



**Habitat**  
for Humanity®  
India



# HOUSING AT THE CENTER

A Report on  
Asia Pacific Housing Forum 6  
6th and 7th July, 2017

India Habitat Centre, New Delhi



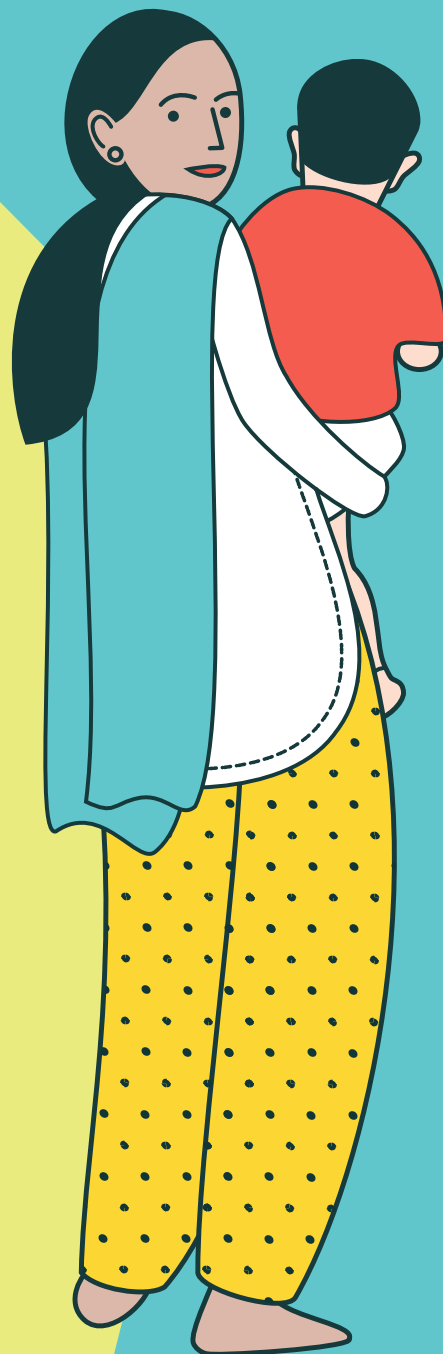


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# Introduction



# Foreword

**Mr. Rajiv Ranjan Mishra**

Additional Secretary, Ministry of Housing and Urban Affairs



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अपर सचिव

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सत्यमेव जयते



Message

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निर्माण भवन, नई दिल्ली-110011  
Government of India  
Ministry of Housing and Urban Affairs  
Nirman Bhawan, New Delhi-110011

I am happy to have been invited by Habitat for Humanity India to the 6<sup>th</sup> Asia Pacific Housing Forum and set the stage for multi-stakeholder discussions towards achieving our goals.

The Housing for All Mission provides the broad framework under which the Pradhan Mantri Awas Yojana (Urban) was formally launched by the Ministry of Housing and Urban Affairs on June 25<sup>th</sup> 2015 with the components: In-situ slum rehabilitation with private participation using land as a resource, promotion of affordable housing through credit linked subsidy, Affordable housing in partnership with public and private sectors, and Subsidy for beneficiary-led individual house construction or enhancement.

With relation to urbanization and urban challenges, the last two years have been significant with both international and national focus putting housing at the centre. The Sustainable Development Goal 11 of making cities accessible, safe, resilient and sustainable is also aligned to the 6<sup>th</sup> Asia-Pacific Housing Forum as it covers housing, sustainability, disaster resilience and disaster related issues as well as the aspects of basic services and sanitation.

So far, 21 lakh subsidies have been disbursed under the Housing for All by 2022 Scheme, for the economically weaker sections of the society. In addition we have also looked at the LIG and to some extent to the MIG through the extension of Credit linked subsidy under PMAY (U). The scheme envisages multiple simultaneous relationships being forged to highlight the PPP housing policy model. The PPP policy highlights various scope for stakeholders such as public authorities, beneficiaries, banking institutions, financing institutions and developers.

The Housing for All by 2022 scheme aims to disburse 10 million subsidies by 2022. Challenge is not only with reference to number of stakeholders but with terms of complexities with the kind of stakeholders we are talking about and their aspirations. As a government, it is our duty to meet these aspirations. We encourage the private sector and people to join the Housing for All Coalition launched by Habitat for Humanity India and help in the realization of the Housing for All goal.

**Rajiv Ranjan Mishra**

# Preface

**Mr. Rajan Samuel**

Managing Director, Habitat for Humanity India



The honourable Prime Minister of India Shri Narendra Modi has put housing and sanitation to the forefront through the Housing for All mission and the Swachh Bharat Abhiyan. Driven by the vision of 'A world where everyone has a decent place to live', Habitat for Humanity's work is aligned with these national mandates and the UN sustainable development goals to build a better, healthier and inclusive India. Habitat focuses on the eleventh goal—making cities and human settlements inclusive, safe, resilient and sustainable as well as the sixth goal - ensuring water and sanitation for all.

The recently concluded Asia Pacific Housing Forum 6 organised by Habitat for Humanity India witnessed over 350 stakeholders from the government, private and the social development sector in seeking solutions to pertinent issues such as affordable housing, sanitation, sustainable urban development and disaster response. Guided by the theme of 'Housing At the Center', the forum has proved to be a crucial turning point to steer forward the plan for affordable housing and Swachh Bharat in India.

The goal of building an India where everyone has a decent home and access to sanitation calls for coming together of all stakeholders under the Public-Private-People's Partnership (4Ps) approach. The additional P in the public-private partnership model stands for people. After working closely with the communities at the grassroot level, we have learnt that community mobilization is imperative to ensure holistic development.

It is the need of the hour to adapt to innovative construction models such as prefab technology, cost effective solutions to scale up and replicate the best practices across the country.



Access to land and finance are the defining factors for the success of affordable housing and sanitation movement. It was heartening to see micro-finance companies, housing finance companies, banks, real estate organisations working together at the 6th Asia Pacific Housing Forum to explore new ways of catering to the underprivileged families.

We thank all the delegates from the Government of India who graced the housing forum, our esteemed speakers, participants and the team of Habitat India and Habitat for Humanity International that worked round the clock to organise the event. We also thank all our supporters and partners who have contributed to the success of the housing forum.

Through shelter, we empower.

