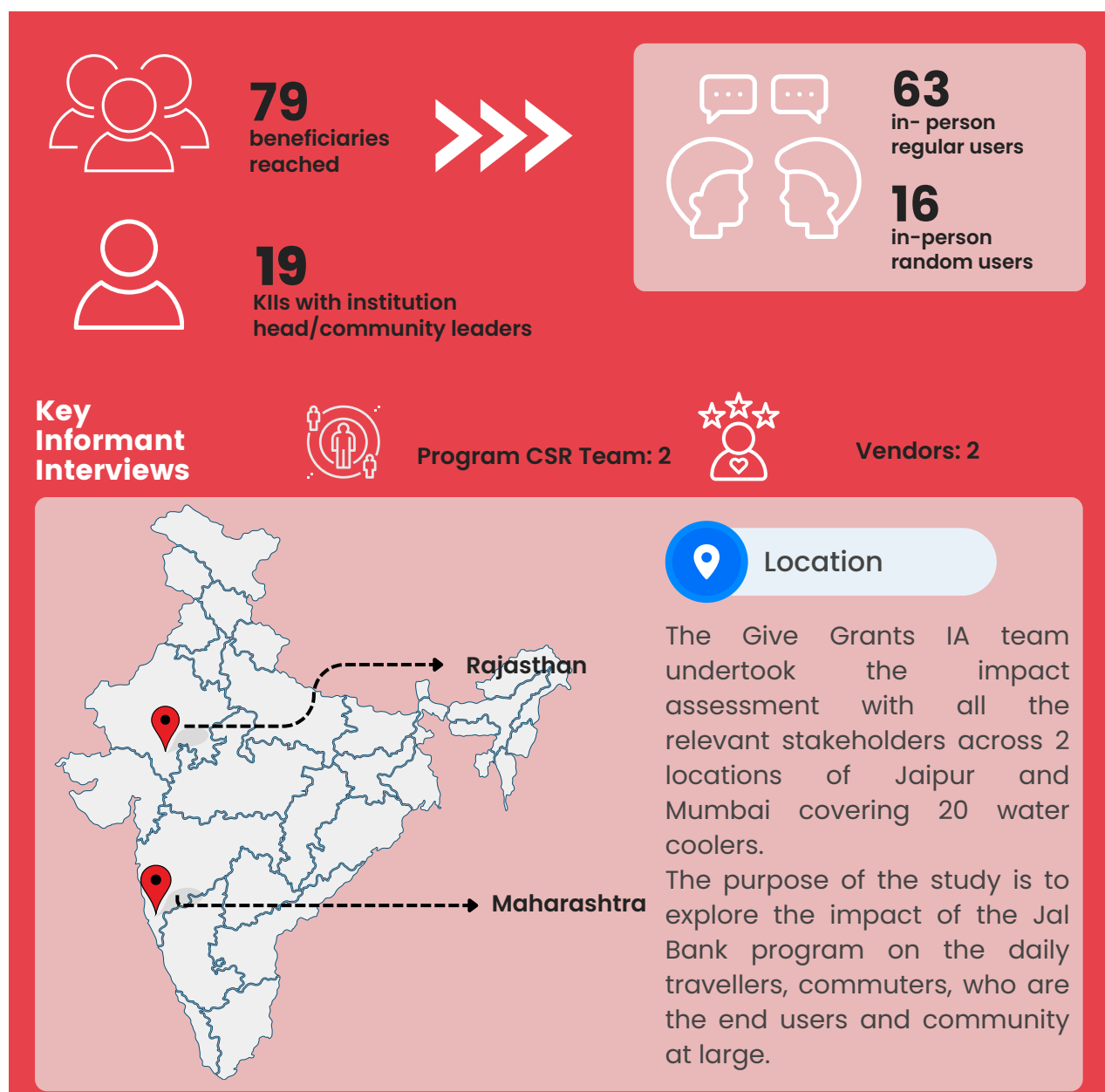
Logframe Analysis

LF Reference	Summary of Objectives	Indicators	Means of Verification	Assumptions
Impact	Improving health status and well being of the beneficiary community	Reduced incidence of water-borne diseases Community testimonies on the health benefits of water coolers	Beneficiary survey, KIIs.	Other determinants of communicable diseases are controlled and managed
Goal	Improved community awareness on the importance of consuming safe and clean water for a healthy living	Proportion of beneficiaries articulating the health benefits of consuming clean drinking water	Beneficiary survey	Repair & maintenance of water coolers are done diligently by the community/institution
Outcome	Increased access to safe, clean & cool drinking water	Proportion of regular & random users having water from coolers No. of water coolers with standard water quality checks	Beneficiary survey Water quality check reports, Social audit reports	All water coolers are functional with cooling properties intact
Output	Availability of Drinking Water	No. of people availing/accessing water coolers	Project records Stakeholder testimonies	Water Coolers are placed in a visible and accessible place
Activity 1	Assessing proposals for water coolers in either public institutions/space	No. of beneficiaries who will benefit from the water cooler. Provision of electricity and clean water	Project Records	
Activity 2	Approval of proposal/request letters for water coolers	Acknowledgement from institution/community on safeguarding of water cooler and provision of electricity and clean water	Project Records	
Activity 3	Procurement of water coolers from Vendors and Branding	No. of purchase orders raised	Project Records and request letters	
Activity 4	Installation of water coolers in the locations	No. of water coolers installed specific to locations	Project Records and Proposals/Request letters submitted	

Sampling Strategy

The study adopted a convenient sampling technique. Beneficiaries were identified on pre-defined criteria of random and regular users of water coolers. As the program included installing water coolers in public spaces, the representation of observation & comments of the field enumerators was included in the sampling frame.

