

basin-South Asia

Regional Knowledge Platform

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Contents

Editorial:

Housing Finance for Rural Families..... <i>long way to go</i>	2
Rural Housing Finance in India Still Unreachable!	3
Rural Housing Finance-some Models from India	4
Building Roofs, Lives and Confidence...	5
Enabling a Micro Finance Institution for the Rural Poor	6
Rural Growth through Network Economy: <i>A Process Incubation</i>	7
Productive Housing in Rural Areas (PHIRA).	8



Rural Habitat Finance : New Developments

Housing Finance for Rural Families.....long way to go

Dear friends and colleagues,

The Swiss Agency for Development and Cooperation (SDC) has been working and supporting **basin-South Asia** since its inception. **basin-South Asia** plays a crucial role in the exchange of information on habitat issues. The subject of the present newsletter Rural Habitat Finance is one which is close to SDC's preoccupations as we have been involved with Rural Finance in India for about thirty years.

Access to affordable housing by the poor is one of the major issues discussed in a recent conference organized jointly by SDC, National Bank for Agriculture and Rural Development (NABARD) and **basin-South Asia**. It was discussed that while subsidy driven schemes have had some results, often they do not provide the poor with flexible, adaptive and resalable housing. SDC believes that the poor also deserve to get high quality financial services including credit, savings and insurance products which are adapted to their needs both in rural and urban areas. While micro finance has allowed some to have access to basic financial services most of the poor remain underserved. Successful Rural Finance Housing Products are still very rare.

Why is this so?

Banks and financial institutions still have not integrated fully not clear event though their repayment rates are close to 99% on average. In Housing Finance the sums involved are bigger so they feel that the risk is greater. In a time of rising interest rates as we have had in the past year, they also feel that the poor have greater rates of default.

The need of the hour is to show that the poor are bankable and the linkage between Self Help Groups (SHGs) and banks are good business opportunities. For this to happen quality pilots need to be upscaled and discussed more. This issue of the **basin-South Asia Newsletter** is a timely possibility for this knowledge exchange. To fulfill the goal of affordable housing for all, public and private sector banks as well as microfinance organizations need to come on the same platform and get involved together. Government needs to create an enabling environment as well as should allow the market to develop so that innovative products (especially insurance) can evolve.

I would like to congratulate **basin-South Asia** for this initiative and look forward to reading this edition of the Newsletter.

Best regards,

Adrian Marti
Deputy Country Director
Swiss Cooperation Office India

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Development Alternatives (DA) and
Trust for Village Self Governance (TVSG)

basin-South Asia's members - Development Alternatives (DA) and Trust for Village Self Governance (TVSG) have embarked on an action research to design housing finance products for village families and communities. Readers are invited to share their experiences and suggestions in this area.

Rural Housing Finance in India Still Unreachable!

For a ringside observer of the Indian economy, the housing policies of India may appear to be effective. The growth in housing finance has, on an average, consistently been close to 40% in each of the last three years. But has this finance reached the rural populace, which is the largest class of poor perhaps anywhere in South Asia? The shocking reality is that housing finance reaches less than 1% rural households in India! What could be the reasons for such pathetic reach?

Is it that Indian finance system does not have enough and effective channels for reaching the vast rural hinterland? That certainly is not the case. The largest bank operating in India, the State Bank of India has more than 4,000 rural branches. Many other banking institutions under the government have similarly built a good (if not a profitable) network in rural areas. Consequently, lending for agri-based activities is still common despite increasing uncertainty of incomes from farm based activities owing to a range of natural and man-made factors.

Access to formal finance for housing by rural communities is still very limited. The banking system in India claims that close to 10% of the finance reaches the rural sector, but closer analysis shows that this reach is still largely limited to peri-urban areas and villages on the urban fringe.

To understand the situation better, it is important to look at the way the agrarian economy functions in India. Contract farming and large mechanized farming is not very common in India yet. The farmer is largely dependent on the market forces to determine his ultimate profit. Coupled with unpredictability of monsoons, these result in fluctuating incomes. In addition, small land holdings also affect earnings as well as profits. In such a situation, banks find it very difficult to assess the loan repayment capacity of the farmers, in turn affecting access to housing finance by the people.

Therefore, at the first place, it is important to combine the income generation and housing needs of the rural poor. Some problems like vagaries of monsoon and small land holdings in fact have no solution in sight on the horizon. We require a radically different approach.