In partnership,

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

# Message

**Ms. Renu Sud Karnad**

Managing Director, Housing Development Finance Corporation Limited



Housing is one of the most important sources of wealth creation available to the poor. Therefore, adequate shelter is a basic necessity for breaking the vicious cycle of poverty and deprivation among low-income groups. Additionally a viable housing sector can be a key growth motor for the economy. Inadequate access and unavailability of housing finance to low-income groups is a major concern both in urban and rural areas. Hence the concept of affordable housing has drawn some attention of the policy makers in recent years. This change in the recent past has also brought to fore the enablers for housing finance players be it banks or housing finance companies like us to tap the potential of the affordable segment.

Penetration of mobile phones and the internet will help in dissemination of information about financial products and services at a low cost and with minimum physical documentation to a vast portion of the population. It is imperative for housing finance companies to adapt to technology and reach out to this untapped segment. HDFC is innovating with technology and putting a big thrust on mobile channels to

cater to the people with high disposable income and those in the unorganised sector. Giving the housing segment the status of infrastructure will also go a long way as it will ultimately bring down the cost of loans for consumers.

Habitat for Humanity India and HDFC share a common vision of making homes affordable and accessible to everyone in the country. The recent launch of the Housing for All Coalition at the 6th Asia Pacific Housing Forum is indeed a commendable step taken by Habitat for Humanity India. It is with a deep sense of passion and commitment that we can confront the challenges of substandard, poverty housing.

Transforming the lives of the underprivileged, ensuring they receive the support they need to thrive and live a dignified life through education, healthcare, sustainable livelihoods, is an uplifting experience. Access to housing will play an instrumental role in making this happen.

We look forward to our continued engagement with Habitat for Humanity with an aim to build a better India.

**Ms. Renu Sud Karnad**  
**Managing Director**  
**Housing Development Finance**  
**Corporation Limited**



# Message

**Mr. Sanjay Nayar**

Chief Executive Officer, Kohlberg Kravis Roberts & Co.



India is currently in great need of an expansion of the affordable housing sector. In this reality, the low-income households and the underprivileged are those that are the worst off, as many families are crowded out or looked over in providing decent housing infrastructure. It is a vicious cycle where low availability and unaffordable costs becomes a barrier to homeownership.

At the 6th Asia Pacific Housing Forum, Habitat for Humanity India brought together major stakeholders who are engaged in facilitating and promoting the affordable housing sector in India. Non-profits, government bodies, field experts, researchers and corporates met to discuss the objective of affordable housing in India. All of the participants' roles are very important in realizing this objective as quickly, and efficiently, as possible. The Housing for All Coalition of India launched by Habitat for Humanity India is a great step in order to realize the honourable Prime Minister Shri Narendra Modi's vision of 'Housing for All by 2022.'

The involvement of the private sector can be a powerful and crucial component in combating housing problems. I believe that private corporations carry with them a duty of social responsibility towards the people.

We at Kohlberg Kravis Roberts & Co. are committed to support the Housing for All initiative. Through CSR initiatives, corporations can allocate their abundant resources for this cause. Providing affordable, sustainable housing develops the community, which in turn improves the socio-economic standing of the economy over time. When corporates like us collaborate and participate, we have the ability



to become highly effective catalysts in the process of housing development. We can provide the expertise, the materials and volunteers that are required in the Asia Pacific region. Habitat for Humanity India is doing a commendable job in leading this effort and we are happy to be associated with them.

I encourage more corporates in the private sector to act in solidarity; look for opportunities for partnerships, coalitions, and sponsorships to promote affordable housing in India.

**Mr. Sanjay Nayar**  
**Chief Executive Officer**  
**Kohlberg Kravis Roberts & Co.**



# Message

**Mr. Rick Hathaway**

Vice- President, Asia Pacific, Habitat for Humanity International



Dear Delegates,

Thank you for your participation in the India Housing Forum, a significant precursor to the Sixth Asia-Pacific Housing Forum to be held in Hong Kong on 6th and 7th September, 2017. Based on your contributions, key recommendations from the India forum shall be shared with the delegates of the regional event organized by Habitat for Humanity.

Since its first edition in 2010, the biennial Asia-Pacific Housing Forum has brought together over 3,400 practitioners and experts from more than 52 countries. This year, with the forum's theme of 'Housing at the Center', Habitat for Humanity stands shoulder-to-shoulder with our partners that are implementing global, regional and local initiatives for poverty alleviation and sustainable development. Among the Sustainable Development Goals, we especially support Goal 11: make cities and human settlements inclusive, safe, resilient and sustainable and the target to ensure access to adequate, safe and affordable housing for all by 2030. We also support the New Urban Agenda which calls for

more detailed commitments from national governments around housing and sustainable urban development.

At the India Housing Forum, we saw a similar commitment by stakeholders from the government, corporations, grassroots organizations and communities. Discussions focused on strategic partnerships for scaling up housing and sanitation, financing affordable housing, disaster response and preparedness and sustainable urban development, among others. By the end of the two-day conference, Habitat for Humanity India and its partners announced that a housing coalition will be formed in support of the Indian government's mission of Housing for All by 2022.

The challenge of housing in India is enormous; solutions are neither easy nor simple. May the momentum generated at the India Housing Forum continue to motivate us to build sustainable cities where everyone has a decent place to live.

Yours sincerely,

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

# Asia Pacific Housing Forum at a Glance



**354**  
Delegates

**70**  
Speakers

**4**  
Countries

**93**  
Participants at the  
Wharton – Habitat  
International Housing  
Finance Course

**46**  
Media  
Mentions

Social Media Followers

**22,925**  
Facebook

**3,560**  
Twitter

**1,689**  
Instagram



# Executive Summary



# Executive Summary



The Housing for All Coalition of India was launched at APHF6 by Mr. Rajiv Ranjan Mishra, Additional Secretary, Ministry of Housing and Urban Affairs (left), Ms. Renu Sud Karnad, Managing Director, HDFC Ltd. (right) and Mr. Rajan Samuel, Managing Director, Habitat for Humanity India (centre)

The Asia-Pacific Housing Forum is a biennial conference organized by Habitat for Humanity. Since it was first held in 2007, the event has brought together more than 3,400 participants from over 52 countries. In 2017, the sixth global Housing Forum was held from 4th - 7th September in Hong Kong bringing together major stakeholders engaged in seeking solutions to the issues of inadequate housing and sanitation. Country forums have been held in Cambodia (27th - 28th June, 2017), India (4th - 7th July, 2017), Indonesia (30th August, 2017) and the Philippines (25th - 26th July, 2017). The theme for this year was '**Housing at the Center**'.