Cross-section of key stakeholders was engaged covering, institution/community leaders, vendors, program team, to understand the compliance of AU Small Finance Bank's CSR policies and the implementation of Jal Bank project.



Findings

The data was analyzed against the assessment framework and study objectives about the relevance of program design, efficiency and effectiveness of program delivery, immediate impacts, and program sustainability. Mainly descriptive statistics and frequency analysis were done.

Program Relevance

India faces significant challenges in providing safe and reliable drinking water to its populace. Projections indicate that by 2030, the nation's water demand will outstrip supply by two-fold, leading to acute water shortages affecting millions. According to the Composite Water Management Index (CWMI) created by NITI Aayog, Rajasthan, alongside 14 other states, has scored below 50, signaling a critical level of water scarcity.¹

The state of Rajasthan, characterized by desert landscapes and erratic rainfall, is heavily dependent on both surface and groundwater, with over-extraction leading to depletion and contamination. Fluoride contamination is particularly rampant in northern Rajasthan, posing severe health risks to local populations. Many communities lack access to potable water and depend on distant water sources, increasing the burden of water collection, particularly for women and children.²

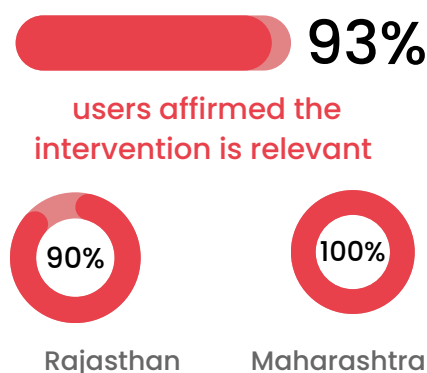
Efforts to combat the water crisis in Rajasthan include community-driven initiatives such as the construction of farm ponds and water tanks. However, the situation remains critical, with inadequate water infrastructure and a growing gap between water demand and supply.³

Maharashtra, especially Mumbai, on the other hand struggles with both water scarcity and quality. Mumbai often experiences a daily water supply deficit of 10-15%, with significant groundwater⁴ depletion and contamination in many areas.

Program monitoring data and secondary sources were referred for deriving insights wherever needed.

Qualitative data is analyzed using a thematic analysis approach and concluded after triangulating with the quantitative results.

Addressing these challenges in Rajasthan and Mumbai requires urgent policy interventions, sustainable water management practices, and large-scale infrastructure development.



IFig 2: Improved accessibility to drinking water for Rajasthan & Maharashtra

The KILs with the institutional heads and community leaders affirmed the relevance. To quote:

“With extreme summer weather, water tanker become hot and water non-consumable. So water cooler is necessary—Kailash Meena, Govt Senior Secondary School, Rajasthan”

“Many patients from across the country come to the hospital, most of them are poor and cannot afford mineral water. Access to safe and free water is a real blessing for them. Dr. Rajeev Jaldi, Head of Audiology, Ali Yevar Jung National Institute of Speech & Handicapped, Maharashtra”

1. CWMI is Composite Water Management Index developed by Niti Ayog for effective water management in India, *Composite Water Resource Management: Performance of States, June 2018*, Niti AYog.

2. "Fluoride contamination in drinking water in rural habitations of northern Rajasthan, India." *Environmental Monitoring and Assessment*, Suthar, S., Garg, V. K., Singh, S., & Chhimpia, V. (2008)

3. *Rural Rajasthan's Water Crisis and the Stories of Resilience.* India Fellow, 2023.

4. *Water scarcity and crisis in Mumbai*, World Bank Report, 2024

USER PROFILE:

Due to the nature of the intervention, the user population cannot be pre-determined. However, for ease of survey, users were categorised into regular and periodic users. Therefore, as the sampling method followed non-probability method, the study covered more regular users and their usage behaviour & pattern.

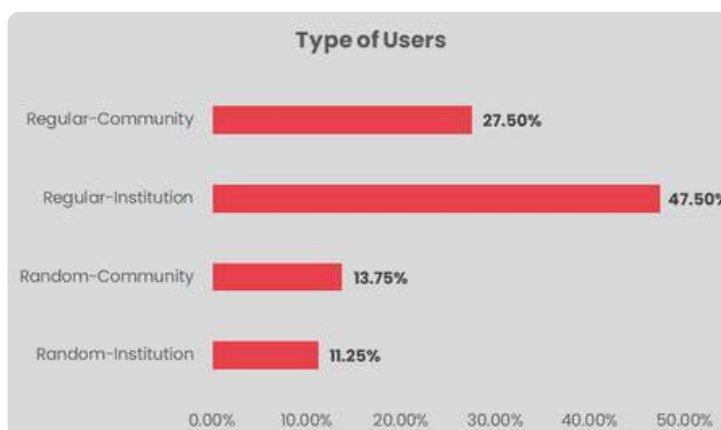


Fig .3 Different users accessing water coolers

Definition of users

Institution-based regular users: Students or staff studying/working in an institution.