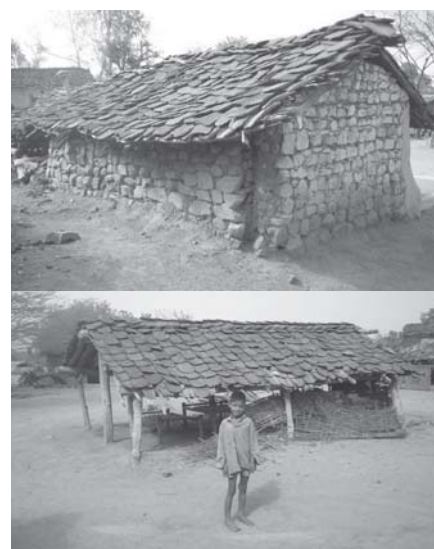
In terms of the way forward, to start with, the present system of extending housing loans relying on land as security should be discarded. The calculation of repayment capacity and security creation should be cash-flow based. Here, tapping the farm

income at source needs to be emphasized. In India, this is possible at the levels of the sugar factories, agriculture produce marketing federations and contract farming companies. Taking a bolder approach, the district level trader who purchases the farm produce may also have to be included in the system as a partner in recovery.

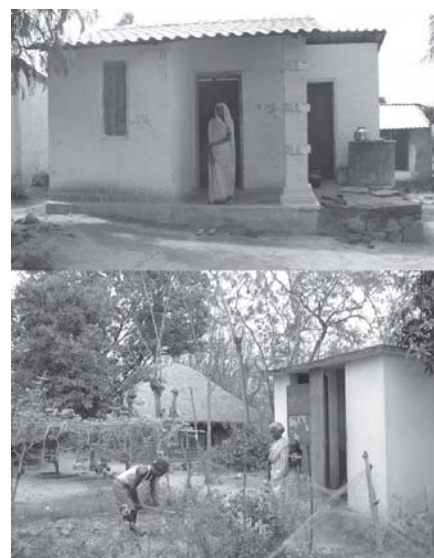
In parallel, government agencies and banks should concentrate on generating a good database for the purpose of income assessment. Fortunately this is possible in the information technology era. *Kisan Credit Cards* are being issued on a large scale in India. These could be used to record the history of income generation, credit and the repayment history. The seasonal fluctuations and the statistical variations too should get trapped, both at the level of individual farmers and at the levels of the group, local, state and farm sector. The banking regulatory authority needs to introduce necessary flexibility in application of income recognition and asset classification norms in respect of rural housing loans to make them harmonious with the harvesting season and fluctuating annual incomes. Also, it is natural for a banker to feel happy with a shorter tenure of loan, but it should not be forgotten that statistically, a longer term will better protect fluctuations in repayments due to bad crop seasons.

Such a database should produce inputs at two levels. For a lender, it should give inputs for individual credit history, his repayment capacity and the risks involved. It is estimated that **about 42 million rural households already have access to banking services. If about 10% of these can be identified to be eligible for a housing loan; about 4 million houses can be constructed every year without outright grants.** For the planners, it should give a much more incisive analysis. Based on this data, the government should be able to create and operate two funds. **A rural housing finance guarantee fund** should be supported by diverting some of the grants presently being given for construction of rural houses. Within a definite time frame, say in five years, the financing institutions should be able to look at this fund as their collateral, but on a risk sharing basis. Another fund should create **equity for a rural housing finance corporation** that can in future leverage it for bulk funding. As monsoons rarely fail over the entire country at once, such a corporation should have a viable overall recovery, with only the gap if any funded by the government. Direct grants to any household except those below poverty line (BPL) must simply stop.

It has been the trend of successive governments to incentivise lending to a particular sector by giving tax and other sops to the lenders and by adopting a target based approach. Instead, a simple act of allowing the lenders to fix their own interest rates for such loans based on their own perception of the risk involved is likely to be a bigger incentive. Only a radical solution like this in the way of thinking may result in a significant increase in lending for rural housing.



What we have...



What we wish to see...