The 6th iteration of the Asia Pacific Housing Forum was hosted by Habitat for Humanity India on the 6th and 7th of July, 2017 in New Delhi preceded by the Wharton- Habitat for Humanity International Housing Finance Course on 4th and 5th July, 2017. The forum saw participation

from 354 participants from various industries—government officials and decision makers; urban planners and architects; housing finance and micro-financing institutions, advocates of housing and sanitation; researchers and non-governmental organisations; and private sector leaders. 70 Speakers came together to speak at the forum. APHF6 facilitated an environment for all to participate in discussions and deliberations that led to relevant recommendations. The forum was a space that opened avenues and opportunities and brought to light the need for a public-private-people partnership approach along with conversations on better aligned financing mechanisms for the economically weaker sections of society in India.

The housing forum was privileged to have as its guests of honour prominent representatives of the housing sector, from the government and



# Executive Summary



Eminent industry leaders participated in the plenary discussion on Strategic Partnerships for Scaling Housing and Sanitation

corporate world. **Mr. Rajiv Ranjan Mishra, Additional Secretary, Ministry of Housing and Urban Affairs, Government of India** shared his thoughts on the multiple facets of the Housing for All scheme including city planning and catering to the urban poor. He reinforced the scheme, forging simultaneous relationships between public authorities, beneficiaries, banking institutions, financing institutions and developers. Mr. Mishra further added, “The ministry aims to disburse 10 million subsidies by 2022 and wants to create an environment conducive to investments in the housing sector”. He recognized the importance of connecting existing initiatives across sectors with the Sustainable Development Goals and the New Urban Agenda.

**Ms. Renu Sud Karnad, Managing Director, HDFC Ltd.** stressed on the multiple avenues the housing environment has fostered for

institutions to tap into the affordable segment. As the affordable housing segment is set to touch Rs. 6 lakh crore by 2022, an entirely new customer segment for banks opens up and needs to be tapped holistically. Ms. Karnad added by saying “For the billion mobile subscribers in India the possibilities are limitless”. She stressed on the idea that lending institutions must learn the importance of prudent lending and mortgage finance products need to be comprehensible for the low income consumer segment.

**Mr. Sanjay Nayar, Chief Executive Officer, Kohlberg Kravis Roberts & Company** emphasized the role the private sector plays in the current environment and will continue to play towards bringing capital to accelerate the Pradhan Mantri Awaas Yojana (PMAY) scheme to achieve affordable housing.

# Executive Summary



**Mr. Rajan Samuel, Managing Director, Habitat for Humanity India** set the stage by welcoming the delegates and encouraged the audience to participate to add richness to the deliberations. Mr. Samuel took this opportunity to launch the Housing for All Coalition of India endorsed by the Ministry of Housing and Urban Affairs. He introduced the Coalition's mandate to promote scalable and affordable housing solutions and sharing innovative technologies and practices. One of the endeavours of the Coalition is to strengthen regional partnerships within and across sectors and advocacy and policy influencing on housing microfinance, secure land tenure issues and rental housing policy. In his address to the forum he added, "I hope when we are hosting the forum years from now, we can look back and see the results of our commitment towards this cause".

**Dr. Rama Kant, Deputy Advisor, Ministry of Urban Development (MoUD)** presented the objectives of the Swachh Bharat Abhiyan Grameen and the issues and challenges that lie ahead. He made a mention about the need for positive sanitation behaviour along with coverage of sanitation facilities.

The **plenary discussion on Strategic Partnerships for Scaling Housing and Sanitation** had the participation of eminent industry leaders. From the private sector **Mr. Rakesh Israni, Director, Aavaas by Nebula** recommended, "For convergence we need to bring supply and demand on the same wavelength to avoid the mismatch". **Mr. Richard Northcote, Chief Sustainability Officer, Covestro** emphasized this idea by adding, "We cannot achieve our goals if we work the way we are used to working in our sectors. Corporates



Dr. Rama Kant, Deputy Advisor, Ministry of Urban Development (MoUD) at APHF6

in the social sector must re-innovate business models that allow for re-investment to keep the models going". **Mr. Vasudevan Suresh, President, Good Governance India Foundation** questioned the role land played in the cost component of housing infrastructure for low income families. He recommended looking at diversifying funds towards the up-gradation of housing for the urban poor instead of pumping funds for the new housing segment. **Mr. Kamal Singh, Executive Director, United Nations, Global Compact Network India (UN-GCNI)** making the link with the sustainable development goals said, "Forums like APHF6 help us achieve the blueprint in our minds, we need to build homes and not houses". **Mr. Sriram Kalyanaraman, Chief Executive Officer and Managing Director, National Housing Bank (NHB)** also present on the panel shared insights and stories of successful public-private-people partnership models implemented in Rajasthan and Maharashtra. In his address he promoted the opportunities for Housing Finance Companies (HFCs) to cater to the rural and urban gaps. NHB has taken



# Executive Summary



Nisha shared her family's story and about the Habitat prefab home she and her family live in today

measures to improve efficiency and remove any delinquencies that Housing Finance Companies may have adopted in rural areas. **Mr. Nand Lal Manjolka, Director, Corporate Planning, Housing and Urban Development Corporation (HUDCO)** representing the mission's urban developments highlighted initiatives taken up by the organization with special emphasis on technology.

The **implementing partners of Habitat India** enriched the conference as they brought forth grassroot experiences and complemented the discussions. Organizations like National Institute of Women Child and Youth Development (NIWCYD), Bullock-Cart Workers Development Association (BWDA), Humanity Welfare Organization HELPLINE and Chetanalaya shared their learnings and appreciated the support and partnership extended by Habitat India for implementing projects in Delhi, Jammu and Kashmir, Uttarakhand and Tamil Nadu. Testimonies from the families brought to light the true reflection of the convergence of policies and actions that takes place on the ground. The panel also saw the testimony of a young girl Nisha, from Delhi; who lives in the first prefab

house built by Habitat India. Her riveting story was an eye-opener of the transformation a home can bring and the innumerable opportunities that come with it in the life of a young girl and her siblings.

Themes under housing finance resonated across the two days. **The Terwilliger Centre for Innovation in Shelter - Habitat for Humanity** presented its social impact evaluation conducted for microfinance projects in South India. With support from IKEA Foundation, the project expands the demand for housing among the low income segment through microfinance in India with a focus on children and creating healthy homes.

