

Asia Pacific Housing Forum 5

Post Event Dossier



Habitat
for Humanity®
India

ASIA-PACIFIC
**HOUSING
FORUM 5**



HONG KONG • INDIA • PHILIPPINES



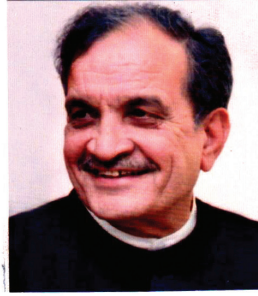
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बीरेन्द्र सिंह
Birender Singh



ग्रामीण विकास, पंचायती राज और
पेयजल एवं स्वच्छता मंत्री
भारत सरकार
MINISTER OF RURAL DEVELOPMENT, PANCHAYATI RAJ
AND DRINKING WATER & SANITATION
GOVERNMENT OF INDIA



MESSAGE

Sanitation is a true reflection of how the country is progressing. My ministry is committed to drive a pan-India mass movement towards improved sanitation and this is possible only through collaborative efforts of the Indian citizens. We need to equally focus on toilet usage through behaviour change wherein neighbours, local groups, school going kids and society as a whole can persuade people to shun open defecation. We are keen to partner with like-minded people and organizations in making housing and sanitation available to each household of the country. We encourage participation from corporates and need to develop a strong Corporate Social Responsibility (CSR) mechanism to achieve our vision of a 'Swachh Bharat'.

Besides in a fast urbanising India, we need to move the congestion out and away from major cities to ensure safety, security and housing for all.

In this backdrop '**Housing for All by 2022**' and '**Open Defecation Free India by 2019**' are our national goals and we welcome the efforts of Habitat for Humanity India in supporting the Government of India to make these missions a reality.


(BIRENDER SINGH)

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No.I-22013/12/2015-H/FTS-13338
Government of India
Ministry of Housing & Urban Poverty Alleviation
(Housing Section)

Room No. 220-C,
Nirman Bhawan, New Delhi.
Dated: August 26, 2015.

To:

Mr. Rajan Samuel,
Managing Director,
Habitat for Humanity,
A 301, Everest Chambers,
Marol Naka, Andheri Kurla Road,
Andheri (E), Mumbai – 400059.
Tel: 022-2920 9851, Fax: 022-2920 9854

Sub: Asia Pacific Housing Forum 5 (APHF 5) – reg.

Sir,

I am directed to refer to your letter dated August 6, 2015 on the subject mentioned above and to inform that this Ministry supports the Conference and this fact can be displayed in the brochures and advertisements. However, logo of the Ministry cannot be used due to the extant Government instructions on the subject matter. The officials who are invited would participate in the Conference as per convenience.

2. This issues with the approval of the Competent Authority.

Yours faithfully,



(P. Venukuttan Nair)
Under Secretary (Housing)
Tel: 2306 2252 / Fax: 2306 1018
Email: housingministry@gmail.com

Copy to:

PSO to Secy(HUPA)/PPS to JS(H)



Rick Hathaway, *Vice President, Asia-Pacific, Habitat for Humanity International*

Dear delegates and guests,

Thank you for participating in the 5th Asia-Pacific Housing Forum in September. For the first time, the events that happened simultaneously in Hong Kong, India and in the Philippines brought together over 1,300 delegates, and contributed to yet another successful and productive forum. Following this year's theme of 'Building Impact,' the events in the three locations were able to attract a diverse audience, including representatives from multilateral organizations, corporations and nongovernmental organizations; government officials and academics who took advantage of this platform to network and forge new alliances that will impact the sector of affordable housing in Asia Pacific in the near future.

Most importantly, this edition of the Asia-Pacific Housing Forum arrived at a potential turning point for the discussions on housing and shelter worldwide, with the upcoming United Nations Conference on Housing and Sustainable Urban Development in October 2016 (Habitat III). This is an exciting time for actors and stakeholders in the fields of poverty reduction, urbanization and all those who work for more sustainable urban development, especially since 55 percent of the world's population now lives in urban areas.

In India, the satellite event, guided by the theme 'Building Impact through Ecosystems for Bottom of the Pyramid Affordable Housing,' discussions encouraged an exchange of ideas, experiences, and policy analysis and consensus building. Topics ranged from affordable housing to proper sanitation and seeking market solutions and technologies toward achieving housing for all. Delegates were also encouraged to support the goal of ending open defecation in India with sanitation solutions. The event gathered union ministers and celebrities, such as Bollywood stars Vivek Oberoi and Evelyn Sharma, to pave the way for new products, initiatives and renewed partnerships and commitments.

Overall, the 5th Asia-Pacific Housing Forum served not only to showcase best practices around the region but to bring different sectors together to advocate for the future we want to achieve: more people having access to affordable housing and decent living conditions.

We are confident that the benefits of this housing forum will have an ongoing, positive impact on the Asia-Pacific region's future, as participants share ideas and spark enthusiasm in their home countries. We trust that new policies will emerge to reduce substandard housing in the region. We look forward to seeing the impact in the housing landscape for Asia-Pacific.

*Rick Hathaway, Vice President, Asia-Pacific,
Habitat for Humanity International*





Sheila Kripalani,

Chairperson – Board of Trustees, Habitat for Humanity India

Children, adolescent girls and women today in rural and urban India lack basic sanitation and hygiene facilities. The hazards of open defecation are many and its impact on health, hygiene and one's dignity can no more be acceptable. We stand at the threshold of an economy that can reach heights and yet we struggle to accord basic dignity to our fellow men and women. Sanitation and housing are overarching issues linked with well-being and development. They no longer can be ignored.

India faces a huge housing shortage and more than half the population lacks proper sanitation facilities. Indeed the aim to provide housing to all and making India open defecation free, as committed by our current government, is ambitious. But we need to find solutions and seek new opportunities to achieve these goals and honour the newly accepted UN Sustainable Development Goals – the post 2015 New Urban Agenda. With the international community acknowledging the need and criticality of water, sanitation and housing; Habitat for Humanity India has the responsibility to drive effective action.

Habitat for Humanity organised the 5th Asia Pacific Housing Forum (APHF5) in Delhi in September 2015. It was attended by 572 delegates and 87 speakers graced the occasion with their expert comments and ideas. APHF5 became the forum that brought together various stakeholders to deliberate on the need for housing and sanitation in India and the challenges we face. The sessions put forth recommendations to overcome the challenges and draw roadmaps ahead. APHF5 has been rich in learning; we hope the days ahead are high in action.

We need platforms such as the APHF5 and others like coalitions and networks where like-minded people can share their vision to find ways to implement large goals. This publication helps us to gain insight into the issues and problems in the realm of housing for all and total sanitation and throws light on possible solutions.

Habitat for Humanity India's work in the field of sanitation and housing brings dignity and hope to all. We believe that none of us can live with dignity until everyone lives with dignity. We need to open our doors, hearts and minds. We need to believe that we are a link, a bridge, a means to ensuring that our people – the people of India – can live in a decent home.

Sheila Kripalani,
*Chairperson – Board of Trustees,
Habitat for Humanity India*





Rajan Samuel,

Managing Director, Habitat for Humanity India

Habitat for Humanity believes that access to affordable housing is a foundation for breaking the cycle of poverty. Poverty has many dimensions and our quest is to create tangible assets through shelter and sanitation interventions for marginalized communities. When people live in substandard homes, their odds of staying healthy plummet. If they are not healthy, they do not get educated; if they do not get educated, they cannot get decent jobs; and the cycle of poverty continues, one generation after another.

Over 65 million people live in urban slums and the number is expected to double by 2022. An important element in shelter is access to a sanitation unit, which impacts the life of the entire family. According to a World Health Organization and UNICEF report, 595 million Indians defecate in the open, ranking India No.1 in open defecation. The hazards of open defecation are many and its impact on health and one's dignity are unacceptable. Therefore we have a crucial role to play in providing for systems that can help overcome the shelter and sanitation crisis in the country.

Habitat for Humanity India aims to provide housing-related services to low-income marginalized families across India. Since our founding in 1983, Habitat India has helped more than 82,860 families, a milestone that we are proud to celebrate. However, the need for adequate and affordable housing continues to grow. In our endeavor to support the Government of India's vision of Housing for All by 2022 and the Swachh Bharat Mission to end open defecation in India by 2019, Habitat for Humanity India aims to align with its goals in spirit and action.

The 5th Asia-Pacific Housing Forum (APHF5) was organized by Habitat for Humanity India in Delhi on the 3rd and 4th of September 2015. The event was simultaneously held in Manila, Philippines and Hong Kong.

The forum drew over 572 delegates and 87 speakers and was successful in bringing people together to foster multi-stakeholder dialogue, create new guidelines, forge partnerships and bring together microfinance institutions, innovations and sustainable technology providers.