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Rural Housing Finance-Some Models from India

Financial institutions are reluctant to extend their services to the weaker sections and households in rural areas. However some NGOs in India have taken initiatives in this regard and developed models ensuring availability of housing loans to this group

Agency	Geographical location	Client Type	Housing Loan Size(INR)	Interest (% p.a)	Repayment Period	Other Services provided
Shri Padmavathy Mahila Abhyudaya Sangam (SPMS)	Tirupati, Andhra Pradesh	Poor, Scheduled Tribes & Scheduled Castes	25,000-35,000 (house construction) and Rs. 10,000 (repairs, electricity etc.)	15-18	7-15 years monthly installments	Housing, health and educational services
Tambaram Community Development Society (TCDS)	Chennai City and Kanchipuram, Tamil Nadu	Poor families	65,000	free	8 years	Community health and hygiene services for women and children
The Voluntary Health Education and Rural Development Society (VHERDS)	Tamil Nadu, Orissa and Gujarat	Grassroot level communities and families Below Poverty Lines (BPL)	Upto 4,00,000	12.5	5 years	Promotion of herbal medicines, environmental sanitation and dissemination of cost effective technologies in housing etc
Bhartiya Samruddhi Finance Limited (BASIX)	Karnataka, Andhra Pradesh	Rural people who have borrowed and repaid two/three times in the past	50,000	18 (housing purposes) 24(other purposes)	3-5 years monthly installment	Promotion of sustainable livelihoods through integrated financial and technical assistance
Andhra Pradesh State Housing Corporation Ltd. (APSHCL)	Andhra Pradesh	Rural poor	15,000 under Credit-cum-Subsidy Housing Scheme (now known as GRUHINI Scheme) 10,000 under Rural Permanent Housing (RHP) scheme	11	5 years (GRUHINI Scheme) 10 years (RHP)	Rehabilitation to the victims of cyclones.
Shree Kshethra Dharmasthala Rural Development project	Dakshina Kannada & Udupi district, Karnataka	Self Help Groups (SHG)	5,000-20,000	10	3 years	Rural and community development
KADAMBA Charitable Foundation	North Kanara district, Karnataka	Self Help Groups (SHG)	20,000	11	15 years	Formation of SHGS, capacity building and awareness generation in the community
Shri Mahila SEWA Sahkari Bank	National	Poor women	50,000	14.5-17	3.5 years	Technical services including advice on improving and extending houses and infrastructure
State Bank of India (SBI)	National	Rural Middle Class	Under <i>Sahyog Niwas</i> Scheme 50,000(to individuals) and 10 times the savings of Self Help Groups	7.75(for 5 years)- 8.5 (for more than 5 years)	5-15 years	Financial services for overall habitat development.
Housing And Urban Development Corporation (HUDCO)	National	Informal sector, rural and urban poor	62,5000- 1,25,000 (Refinance)	10.5-13.5	10-15	Financial services
National Housing Bank (NHB)	It is a nationalized bank constituted to refinance other banks and financial institutions for onward lending.					

Source: A Study on Rural Housing Scheme of NGOs/ MFIs and Housing Development Corporations by NABARD, Development Policy Department-NFS, Mumbai

Extracted by **Abhishikta Roy**
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Building Roofs, Lives and Confidence...

Samarasa meaning 'balance and equality' in Telugu, is a not-for-profit organization that works towards empowering marginalized groups in Bidar district, one of the most backward areas of Karnataka. The organization took up housing activities in 2003 with the SDC-Holtec supported Rural Housing Project.

Context

The housing initiative focused on the socially and economically most underprivileged. Emphasis was laid on supplementing livelihoods and mobilizing resources from different channels for the poor to build a permanent and basic house.

Out reach

Samarasa organized houseless families into Housing-Self-Help Groups (H-SHGs) to access the finance schemes and lobby for policy changes both at the level of financial institutions and government. So far, it has reached 222 houseless families in four years who were provided with a grant of Rs.10,000 from the Golden Jubilee Rural Housing Finance Scheme (GJRHFS) of State Government's apex body servicing the rural housing needs, Rajiv Gandhi Rural Housing Corporation Limited (RGRHCL). The families were also assisted to access group-based rural housing loans from the *Sahyog Niwas* Scheme of the State Bank of India (SBI). Under the scheme, till now a total of Rs.34.5 lakhs has been disbursed as loans to the families and Rs.1.38 lakhs mobilised as grant from GJRHFS. The individual loan amount ranges from Rs.45000 to Rs.60000 over 10 years at an interest rate of 8.25%. The equated monthly instalment (EMI) lie in the range of Rs.500 to 600.