There were four simultaneous breakaway sessions on both days of the forum under the following themes:

1. Financing Affordable Housing in India
2. Sanitation Wellbeing and ODF++
3. Disaster Response and Preparedness
4. Sustainable Urban Development

# Executive Summary

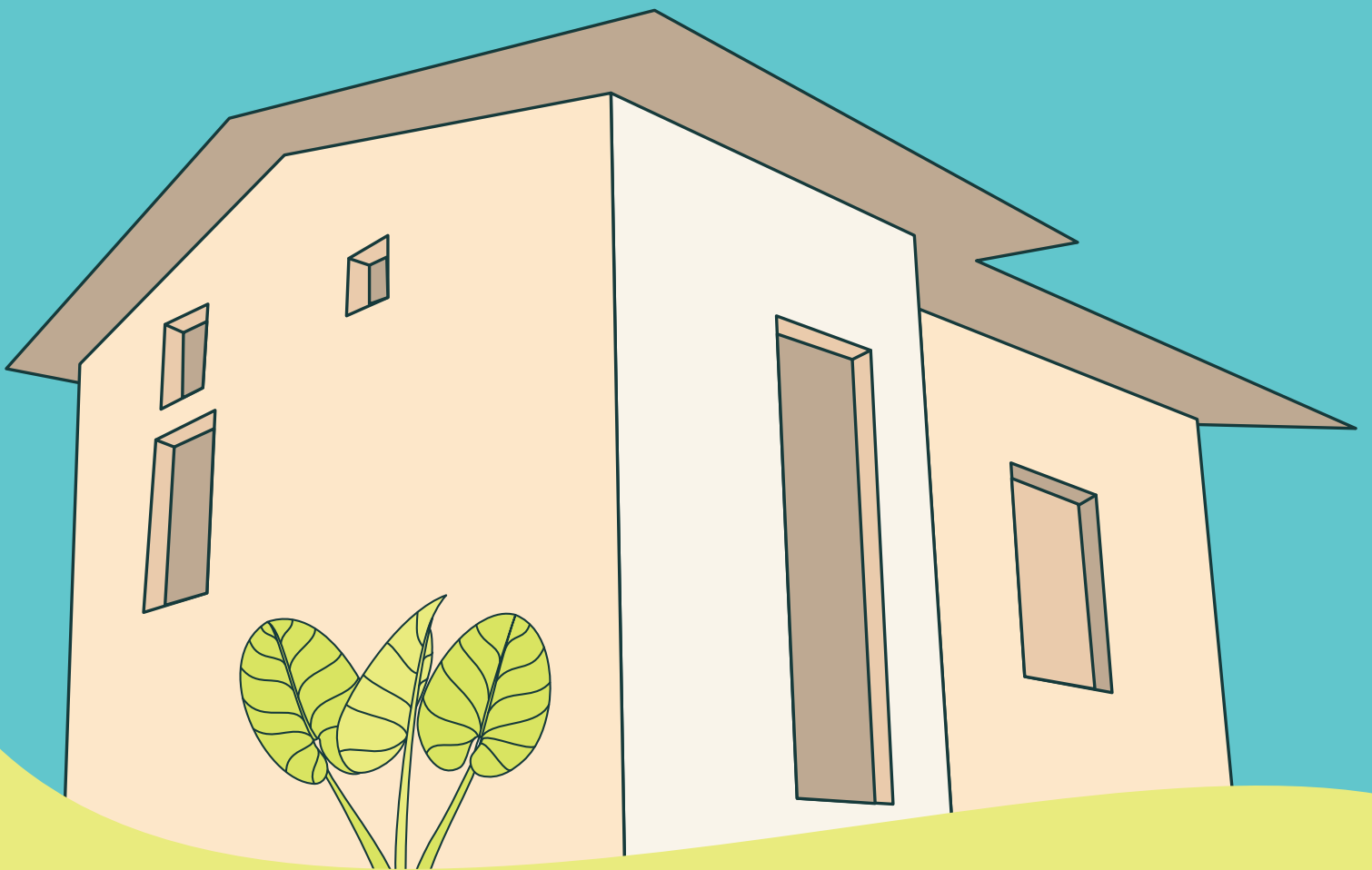


## The recommendations presented at the final plenary were as follows:

1. Engagement with the government needs to be **intensified at all levels.**
2. Explore feasibility of raising national and international **resources at the least cost and adopting best practices in Affordable Housing Finance within India.**
3. **Adopting inclusivity** during planning and implementing projects. This can be achieved through creating a knowledge portal where ground experiences can be scaled to policy making.
4. Exploring **convergence between master planning and sectoral planning with statutory planning** processes.
5. To **promote in-situ development** of slums as opposed to eviction or relocation, in consultation with the community.
6. The need to **create national funds** such as the National Affordable Housing Equity Fund for capitalizing housing finance companies. Sector level **Capacity Building Fund** can also be one such initiative that can be implemented through government and quasi-government agencies.
7. To promote **appropriate technology** that is cost effective, safe, dignified, environmentally-friendly and acceptable by the local community. Create robust systems for dissemination of information outreach and coordination on various subsidies, schemes and service providers to reach last mile users to ensure scale.

## Chapter 1

# Financing Affordable Housing in India



# Financing Affordable Housing in India



In 2015 the Government's acknowledgment of the housing shortage in India led to the national initiation of the Housing for All scheme. Beneficiaries of the campaign belong to economically weaker sections and low income groups with an annual income lower than Rs. 2 lakhs per annum. While this initiative has gained rapid momentum, structural issues such as high gestation period of housing projects, limited capital, land issues, construction cost and low affordability in this segment have resulted in a negative growth rate. Studies conducted by the Ministry of Rural Development and the Ministry of Housing and Urban Affairs reveal that almost a quarter of Indian households lack adequate housing. And majority of the housing needs is represented by the bottom of the pyramid, thus housing finance remains an important facet of the housing stock deficit.

Presenting the current land for housing scenario in India, 70% of the residential urban land is used by the middle and high income groups

while only 30% of the land is used for the Economically Weaker Sections (EWS) and Low Income Groups (LIG). Speakers at APHF6 shared their studies highlighting trends where land accounts for 10% to 95% of the cost, varying on the level of urbanization. Recommendations in response to this urban dilemma involved reducing high cost levels of land to the ideal costs accounting to 10% to 40%. Furthermore it is imperative to understand the different cost implications of small town and big cities in planning affordable housing. It was also proposed that there should be state involvement in lowering land costs for urban centers.