The key takeaways from the forums were as follows:

- Formulation of a conducive policy and framework to accelerate solutions for shelter and sanitation for economically weaker sections.
- Government's commitment to promote smart subsidies for shelter and sanitation.
- Accelerate the role of technology in scaling up shelter and sanitation.
- Provide affordable finance to promote viable, sustainable and scalable housing and sanitation solutions.
- Promoting community engagement at the planning, designing and implementation stage.
- Structure technical assistance and housing support services to stimulate shelter and sanitation interventions.
- Promoting disaster resilience technology into affordable housing.
- Advancing viable market based solutions to stimulate the supply chain for shelter and sanitation.
- The role of CSR in promoting shelter and sanitation intervention in India.

The concluding session ended with a joint declaration presented by the working committee which included the adoption of the following goals:

- Engage with all stakeholders present at this forum and others outside to disseminate information, gather inputs and evolve solutions that will enable us to tackle the issues of affordable housing and sanitation. We will meet again in early 2016 to take stock of progress and report on milestones achieved.
- Pledge to increase the number of partners with the 'Sensitise to Sanitise (S2S)' campaign to 50 by March 2016; complementing the 'Indian Sanitation Coalition'.
- Take on the challenge of making 100 districts, i.e. 15% of the total districts in the country, open-defecation free by 2019.

I want to thank all the stakeholders for their passion and support in committing to achieve Housing for All by 2022 and an Open Defecation Free India by 2019. I am sure many of the conversations and connections for prospective collaborations will continue long after the Housing Forum. I hope we can join hands together in ensuring that APHF movement will go a long way in providing a platform for key stakeholders to work together in the shelter and sanitation space.

Rajan Samuel,
*Managing Director,
Habitat for Humanity India*



Asia Pacific Housing Forum *by the numbers*

572
Delegates

4
Countries

85
Speakers

1
Joint Declaration signed

114
Articles featured in Media

15,578
Followers on Social Media



*Developing a New
Urban Agenda*



Developing a New Urban Agenda



Habitat for Humanity India (HFH India) organized the **5th Asia-Pacific Housing Forum (APHF5)** in Delhi on the 3rd and 4th of September 2015. The event was simultaneously held in Manila, Philippines and Hong Kong. APHF5 is one of the series of events and meetings to be held in the run up to the UN Habitat III in Ecuador in October 2016. HFH India aims to position the recommendations from this forum towards ensuring that housing for the poor is at the center of the New Urban Agenda.

APHF5 saw government policy and decision makers; architects and construction industry professionals; donor agencies; non-governmental organizations; academics, think-tanks and research institutions; private and public sector enterprise representatives; and community leaders and advocates of affordable housing and sanitation; all come together. The discussions encouraged an exchange of ideas,

experiences, intervention models, policy analysis and recommendations for affordable housing and proper sanitation. APHF5 has helped direct attention to seeking market, microfinance and technology solutions for achieving housing and sanitation for all in India.

APHF5 organized by HFH India in Delhi was privileged to have **Shri Chaudhary Birender Singh – Honourable Union Minister for Rural Development, Panchayati Raj, Drinking Water and Sanitation**, come and share his thoughts on rural and urban housing, land acquisition and the role of corporates in ensuring housing for all. Setting the sentiment behind APHF5 was **Ms. Sheila Kripalani - Chairperson HFH India** who said, *“To bring dignity and hope to all we believe that none of us can live with dignity until everyone lives with dignity”*.

Dr. Nandita Chatterjee - Secretary, Ministry of Housing and Urban Poverty Alleviation declared the forum open. She shared the Government of India's efforts towards housing for all and highlighted the fact that nearly 20 million houses are required in urban India whereas rural India needs 30 million houses if we were to achieve the Government's mandate of 'housing for all by 2022'. Dr. Chatterjee stressed that in order to achieve shelter for all, there is a need for affordable housing markets and rental housing, new technical capacities, housing finance, productive planning and Development Control Regulations.

The **Managing Director of Habitat for Humanity India, Mr. Rajan Samuel**, welcomed the delegates and mentioned that, "one thing that unites all of us is our passion to make a difference for poverty housing". He affirmed that the forum has been successful in the past and continues to bring people together to foster multi-stakeholder dialogue, create new guidelines, forge partnerships and bring together microfinance institutions, innovations and sustainable technology providers.

An impressive number of **87 speakers** graced the event with their presence and participation whereas **572 delegates** registered their attendance. Indeed APHF5 was truly a national platform where a large number of people rallying for the cause of affordable housing for the underprivileged and sanitation

facilities for all, came together to dialogue, deliberate and dream. Dream of a better India where everyone has a decent place to live with dignity.

The demand for 'housing for all' and 'total sanitation coverage in India' was echoed by Bollywood celebrities **Vivek Oberoi** and **Evelyn Sharma** at the forum. APHF5 also saw the launch of an insurance scheme for disaster affected families. Such insurance products, as risk mitigation, with a small premium are a good way forward. Five such policies were handed over to women from Vellupuram at the forum. The forum saw **Mr. Shaji Verghese – Vice President, Business Development, PNB Housing Finance Ltd.** speaking in support of the housing for all discussions and committing to the decisions taken at the forum. **Alain Grimard - UN Habitat Country Representative for India** spoke about the UN's Global Housing Strategy and emphasized the increasingly important role that governments need to play in taking the lead in such transformative development.

The two day conference would not have been complete without the '**voices from the field**'. More than 20 beneficiaries from Habitat for Humanity's intervention areas came to Delhi for APHF5 from the states of Maharashtra, Tamil Nadu, Gujarat, Uttarakhand and Delhi NCR. They shared their stories and appreciated HFH India's effort in providing them with a safe place to live.





"I joined a course with the help of the NGO and also learned basic reading and numbers. The people in the village used to laugh at me and pass comments. But I did not bother about them as I had to earn for my family. I'm a trained mason and we are 15 women who received the training. A number of men work with us. I have built over 200 sanitation units!"

Mrs. Dwarkabai Shinde, Tondoli village, Aurangabad, Maharashtra

"During the rains our house used to leak and we would cover the roof with plastic, but it used to fly off. I have two daughters and two sons and I'm almost blind. With Habitat's intervention I could build my house and I feel very safe and secure with my daughters."

Mrs. Rafikan, Savdha Ghewda, JJ colony, Delhi

"It was very difficult after my husband got a paralytic attack. We used to live in a kuccha house. After Habitat's help we now live in a pucca home"

*Mr. Ishar Hussain,
Savdha Ghewda, JJ colony, Delhi*

"Habitat volunteers from the U.S, Australia, Japan, and Netherlands built my house. I call it an 'International Habitat home'! My children have a safe place to live and play. Their books are safe from rain water and my children can study well"

*Mrs. Mageshwari,
Pondicherry*

"People in my village would die due to snake bites as they used to go to defecate in the open. There were only 10 toilets in the entire village. I decided to change the situation and motivated the community to build toilets and maintain hygiene. Today every house has a latrine. We have also formed a group to help others villages."

*Ms. Geeta,
Chennai*

"I'm a handicapped person. I used to find it very difficult in a kuccha house. After my permanent house was built with the help of Habitat, I'm more comfortable and independent. I was also able to study, complete my B.A. and am currently working with an organisation for handicapped children."

*Mrs. Bimlesh Kumari,
Savdha Ghewda, JJ colony, Delhi*

"It used to flood in our village and we would put in sheets for protection but they too would get washed out. I donated my land to build a community centre. It is now used by children, women and community members for various recreational activities."

*Mrs. Kalavati Devi,
Uttarakhand*

The '**Knowledge Partners**' for APHF5 were: UN Global Compact Network, Cities Alliance, Sulabh International, UN Habitat, Ashoka, Slum Dwellers Federation, Good Governance India Foundation, SPARC, AFHTAC and Micro Build India. The main agenda of the forum was guided by the theme '**Building Impact through Ecosystems for Bottom of the Pyramid Affordable Housing**'.

Four thematic tracks structured the discourse around shelter and sanitation in rural and urban India. The four tracks were:

- Building Shelter for All
- Impact through Sanitation
- Building Market Systems for Affordable Shelter & Sanitation
- Impact through Affordable Housing Finance

Some of the broad takeaways from the discussions emerge as follows:

- Create a national database on need for housing
- E- governance will reduce time
- Channels of communication from the people to the Government should be clear and streamlined
- Solar power technology should be taken up widely in the country.
- Water is a resource that needs to be saved and treated
- Advocacy should be focused on tapping government policies and involving multistakeholders
- Adequate resources and funds are required to

address needs and challenges

- The State needs to play a larger role and government subsidy should be paid directly to the beneficiary. In fact adopt 'direct subsidy' and 'smart subsidy'
- The involvement of corporates and corporate social responsibility in addressing social challenges in India is the need of the hour. Corporates must work with governments and NGOs and contribute their skill, time and money in finding joint solutions and furthering development.



