Challenge

Few resources are more essential to human health, happiness and development than water. Access to clean water – or lack of it – can determine the ability of families and individuals to lead a safe, productive and fulfilling life.

Across the world, 884 million people still do not have access to clean water. Climate change is expected to make an already difficult situation worse; predictions say that over 40% of the global population will live in areas under severe water stress by 2050.

In 2015, UN world leaders signed up to the ground-breaking Sustainable Development Goals. These 17 commitments, which focus on such pressing issues as education, gender equality and ending extreme poverty, must be met by 2030. To achieve them, we need to address the challenge that runs through them all: water.

In 2012, the USD100 million HSBC Water Programme was launched, bringing the expertise of WaterAid, WWF and Earthwatch together to help tackle the global water challenge.

Over the past five years, the programme has tackled the challenge through a combination of water provision, protection, education and scientific research. In 2017, the success of the partnership saw it renewed for another three years, making it an eight-year USD150 million programme.

This report summarises WaterAid’s achievements under the initial five years against our targets to bring clean water to 1.1 million people and sanitation to 1.9 million people across six countries: Bangladesh, India, Nepal, Pakistan, Ghana and Nigeria.

HSBC Water Programme (2012-16)

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“Water will be one of the most important resources for the world to protect over the next 20 to 30 years. I am heartened by the evidence that the HSBC Water Programme is making a real difference to the lives and livelihoods of people around the world.”

Douglas Flint
Group Chairman
HSBC Holdings plc
Access to clean water, sanitation and hygiene (WASH) is essential to people’s health, but it has so many more benefits. A local supply of clean water frees women and children from hours of labour journeying to collect it. Children no longer have to miss school or attend classes exhausted, and adults have more time to earn a living to support themselves and their families.

With access to a safe, private toilet and hygiene knowledge, people are healthier, safer and have a better quality of life. There is also a strong economic case for investment in WASH: World Health Organisation research shows that for every US dollar invested in safe water and sanitation, there is an economic return of at least four dollars.

Global Highlights

• With HSBC’s support, WaterAid reached more than 1.65 million people with clean water and 2.5 million people with sanitation in six countries across two continents – surpassing our targets by 52% for water and 33% for sanitation.

• Following our advocacy, the Ministry of Education made separate school toilets for girls compulsory across Bangladesh. This will encourage girls not to drop out of school when they start menstruating.

• As part of the Vote4WASH campaign in Nigeria, we supported local organisations to encourage citizens to demand that candidates prioritise WASH issues in the 2015 elections. After corruption, water was the top election issue, thanks in part to our campaign.

• Following the devastating earthquakes in Nepal, we contributed to the recovery process, repairing damaged water points and toilets and providing essential hygiene supplies. This was achieved alongside successfully completing our planned programme work.

• Following the success of our pilot scheme in Uttar Pradesh, India’s Department of Health extended its support for menstrual hygiene management (MHM) programmes across a further 14 districts.

• 400 HSBC employees supported WaterAid through volunteering or by taking part in personal fundraising challenges raising over £400,000.

With HSBC’s continued support, over the next three years we will transform even more lives, enabling communities to flourish and individuals to prosper. We will bring further attention to the global WASH crisis and the issues that are still preventing millions of others from overcoming poverty and unlocking their full potential.
With the support of HSBC, we improved access to water, toilets and hygiene in some of the poorest and hardest to reach communities in Bangladesh through a combination of community mobilisation, advocacy and service delivery.

We demonstrated inclusive WASH approaches in public spaces, such as schools, rural market places and health centres. As a direct result, the Ministry of Education made it compulsory for all schools in Bangladesh to have separate toilets for girls – a simple modification which helps girls stay in school by providing somewhere safe and private to manage their menstruation. Moreover, local governments increased their WASH budgets by up to 20%, after citizen action committees set up through this programme demanded their rights to clean water and sanitation.

The programme also broke new ground. We expanded our pilot projects with tea garden workers, providing clean water supplies, toilets and hygiene education to 14 tea gardens. We also worked with climate-vulnerable populations, providing climate-resilient WASH services through low-cost technological innovations, including rainwater harvesting, pond sand filters and reverse osmosis plants.