Participants at this forum discussed opportunities that could achieve scale and maximize affordability of low income families:

## 1. Financing Affordable Housing

Urban housing shortage increased from 22.40 million in 2007 to 20.00 million in 2011. There is a need to build 40 million urban houses for the

# Financing Affordable Housing in India



decades 2010 – 2030. This demand is set to be met by 2030. The public sector has been engaged in small scale subsidised housing and through incentives the private sector has adopted market based models with regulations. To match this demand deficit, public private partnerships have massive investments. The emerging avenues to finance housing in India are:

- Grants/ Subsidies from federal/ provincial/ local governments
- Housing Finance Companies (HFCs), Banks, Non-Banking Financial Companies (NBFCs), Micro Finance Institutions (MFIs), etc.
- Loans through Housing Financial Institutions
- Contributions in cash, sweat equity, savings
- Subsidy/ loans from civil society
- Long term funds from PF/ Pension/ Insurance

Factors that adversely affect the delivery of housing finance products to the low income market by formal financial institutions are:

- Seasonal and uncertain cash flows
- Absence of clear title to land
- Lack of pay slips or lack of proof of income
- Absence of credit history
- High transaction costs

## 2. Housing the Economically Weaker Section:

In the housing segment, many would argue that not enough has been done for families that are representative of the bottom of the pyramid. Studies reflect that India's mortgage penetration of 9% has considerable gaps when compared to other Asian countries like China (20%), Korea (26%) and Malaysia (32%). Given the low penetration rate, the state must explore areas to down market credit for the urban poor. The use of standard EMI schemes has been unrealistic

owing to the volatile nature of income for daily and weekly wage earners. To narrow the gap of demand deficit it is pivotal to address their limited access to formal credit. The consistent rising gap between affordability and housing provision has had notable impact in the urban more than the rural sectors.

## 3. Role of Housing Finance Companies and Micro-Finance in Affordable Housing

Housing Finance Companies (HFCs) and Micro-Finance Institutions (MFIs) have become pivotal. Structural rigidities in norms and regulations have created impediments to their reach. Despite the huge demand for housing loans in the Rs. 5 lakh segment, loans to EWS and LIG families account for less than 5% of the total loan portfolio for HFCs. Given their capacity, HFCs have the potential to disburse loans close to Rs. 11 lakh crores. The participants unified in their conclusion, saw the role for MFIs to be immense in the housing sector. In the present scenario, there are households with incomes from Rs. 1.5 lakhs to Rs. 5 lakhs, representing 40% of the total demand that have not been tapped by MFIs or HFCs. The session speakers credited the impedance in the rate of infiltration directly associated with regulatory caps on lending. MFIs have the reach but lack the capability. APHF6 discussed the opportunities of expansion in housing finance through partnerships with HFCs. As a possible way forward this can be viewed as the solution to reach the intended income segments. For MFIs one of the limiting factors has been the high costs incurred. As a solution to this obstacle, MFIs without grassroots access must adopt a different model for sourcing customers by partnering with local

# Financing Affordable Housing in India



NGOs for last mile connectivity.

## 4. Affordability in Urban India

Based on studies conducted, development of cities is divided between a planner's logic and popular logic. Planning of cities ensures a formal set-up of urbanization with vertical structures based on the common thinking of 'freeing up valuable land' for urban redevelopment. However cities in India are known to adopt a different logic for development and affordability; they are more often consumed by the popular logic of informal urbanization taking place in tandem with urban planning. Affordability is ensured by subsidy and cost cutting. In the growth of cities, popular logic makes its way giving rise to informal urbanization with land sub-division, occupation and building. The National Urban Housing and Habitat policy emphasizes:

- Urban planning and increased supply of land and use of spatial incentives
- Promoting optimal use of available resources; 10% to 15% of land in every new public/ private housing projects, whichever is greater to be reserved for Economically Weaker Sections (EWS) and Low Income Groups (LIG) Housing
- Innovative fiscal instruments, correctly targeted financial concessions and beneficiary led housing development

## 5. Bringing in Inclusion for the under-served in Rural India

Rural families fear the inability to repay long-term loans up to 10 to 15 years leading them to a debt trap. In the absence of documentary evidence of income, group lending in rural areas through self-help groups has helped customers access affordable housing. The rural sector by

nature being a 100% cash economy has seen emerging opportunities with the changing dynamics of e-commerce. Furthermore, the lack of digital land records is directly impacting demand in rural areas. In cases where land papers are not available, paralegal documents with authorization from the village panchayats/ local self-government institutions and micro-financing institutes should be seen as an alternative.

## 6. Role of Technology

Discussions at the forum looked at options that technology can play in reducing cost and affordability gaps. The adoption of technology can help keep pricing of houses low. Selling homes to the affordable sector in the future may involve the usage of internet.

## 7. Support for Incremental Housing

Incremental housing has gained recognition by formal financing schemes such as the Credit Linked Subsidy Scheme of the Pradhan Mantri Awaas Yojana (PMAY) and the Low Income Housing Finance (LIHF) of the National Housing Bank (NHB). The popular logic of affordability, for instance, 'formal incrementalism' needs to be strengthened and incorporated into mainstream planning and development practice.



# Financing Affordable Housing in India



## Recommendations for Financing Affordable Housing in India:

1. To achieve the Housing for All target, housing finance should cover not just accessibility to houses but also financing to the following areas:

- Acquiring land / developed land.
- Infrastructure cost for raw land development.
- Construction of new houses.
- Repairs, renewals and retro-fitting of existing housing stock.
- Funding for short-term construction loan and long-term home loan.

2. Technology can play a more prominent role in reducing costs and create affordable housing. Optimizing technology in selling homes and creating optimum housing space is the future.

3. Land as collateral for refinancing:

- Leverage para-legal process for formalizing mortgages through local self-government institutions, where non-formal documents from village panchayat, gram sabha, gram vikas samiti, SHGs can substitute existing legal approaches and create workable collateral for housing.
- Collaboration between MFIs and HFCs to extend their reach and enter the higher bracket segment. MFIs are to be recognized as the key link to customers and improve their access to cheap long term financing. HFCs that finance MFI housing portfolios need to qualify for refinance.
- Last mile connectivity to the underserved families need to be met through established grassroots that can serve as sourcing associates for HFCs.

4. In-situ development - The Housing for All (HFA) policy gives primacy to provision of shelter to urban poor at their present location rather than resettlement at the periphery.

5. Encourage insurance and pension funds to promote active participation.

6. Encourage and incentivize banks to lend directly and indirectly through priority sector lending.

7. Need for enhancing repayment capacity for large housing loans to make productive housing loans.

8. Group lending opportunities - introducing flexible and multiple guarantees of a cohesive group that can leverage the well-established group lending mechanism of microfinance into housing finance.

9. Promote lending to women clients as studies show they have credible repayment record and are in need of provision.

10. Promote incremental housing as it reduces financial burdens through decreased monthly payments and reducing the loan tenure.

11. 'New' formal affordable housing cannot match the scale of self-built housing and can only become affordable by:

- Reducing the cost of housing production.
- Introducing subsidies and loans.
- Disregarding lifetime costs of housing.