Community-based regular users: People who live in the vicinity or surrounding areas

Institution-based random users: People visiting or coming to institution like a police station, bus stand, school, hospitals etc.

Community-based random users: People visiting or coming to market, park, mandir, etc.

Regular Users

- 22% of the water cooler users were women, against 77% of men. It can be attributed to the low livelihood participation and mobility of women in these geographies.
- The highest footfall of regular users was noticed at institution-based locations such as schools, academy, or police stations.
- On average, a regular user visits a water cooler 51 days per year.

Random Users

- 81% of male users and 19% of female users
- 62% of the occasional users had come to the premises for other purposes but later used the water coolers. 37% of respondents admitted coming to avail the water coolers. 82% of the respondents were first-time users.
- On the number of visits done to coolers per day, 31% of respondents were first-time visitors, and 25% coming for a few times a day and once in a day respectively.

Previous water sources (before installing the water cooler)

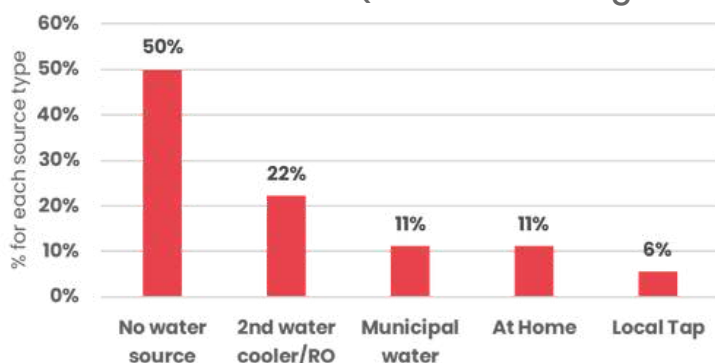


Fig .4 Previous Water Source

Before the installation of water coolers, 50% of the users did not access to any clean drinking water source highlighting the need for AU Jal Bank project that installed water cooler at various strategic locations. Critically, 22% had some access to good quality water and 11% each had access to Municipal water source or carried water bottles

Alternate Water Source Availed by Users in the absence of non-availability of AU Jal Bank water cooler

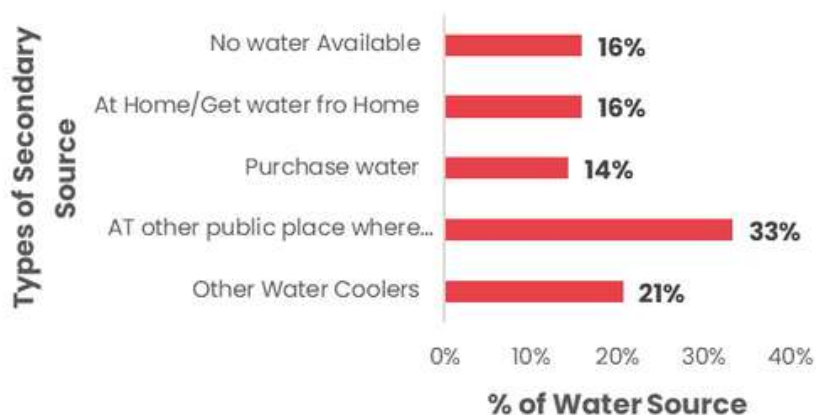


Fig.5 Alternative Drinking Water

Figure 5 indicates that majority (33% and 21%) of the surveyed locations, people of the community access water from another water cooler or another public place where water is available. For the remaining, 16% have no alternative water coolers present, except for the AU Jal Bank. This underscores the gap in access to safe and clean drinking water in the target areas, reaffirming the relevance of intervention.