Track specific highlights are:

1. Shelter

- Land and land tenure is the most critical requirement
- Rural housing and Urban housing need to have separate approaches
- Housing solutions need to be low cost, affordable and innovative
- Unskilled labour is an issue, there is a need to provide training and capacity building to the workers
- Literacy level among our labour is low, they need to be educated. A certified construction course for workers can be looked at. The state of Gujarat has already piloted it.
- Construction companies should be made to treat labour better
- Focus towards poverty housing has to include focus on environment, safety for life and the eco system, along with comfort in living and affordable cost.
- Consider Eco Housing (Houses made of agro waste board and paper honeycomb)
- Look at redevelopment and integration of the poor in the cities
- The government should come up with the scheme of "Land for All" - small plots of land for each family. However where there is land and allocation is made, we need to provide systems and services, employment and education, etc.
- There is increasing need for a National Urbanization Policy



The vertical on Shelter covered discussion on cities and sustainable development, role of skill development in shelter and how CSR can bridge the gap and tackle shelter and sanitation requirements.

Mr. Rajiv Ranjan Mishra - Joint Secretary, Ministry of Housing & Urban Poverty Alleviation reiterated that a conducive policy environment is crucial and mentioned the National Urban Housing & Habitat Policy; Affordable Housing Policy; Rental Housing; Model Tenancy Act, etc. He also said that we need to improve investment and financial support to housing and encourage capacity building and innovative technologies. **Mr. Kirtee Shah – Chief Executive Officer, KSA Design** drew the forum’s attention to quality of housing under government schemes and at the same time informed the delegates about the housing scheme namely Indira Aawas Yojana, which caters to housing needs of rural India attempting not only housing but also ensuring dignity and empowerment. **Col. Prakash Tewari, Executive Vice President - CSR and Education, Jindal Steel and Power Limited (JSPL)** spoke about beneficiary identification and coming out with beneficiary identification guidelines so that the right people get the subsidies. He also echoed the issues related to the growing urbanization in India and how we need to decongest urban areas and perhaps mass marketing and microfinance is the way forward. “We need to embrace new and innovative technologies towards cost effective housing, including cost effective disaster resilient technologies and make use of local resources”, suggested **Mr. Gyanendra Sthapit - Representative from Asian Institute of Technology (AIT)**.

Housing in disaster affected areas needs new ideas in cost effectiveness and disaster resilient models. ‘One size fits all’ cannot be applied. For instance in earthquake prone areas preparedness can mitigate destruction to a great extent and in flood prone areas, housing at a safe distance from the water body can mitigate devastation. We need to follow

government recommendations of disaster compliance and need different models for different areas. Land availability and designs as per land type is a crucial element to look at. Implementation of policies needs special advocacy efforts. And most importantly awareness on disaster resilient construction needs to be widespread through educational institutions and media.

2. Sanitation

- Human excreta, and solid and liquid waste needs to be managed. Toilets too must have safe disposable and drainage systems
- Improved MIS will help in understanding and mapping need for sanitation
- Lack of data consistency with Govt. for example there should be a count on the basis of usage of sanitation facilities and not coverage by structures
- Involvement of architecture students for creating low cost and eco-friendly toilets can be done
- Behaviour Change Communication (BCC) needs to be strengthened across regions. Focus on demand creation at community level. People need guidance and information of quality maintenance of sanitation units.
- There should be various models of choice as per the beneficiary needs and location and geographical condition - no single model of sanitation choice is workable.
- Innovations like prefab solutions and materials that reduce cost and space utilization should be tried
- Look at disabled friendly sanitation
- Look at sanitation with the issue of water

We have a huge challenge before us of providing sanitation facilities to all by 2019. Community sanitation and community ownership are crucial concerns with respect to the sanitation discourse. *"For sanitation to be effective it has to be 100% coverage now and forever. Water needs to be available in the toilet. If we expect that women who are anyways carrying water for household work need to also carry water for toilet use it is an added drudgery"*, said **Mr. Joe Madiath - Executive Director, Gram Vikas, Odisha**, stressing upon the need for toilet and bath facility and water while talking about his movement of social transformation through sanitation intervention.

3. Market Systems

- Reduction in cost of building and taxation on building material will surely help
- We could look at new ideas like nano-housing and incremental housing
- Policy on land cost cap and taxation should be looked into
- Look at strengthening partnerships – with insurance companies, builders and government
- There is a need for development of multi-partnerships and product based partnerships

APHF5 provided a platform to discuss integrated institutional partnerships and way forward for mitigating the affordability gap. It also encouraged the harnessing of technology for housing support services. In his opening address on market systems on housing for LIGs,¹ **Dr. Kulwant Singh, Advisor, UN Habitat**, directed the plenary's attention to the lack of affordable housing and the need for the private sector to pitch in to make affordable housing available to all. All sectors including the government, non-government and the private sector need to



harness profitable technology, knowledge and capital effectively. **Mr. Vasudevan Suresh, Advisor - Good Governance India Foundation and former CMD of HUDCO** proposed the 'public-private-people's partnership model'. The model should enable beneficiary participation, and CBOs², microfinance, government, policies, corporates, and markets to work together. He identified 'land' as a crucial resource, stressed that finance institutions need to open up for EWS³ and LIG and that skill development needs to be taken up in a larger way. Finally he concluded that in order to tackle the growing concern of housing shortage, we need to find ways to combine the efforts and contributions of governments, institutions, individuals and civil society.

'**Finance with a soul**' is a concept that came up during discussions reiterating that a huge scale-up by banks and microfinance institutions is required to service the growing housing finance needs. Government support is required to bring various stakeholders together along with risk taking capital providers and domain expertise. Three solutions were recommended – micro mortgages, self-contribution and incremental housing.

4. Housing Finance

- New product development (tailor made products) and financial models need to be seen
- Partners and investors need role clarity
- There is a need for role of microfinance companies in client identification. NGOs can help here.
- In order to increase reach and cost, we need partnership and coordination between Banks – HFS⁴ – MFI⁵ and NGOs⁶
- In the realm of housing finance there is still a high delivery cost and interest rates are high
- Banks should open home (incremental housing loan) and sanitation loans with low interest



The plenary discussion on housing microfinance vertical at APHF5 was chaired by **Mr. Srinivas Sridhar, Ex Chairman and MD – National Housing Bank and Central Bank of India** who highlighted the critical elements of Institutional Housing Finance (IHF) to be liquidity, availability at affordable price, safety on both sides and consumer risk mitigation/ protection. Land tenure and technology were identified as related elements. In addition, we need to see how we can scale housing microfinance for affordable housing. *“The biggest thrust would be make money available at lowest rates with long repayment period”*, said **Mr. Vasudevan Suresh, Advisor - Good Governance India Foundation, Former CMD of HUDCO**.

Again, **Mr. Anil Mehta – CEO, India Shelter Finance Corporation Ltd.** noted that the housing shortage lies with the segment wherein affordability is below 10 lacs and thus we need to invest more in marketing and partnerships which will bring the customer directly. First time borrowers need to be educated on how much to borrow, how to repay, and how to be responsible to the lender and their families. The challenge is however to provide small ticket loans and managing the cost of servicing the loan. *“Lending approach should be changed from income levels to credit worthiness”*, said **Mr. P. Palaniswami, Shepherd**. And **Mr. Srinivas Sridhar, Former Chairman and MD – National Housing Bank and Central Bank of India** stressed that the housing microfinance sector should give loans to women from EWS and LIG families and follow risk mitigation through an external guarantee system. Even **Mr. Suresh K Krishna – MD Grameen Koota** echoed this sentiment while sharing the experiences of Grameen Koota, which has been extending loans to rural women for home improvements without a credit history and the women have repaid all loans slowly, building credit history.

Conclusion

HFH India would like to express gratitude towards PNB Housing Finance Limited for sponsoring the event along with Aditya Birla Group, Covestro Podar Enterprise, Sahyadri, HUDCO and BRICK EAGLE.

We value the support and good-will of all activists, practitioners, academicians, policy makers, thinkers and writers and the private sector; willing to work together and converge energies to expedite essential planning and positive action in the realm of housing and sanitation. More importantly, it is our responsibility to align our objectives to the Sustainable Development Goals accepted by the United Nations General Assembly this year and move closer to ensuring access for all - to adequate, safe and affordable housing and basic services and to upgrade slums.

Habitat for Humanity India thanks all delegates and participants of APHF5. We look forward to working together and bringing multi-sectoral and multi-stakeholder effect to the issues of housing and sanitation in India.

-
- 1 Low income groups
 - 2 Community based organizations
 - 3 Economically weaker sections
 - 4 Housing finance sector
 - 5 Micro finance institutions
 - 6 Non-government organizations

Joint Declaration

Asia Pacific Housing Forum 5 (APHF5) Delhi 3rd and 4th September 2015



We, the steering committee of the 5th Asia-pacific Housing Forum thank the more than 500 delegates, individuals and organizations, speakers & moderators, dignitaries, home partners, community leaders and volunteers who gathered over two days to discuss, deliberate and evolve working solutions to the issues of affordable housing and sanitation in India.