Habitat and livelihood connect

Samarasa manages women's SHGs over three *talukas* or blocks in federations. The self-help groups accessed government schemes like *Rashtriya Sam Vikas Yojana* and used the seed capital available from SDC support for income generation activities. Entrepreneurship Development Programmes were conducted with the target group to strengthen their enterprise capabilities. Livelihood packages adopted included dairy, poultry, and goat rearing with some people in small scale businesses like tailoring, grocery, tea stalls etc. Loans ranged from Rs.1000 to Rs.12,000 with a mandatory death insurance for livestock.

Modus Operandi and Supporting Services

Samarasa's community-based response groups called Action Groups motivated the house owners to access improved housing as well as make regular repayments. Two Panchayat members are part of this team of 10-12 members. The project involved people's participation at every stage from beneficiary selection and construction to support in repayments. Good rapport with Panchayati Raj Institutions and bankers helped in the process operation as well as policy change.

Adoption of Cost Effective and Environment Friendly (CEEF) and local building technologies became a significant strategy for making housing viable for the poor. To this end, exposure visits were also conducted. User-groups were involved in designing of spaces. Gender-sensitive designs were developed by involving women users in the process. Many house owners decided to build toilets and the house roofs using sustainable materials.

Policy Advocacy

When starting the housing project, Samarasa realized that there were many hurdles in the finance delivery mechanism for the poor. For instance, in the beginning the beneficiary list generated for housing from the Participatory Rural Appraisal exercises did not match the Panchayat's Below Poverty Line list. This resulted in the problem of non-availability of land titles. As a result, RGRHCL and the bank were not ready to finance these families. These institutions finally agreed to sanction loans on land conversion documents due to the pressure of H-SHGs. Samarasa also succeeded in influencing the bank's policy



A demonstration dwelling unit

savings of the member under the *Sahyog Niwas* Scheme. Also, as per the bank norms, those villages lying within a range of 10 kilometers from the branch office would be serviced with loans but Samarasa put forth the case for a long-distance bank service to villages that were in the range of 30-40 km of the SBI's branch office. Samarasa also worked with the bank in reducing loan term as even the vulnerable families were more comfortable with higher EMIs for shorter term than the vice-versa.

Loan Repayment

Effective loan repayment strategies such as motivation from 'Action Groups' were adopted to encourage the loanees to repay without feeling threatened. When there were genuine reasons for someone not being able to pay, monthly savings were increased and repayment initiatives reduced so that the members could catch up in accumulating more money within 3-4 months.

Learning

The Programme Helped in enhancing the social status of participating women. Following learning have emerged.

- The poor can not built houses merely with savings.
- Instead of six-monthly instalments, the poor prefer monthly instalment with flexibility in the instalments amount.
- Older SHGs have more savings and hence easier to track repayment record.

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(Based on the author's field visit to Samarasa)

Technology Delivery



Source: This digram has been adopted from the presentation made by Samarasa on 17th April'07 at SDC's Consolidation and Capitalisation Event.

Enabling a Micro Finance Institution for the Rural Poor

Jan Chaitanya Samagrabhivruddi Sangam (JCSS) has been working in Cuddapah district of Andhra Pradesh since 1981 with the prime objective to enhance the social status of Dalits and women in the district

One of the strategies adopted by JCSS to achieve the objective was to facilitate an existing institution in Andhra Pradesh called the **Mutually Aided Cooperative Thrift Society (MACTS)** to provide institutional finance as well as support services to the members for housing. MACTS is registered under Mutually Aided Cooperative Societies Act, 1995 of Andhra Pradesh. The act allows flexibility and powers to the members as opposed to government control under the Cooperative Societies Act of 1964.

The Concept and Structure of MACTS

JCSS group recognises the whole village as a unit. As JCSS works in over 70 villages, each village has one group. These groups are referred to as *Sanghams*.

The JC-MACTS structure allows all the members to be part of the general body on rotation basis so as to build up the leadership ability among the group members. Each group sends 2 members to the general body of MACTS. The group is a unit of MACTS.

The members come from different caste, creed and socio-economic status. The savings of the village level groups are deposited with MACTS and it manages their savings and transactions. The general body elects the executive body referred to as Board of Directors of the MACTS. The executive body comprises of the President and the Secretary. The Executive Director of JCSS is the secretary of MACTS. Every year one-third of the MACTS general body members retire and create room for other group members to represent in the general body. The President of the MACTS is allowed to enjoy two terms in their lifetime. The election of the executive body happens every year.