## Chapter 2

# Sanitation Wellbeing and ODF++



# Sanitation Wellbeing and ODF++



APHF6 sessions on Sanitation Wellbeing and Open Defecation Free ++ (ODF++) covered the issues and challenges in scaling the Swachh Bharat Mission for sustainable development, including open defecation, behaviour change, geo-mapping, technologies for sustainable development and financing sanitation. Speakers from diverse sanitation sectors presented an overview of challenges and opportunities in sustainable sanitation development.

India is the lead country in open defecation globally, where nearly 564 million populace lack access to sanitation which has unfavourable impact on the health, education, financial security and safety of people living in informal communities.

It was mentioned that, India as a developing super power has only 5 states declared as Open Defecation Free (ODF) out of 29 states and 7 union territories. Diarrhoea, which is the second leading cause of infant deaths, is largely a result of open defecation. Poor sanitation easily targets

children and is the cause of high school dropout rate among girls. Open defecation is part of the sanitation chain and the entire chain needs to be addressed to yield the health benefits of sanitation. One issue that is not being addressed and needs attention is the “disposal of human waste”. In India about 12% of waste gets collected and the rest 80% is untreated. The disposal of waste depends on the Network Sewage System which is present only across 30% of the country. In fact, the Network Sewage System cannot be considered as the solution to the problem as it isn't feasible.

Yet, many villages across India are declared ODF depending on the number of toilets constructed. But the essence of an open defecation free village is determined on the use of the toilets built by the community as a practice. The challenge to convince people to use toilets is to break the age old habit of defecating in the open and this is a gradual process. The proportion of toilet usage by men is relatively lesser than that used by other gender groups. Secondly, the

# Sanitation Wellbeing and ODF++



available/ newly constructed toilets lack access to water leading to poor maintenance of toilets and community toilets, which leads to improper hygiene and discourages people to use them.

## **Sustainable Sanitation in Urban Slums**

### *Spatial data and Geographic Information Systems (GIS)*

Speakers expressed that as cities look at attaining ODF+ and ODF++ status, there is an absence of a comprehensive database, absence of community mobilization activities and an inflexible approach towards delivery of toilets. To facilitate access to sanitation in urban settlements, a robust spatial data platform is required to locate families who lack access to basic sanitation. Several ways could be adopted to collect the slum data through mapping and conducting surveys. Through community leadership the data could be spatially organized using GIS software and presented as an overlay on Google Earth. This would ease the initial process of mapping and identification for the Government and organizations to further facilitate the construction of individual toilets. The spatial data then can be used to identify the beneficiaries and their houses could be connected to the existing drainage lines or proposed drainage lines.

Investments in access to water and sanitation result in huge preventive health benefits, and the importance of these benefits is far more pronounced in case of slums where provision and service levels are meagre. In contrast, lack of sanitation spaces in slums poses the dual risk of increased disease incidence, on one hand, and personal safety, security and indignity, on the other, especially for women and girls. In a departure then from construction of toilets,

slum sanitation initiatives need to attempt to mobilize communities about environment, health outcomes and safety and dignity, also involving and empowering women through such initiatives. It became known that, to overcome the hurdle of building toilets in the authorized or unauthorized slums, the government's regulation on sanitation has declared that every family should be entitled to building toilets in slums irrespective of whether slums are authorized or unauthorized. The Swachh Bharat Mission has given a major impetus to the operation. Every city has a target and has to mandatorily show progress.

## **Community-Led Total Sanitation (CLTS)**

Behaviour Change Communication (BCC) is about understanding context, behaviours and designing solution for the contexts. It's about communication based on the core psychology of human beings. Behaviour change has to be adopted at the personal, professional and institutional levels as, the communication that works in north India will not work in South India. In fact, for every city/ town to reach its target and show progress towards making themselves ODF, there is a need for self-change and Social Behavioural Change Communication (SBCC).

APHF6 saw the founder of Community-Led Total Sanitation (CLTS), Dr. Kamal Kar, as a Speaker to discuss the concept and its importance. He mentioned that CLTS builds people's confidence to change and encourages their participation in making that happen. It focuses on change in sanitation behaviour rather than construction of toilets. It does this through a process of social awakening that is inspired by facilitators from within or outside the community. CLTS concentrates on the entire community rather

# Sanitation Wellbeing and ODF++



than on individual behaviours. A collective benefit from stopping open defecation can encourage a more supportive approach resulting in people deciding together how they will create a clean and hygienic environment that benefits everyone.

Suitable execution of masons trainings and sensitisation trainings will help trigger and sensitise communities and likewise promote sectoral upscaling to reach Open Defecation Free India by 2019.

## **Toilet Technologies and Challenges**

Speakers pointed out that since the introduction to the sewerage system in 1870; only 160 of the 7,935 towns and cities in India have a sewerage system. There are only 270 treatment plants. The cost of construction and maintenance of the sewerage system is costly because it requires enormous quantity of water to flush. Therefore adoption of this technology has not found favour. Septic tank is also costly in construction and requires excess water to flush. In fact, the septic tank without soak pit is a health hazard. There are remains of decomposed sludge, raw human excreta and water when the septic tank is cleaned. The septic tank can be cleaned either by suction pump/s or manually because suction pump/s cannot reach everywhere. Manual cleaning is resorted to which should not be done because it has been banned in India.

Individual Household Latrines (IHHL) should be affordable, hygienic, easy to construct, technically appropriate, easy to maintain and socio-culturally acceptable. IHHLs with twin pit construction can result in use of human excreta as manure, which can be further recycled resulting in the production of biogas for several benefits. School sanitation units need to be well

maintained by the school management and students ensuring proper hygiene. They need to be well equipped with sanitary napkin vending machines for easy access and incinerators for safe disposal of used napkins.

## **Financing Sanitation for the Poor**

Sanitation financing is an opportunity to achieve Open Defecation Free status. Also, it is a viable socio-business product of Micro Finance Institutions (MFIs). Micro finance is emerging as a viable avenue to facilitate increased access to finance for sanitation. However, microfinance institutions have inadequate access to a credit line for lending to households. The current policies require MFIs to have at least 70% of their assets for income-generating loans, and sanitation loans do not fall under this category. Most banks find it difficult to lend small amounts of money for sanitation. This discourages the beneficiaries in making their own investments for toilet construction and their borrower ineligibility due to credit limit. Increased access to credit for sanitation through the MFI route is possible if a sustainable and predictable line of credit for such MFIs is created.

The National Housing Bank needs to consider toilet loans as 'home improvement' and include these in its 'refinancing' norms. In contrast, utilize financial institutions as a development partner in reaching sanitation goals. Non-financial support such as training and demand creation need to be delivered to providers. MFIs can increase the number of loans offered, reduce loan processing time, and increase a household's likelihood of committing to a sanitation loan. Reducing loan processing time can increase sanitation uptake and may require removing regulatory barriers for loan approvals.