The main issues discussed at the forum included the following:

- The critical role of access to land for shelter and security of tenure.
- The diversification of micro-lending and the need to make markets work for the poor.
- Building affordable, safe, disaster-resilient housing, and policies that promote such housing and

necessary skill development

- Harnessing technology for housing and sanitation, and new sustainable building technology.
- The need for gender equality in eliminating poverty housing
- Rapid urbanization is creating an urgent need for proper sanitation for better health and safety especially of women, children, the elderly and the disabled.
- Effective behaviour change communication and participation of the community (including women) is critical for making India open defecation free and achieving sanitation goals.
- Critical to recognize need for 'water' for drinking & sanitation and 'solid and liquid waste management'.

We are happy to share key takeaways of this 2 day forum.

- A solution to the issues of affordable housing & sanitation, both in rural and urban India, will be found only if all key stakeholders come together as a coalition in close partnership with the government.

- Housing microfinance is a key issue in the area of affordable housing and a policy framework needs to be evolved for the same. This also needs to address the issues of subsidies & bridge funding, access to land and tenure as a basic input with a gender-sensitive approach which will make the goal of housing for all by 2022 a feasible one.

- There is a need to not only encourage increased research & development in affordable, safe, disaster-resilient technologies in housing & sanitation to address the issue of scale but also to invest in skill development and viable business models for the same.

- Forward and backward market linkages to address the entire value chain of housing and sanitation will give a fillip to the industry as a whole as well as provide the eco-system required to address the issues at hand.

- Creation of infrastructure for community sanitation has to be accompanied by a massive behaviour change campaign to educate citizens regarding the benefits of proper sanitation and the use and maintenance of the infrastructure being built.

With the successful conclusion of APHF 5, we hereby commit to the following:

- We will continue to engage with all stakeholders present at this forum and others outside to disseminate information, share best practices, and gather inputs and evolve solutions that will enable us to tackle the issues of affordable housing & sanitation.

- We realize the need for being inclusive of people with special needs and the marginalized. The community needs to be an integral part and we need to focus on capacity building of locals on building safe infrastructure on housing and sustainable sanitation facilities.

- On the issue of sanitation, we pledge to increase the current number of partners in the 'Sensitise to Sanitise (S2S)' campaign to 50 by March 2016, complementing the 'Indian Sanitation Coalition'.

- We take on the challenge of making 100 districts, i.e. 15% of the total districts in the country, open-defecation free by 2019.

- We commit to engage all stakeholders to reduce the EWS housing deficit in the country by 25 lakh units by 2022.

- We finally commit to communicate the deliberations of this conference and other documentation created on the subject in the future widely through all mediums at our disposal including globally through the UN Habitat and UN Global Compact Network.

We commit to engage all stakeholders to reduce the EWS housing deficit in the country by 25 lakh units by 2022

Support from the Celebrities



The Asia Pacific Housing Forum 5 organized by Habitat for Humanity India in Delhi in September saw Bollywood Actor Vivek Oberoi's One Foundation and Habitat for Humanity India shake hands to build 1,00,000 sanitation units in India. The association came in on the Bollywood actor's birthday wherein he pledges to do something impactful every year. The pledge for building 1,00,000 sanitation units is a high impact project committed by the actor reaching out to 5,00,000 individuals.

At the Housing Forum, Vivek Oberoi expressed his concern for the need for sanitation facilities especially for women and girl children. "When girls turn 12 or 13, their body starts to change and they become conscious to go behind the bush. Boys in school tease them as they are curious at that time. So, a lot of girls stop going to school because of that. That is very upsetting to hear,"⁷ said Vivek Oberoi.

Habitat for Humanity India announced Bollywood Actress Evelyn Sharma as the new ambassador for 'Young Leaders Build 2016' – an initiative of HFH India to mobilize 1 million youth in India for the cause of Housing For All in India raising awareness and funds.

The actor who recently launched her own charity foundation, Seams For Dreams, uses the love for fashion to give back to humanity and is gaining great support from her fellow actors and the Indian fashion industry in raising funds for social causes and disaster relief work in India. Evelyn proclaimed that she would want to use her fame, status and voice to motivate the youth to do good, when she was invited to speak at the 5th Asia-Pacific Housing Forum.⁸

Habitat for Humanity India described the young activists as role models for the youth in India and welcomed their support.

⁷ <http://indianexpress.com/article/entertainment/bollywood/vivek-oberoi-announces-sanitation-project-on-birthday/#sthash.B2liYn0j.dpuf>
⁸ <http://seamsfordreams.com/evelyn-sharma-announced-ambassador-for-habitat-for-humanity/>

Essays





Affordable Housing

How to move housing lending closer to the bottom of the pyramid - creation of a business model framework

- *Sharad Venugopal,*

Private Sector Development Adviser, Department for International Development

What would it take to move housing lending closer to the Bottom of the Pyramid (BoP)? The emergence of Housing for All as a governmental priority has highlighted the scale of the problem – or, seen differently, the size of the opportunity – in the EWS and LIG categories. It is estimated that 70 per cent of the housing shortage in urban areas will be in the affordable housing segment. That is a potential market of 7 million households which need access to long-term, affordable home loans.⁹ However, while the private sector is alive and well for middle to high-income housing, the market has not been able to deliver affordable housing solutions at the EWS and LIG segments. Why is this so?

Examining the Role of the State

For housing lending to move to the BoP, there needs to be adequate housing stock there. This is perhaps the most challenging aspect of the problem – the fact that not enough developers are building houses for the EWS / LIG segments, preferring instead to focus on more lucrative markets. In the absence of affordable housing stock (i.e collateral) it is unrealistic to expect housing lending to expand to the BoP. Developers argue – rightly – that it is unreasonable to construct houses for an income group whose limited access to formal credit could result in unsold inventory and inefficient use of working capital. Confronted with the classic chicken or egg problem, the government (particularly at the state level) can become a market maker in a number of ways. One of these is by creating a dedicated Affordable Housing Policy framework which incentivises private builders to build for the EWS/LIG segments.

Barring a few, most states in India do not have a policy on Affordable Housing, resulting in a situation where multiple approvals, clearances, stamp duties and taxes only drive up the cost of the housing unit. By recognizing Affordable Housing as a distinct sector which requires a favourable policy, state governments can help pave the way for active private

sector participation. For instance, Rajasthan's Affordable Housing Policy of 2009 provides a number of PPP models for the creation of EWS/LIG housing stock in the state. One of these, part-financed through DFID and NHB's Affordable Housing programme, has private developers building EWS/LIG housing on their own land, in exchange for concessions like TDRs and increased FSI in other projects in the city. Importantly, the participation of the state as a guaranteed buyer of EWS/LIG housing stock (albeit at a discounted price) incentivises builders to construct at large scale, without needing to find individual buyers, as it is the responsibility of the government to match the housing stock with eligible EWS/LIG households (often, through a lottery system). The early results from the Rajasthan model are encouraging, not only because it has generated a supply of low-cost housing stock, but also because the policy deters speculators through safeguards such as income-verification and lock-in periods.

An Affordable Housing Policy is not a silver bullet, but it is a statement of intent from the government that they are open for business and that affordable housing is a priority. In a sector notorious for long delays and red tape, such a policy could well be the first step in attracting the private sector. But while a policy may incentivise lenders to expand to the BoP, is there anything that the lenders themselves should be doing to expand their outreach in the sector?

Lending to Low Income Groups

At the outset, it is important to recognize that in general, lending to low-income groups is challenging not because of the income levels per se, but because of the nature of this income – undocumented, irregular or seasonal. A lender to this segment does not have the luxury of borrowers' tax returns or income statements from which to make a credit assessment. The borrower may well be able to repay the loan with their cash flows, but has no documented proof of their ability to do so. Over the last 15 years, MFIs in

India have done a remarkable job in building a scalable and profitable business through making unsecured loans to informal groups. Today, Indian MFIs have over 37 million borrowers, mostly poor women with no formal proof of income and yet, can boast of a portfolio quality rivalling that of the best-run banks in the country!

However, it would be unrealistic to expect MFIs to replicate their success in affordable housing loans given the current regulatory and commercial realities of the business. Today, MFIs are not permitted to take loans of over Rs. 1 lakh – enough only for a home improvement, rather than a new construction. Moreover, although MFIs are allowed to lend upto 50% of their portfolio to non-income generating activities (including housing loans), high borrowing and operational costs mean that the borrower will have to pay 22-24% interest on a housing loan. While these rates may be viable for smaller, unsecured loans of upto Rs. 20,000, such interest rates become unsustainable for larger loan sizes. In the current scenario, while MFIs could play a meaningful role in an incremental housing or home improvement loan market, they might find it difficult to build a scalable home loan business at the BoP.

In recent years, a new generation of entrepreneurs have used the existing legal structure of the Housing Finance Company (HFCs, regulated by the National Housing Bank) to build exciting home-loan businesses catering exclusively to the BoP. Micro Housing Finance Corporation (MHFC), India Shelter Finance Corporation (ISFC), Aptus Value Housing Finance and Au Housing Finance Limited are just a few of nearly a dozen new entrants in this space.

Like MFIs, they have developed the systems and the expertise to lend to the informal sector, but at substantially lower rates of interest, primarily because of access to lower cost funds and reduced cost of operations (driven largely by technology).