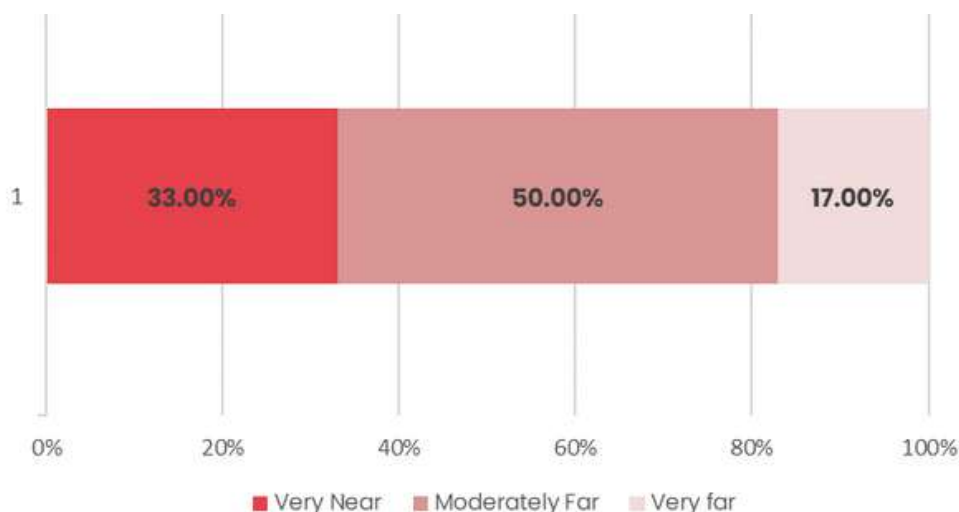


Fig.6 Distance of alternate source from water cooler

For 54% of locations where alternate water source is available, 50% water coolers are moderately far, 33% are located very close to the AU Jal Bank water coolers, surveyed. Therefore, evidently the AU Jal Bank intervention has significantly altered physical access to water sources and makes the distance people travel for water collection far lesser.



Image: Water Cooler at Government Senior Secondary School in Anchol, Jaipur

Program Efficiency & Effectiveness

The findings are based on the direct observation checklists and the interactions with the stakeholders- users, institution heads/community leaders and program team.

A. Physical access to the water cooler

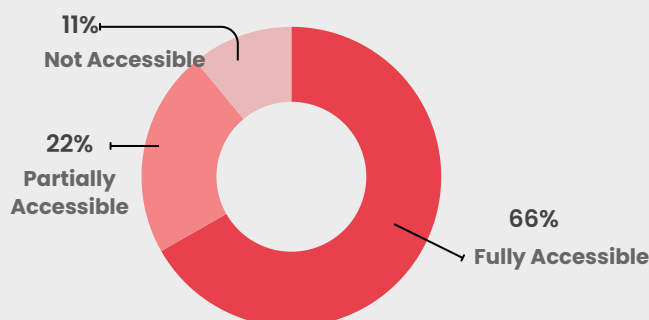


Fig .5 Physical Accessibility

One of the important parameters of measurement was the physical accessibility of the water coolers by which we mean how easily the facility is accessible for persons with disability (PwD), including those individuals requiring wheelchair access and other vulnerable categories

According to the Give Grants IA team's observations, 66% of water coolers are fully accessible for PwDs, 22% of coolers are partially accessible, and 11% remain inaccessible for PwDs.



Image 1



Image 2

The images depict the accessibility issues with special reference to PwDs. Image 1 shows a water cooler placed on the ground, which means it can easily be accessed by PwDs. However, Image 2 shows water coolers placed on an elevated surface, and constraints on accessibility for PwDs and even for kids. Therefore, water cooler installation should consider inclusion in accessibility for the vulnerable groups like children and PwDs.



88% of the water coolers surveyed did not have sign board to lead users.

78% of water coolers are located inside an institution while 22% are in an open market/space.



According to the survey conducted with 20 institution heads and community leaders using the KII method, all participants confirmed that the water coolers are positioned correctly.

Brand Recall: All the institutional heads/community leaders recognised could share the AU Small Finance Bank as the donor of the project.

B. Availability of Water

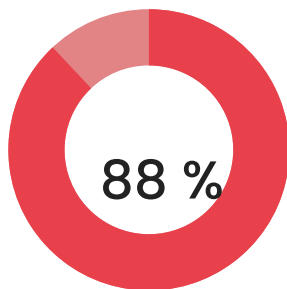


Fig 7 Water Availability

88% of water coolers have water available throughout the day as reported by the users. For the remaining 12% the availability of water depends on the closing of the institution where that water cooler is located, especially if it is located inside the premises.

C. Quality of drinking water

88% of the coolers provide clear and odorless water. 12% of the coolers discharged poor quality water having odor, cloudiness, or discoloration. These water coolers require immediate attention as few respondents (6%) reported health concerns after consuming poor quality of water. Therefore, some checks should be there to verify water quality before installation and also after completing installation.