# Sanitation Wellbeing and ODF++



## Recommendations for Sanitation Wellbeing and ODF++

1. Swachh Bharat Mission model: Need to deliver household sanitation construction of one home one toilet. The subsidy for toilet construction needs to be allotted on time to beneficiaries in their bank accounts and the payment to be released to contractors after completion of construction.
2. The financial institutions and banks need to come forward to provide small loans for sanitation.
3. CSR model: Doorstep delivery of construction materials to be provided to beneficiaries.
4. Institutionalizing data: Urban Local Body officials need to be provided practical training in spatial data.
5. The rules for construction of buildings should be modified, ensuring inclusion of properly built toilets.
6. There is a need for technology for sub-surface management of liquid

- waste to avoid pollution of ground water with large scale construction and usage of Individual Household Latrines (IHHLs), especially in places where there are no drainage lines.
7. 'Toilets and Sanitation' as a whole have to be promoted as a brand.
  8. Behaviour change should not be perceived as a means of communication or merely street plays but rather as a process of habit formation. The formation of habits is a process which has pre triggering, triggering, post triggering follow up and post ODF actions.
  9. An enabling environment should be prepared whether there is water, ventilation and safety for women.
  10. Sanitation should be monitored by the Health Ministry to understand whether appropriate steps are being taken and are those yielding any favourable outcomes. State governments should utilize the flexibility given to them to make their own laws regarding sanitation.





## Chapter 3

# Disaster Response and Preparedness



# Disaster Response and Preparedness



Disasters are known to exceed the ability of the affected community or society to cope using its own resources. In contemporary academia, disasters are seen as the consequence of inappropriately managed risk. These risks are the product of a combination of both hazards and vulnerability. Developing countries suffer the greatest costs when a disaster hits and studies confirm that disasters are the result of human failure to introduce appropriate disaster management measures.

The course of discussions at the Asia Pacific Housing Forum, defined preparedness to be a very concrete research based set of actions that are taken as precautionary measures in the face of potential disasters. These actions can include both physical preparations and trainings for emergency action. Preparedness is an important quality in achieving goals and in avoiding and mitigating negative outcomes. It is a major phase of emergency management.

## Themes resonating from the discussions were:

### I. Technology

As the first response to disaster, technology plays an important role. It measures the depth of disaster and accurately conveys the level of assistance required. Today spatial maps and analytical products assist rescue, relief and reconstruction efforts. Technology has come to play a key role in disaster response and mitigation. Taking the example of the Kutch Earthquake in 2001, the panelist at the forum narrated challenges faced by rescue operators in conducting disaster response programs. The lack of sophisticated technological expertise in this field only delayed the process. However, the Earthquake Technical Assistance Cell (ETAC) was established, providing basic assistance and help by producing maps that aided in rescue operations.

In the more recent events that have occurred, the challenges that the response teams have

# Disaster Response and Preparedness



faced surround community mobilization towards disaster resilient construction techniques of retrofitting and replication. Creating awareness on the usage of efficient pre-fabricated shelter assistance today is viewed as a space for intervention.

## II. Collaboration

Collaboration is universally accepted as a necessity for response activities. In the Gujarat earthquake in 2001, the Indian Army helped the Earthquake Technical Assistance Cell (ETAC) in collecting information and developing maps of the scene. Taking from this collaborative effort, policies should promote multi-stakeholder approaches to disaster response. Institutionalizing a multi-stakeholder approach as the way forward was well received by participants. Further, from the learnings of the earthquake in Nepal, the panelists at the forum shared stories of the lack in ground coordination. Having a centralized mechanism ensuring coordination between parties that can facilitate exchange of information among agencies is critical. In addition, shelter strategy heavily relies on the contribution from the “people we serve”. A constant challenge is the locally available materials that are limited and mostly inaccessible.

## III. From Risk to Resilience

The Hyogo Framework for Action 2005-2015 proposed by the United Nations International Strategy for Disaster Reduction (UNISDR) marked the shift in the idea from Risk to Resilience. The Hyogo framework brought a paradigm shift in disaster risk reduction. It shifted focus to capacitating with resilience rather than risk responding. The SAARC Male

Declaration 2006 also emphasized on disaster resilience as “developing early warning systems, establishing regional information sharing, building capacities of agencies through research and training activities for supporting rescue and response”. A key action point in defining disaster resilience is “to increase the reliability and availability of appropriate disaster-related information to the public and disaster management agencies in all regions.

The session delved on the various defining aspects of disaster resilience and measures that helped define communities as resilient. One such definition outlines disaster resilience as “the capacity of a system, community or society potentially exposed to hazards to adapt, by resisting or changing in order to reach and maintain an acceptable level of functioning and structure”. The generic measures for a risk reduction plan shared at the forum were:

- Make use of available plans, strategies, capacities, framework and resources
- Conduct Hazard Risk and Vulnerability Analysis (HRVA)
- Plan in accordance with thematic /sector wise and convergence
- Set up communication and early warning systems
- Establish emergency response centres
- Plan at different levels State > District > Block > Village > Community/Institution
- Scenario based planning – floods, drought, fire, storms etc.
- Incorporate the scope for coordination mechanisms, monitoring and evaluation

## IV. Engaging with Communities

APHF6 discussions ideated localizing disaster

# Disaster Response and Preparedness



preparedness programs and not limiting it to institutions. In a result oriented approach it is crucial to build the capacity of local residents. There is a need to localize disaster preparedness programs by proactively engaging communities. This can be done by forming local disaster response networks. To equip communities to be the first responders requires knowledge dissemination along with coping mechanisms that are locally adaptable. Programs that equip communities should be contextualized to local understanding. Contextualizing these programs ensures sustainability.

Some concepts shared around contextualizing programs and safeguarding inclusion were:

- a) Mapping the gaps that make communities vulnerable to disasters
- b) Engaging visible and invisible service providers, health organizations, non-governmental organisations, transportation and medical clinics etc.
- c) Forming disaster committees and task forces

consisting of members from the community  
d) A pre-requisite should be the active and meaningful participation of the most marginalised

e) Full disaggregate data for different population groups to design programs appropriate for the people

f) Focus on inclusion of women headed households, people with disabilities, religious and ethnic minorities as well as other special constituencies

## **V. Gender and Shelter in Emergencies**

With respect to equitable and safe access to shelter during emergencies, Speakers highlighted the importance of taking into account gender roles during a response project. They emphasized on how subtly power relationships within the households played an influential factor in accessing rescue materials. Some practical examples cited were:

- a) Appropriate childcare provisions which could enable the participation of women



# Disaster Response and Preparedness



b) Active involvement in the registration and distribution processes during emergencies such that it helps develop a sense of recognition and belonging in them.