Unlike the larger HFCs who have dominated the middle to high income segment for the last 20-25 years, these new players have shown both, the ability and willingness to lend to the EWS/LIG segments. Admittedly, these are early days for the sector – all these lenders combined are perhaps still smaller in size than the more established HFCs like HDFC or LIC Housing Finance. However, these institutions are well managed and adequately capitalized, and are poised to expand their outreach into the BoP. The NHB, as the regulator of the HFC sector, has played an important role in developing the BoP market, by issuing more licenses in recent years, and by offering dedicated refinance schemes for HFCs catering to low-income borrowers.

Housing for All by 2022?

There are reasons to be optimistic. The government and the regulators are making the right noises, and have shown their intent to create an enabling environment for the private sector to do the heavy lifting. The emergence of new types of institutions – small finance banks, in particular – and the resulting competition will ensure that the BoP will have access to low-cost and high-quality financial services. Thanks in part to the MFIs experience, entrepreneurs, investors and policymakers are today much better informed on how to lend to the EWS/LIG segments. Huge advances in technology have driven down the cost and risk of doing business at the BoP. The government's aim to provide Housing for All by 2022 which may be an ambitious target, but for now, the stars seem to be aligning.

9 www.kpmg.com/IN/en/IssuesAndInsights/ArticlesPublications/Documents/Decoding-Housing-for-all-2022.pdf





Cities and Sustainable Development in Asia: Building Shelter for All

Augmenting existing housing stock: A sustainable imperative to address India's housing needs.

- Partha Mukhopadhyay and Mukta Naik,

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The role of adequate housing as a catalyst in helping communities to combat poverty barriers through sustainable livelihoods and improved health has been widely recognised. The traditional policy approach to housing, however, has largely been focused on estimating shortages and directing public and private sector investments to bridge gaps in supply. In a world where climate change is a reality and the need to build resilience is an urgent need, we propose that fresh approaches are required.

In this context, India's stated urban housing shortage needs closer examination. The numbers tell us that the number of completed housing units under the BSUP and IHSDP sub-missions of the JNNURM (till

2012) is a little over 900,000 units. This exceeds the number of slum houses in dilapidated condition as given in the Census of 2011. Indeed, if the total number of sanctioned housing units under these two sub-missions were built, India would have replaced 54.5 per cent of all urban (not just slum) dilapidated housing units with new housing stock. Thus, on paper, we seem to be doing a fairly good job of replenishing dilapidated housing stock with new built units. Are we, then, on our way to solve India's urban housing crisis?

SUPPLY OF HOUSING UNITS UNDER BSUP & IHSDP (Min. of Housing & Urban Poverty Alleviation)

SUPPLY (?)	Sanctioned	Completed	Occupied	Under construction
IHSDP & BSUP (March 2013)	1,238,993	916,332	720,136	322,661
As % of dilapidated housing	(54.5%)	(40.3%)	(31.7%)	(14.2%)

TYPE OF HOUSING by CONDITION AND SOCIAL GROUP (Census 2011)

NEED (?)	Total	Good	Liveable	Dilapidated
All Households	78,865,937	53,978,477	22,614,612	2,272,848
		68.4%	28.7%	2.9%
Non SC/ST Households	64,658,839	45,855,031	17,263,615	1,540,193
		70.9%	26.7%	2.4%
SC Households	11,080,011	6,251,817	4,233,106	595,088
		56.4%	38.2%	5.4%
ST Households	3,127,087	1,871,629	1,117,891	137,567
		59.9%	35.7%	4.4%
Slum Households	13,749,424	8,031,664	5,163,169	554,591
		58.4%	37.6%	4.0%

Defining the problem better: Three broad areas of need

Quality of the house: The Census 2011 records a large number of 'non-serviceable temporary' houses, which number a total of 9,92,534 (43 per cent compared to the number of dilapidated houses. This points to the traditional focus of housing policy in India as well as the need to build better housing that replaces stock that is no longer serviceable.

Quality of available services: The right to services like drinking water, energy for cooking, heating and lighting, sanitation and washing facilities as well as garbage disposal are inherent in UN-Habitat's definition of adequate housing. In urban India, households with no sanitation [i.e., urban households using open defecation (9,960,011)] are ten times more than non-serviceable temporary houses. This is a severe problem.

While one would think that this is being addressed by the Swachh Bharat Mission, it would appear that in its first year, the mission has had very little traction in India's cities. Only a fifth of the targeted 2.5 million individual toilets and a fourth of the targeted 100,000 community and public toilets have been built in this time period. Waste management remains a bane for Indian cities and poses a severe threat to public health.

Congestion: In 2012, the Technical Group (TG) on Urban Housing Shortage constituted by the Ministry of Housing and Urban Poverty Alleviation (MoHUPA) determined an urban shortage of 18.78 million housing units; the TG attributed 80 per cent of this to congestion. About 14.8 million households are currently living in conditions of severe congestion, which means that one or more married couples living in a dwelling unit 300 sq ft or less in size have no separate room.¹⁰

Horses for courses: A variety of solutions needed

Each of these three measures of need indicate a different type of approach. While poor quality housing needs to be replaced with improved housing stock and constructing new homes is absolutely necessary, congested houses need more space and poorly served houses need to be provided access to services. There is space for a variety of solutions: that involve the public and private sector that operate at the level of the community or the individual household, and a variety of technology solutions.

An aside: Are we turning villages into slums? As city boundaries expand and land is acquired for this purpose, rural areas come into the ambit of what is urban. Strong housing demand generated by this kind of in-situ urbanisation that is seeing rural settlements across India transform into the urban¹¹ (demand from morphing places) is often underestimated as compared to the perception that migrants (moving people) place a burden on the infrastructure and services of existing cities. However, as homestead plots in villages may not be well delineated and registered, the challenges to adequate housing in these types of settlements may be very different in nature and quite daunting. Appropriate solutions would be required if we are to address this form of urbanisation pro-actively and prevent newly urbanising rural areas from turning into slums.

Augmenting existing housing stock: An imperative Interventions that help homeowners to improve the structures in which they live as well as add space to them, as horizontal or vertical expansions, would go a long way in improving shelter and living conditions for India's urban population. Since problems related to quality, congestion, as well as inadequate services are most critical among the urban poor, who often live in urban informal settlements, interventions that look at upgrading existing housing would also have an impact on urban poverty alleviation. Moreover, upgrading existing housing has a much

lower carbon footprint than creating fresh housing stock. Housing that needs upgrading exists in dense inner city neighbourhoods, slums and other under-serviced urban settlements. High density, especially in the context of low- and mid-rise urban areas, correlates well with lower energy use. Moreover, these walkable mixed-use settlements where home-based occupations are highly prevalent are far more location efficient.¹² Further, incrementally built settlements are far more socially cohesive and generate less incremental demand on transportation than less dense planned parts of the city.

There appear three distinct areas for intervention.

Regulatory changes: The main obstacle to making improvements to informal neighbourhoods has been the lack of tenure. Homeowners in slums, unauthorized colonies and urban villages rarely have titles to the property they occupy; however, they may experience a measure of tenure security owing to the presence of license or lease agreements with the municipality or owing to administrative practices like house connections for water and electricity, listing in property tax registers and even access to housing subsidy schemes.¹³ Even so, the denial of basic services owing to poor tenure is common across Indian cities and the absence of a clear title inhibits access to formal credit; residents are unable to fund home improvements, addition of a toilet or septic tank, etc.

While the thinking on providing utilities to informal settlements has undergone a positive change, some improvement in the tenure is required to leverage finance for homeowners in these areas of the city.

Financial instruments: Formal finance has hitherto been reluctant to service borrowers who work in the informal sector. These borrowers may have adequate income but are unable to show proof of regular income and are hence perceived as high-risk. Improved tenure allows financial institutions to tap these informal sector workers.



The government has not been very successful in extending credit to the poor, for reasons other than the availability of funds. The Rs. 1000-crore credit guarantee fund initiated by the UPA-II government in 2013 did not take off. The current scheme for financial inclusion, the Pradhan Mantri Jan-Dhan Yojana, has also been as yet unable to extend its services into the realm of credit.

However, non-governmental and private sector microfinance entities like Ujjivan and SEWA Grih Rin are financing home improvements in informal settlements, with some success. Recently, the World Bank is supporting the National Housing Bank with a \$100 million fund to refinance loans to poor households with an annual income less than or equal to Rs 200,000 per annum.

Technical support: A final but essential piece in this puzzle is that of technical know-how. Contractors who render construction services in informal settlements are not knowledgeable about correct construction practices, issues of safety, etc. Nor are homeowners willing to invest in improved construction. Skilling initiatives have, meanwhile, focused on training workers for the organized construction industry. Steps towards awareness generation among homeowners, the setting up of resource centres akin to the erstwhile HUDCO Building Centres as well as training programs targeted towards small-scale contractors and casual construction workers would substantially improve the situation. Skills training initiatives like the Karmika Training School run by the Mahila Housing SEWA Trust (MHT), which has trained over 9,500 women construction workers in 5 states, have a positive impact not only on construction quality of homes in incrementally-built settlements but also improved income and secure livelihood offered to the poor.