For communities affected by groundwater arsenic poisoning, we installed piped clean water supply networks. Additionally, all of our projects feature water safety plans developed to reduce the risk of natural contamination.

2012-16 achievements

- 239,705 people reached with clean water (104% of plan), including arsenic affected communities.
- 433,084 people reached with sanitation (107% of plan).
- 468,632 people reached with hygiene messages.
- 54 schools reached (24,000 students) with improved WASH facilities, including MHM facilities for girls.
- Rates of handwashing with soap improved in the project areas.

Clean water transforms lives of tea pickers in Bangladesh

WaterAid first started working with local NGO IDEA in 2010, addressing the terrible water and sanitation conditions among marginalised and excluded tea-picking communities. It took them two years to negotiate entry to the first tea gardens, which were closely protected by the tea estate managers.

Once word spread that improved WASH was making workers healthier, more gardens joined the programme. Funding from the HSBC Water Programme enabled the work to expand, eventually covering 14 tea gardens.

Today, tea garden managers speak with pride of improved conditions. They are now contributing to the cost of their programmes, including the electric pumps that power gravity-fed systems, so that places unsuitable for boreholes in rocky terrain can also be reached with clean water.
Thanks to the HSBC Water Programme, we helped bring safe drinking water, toilets and hygiene to both rural and urban communities through community mobilisation and capacity building. The partnership also provided the opportunity to create transformational change at scale.

In Uttar Pradesh (the most populous state in India), we provided MHM training for 3,000 government health staff in partnership with the State Health Mission. This training module will continue be used in all health staff programmes across the state.

We helped achieve the first open defecation free Gram Panchayat (local administrative area) in Lucknow district. This was considered a major breakthrough for the area, which was struggling to make progress, and caught the attention of central government officials.

We supported the state governments of both Uttar Pradesh and Chhattisgarh to develop solid and liquid waste management plans, which have now been accepted, including the use of innovative composting toilet technology in high water table areas of Chhattisgarh.

**2012-16 achievements**

- 479,929 (111% of plan) people reached with clean water.
- 761,337 (120% of plan) people reached with sanitation.
- 1,463,452 people reached with hygiene messages.
- 1,765 schools reached (219,814 students) with improved WASH facilities, including MHM facilities for girls.
- Learning from our composting toilet technology in Chhattisgarh, the District Government has now adopted this approach as part of the Clean India campaign.
- We promoted citizen-led score card monitoring across all projects to improve government accountability in delivering reliable WASH services.
- We initiated WASH assessments in hospitals and health centres across two states, leading to joint action with the health sector.

**Case study**

A mission to build toilets

Kalavati, 50, has made it her mission to build toilets in Rakhi Mandi, like she did in her own slum in Kanpur, Uttar Pradesh. She says, “The first time a toilet was constructed in my community I felt that no other work can be more meaningful than this.”

Kalavati was so inspired that she trained to become a sanitation mason with the NGO Shramik Bharti, WaterAid’s local partner, through a project supported by the HSBC Water Programme. She estimates that she has built more than 2,000 toilets across Kanpur and says she will not budge from Rakhi Mandi until a toilet is constructed in every home.

“Sometimes women ask me why I do this work, so I ask them: ‘Is there any difference between a man and a woman?’ I believe both men and women are good workers.”

India met its MDG target to halve the proportion of people without access to clean water, with around 95% of the population now able to access an improved supply.

In 2014, the Indian Government launched The Clean India Mission (Swachh Bharat Abhiyan) and declared sanitation a national priority, with the ambitious target of building a toilet for every household by 2019.

Despite significant progress, more than half of the population remains without access to a toilet, while prolonged drought and reduced monsoons are threatening both drinking water security and quality. This will be a key focus of our strategy in India in the second phase of the HSBC Water Programme.
Nepal

With HSBC’s support, we worked with WASH committees at all levels (national, regional, district, and village) in both urban and remote rural locations, connecting them to government offices and institutions to demand clean water and improved sanitation for the poorest communities. This approach will help to sustain the improvements long after projects are completed.

In the immediate aftermath of the earthquakes, the HSBC Water Programme provided vital support to our emergency response and long-term recovery work. This involved repairing damaged water systems and toilets using a ‘build back better’ approach; making communities less vulnerable to disasters and strengthening their resilience.