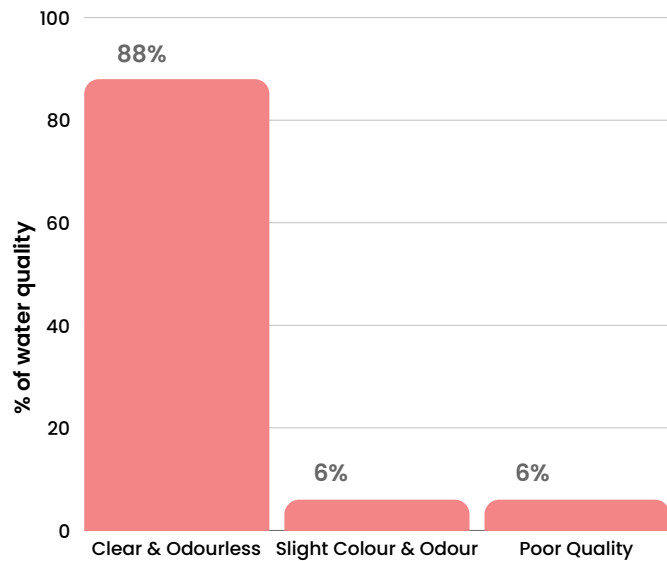


Fig .8 Water Quality



Image: KII with a police officer of Shahapura

D. Sanitation & Hygiene of the cooler

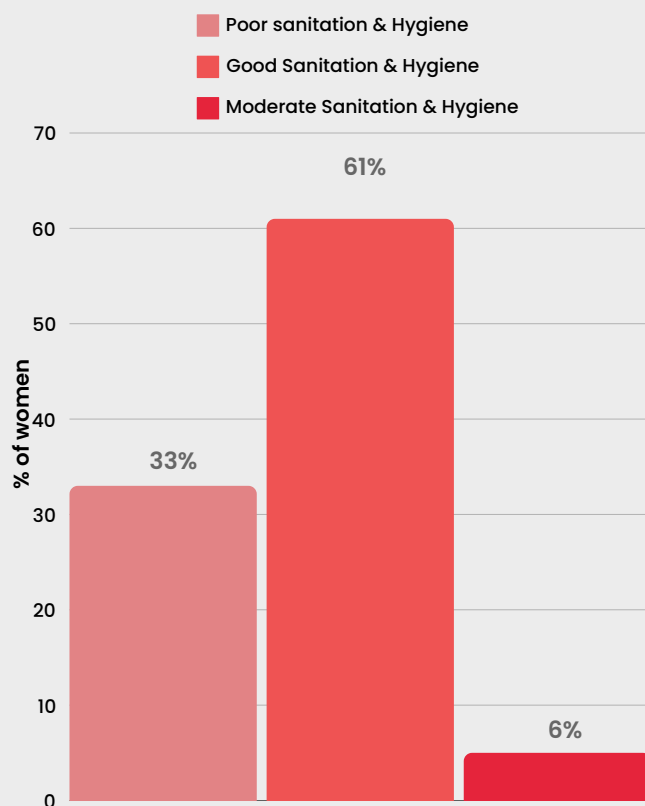


Fig .9 Sanitation & Hygiene of the Surrounding Area

The study captured information about the general cleanliness of the water cooler and its surroundings.

As depicted in the graph, most of the water coolers (61%) are maintained neat and clean, qualifying to the category, "Good sanitaiton".

33% of coolers were rated for poor sanitation, indicating a need for better hygiene practices.

6% of coolers were reported to maintain moderate sanitation.

This increases the need for prioritizing efforts for improving sanitation for the water coolers reporting "poor sanitation," while continuing to maintain high standards for those in the "good sanitation" category.

E. Overall hygiene of the surroundings



Fig .10 Cleanliness



Fig .11 No Water Stagnation

Along with the surrounding area, further analysis indicates 55% of the 20 water coolers are in clean premises and 66% have no stagnant water situation. The maintenance authority has to take up the responsibility to clean the water coolers and its premises, to avoid accessibility challenges and contamination.



Image: Cleanlinees Issue at one of the water coolers

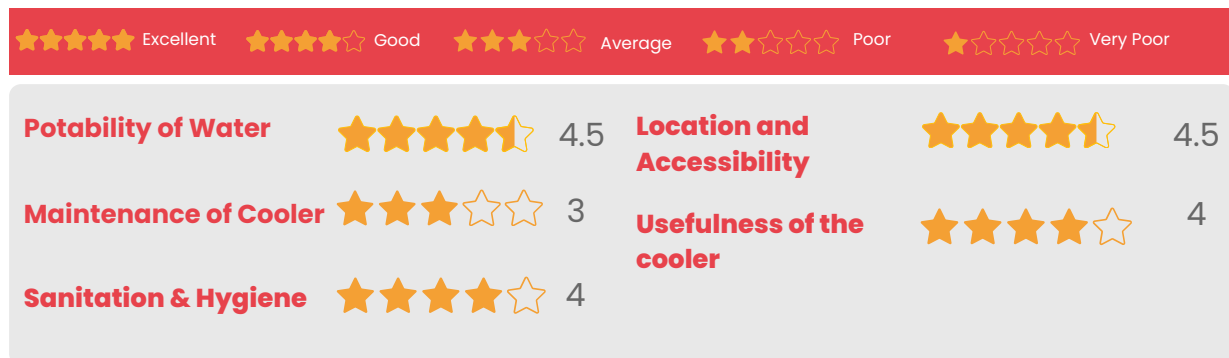


Image: Stagnat water at one of the water coolers

E. Functionality aspects of the water coolers

E1. 5 star rating on Functionality and Operations by users

The following rating has been given to the water coolers by regular users on various parameters :



Although the ratings by occasional users vary significantly, all respondents surveyed gave the water coolers an average rating of 4.5 .

The reason behind 3 star rating (Average) by 25% users on maintenance and repair has been discussed in details later. Please refer to page 19.

E2. Dispensation and ease of use- dispensation method, time, ease of use

Most water coolers have Button Press system to dispense water with 77% showing **NO Difficulty** in operations.