While there exists substantial R&D on low-carbon construction materials like fly-ash bricks and eco-concrete, the market linkages are missing for the incremental housing sector to adopt these. It is doubtful if this would be practical unless middle-income and high-income construction adopt green building practices first, thereby making these aspirational for low-income homeowners.

On the sanitation front, there is a need to explore technologies for decentralized sanitation infrastructure. Moreover, mechanisms to coordinate on common infrastructure like septic tanks could also be explored through the government with the help of existing community sector organizations.

Policy imperatives

While current policies in India (at the Central level)—the Smart Cities Mission, AMRUT and Housing for All— impact the housing sector significantly, they do not do enough to address this need to upgrade housing stock. The focus of the Smart Cities Mission is on existing cities, which is a positive and allows for competing cities to propose a focus on dense inner city areas, for instance, as an area-based approach. The Housing for All, while ambitious in its vision, leans more towards redevelopment of slums as compared to the Rajiv Awas Yojana which also allowed for an in-situ upgrade approach. For new housing as well, the scheme focuses on beneficiary-led construction but not on upgradation. It also fails to recognise the individual homeowner as a potent force, choosing to restrict its understanding of the 'private' as the corporate sector.

While the Swachh Bharat Mission and AMRUT intend to impact urban service provisioning positively, these missions are not linked to housing directly and therefore may not be able to align their interventions in incrementally building neighbourhoods where they are required the most.

Conclusion

A closer analysis of India's urban housing market warrants a deeper thinking about what people really need. Rather than remaking the city in our imagination, the above discussion suggests that it is time for policymakers to rethink the housing issue from the people's perspective and focus on facilitating their needs. By supporting homeowners to upgrade the homes in which they already live through improved tenure, access to finance and safer construction methods, India would be able to address its housing shortage in a far more sustainable and achievable manner.

10 Report of the Technical Group (TG) on Urban Housing Shortage- 2012-17. (2011), Ministry of Housing and Urban Poverty Alleviation (MoHUPA)

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Urbanization in Asia

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Urbanisation has been occurring globally across regions for millennia. Although a late starter, the Asia region is now exhibiting increasing urbanisation, linked to productivity gains enabled by new technologies, the globalisation of information and technology, and to the liberalisation of world trade and capital markets (and increasingly labour markets). Domestic policies of Asian governments and investments in education, health and infrastructure have also played important roles.

What is unique in Asia is the speed and scale of urbanisation. While the urbanisation level is also high in Latin America, it is the rapid urbanisation rate (as in Sub Saharan Africa) and the sheer size of urban population increase that defines the challenges in Asia. Over the next 35 years to 2050, Asia's urban population is expected to increase from around 1.9 billion to 3.2 billion. The largest increases in urban

population are expected in India, which will add 497 million to its urban population, while China - 341 million, Indonesia - 92 million, Pakistan - 92 million, Bangladesh - 60 million and the Philippines will had 56 million.

Unsurprisingly, the outcomes of the urbanisation process have been a complex mix. They vary widely from country to country in Asia, with different countries at very different stages of their urban transitions, and between regions and cities within countries. Projecting the future for particular cities, nations and globally is fraught with difficulties. What is clear is that, barring some unforeseen disaster or return to global protectionism, this urban growth will continue.

One-half of the global population lives in Asia and the countries in the region exhibit high spatial concentration of population in metropolitan regions. Although the poverty levels have declined significantly over the past 25 years and there have been significant improvements in human development indicators, the region still has the largest concentration of the poor - the majority in Middle Income Countries. Though among countries in the region poverty levels have declined significantly, inequities have grown with the growth of the national economy. However, the largest concentration of the poor still remain in Asia with the majority of the urban poor concentrated in Bangladesh, India, Indonesia, Pakistan and China. Despite the remarkable reduction in poverty in Asia over the past 25 years, the region still accounts for two-thirds of the world's poor measured by income, affecting about 800 million people with 240 – 260 million of them living in urban areas.

Economic growth and urbanisation are also a pre-requisite for human development gains. The South Asian experience shows that without satisfactory growth, wealth distribution and pro- equity measures, poverty level worsens, and anti-poverty transfers become unsustainable. The decline in poverty levels in South-East Asian countries has been attributed to economic growth rather than to improved distribution. However, growth alone can produce undesirable distributional outcomes even when reducing poverty, as has been observed in China.





Individual Household Toilets: A matter of pride and ownership

Seema Redkar,

Former Officer on Special Duty, Municipal Corporation of Greater Mumbai



"Ab mujhe maloom pad gaya hai ki sandas ke liye jagah pehle dil mein honi chahiye, ghar mein apne aap ban jaati hai" ("I now know that one has to first create space for a toilet in one's mind...it then automatically gets built in the house.")

"I am so glad that my daughter-in-law never had to queue up outside the public toilet block like my wife used to do for years. I am thankful that my prayers were answered in the form of this toilet inside my home before my son got married."

"Ever since we have got this toilet, my relatives have not hesitated to come over to stay with us during holidays and festivals. I remember that day when my uncle had left our home the very next day after his arrival, when he realized that he will have to use the

filthy public toilet. That episode had left me very disturbed for several days. The toilet in my home has not only enhanced our self-respect, but it has gained respect for my family even among all our relatives in other parts of Maharashtra".

"This is the biggest gift that I have given to my grandson. The feeling that he is growing up in a secure and healthy environment is most satisfying for me at this stage of my life".

53% of all households in India have no access to toilet facility.

600 million people defecate in the open in India. India accounts for 58% of those who practice open defecation across the globe.

4,50,000 deaths each year are linked to diarrhoea alone of which 80% are deaths of children below the age of five.

24% girls drop out of school each year due to lack of separate toilets for girls in schools.

30% women from poorer households in both urban and rural areas face the threat of sexual assault each year partly due to lack of sanitation.

"You must be joking!"— One of the residents on being asked if they would be willing to move into a Slum Rehabilitation Authority (SRA) Building. The quote is by a beneficiary of an individual toilet built long ago in 2002 at Karu Yadav Chawl in Tulshet Pada, a typical urban slum with small rooms of about 10 x 15 ft, on an elevated stretch of land in Bhandup. Here rows upon rows of houses face each other with doors opening at handshaking distance along both sides of a narrow maze of pathways.

After the publicity phase of the 'slum sanitation project' was over, people in the community felt frustrated when the Urban Local Body (ULB) rejected the demand for individual toilet sites by declaring almost all sites to be technically non-feasible. However, Dy. OSD from the Community Development wing felt that individual toilets were possible at least on a few slum sites. Her trust in the concept of individual toilets was so strong that she got the technical design done by a local licensed plumber and received the required guidance from an ex-engineer of the Sewage Planning Dept. from ULP. The design including the sewage line and septic tanks (IHHT) was placed before the MP, who did not agree initially. But, due to the trust of Dy. OSD and the community in the concept of individual household toilets and with the relentless follow-up,

the MP Mr. Kirit Somaiya was convinced to fund this project.

The first individual household toilet project was done in Tulshet Pada slum, a very cramped slum with no sewage line. Hence a septic tank was the only option with almost no open space available. Then the biggest challenge was to get approval to construct the septic tank at the end of the road in the slum. A mixed feeling of enthusiasm and fear constantly haunted slum dwellers as they felt that the slum structure may crumble down while digging lines for the sewage chamber. In such circumstances, balancing the group dynamics in the community was an important task for Dy. OSD. But the positive energy generated by the approval of the MP helped to generate an encouraging atmosphere for the civic work. The community came out and helped the contractor during the construction period, who in turn gave guidance on constructing toilet units in the houses.

After the first successful project, similar IHHTs were constructed in eight other slum sites. The snowball effect was so big that applications started flowing in at the MP's office and the ULB, resulting in huge pressure on both to provide more household toilets. An additional 800 individual toilets were constructed during 2001 to 2003 at Shivaji Nagar-Asalpha, Gilbert Colony-Kanjur, Bhatwadi-Ghatkopar I & II, Indira Nagar-Kanjur, Nutan Nagar-Kanjur and Govandi village. These individual toilets were connected to the sewage system which was better and easier than the first project. By this time, the community had seen a working model and thus, the acceptance of IHHTs increased fourfold.

Finance Sharing Pattern: The construction costs of individual household toilets were born by the beneficiaries and the external cost of laying sewage line and connecting it to the sewage system or septic tank was done through MP-LAD fund.
Individual Household Toilet Design Included: Two

patterns were seen. One was connecting toilets directly to the sewage system through the sewage network and the other was connecting household toilets to septic tanks where there were no sewage lines.

Community Participation: The community trusted the Dy. OSD and had complete faith in her. Yuva Prathisthan, a local NGO, supported the project. All strategies were discussed and planned with community members, hence all felt involved. Social mapping techniques were used while planning. Financial contribution to construct toilets within the houses came easily, as women were approached and they collected money in installments. A few slum dwellers were sitting on the fence to see what would happen once the toilets start functioning. While a few wanted free toilets and did not want to take a risk.