While the earthquakes and subsequent period of instability slowed our programme work, together with local partners we were able to catch up on plans in early 2016 and go on to exceed our original programme targets by the end of the year.

Furthermore, evidence from our projects on WASH in schools is now driving national-level policy discussions on the new Sector Development Plan for WASH.

2012-16 achievements
- 64,690 (116% of plan) people reached with clean water.
- 75,307 (114% of plan) people reached with sanitation.
- 104,994 people reached with hygiene messages.
- 138 schools reached (13,911 students) with improved WASH facilities, including MHM facilities for girls.
- WaterAid drafted operational guidelines for public toilets in Nepal to meet the needs of people with disabilities, to be used in our advocacy work.
- WaterAid advocated jointly with the WASH sector in Nepal for the right to water and sanitation to be included in Nepal’s Constitution.

It has been included and the Constitution came into effect in 2015.

HSBC Water Programme (2012-16)
WaterAid Nepal

Nepal achieved the MDG targets for water supply and made good progress towards the MDG target for sanitation.

However, two severe earthquakes in 2015 caused widespread damage, killing 9,000 people and injuring thousands more. Thereafter, the country was hit by political dissent, an economic blockade and an acute fuel crisis that lasted for months. The earthquakes and the disruption that followed them set the country’s development efforts back years, badly affecting Nepal’s progress towards the national target of attaining universal sanitation coverage by 2017.

But, despite the huge challenges, WaterAid and our local partners were able to catch up on our planned programme activities, as well as carry out emergency response and recovery work.

Context

The earthquakes and the disruption that followed them set the country’s development efforts back years, badly affecting Nepal’s progress towards the national target of attaining universal sanitation coverage by 2017.

When an earthquake struck Krishna Sunuwar’s village in April 2015, it damaged the entire water system. With our support, Krishna and his community set about restoring clean water to their village using disaster-resilient techniques.

Krishna told us: “Health and hygiene have improved a lot. Before, there were only 14 taps that were constructed, but now 26 taps are completed. People have gradually started constructing toilets.”

“I am very happy about the fact that my children and the future generation of this community will no longer have to drink dirty water and that they will have an easy life free of diseases.

“When I see good things happening around, I feel very happy. Although I cannot measure how happy I am, I feel as if I am living in the best place in the world.”

Case study

One community’s strength

©WaterAid/Mani Karmacharya
Pakistan

A solar pump funded by the HSBC Water Programme has made water extraction from this well in the drought-prone district of Tharparkar, Pakistan, possible.

©WaterAid/Sibtain Haider

Context

Pakistan managed to achieve its MDG targets for both water and sanitation, and succeeded in almost halving the number of people practising open defecation from 46 million to 25 million. A key challenge in the coming years will be closing the inequality gap between urban and rural populations in terms of access to WASH.

The recent devolution of decision-making powers to provincial governments is a welcome step, but it has also posed institutional and capacity challenges. These have an impact on WASH service provision as well as other sectors. Overcoming these will require concerted and coordinated efforts across the WASH sector in order to reach the 16 million people still without access to clean water, and the 68 million people without a decent toilet.

Pakistan

HSBC programme areas

1. Districts Lahore
2. Muzaffar Garh
3. Karachi Division
4. Tharparkar

HSBC Water Programme (2012-16)

WaterAid Pakistan

With HSBC’s support, we have improved access to clean drinking water, toilets and hygiene in both rural areas and urban slums, by delivering services and influencing decision-makers.

We now plan to replicate rainwater harvesting in northern Punjab, where there is sufficient rainfall but a lack of management normally results in flooding.

In Punjab province, we influenced the shape of the WASH Sector Development Plan, which set new targets for urban and rural WASH coverage by 2024. We piloted a low-cost sewage treatment plant in Muzaffargarh District, which the Punjab Government committed to using at scale, and as a result of our advocacy, they allocated 400m PKR (over £3m) of their sanitation budget to using community-led approaches in 100 villages across 13 districts with our support.

In Tharparkar, Sindh province, we developed a water security plan highlighting rainwater harvesting as the most sustainable technology for the area.