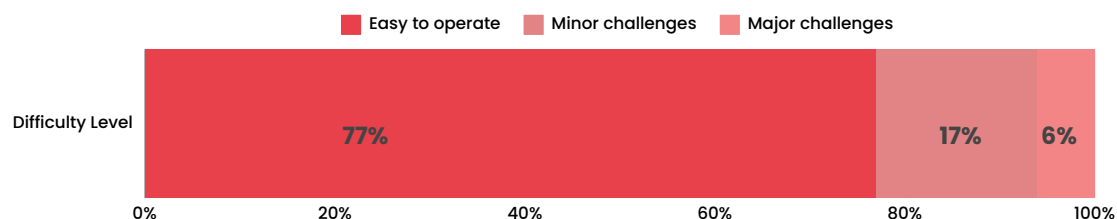


Fig .12 Ease of operations

F. Key Functional Challenges and gaps observed

There is a noticeable difference in the gaps highlighted by users and other stakeholders responsible for the management of the water coolers. Institutional/community leaders highlighted the challenges related to the maintenance and repair of the water coolers, functionality aspects, user-coverage, etc. In comparison, only 25% users reported challenges for some of the locations of Rajasthan across Jaipur urban and peri-urban areas.

Based on the comparison of challenges reported and acknowledged by both users and institutional heads/community leaders, we delve further into the kinds of challenges faced across the two locations of Rajasthan and Maharashtra.

Maharashtra did not report any challenges with the water coolers located at 3 locations.

For Rajasthan, 75% of the users did not report any challenges while 25% users reported various operational and functional challenges. The various challenges represented below is based on the 25% user responses.

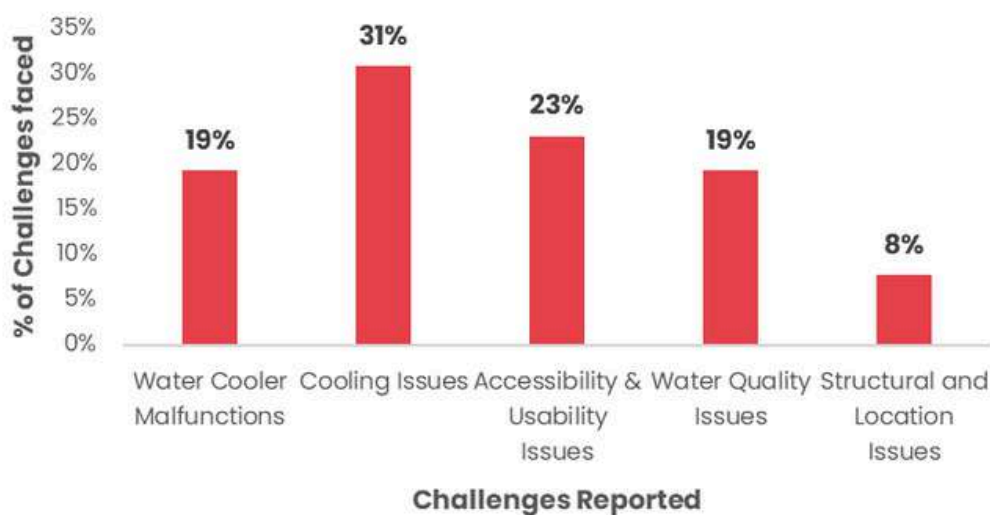


Fig .13 Challenges in Rajasthan

- 31% of users highlighted cooling problems, such as failure to dispense cold water and taking 4-5 hours to cool.
- Subsequently, 23% of users mentioned issues related to accessibility and usability, like slow dispensing and faulty units. Additionally, 19% of users reported problems with water cooler malfunctions and separate concerns regarding water quality.

These findings suggest that while cooling and usability are major concerns, addressing technical malfunctions and quality issues remains critical for improving user satisfaction in Rajasthan, which needs to be addressed given AU Small Finance Bank's strong presence in the states.

E3.Gaps in functionality

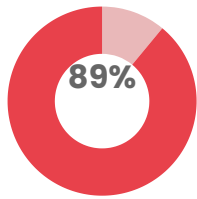
It is observed that 39% of the water coolers are dispensing normal water which indicates challenges with the cooling option. The same was reported by users who found it difficult to access cold water during summer months.

Critically, there are two water coolers found out of service in Jaipur-near the Bade Hunuman Mandir gate and the other in Rajkiya Balika Uchya Vidhyalaya school.

Image: Water coolers at a community



G. Maintenance & Repair:



89% of the institutional heads/community leaders are connected to the vendors who are responsible for the maintenance and repair of the water coolers.

Fig .14 Responsibility of Maintenance

Users and institution leaders were asked about maintenance frequency depicted in the right-side graph. While 32% of water coolers receive servicing every three months, regular maintenance is not necessarily crucial for water coolers to operate effectively. The majority of water coolers are serviced and repaired as needed, as highlighted by 37% falling under the "Other" category.



Fig .15 Maintenance done at Intervals

Payment for the maintenance were received either from the AU small Finance Bank or the institution or the community. 47% of institutional heads/community leaders shared that it is paid by the institute and 42% reported maintenance paid by the AU Small Finance Bank. The remaining stated that the expenses are met by the individual caretakers.