Design & Plans: Viraj Associates, through the licensed plumber, Nitin Mahajan, did the primary survey and the drawings were prepared for laying sewage lines after studying the main sewage depth and length. Septic tank designs were also prepared and submitted to the Chief Eng. MSDP for approval. Since there were previous guidelines for large-scale individual toilets, approvals took longer. Plans and designs were discussed with the community and likely constraints were explained to the people during community meetings.

Challenges on Site: Most of the slum sites had very narrow access and thus it was very difficult to carry civil work material and equipment to the sites. Civil work started from the main sewage chamber/septic tank which was already in operation, hence water diversion was very important. A cavity could develop due to stagnation of water from the chamber/ lines, and if the line was deep, then the slum structure could be in danger. It was necessary to keep pumps

on standby for de-watering in case of emergency. Excavated material during digging for the line and chamber needed to be shifted outside the slum area and the same material was brought back after laying the line for restoration of the constructed chamber. Wooden shoring was used as the foundation. As a result, work took longer and was labour-intensive. **Challenges at Community Level:** There was uncertainty and disagreement about the project amongst the community at the initial stage as it was the very first project and took much longer to execute. The fear of a house collapse or choking of toilets was common. Some felt that having safe household toilet was impossible. However, the community trusted the NGO, CD wing and Dy. OSD from the ULB.

Interestingly, the households who were willing to participate in this project directly benefited and the households who did not participate also benefited as the users' load on the community toilet was reduced and hence accessibility increased. It needs to be noted that a permanent solution like individual toilets will directly affect the nexus of the builder lobby with vested interests in slum rehabilitation.

Individual Toilets as One of the Best Options: The one-time construction cost of laying or connecting sewage line is more but then there is no recurring cost of construction of toilets. These individual toilets have no maintenance problems and reduce the burden on administration expenses. It also helps to improve health and hygiene in the slum community. Women feel safer, have clean amenities, and have dignity. Children are not forced to defecate in the open and older people do not face hurdles at night to access community toilets. In addition, it is observed that entire neighbourhoods are transformed into clean and hygienic spaces once IHHTs are built. Property prices increase and slum owners have seen this benefit and hence give permission to construct IHHTs. Children learn toilet

training from a young age and girls are more readily getting married in slums which have IHHTs.

Recommendations

- If local ULB officials, Local MPs, and NGOs work together to support and encourage the community, any new initiative can be converted into a grand successful project.
- Individual household toilets should be treated as a right of the family.
- This concept should not be limited to only slums in a city like Mumbai but extended to chawls, gaothans, commercial areas and old buildings or structures. Permission should be considered deemed once the design of connecting the toilets is approved by the ULB.
- Only people from BPL families should be entitled to subsidies in big cities.
- Three to four contractors should be appointed to lay sewage lines and connect individuals to the sewage network as the demand is going to increase.
- Special funds should be made available for individual toilets. The corporate sector can be approached to fund units.
- Teams of external experts should be appointed to re-check technical feasibility reports of sites which may be in dispute between the community's demand and ULB report.
- Each ULB needs to update variance between actual demand and demand as per census. Information on demand and requirements should be easily available to the common man.
- Local capacity building and training needs to be done.
 Community involvement can reduce cost, and work becomes easier.

Conclusion:

The project should be demand driven from the local community. If the local ULB official, local MP, and NGOs work, support and encourage the community, any new initiative can be converted into a grand successful project. Community participation was the key factor along with proper support from the administration.

Success of any project will depend on the strength of the people's demand, how people are mobilized to create pressure, how pressure on the administration is sustained and political support for the same is garnered. Finally, it will depend greatly on the willingness of the community to contribute time, money and labour.





'Housing for All by 2022' - Impact through Affordable Housing Finance' to households falling under the LIG and EWS segments

Murali Srinivas,

CEO Affordable Housing Technical Assistance Center (AFHTAC)



(AFHTAC stands for Affordable Housing Technical Assistance Centre. Established in India by Habitat for Humanity International to work in tandem with Habitat for Humanity India and Microbuild India www.afhtac.weebly.com)

'Housing for All by 2022' (HFA2022) requires 11 crore new houses to be built in 4041 cities within the next seven years. The union minister for Urban Development, Mr. M. Venkaiah Naidu quotes that HFA2022 is going to be current Prime Minister's most ambitious project. The central government is doing its best to provide resources for HFA2022 in spite of 'housing' falling under the scope of state governments.

Executing this vision needs investments of up to USD 2 trillion - around 300 billion USD per year. Seventy percent of this shortage belongs to the LIG and EWS

segments, 90% from urban areas. The Central Government believes that the Private Sector can play a major role (rightly so!) and has rolled a slew of policy changes like - according infrastructure status to Affordable Housing, priority sector lending to Affordable Housing, relaxing FDI norms and ECB norms towards easing access to capital, and others. All of these are coming together in early 2016 to provide the needed impetus. However, one of the key drivers is enabling availability of finance (project financing and home loan financing), which needs attention.

The central government agreed to subsidise (a) 1 Lakh per unit in slum rehabilitation projects and (b) 2.3 Lakh interest subsidy at 6.5% for loan terms up to 15 years. Both these (especially 'b') is going to matter a lot by reducing the cost of ownership and is certain to boost demand in Urban and Rural areas. However, bridge financing to buyers remains un-addressed as a

challenge, because the government subsidies are obtained only after completion of the housing project.

Currently, the cost of finance to home owners is high because the borrowers belong to in-formal occupations and do not have credit bureau records to prove their credit worthiness. A 'Credit Guarantee' scheme by the Central Government to deserving housing finance companies may be the answer. We have seen that Microfinance organisations in India have proved that this segment of people are credit worthy. Well-managed Microfinance organisations have consistently reported low delinquency rates of less than 0.05% year-on-year in the past decade.

Currently Microfinance Institutions are probably the only formal institutions, lending to the LIG/EWS segments in urban areas. In rural areas, both Regional Rural Banks, Banks and Microfinance Institutions are lending to this segment. Microfinance organisations have demonstrated impressive growths, with the support of licensed banks who trust the Indian microfinance model. If banks are encouraged and incentivised to offer home loans to affordable housing borrowers through microfinance organisations, a vast majority of urban poor requiring housing finance can be serviced. The 'Sarfaesi Act' which empowers housing finance companies to take possession of mortgaged property in case of defaults may be extended to microfinance organisations also.

Housing Finance Companies (HFCs) that are governed by the National Housing Bank will remain and grow as the biggest lender categories - much larger than Microfinance organisations. HFCs may be asked to mandatorily lend at least 15% of its portfolio to the LIG & EWS segment.

With mainstream banks lending to projects, rural banks lending to rural customers, and HFCs & MFIs lending together in the urban areas can provide the

needed enabling environment, HFA2022 needs. In conclusion, new interventions to boost availability of home loans for the LIG & EWS are still at the design stage, while project financing and subsidies to bring down home ownership have progressed far more impressively.



Voices from the Field

Vimala Devi and Kalawati Devi, Uttarakhand



The saying, 'when the going gets tough, the tough gets going' is perfectly epitomized by the courageous daughters of Uttarakhand – Vimala Devi and Kalawati Devi. Residents of Tehsil Dharcula, Pithoragarh in Uttarakhand, these ladies were god sent for the families in whose lives were disrupted by the cloud burst that occurred in June 2013.

They still feel the chills as they narrate the unfortunate episode of cloud burst in Uttarakhand. "We are very simple people. We weave warm clothes, mats, rugs out of wool to make our livelihood. It was like any other normal day in our lives. It started raining initially. Nobody really paid much heed until it continued for days together disrupting several lives and properties. We lost our homes, our livestock, all our assets. We were totally helpless. All we knew that we had to run away from that place to save our lives and nothing else".

Seeking shelter, they reached the next village which was not affected by the floods. The kind villagers there offered them basic shelter at a primary school and also provided food for about a week. Several NGO's had arranged for food supplements for them. Unfortunately the food which was supposed to be reaching them also got stranded midway as a result of landslides and floods. They had to walk about 20 kilometers just to reach for food supplements. A week after this, the Indian Government and few other NGO's provided them with tents to safeguard themselves from the rains. They lived there for more than two months, but the tents weren't sturdy enough to withstand the torrential rains and resulted in leakage.

People were relieved after receiving the tents but there was no land available for them to even create a transitional shelter. That is when Vimala and Kalawati took a step forward and formed a Self Help Group (SHG) with the help of local agencies. They took collective decisions for the benefit of the disaster struck families. They lent out their own piece of land for the construction of a Community Centre to serve nearly 300 families from four neighbouring villages around the Gattabagad village situated in Dharchula block of Pithoragarh district in Uttarakhand. Habitat for Humanity India (HFH India) in partnership with local agencies provided them with tin sheets to cover the leaking tents and constructed 70 transitional houses. It was a new beginning for the people of Uttarakhand but the fear of being struck by natural calamities again did not subside.