We learnt through our work with adolescent girls in schools that a shortage of food, particularly during menstruation, impacted on their health and led to them dropping out of school. We will integrate nutrition with MHM training in future.

2012-16 achievements

- 507,823 (136% of plan) people reached with clean water.
- 775,082 (127% of plan) people reached with sanitation.
- 762,387 people reached with hygiene messages.
- 1,554 schools reached (143,048 students) with improved WASH facilities, including MHM facilities for girls.

Case study

Bringing water to the desert

Radha used to journey up to four kilometres from her home in Yaarli in Tharparkar, a desert region of Pakistan, to fetch water from wells that were 200ft deep. It required the strength of several women to haul even a single bucket of water up from the depths.

Through the HSBC Water Programme, WaterAid and our local partner, the Sukaar Foundation, helped Radha’s village capture rainwater and install solar pumps to extract water from the deep underground wells.

Life is now looking more prosperous for Radha and her family. She beams with joy while showing us the solar pump close to her home, where families are getting clean water from the taps.

“Water collection is now a matter of ten minutes,” says Radha. “We have more time for sewing, socialising and taking care of our families.”
Ghana

Through the HSBC Water Programme, we have significantly improved access to WASH across the North, East, Upper East and Upper West regions of Ghana, reaching 104 communities with clean water, and enabling 50 to completely eradicate open defecation. As a result, the target districts significantly improved their development rankings in the District League Table, and local businesses including batik making, gardening and car washing were revived by access to water, improving income levels. Community ownership of the projects was very strong, with land being donated and families contributing significant maintenance funds.

To improve the sustainability of water supplies and new toilets, we supported five district assemblies to develop WASH plans, and planning for WASH services is now an integral part of their budgeting process.

HSBC Water Programme (2012-16)

Ghana is highly vulnerable to climate change due to its location, with increased drought and flooding likely to place greater stress on water supplies. The programme strengthened understanding of the links between climate change and WASH at all levels, and ensured that new WASH facilities are more climate-resilient.

2012-16 achievements
- 154,366 (106% of plan) people reached with clean water.
- 91,471 (102% of plan) people reached with sanitation. This includes almost 20,000 school children, whose schools have new biogas toilets that supply gas to their school kitchens and also have MHM facilities for girls.
- 120,387 people reached with hygiene messages.

Sanitation and entrepreneurship working hand in hand

Before WaterAid’s arrival in Dohani Yepala in Northern Ghana, residents had to rely on a pond for water. Thanks to the HSBC Water Programme, a clean water point was installed and volunteers were trained to build their own toilets. As a result, a resourceful resident, Sulemanna, has built over 200 toilets for his community, taking only small payments in kind. Word spread and he now has a full-time job constructing toilets in other communities, where he negotiates a fair price. Not only has Sulemanna vastly improved local sanitation facilities, he now earns a steady income for himself and his family too.

Context

Ghana succeeded in reaching its MDG target to halve the proportion of people without access to clean drinking water by 2015. But for many families, the water supply is erratic due to the unreliable electricity supply and insufficient funding for maintenance, and there is also a significant wealth divide in access to water.

Progress in improving sanitation nationally has been slower than water, with less than 15% of the population having access to a decent toilet (missing the MDG target of 52% by a large margin). The problem is worse in rural areas, where open defecation was still the most common practice in 2015.
Nigeria

Through the HSBC Water Programme, our advocacy contributed to the adoption of a national strategy to improve WASH access in rural areas, and we elevated the issue of MHM nationally through research and awareness raising. At the state level, our programme contributed to Benue State’s educational strategic plan, ensuring that WASH and MHM facilities were integral to it.

We placed a strong emphasis on school sanitation, improving our school toilet designs for accessibility and MHM provision. We also introduced a new technology – the SATO (Safe Toilet) squatting pan, which has a very low water requirement – and helped to find a local manufacturer for it, making it more affordable.

We successfully promoted solar power for water systems, which reduced reliance upon fossil fuels and long-term operational costs. It also contributed to a reduction in greenhouse gas emissions.

Our assessment of WASH in health centres in six states opened up discussions with the health sector about ways to improve WASH facilities in healthcare settings. These include training health workers on hygiene promotion and monitoring WASH provision in hospitals and health centres.