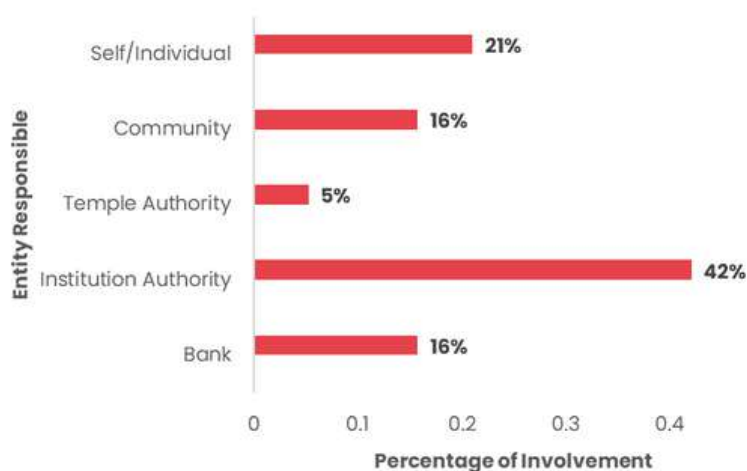


Fig .16 Responsibility of Maintenance

The graph illustrates the maintenance of water coolers by different authorities. Institutional authorities handled 42% of the maintenance, followed by self or individual caretakers (21%). Only 16% of respondents mentioned receiving the water cooler maintenance costs from AU Small Finance Bank.

It should be noted that in the absence of caretakers, water coolers in the open spaces are done by third-party vendors assigned by the Bank.

Impact & Sustainability

A. Mass benefit for the community in accessing drinking water



1.9 lakhs (approx)*
people accessing 168 water
coolers daily, on an average

For 20 water coolers assessed during the impact study, a total of twenty-three thousand users benefitted from the AU Jal Bank program daily, on an average .

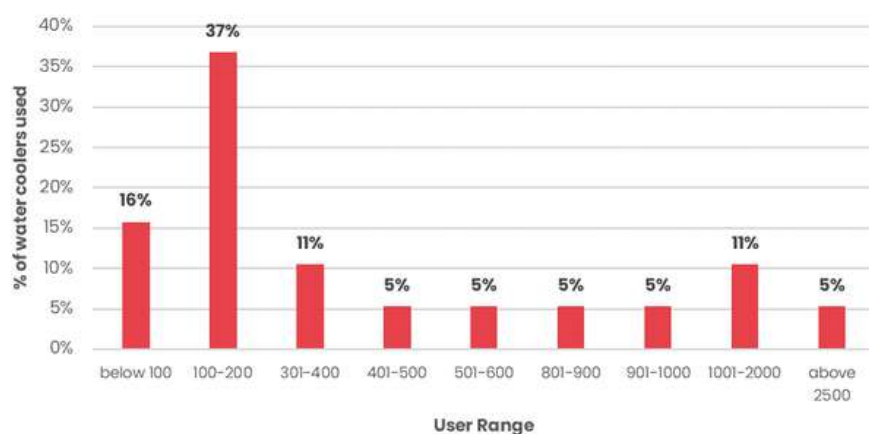


Fig.17 No. of People Visiting the Water Coolers

The graph shows approx number of users accessing the water coolers:

- 37% water coolers are reportedly used by 100-200 users per day.
- 16% water coolers reported use of less than 100 users per day.
- 5% coolers are used by 2500 users per day.

B. Comparing to the previous water source, accessibility and water quality has improved

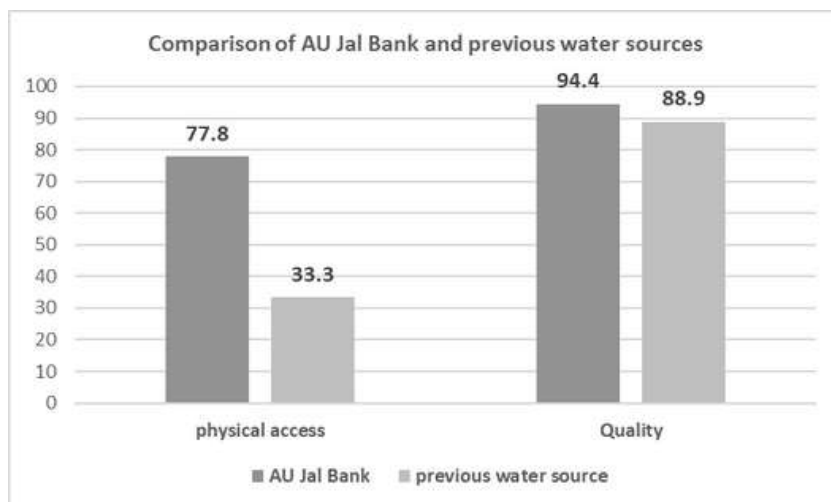


Fig.18 Water Quality and Physical Accessibility Comparison

The graph compares AU Jal bank water coolers and previous water sources for accessibility and water quality. In terms of physical accessibility, the AU Jal Bank water coolers are highly accessible by different types of users compared to previous water source.

There is a slight variation in water quality (visible) among both the water coolers. However, it is essential to conduct water quality testing as the geographical areas have high mineral content in its water sources.

C. Community awareness on the importance of consuming clean water increased

Based on the KII with institutional heads/community leaders 37% affirmed on high demand of drinking water in the area, hence observed that the existing water coolers are insufficient to cover the demands of the community.