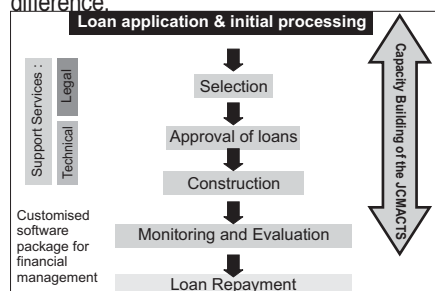
FINANCING MECHANISM

The purpose for which MACTS provides credit to its members ranges from consumption, setting up of livelihood enterprises and habitat (both for renovation or expansion and construction of new). The emphasis, however, rests on ensuring smooth repayment and according to JCSS there has been no default till date. In no case the amount disbursed has been accounted under Non Productive Assets (NPA). The analysis of demand for credit among its members done by MACTS reveals that MACTS has sufficient finances available in its system to meet the demand. Cumulative finance available with MACTS is about Rs.1.25Crores (INR). Therefore, MACTS

has not borrowed finances from other sources for further on-lending to their members.

JCSS set up the Jana Chaitanya mutually Aided Cooperative Thrift Society (JC-MACTS) comprising of women members that gave additional loans for house construction under various government schemes, from its financial resources collected from members savings. The loans were given at an interest of 15% much less than the interest rate of commercial banks (18-24%) and money lenders (45 to 50%).

MACTS pays 12% interest to its members on their saving, which is higher than other commercial banks. This rate of interest is decided by the members. But to members the value for saving with MACTS rests in this difference.



Source: The diagram has been adopted from the presentation made by JCSS on 17th April'07 at SDC's Consolidation and Capitalisation Event.

Livelihood Financing

Livelihood financing by MACTS supports an array of entrepreneurial endeavours. Almost All the support has been extended to individual enterprises and no group based enterprises were visible and supported.

The financing process involves three stages:

Stage 1: The member files a loan application to the village level leaders on the format Developed and designed by MACTS

Stage 2 : The village leader assesses the application and gets it endorsed by two other members from the group before recommending the application and submitting it to MACTS office. The assessment is generally done on the basis of past repayment track record, purpose of loan.

Stage : MACTS office bearers meet every month and sanction the loan application and the loan is disbursed to the member for livelihood financing, the rate of interest is 18% on reducing balance. The same is to be repaid

back in 20 months by the members. For disbursements over Rs. 20,000; MACTS works out the repayment period in consultation with its members. MACTS does



Household based livelihood promotion

not charge any pre-payment penalty from its members. In case the member intends to make pre-payments, MACTS charges interest only from

the duration between date of disbursement and date of pre-payment.

So far MACTS has supported household enterprises like dairy, sheep and goat rearing, tailoring, petty shops, horticulture promotion etc. In addition, JCSS team provides services like training and livelihood planning to its entrepreneurs.

Housing Finance

JCSS also facilitated a micro finance institute (JC-MACTS) in Kadapa Mandal (Mandal is an administrative unit in Andhra Pradesh above the village level) to support the poor to construct houses. This MACTS was ideally situated to provide credit to its members who were mainly women. To promote JCSS's housing project, JC-MACTS evolved a housing policy which came into operation from 2005.

The components of this policy were:

- **Processing and recommendation of Loan Applications** by group or *Sangham* leaders
- **Selection of applicants and sanctioning of loans** which by staffs of the institution who supervised the site and looked at other details before recommending the applications to the board
- **Loan repayment in instalments** at 15% rate of interest incases of house constructions.
- **Computer application package for financial systems** to ensure efficient monitoring and transparency.
- **New monitoring and evaluation systems** by the members who were trained in areas such as selection of beneficiaries, loaning policy, using newly designed formats and documents etc.



JC-MACTS members at works

What was really unique about this whole process was the involvement of the end-users in designing this policy. **JC-MACTS sanctioned loans that ranged between 12,000 to 15,000 for a period of 20 months at 15% rate of interest.**

Contd. to page 7

Rural Growth through Network Economy: A Process Incubation

Setting an example of a "hut less" village, Kuthambakkam in Thiruvallur district, Tamil Nadu is in the process of laying down another benchmark in the history of rural India by evolving a rural "network economy."

As envisaged by Mr. Rangawamy Elango, the brain behind this concept, this model will concentrate on prosperity creation rather than poverty eradication in the villages. Also it will focus on evolving a self-reliant economy in rural areas.