HSBC Water Programme (2012-16) WaterAid Nigeria

Context

Although Nigeria did not meet the MDG on water, 69% of the population now has access to clean water, against the target of 75%. However, Nigeria is the third most regressive country in the world for sanitation, with coverage falling from 38% in 1990 to just 29% in 2015.

Nigeria needs to live up to its middle-income status and finance sanitation infrastructure accordingly, for example through taxes and tariffs, rather than seeing it as the responsibility of households. Even in cities, which are home to almost half of the population, very few sewer systems exist. Our Nigeria country strategy for 2016-21 puts greater emphasis on improving WASH policy effectiveness and accountability, among other areas, which will help to address these issues.

Case study

Hopes for the future

Oke is 17 and wants to become a nurse when she completes her studies. She is one of the few people her age in Osukputu who has been able to continue her studies to secondary level. “Before the borehole, we used to get water from the stream,” she says. “It was white, salty and smelled like rotten leaves, so when we needed clean water we went to a nearby town called Inikiri, about two to three hours from here.”

“Since WaterAid installed the borehole, life has been easier. The children are able to go to school early because they no longer take a while to get water, and this helps improve their attendance. The water has also helped improve people’s health.”

HSBC programme areas

1. Plateau State
2. Bauchi State
3. FCT Abuja
4. Benue State
5. Rauch State
Together we’ve told incredible water stories...

Water Stories: A photographic exhibition

Our ‘Water Stories’ exhibition, a collaboration with the HSBC Water Programme partners and with the photographer Mustafah Abdulaziz, has raised awareness of the global water crisis, reaching an audience of more than 23m people. It has travelled to Stockholm, London, New York and Hong Kong to date. And its journey hasn’t ended!

Aftershock

The HSBC Water Programme provided vital support to the Nepal earthquake recovery. ‘Aftershock’, WaterAid’s first virtual reality documentary, follows plumber Krishna Sunuwar as he works with his neighbours to repair the village’s damaged water system. To watch the film and download the AftershockVR app, visit aftershock.wateraid.org

Across the tracks

Following the story of one ambitious mother in Uttar Pradesh against the backdrop of the Clean India campaign, ‘Across the tracks’ demonstrates the wider impacts and importance of sanitation. This award-winning documentary film gained media coverage in the Guardian and pan-Indian TV.

Employee engagement

HSBC employees have supported WaterAid in a variety of ways – through volunteering at Glastonbury Festival, becoming WaterAid Speakers, or even trekking 100km across the Gobi desert in Mongolia. Together, HSBC employees have raised more than £400,000 over the past five years.

HSBC employee Iain Russell, told us: “I had already completed fundraising for several charities last year, yet people were willing to dig deep again due to the beneficiary being WaterAid – people have a high opinion of WaterAid for the work they conduct throughout the world, and view it as a fair, ethical charity.”

One employee, Cate Luzio, is so committed to supporting WaterAid she has recently been appointed a Trustee for WaterAid America.

“I was taking handprints to take back to Malta to keep for myself. But honestly, I think the handprints are more in my heart than in the book, because this experience and this story will be with me for the rest of my life.”

Samantha Hollyoak

HSBC Malta volunteer WaterAid speaker
Conclusion

Due to the overwhelming success of the HSBC Water Programme, it has been extended until the end of 2019, making it an eight-year USD150 million programme.

Through this renewed partnership with HSBC, we look forward to accelerating transformational change towards our shared vision of universal access to WASH for everyone, everywhere by 2030.

Key shifts in our approach for the second phase of the HSBC Water Programme will align our work with the SDGs. For instance:

- Targeting whole districts (both rural and urban areas), including schools and health centres as well as households.

The programme will also provide evidence for advocacy to influence state and national level WASH legislation and policies. We will use our learning to support this advocacy and to influence policies at the global level.

HSBC Water Programme II will allow HSBC to extend its huge impact on the poorest and most vulnerable people across six countries. It will bring further attention to the global WASH crisis and the issues still preventing millions of others from overcoming poverty and fulfilling their full potential.

Thank you HSBC for your continued support!
Following the 2015 earthquake in Simjung, Nepal, the community re-construct toilets, funded by the HSBC Water Programme.

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