Institutions have asked for more water coolers so that all the participants can benefit out of it. 2 locations each in Mumbai and Jaipur requested for additional water coolers.

The institutes are the following:

- Angel Academy
- Government Senior secondary School, Anchol
- Government school in Mumbai
- Ali Yevar Jung National Institute of Speech and Hearing Handicapped, Mumbai

In conclusion, the AU Jal Bank project has made significant strides in enhancing water accessibility and quality for the community. The comparison between AU water coolers and previous water sources highlights clear improvements across potability and physical accessibility with a consistent level of "good" quality water maintained.

It is estimated that 1.9 lakh people are impacted daily on average through the AU Jal Bank intervention. Specifically, considering 23 thousands users accessing 20 water coolers daily, the projected impact of 168 water coolers would be significant, benefiting approximately 1,95,720 people each day. This highlights the substantial reach of the program to a broad spectrum of users, though the increasing demand and requests for more water coolers in cities like Mumbai and Jaipur underscore the need for further expansion to meet the growing needs of the community.

The positive response from institutional heads and community leaders confirms the growing awareness and importance of clean water access, yet also points to the insufficiency of the current water cooler distribution. Overall, while the AU Jal Bank program has achieved meaningful success, there is a clear demand for continued efforts to sustain and expand its impact.

D. Sustainability of the Jal Bank project

The AU Jal Bank program has been designed with a strong focus on sustainability to ensure long-term benefits for the communities it serves. Key elements of this sustainability approach include the use of **large capacity** and **good-quality water coolers**, which are intended to function efficiently with minimal upkeep. This reduces the need for frequent replacements and ensures that the water coolers serve the community over an extended period.

Additionally, the program has integrated **community engagement and education** into its framework, fostering awareness around the importance of clean water consumption. This educational component not only empowers users to make informed decisions about their water sources but also promotes the responsible use of resources, further extending the life and impact of the water coolers.

Moreover, by responding to the high demand for water coolers and expanding the initiative to additional locations, such as Haryana, Punjab, and Maharashtra, the project is **scaling up** to meet the growing needs of the population. This responsiveness ensures that the project remains relevant and effective in the face of changing community dynamics.

Overall, the AU Jal Bank program focus on durable infrastructure, community awareness & ownership, and responsive expansion underscores its commitment to sustainability, ensuring that the benefits of clean and accessible water are preserved for future generations.

Water coolers with random& regular community users struggle with maintenance and management. The program team need to facilitate establishing a community owned maintenance system, which is linked to grass-root level local governance systems including the PRIs for ensuring improved sustainability of the impacts.

SWOT Analysis

Strengths

- AU Small Finance Bank is tackling a crucial issue by addressing the lack of clean drinking water, which affects every individual representing different socio-economic groups.
- Offering clean and safe drinking water has led to a reduction in waterborne diseases and an overall enhancement of the community.

Weaknesses

- The AU Jal Bank program is limited to a few states like Rajasthan, Maharashtra, Haryana and Punjab thereby restricting the impact and reach of the program.
- The program is implemented entirely on need basis or case-to-case basis and is not part of AU Small Finance Bank's flagship and strategic initiatives.
- Repair & maintenance is a critical challenge that hinders the purpose and goal of the system.
- Repair and Maintenance tasks are typically assigned to third-party vendors, institutions, or individuals. Unfortunately, the individuals responsible for maintenance often lack the motivation to facilitate it.

Opportunities

- AU Small Finance Bank has the opportunity to enhance the program design and delivery by inclusion of the Jal Bank program in their CSR flagship and strategic initiatives
- Scale the program by implementing in other states.
- Water is always a community priority, hence community and stakeholder engagement is ensured in any interventions. Facilitating or tapping community goodwill towards it is essential, where AU Small Finance Bank can take a lead role.

Threats

- None

Recommendations

Program Design

- The AU JAL Bank program should be made part AU Small Fiance Bank's flagship and strategic initiatives.
- A monitoring and evaluation framework(TOC, LFA) needs to be established to oversee the program. During quarterly monitoring visits, the program team can create a report or document their feedback to track the progress of the program.

Program Efficiency

- Facilitate water quality checks for the water coolers so as to ensure the quality of drinking water, that will ensure the realisation of intended impacts.

Impacts &Sustainability

- **Beneficiary Driven Repair & Maintenance:** Individuals/institutions needs to be incentivised and motivated in maintaining the water coolers. This will not only ensure project sustainability but also result in better water quality and increased health benefits for the community.
- **Enhance reach & scale:** The AU Jal Bank program should be expanded to more cities to benefit millions of people and have a greater impact on larger communities.

Annexure

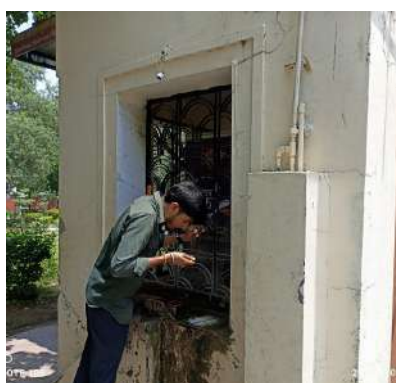


Image: Beneficiary Survey & KII