A cluster of villages would work as the network. Production and consumption of local items such as rice, lentils, oil, baked foods, vegetables, cereals, soaps, detergents, and clothes etc. would take place within the network. The network villages would share their produce amongst themselves and supplement each others' production and processing. What is produced in excess shall be sent to other village clusters or towns for money power which in turn can buy products and services not available in the village.

A network may contain 15-20 villages covering a population of 50,000-60,000. A pilot study conducted by Mr. Elango and his team revealed that a network of 20 villages can run 230 enterprises producing typically

40 items worth Rs.55- 60 million per month.

To start with, four networks have been identified and formed in Tamil Nadu, namely, Thokkamur, Thervai, Koduvelli and Mambakkam. Kuthambakkam has emerged as a pilot for the village units. These four networks in Tamil Nadu are looking at production of like Mud Blocks, M.C.R. Tiles, Thoor Dhal unit, bathing soap etc. One network covers 350 families.

These networks are receiving financial support from Bank of India under its initiative to adopt 101 villages in rural India as part of its centenary celebrations. However other costs or investments required, like infrastructure development have to be arranged from other sources like grants etc.

In Kuthambakkam, the administrative activities are being looked after by the Panchayat. Production, consumption, distribution, financial and other activities are looked after by 32 existing Self Help Groups (SHGs) - some are run by women, some by men and some by the marginal farmers.

The model complements traditional skills and knowledge with modern technology to provide effective sustainable solutions and catalyzes the development of a village economy.



Micro Concrete Roofing Tile production unit as a viable enterprise for the network

The benefits to the villages are :

- Assured and Sustainable employment
- Access and Food Security
- Developing Collective Entrepreneurship
- Conserve energy

The Other benefits would be:

- Snowball effect on surrounding villages
- Dissemination of knowledge
- Curtail urban migration
- Overall national savings in energy
- Hunger free, prosperous villages
- Confidence among village communities

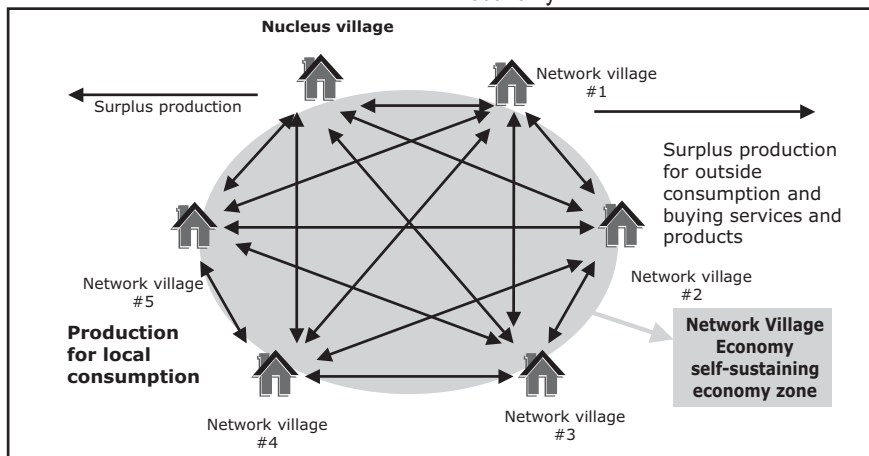
The Kuthambakkam experience says that the success of such model depends upon strong local governance. It is the Panchayat who can initiate such plan in the village. To bring such model into work requires the support and trust of people. The Panchayat being the representative of the village people could work out such network with the neighbouring villages. It is the Panchayat who can take ideas to the people of the villages to start such enterprises. Facilitated by the Panchayati Raj System; these efforts will have a ripple effect.

Although the initiative is still at a nascent stage and it may be too early to comment on its success, the greatest strength of the model is its power to ensure sustainable income generation in the villages. The model focuses on development of a larger unit which is the village through each independent enterprise.

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(The article has been developed in conversation with R. Elango, TVSG)



...contd. from page 6

Enabling a micro-finance.....

Loans paid to the members were given not only for construction of new houses but also for extension or repairs of the existing houses and in lending resources priority was given to Scheduled Caste and other Backward Castes Households. Out of 376 loan applications, it provided loan amounting to Rs.16 lakhs only to 106 members. 81 of them were given loans for completing houses sanctioned under various schemes of the

government, 6 for constructing new houses and 19 for repair of existing houses. Thus, 76% of the total households were required completion under various Government schemes which highlights the fact that there is a big gap between the kind of money people require to complete their houses, and the amount of money that is actually available in these schemes.