Habitat for Humanity India assessed the situation and built sturdier, disaster resilient houses for them. Two years later, the community centre was also built. The disaster had shaken them to the core. But now they are content and confident to lead their lives. Vimala and Kalawati are still working for so many other people who are deprived of basic rights of decent shelter.

Voices from the Field

Rafikan, Delhi

"My story is no different than any other, I thought so earlier. After getting married, I lived with my husband at JJ colony. It was among the better known slums in the Delhi NCR region", beamed Rafikan.

Rafikan was detected blind from her birth. About 20 years ago she got married to Khalid who was a painter.

Sometimes he also sold fish to make ends meet. They have two daughters Sajena (18) and Nasreen (12) and two sons Salman (17) and Irfan (14).

An unfortunate misery struck Rafikan's life. Khalid suffered from Tuberculosis for 10 years and passed away in the year 2012. It was a great a shock for the family. In a desperate bid, her older son Salman took up fishing just like his father. They continued living in the same house as before. It was very small for a family of five and often got flooded during the monsoons. For her young girls, there was no privacy or space even to be able to change clothes. As the doors of the shacks were not concretized, Rafikan was always worried about her children's safety, especially her daughters. The shack's vulnerability to surrounding noises was also affecting their studies. The varying temperatures in the summers and winters were difficult to sustain. The house didn't have a toilet and they defecated at open places. Helpless and distressed, they started seeking for financial support from their neighbours and family to build a toilet and bathroom. They wanted to convert their house from a temporary shack to a sturdier permanent dwelling. But they had no money, no savings, no one to support and no hope to get a loan from the bank. The frequency of asking for financial aids for repairs and renovation of the house increased each day.

It was during this time that they came across two volunteers from Habitat for Humanity India - Saira

and Farukh. "*Allah ka reham aakhir aagaya hum pe*" (*The almighty has finally been merciful*), Rafikan said. The volunteers approached her and explained as to how they could support to make her dream come true. "Today we have a well-furnished house. We have our own toilets. I don't worry about my girls' safety like I did. All our friends and family now praise our beautiful house. Never in my farthest dream, had I thought would I ever own a house of my own. I walk with pride and dignity in the society and I am no more dependent on any one. "*Shukhriya*" (*Thank you*) Habitat for Humanity India! You made this possible for me and children" says Rafikan with gratitude.



Voices from the Field

Amrudham, Tamilnadu

Amrudham (65) and her husband Arumugam (70) lived in a temporary dwelling in Omiper, a remote village in the Villupuram district of Tamil Nadu. "I always yearned to have a decent living, dreamt of living in a house made of actual bricks with my son, daughter-in-law and my two grandchildren. But we have been living in such shanties for the past four generations", says Amrudham when asked about her aspirations.

Amrudham's forefathers had settled in Omiper and worked as agricultural bonded labourers in the pre-independence period. The meager wages barely helped them make their ends meet. This tradition continued for generations together and now Amrudham too is following the same path.

After hearing her story, Habitat for Humanity India extended a helping hand towards her and her family. HFH India made her aware of the existing government grants and also provided her financial assistance. With the concept of 'Sweat Equity', also known as 'Shramdaan' - HFH India involved Amrudham to build her own house along with several volunteers from across the globe.

"Building our own house gave me sense of pride and dignity. Never did I dream that I would own a home made of bricks and a concrete roof. My grand-children finally are freed from the vicious circle of living in the huts. I will always be indebted to Habitat for Humanity India for helping us realize our dreams", said a content Amrudham.



Voices from the Field

Neelam Singh, Madhya Pradesh

Neelam lived in Sindhia Nagar, Madhya Pradesh with her husband Hakim Singh and two sons. Together Neelam and Hakim earned an income of Rs. 12,000 a month. But about one third of their salary was spent on medical treatments every year. A major reason for their frequent hospital visits was open defecation.

“My husband works as a labourer. We have two sons, one in class 8 and the other in the class 10. Given the expenses of education and basic needs, we could barely make ends meet with our current family income. Constructing a toilet was a far-fetched dream. Due to limited resources available to us, we had no option but to defecate in a forest close to our residence. This had the risks of its own. Wild animals and reptiles could attack us any time of the day.

Habitat for Humanity India responded to the situation and provided them with financial assistance. The family built a toilet for themselves with that money. “We now have our own toilet. We do not defecate out in the open. We feel safer and healthier. The money that we save on medical treatments now is utilized to fulfill the basic needs of the family”, Neelam says with relief. HFH India also communicated the importance of behavioral change towards defecation habits. A change in the behavior towards the sanitation habits will have a major impact on every individual’s health.



Voices from the Field

Aashray, Gujarat

Gujarat is a dynamic regional economy undergoing rapid industrial development, but there exists tremendous imbalances in the levels of development across the state. The district where the tribal population resides is marked by persistent backwardness and has not experienced 'trickle down' of growth benefits. The region has seen very little employment or income growth. The number of poor families in Gujarat villages has risen by at least 30% over the last decade. People migrate in huge numbers in search of work. Lack of higher education and appropriate skill formation reduces the capacity of households to take up diversified economic activities. Few employment opportunities and low levels of education and skill result in low cash incomes. This in turn affects the ability to purchase basic needs (such as medicines, education for children, etc.), while to have a decent house is a distant dream.

Habitat for Humanity India planned to provide low cost and safe homes for low income families under the project 'Aashray'; literally meaning Habitat. The project aimed to give decent homes for 35 'tribal families in Dharampur block of Valsad district in Gujarat. The families received financial and technical support to constructing their houses. HFH India also supported them to use locally adaptable technologies and to make efficient use of skilled labour to complete the construction work within the time-frame.

About 175 families were directly benefited from this housing program. They now live in safe and decent homes. There is tremendous improvement in health, education, economic opportunities, security, and well-being of the people. Children are able to focus on their studies and are motivated to attend the school regularly. Earning members of the families concentrate at their workplace, knowing that their families are safe and secure. Women seek livelihood options in and outside their homes. Money earlier

used for house repairs is now being utilized for education, health and savings.

"With our damaged house, it was very difficult for us to find a good match for our son. We heard about a possible loan from Habitat for Humanity to build a permanent house. We availed of the loan and built our new house. Soon after that we also got a bride for our son! We pray to God to give more power to your institute so that you can help more people like us", said Ramdasbhai Tulasiyabhai Dalvi from Dharampur. "We never had enough money to repair or re-construct our old ancestral home. It was in a very bad condition and was about to fall. When I got the news that an organization will loan us the amount required for constructing the house, everybody was happy. After all, our dream was going to come true. I started the work and today we are staying in a new house. More strength to organizations like Anarde Foundation & Habitat for Humanity India who help people", said Kishanbhai Sonyabhai Dalvi from Dharampur.



Feedback from the Participants

Sanitation

We should do our best to provide sanitation facilities to the needy; particularly to every Indian with support from Habitat for Humanity.

Vijay Samuel

We are aggressively working to assist 1,00,000 families to construct household toilets of which 24,200 toilets have already been constructed. –

N. K. Perumal, RDO Trust, Nilgiris.

Along with putting an end to open defecation, we should also protect our water bodies from contamination. -

Javed Ahmed Tak, Humanity Welfare Organization Helpline

We should have one toilet for men and two toilets for women at every 500 meters distance in metro cities and big towns. Additionally, we need to work hard to create better sanitation facilities for the people displaced by disasters.

In the aftermath of Assam floods, people lost their shelter and moved to temporary settlement. For about 600 families, there was a provision of only 5 latrines. Good practices and sphere minimum standards were not followed. Hence, advocacy with the government is the need of the hour.

Rekha Shetty (CRS)

Housing

Technology to ensure disaster resilience must be delineated for understanding and application at a field level

Markanday Mishra, Terre Des Hommes Foundation.

We should promote the usage of bio-gas in housing projects. This will reduce the quantum of LPG usage. It may be challenging but it will benefit everybody in the long run. We need to develop tools for behaviour change.

Sanjay Srivastava, Participatory Action for Community Empowerment (PACE) Lucknow, Uttar Pradesh.

For a 'Smart City', we must plan proper drainage system, STP should be de-centralized, SWS system must be designed at a ward level. Every household should be provided with waste treatment knowledge and facilities. Simple FABR technology will help fulfill the liquid waste treatment.

K V Pradeep Kumar, Project Manager, Sneha NGO, Mysore.

This unique seminar gave me a new insight. Despite the challenges we face, there is still hope thanks to the efforts taken by organizations and fellow individuals. I pledge to support the families who lack decent shelter and sanitation facilities. Wishing all of you good luck!

Mehul S Christian, Dayand Foundation, Mumbai.

Speakers and Moderators



Inaugural Address

Dr. Nandita Chatterjee

IAS Secretary Ministry of Housing and Urban Poverty Alleviation India

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Dr M. Ravi Kanth

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Senior Fellow Centre for Policy Research India

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