While the rate of interest for short term loans and for income generating activities is higher, interest rates for loans for house construction which are long term in nature, are low. This negatively affects the

profitability of MACTS and credit availability for other members and different purposes.

JC-MACTs have been in existence for over a decade now and has a membership base of around 3000 households in 50 villages. In Kadapa, it has provided a total of Rs.15 lakhs as credit for building houses to 106 members. The success of this model in this mandal shows that it is possible to be replicated in other parts of the state.

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(Based on the author's field experience and interaction with members of JCSS)

Productive Housing in Rural Areas (PHIRA)

There is a strong connection between housing and income generation. Other than ensuring a dignified living, a house can also open new livelihood opportunities to the poor. **National Housing Bank**, an all India financial institution, has launched a new programme called **PHIRA** under which a composite loan of housing and income generation is extended.

The objective of this scheme is to provide loan to persons marginally above the poverty line in rural areas to facilitate construction of decent houses for rural families and also for income generation activities.

Loan and benefits

- Under the Scheme, a composite loan of Rs.70,000 will be extended, of which an amount to the extent of 25% of the loan i.e. Rs.17,500 is for the income generating activity and an amount of Rs.52,500 is for construction of housing unit plus work area, including purchase of land.

- An incremental loan of Rs.25, 000 could also be considered to be extended after a period of 3 years from the date of disbursement of earlier loan for up gradation of house built.

The loan will need to be repaid within a maximum period of 15 years from the date of disbursement of loan, with an initial moratorium of one year for principal only. To ensure recovery of the outstanding loan in case of the death of the borrower, a life insurance policy will also be taken for the borrower's life either individually or through a group insurance plan.

Potential and scalability

NHB's estimates of PHIRA benefits are as follows:

▲ Loan disbursements per annum	Rs.6,700 crores
▲ Loan disbursements in XI Plan Period (2007-2012)	Rs. 33,600 crores
▲ Number of families covered	5 million
▲ Additional family income generated	Rs.5,000 crores
▲ Additional income generated on account of multiplier effect of housing construction	Rs.160,000 crores
▲ Additional jobs created	1.1 million jobs p.a.

NHB would provide housing loan component through banks/HFCs/ Microfinance Institutions having reach in rural areas by way of 100% refinance. The banks/HFCs/ Microfinance Institutions will further finance the target group either directly or through SHGs.

P.S: Readers may please note that the scheme is not yet in operation.

This information has been extracted from National Housing Bank (<http://www.nhb.org.in/Whats new/Productive Housing in Rural Areas.htm>)



South Asia

Regional Knowledge Platform



Auroville Earth Institute, India aims to research, develop, promote and transfer earth-based technologies which are cost and energy effective.



Aga Khan Planning and Building Services, Pakistan works to improve the built environment through the provision of technical assistance and construction management services.



Centre for Ecocentric Development and People's Action, Nepal is a non-profit, non-governmental organization working for "People Centered, Eco-Centric Development."



Coastal Area Disaster Mitigation Efforts, India is a network of twenty voluntary organizations working for disaster preparedness of fishing communities in India.



Exnora International, India works as a catalyst in bringing about local initiative and community participation in overall improvement in quality of life.



Grambangla Unnayan Committee, Bangladesh is a non-profit, non-governmental organization working for people affected by extreme poverty, exclusion and disease.



Orissa Development Technocrats' Forum, India works to facilitate an effective rural housing delivery system through appropriate technologies and sustainable livelihoods.



Trust for Village Self Governance, India is a charitable trust focusing on local self governance in villages for creating sustainable employment through habitat development.



Swiss Agency for Development and Cooperation (SDC), India is Switzerland's international cooperation agency within the Swiss Foreign Ministry.

Secretariat



Development Alternatives, India is a not-for-profit sustainable development enterprise that promotes programmes and products which contribute to the enrichment of human life.



Gram Vikas, India is a rural development organization, working with poor and marginalized communities of Orissa since for making sustainable improvements in the quality of life.



Unnati, India is a non-governmental organization working for "civic leadership promotion and strengthening local self governance."

basin-South Asia Regional Knowledge Platform (basin-SA) is committed to "developing knowledge systems and promoting collaborative action within South Asia to enable access by the poor to sustainable habitat and livelihoods."