Building back better through construction can support by way of creating employment opportunities for skilled and unskilled men and women. Adding to the prospect of livelihood, the construction phase post a disaster plays an important role for women. The construction process creates an opportunity to expand the role of women in the design, procurement and construction of their homes and associated infrastructure.

## VI. Reconstruction as Response

Response to calamities is incomplete till the affected are provided with safe and decent shelter. Agreeing to this principle, the forum panellists highlighted the below mentioned issues revolving around housing to disaster affected families:

- a) Response programs are mostly confined to being short term in nature. They involve cash transfers to aid sustenance and temporary housing solutions. Whereas *pucca* or permanent housing leads to reviving lives.
- b) The schemes promoted by the Government under the banner of Housing for All do not clearly and comprehensively take into account Seismic and Safety Guidelines towards the construction of homes.
- c) Convergence of government housing assistance with non-governmental organisations is lacking. To equip families with housing, opportunities of converging efforts with a common aim must be explored.

## VII. Aligning Global Strategies for a Holistic Approach

The Sustainable Development Goals have drawn

light on increasing the number of cities and human settlements. They have emphasized adapting and implementing infinite policies and plans towards inclusion, resource efficiency, risk mitigation, climate change and resilience to disaster. The Sendai Framework for Disaster Risk Reduction (2015- 2030) outlines the holistic disaster risk management at all levels. Some of the priority actions that came from the discussions were:

- a) Understanding the risk.
- b) Strengthening disaster risk governance to manage the risk.
- c) Investing in disaster risk reduction.
- d) Enhancing disaster preparedness for effective response for recovery, rehabilitation and reconstruction.

## VIII. Climate Change, Mitigation and Adaption

The Atal Mission for Rejuvenation and Urban Transformation (AMRUT) smart cities mission under its mandate has adopted the integration of climate resilience into urban development. Policies must make a case for cities to conduct risk and vulnerability assessment to understand their specific requirements for resilience building and develop city specific strategies, disaster risk and climate change adaptation and mitigation. Policies must facilitate actions to climate proofing cities; to ensure capacity and capability building, competence and adaptability at various levels of urban governance.

Main suggestions included:

- a) Mainstreaming Disaster Risk Reduction and Climate Change in municipal departments.
- b) Emphasis on integrating disaster and climate risk throughout the demand and supply side.
- c) Create financial safety net for low income families by exploring the consumer needs and products for vulnerable families exposed to urban floods, cyclones and urban heat waves.

# Disaster Response and Preparedness



## **Recommendations for Disaster Response and Preparedness:**

1. Centralized disaster reconstruction programs should consider approaches that empower disaster-affected people especially women and girls to build dignified shelters.

2. As a component of response, livelihood support can be particularly important to the most vulnerable to ensure their sustainability.

3. Disaster programs should incorporate culturally appropriate solutions to localize disaster response.

4. Enhance technical and leadership skills of women and provide a platform for them to voice their opinions and contribute.

5. Housing, land and property rights in particular addressing the property rights of women and girls, must be more strongly addressed in shelter programs.

6. For inclusion of persons with disabilities especially during disasters; remove barriers, enable their participation in decision making, encourage tailored approaches and recognise diversity.

# Chapter 4

## Sustainable Urban Development





# Sustainable Urban Development



The sessions on Sustainable Urban Development at APHF6 covered the issues and challenges faced in urban planning involving slum up-gradation, in-situ development, redevelopment and security of tenure, inclusion, waste management, statistical analysis on urban trends, success stories on governance from other cities and the need to build capacity of workers in unorganized sectors in urban areas. The sessions also touched upon the demographic, economic and social indicators and infrastructure analyses for urban India.

Speakers presented an overview of challenges and opportunities in urban development, emphasizing that sustainable city planning should aim at achieving social and environmental equity while improving the lives of the people through provision and proper management of basic services like water, waste, and sanitation in a way that it adapts to the principles of sustainable development.

## **Land and Housing Shortage in Urban India**

According to Government of India's Ministry of Housing and Urban Poverty Alleviation, the urban housing shortage in India in 2012, was estimated to be as high as 18.79 million units. 99% of this shortage is in Economically Weaker Sections (EWS) and Low Income Groups (LIG) and 600 million households in India lack basic infrastructure at the doorstep level which includes water, toilets and electricity<sup>1</sup>. Urban India experiences lack of access to land for basic infrastructure. Therefore, it is important to have an effective and appropriate land policy that would promote sustainable development. Further, Speakers at APHF6 were of the opinion that one of the main obstacles to achieving affordable housing is lack of access to affordable housing finance.

1 Bonu, Sekhar and Hun Kim. May 2012. Sanitation in India: Progress, Differentials, Correlates, and Challenges. Asian Development Bank (ADB) study, based on author's analysis of the 2005 National Family Health Survey

# Sustainable Urban Development



## Swachh Bharat Abhiyan Urban

Swachh Bharat Abhiyan (SBA) launched on 2nd October, 2014 aims to:

- Provide access to basic sanitation to all citizens of the country (including solid waste management).
- 100% coverage for waste collection and processing in 4,041 towns and cities across India for a population of about 306 million by 2nd October, 2019.
- A key strategy under SBA (Urban) is Behaviour Change Communication to ensure that sanitation as an issue is mainstreamed with general public at large.
- A total of 15% of the total central allocation will be earmarked for this component.

The elements for scaling up the scheme include:

- “Swachh Survekshan” survey is conducted by Quality Council of India (QCI) all over the country to review the sanitation and hygiene conditions of the major cities. This survey is commissioned by the Ministry of Urban Development.
- The survey encourages towns and cities to actively implement mission initiatives in a timely and innovative manner.
- It encourages large scale citizen participation to create awareness amongst all sections of society to work together making towns and cities a better place to live in.
- The survey aims to foster a spirit of healthy competition among towns and cities to improve their service delivery to citizens, towards creating cleaner cities.

## Waste Management in Urban Planning

Integrated Solid Waste Management (ISWM) represents a contemporary and systematic approach to solid waste management. We need to develop a strategic framework and tool for

assessment, planning and evaluation to facilitate waste to reduction, reuse, recycle and recovery leading to sustainability. Solid waste management is undertaken within a context established by a variety of Government policies and instruments. Speakers talked about the Solid Waste Management and Handling Rules, 2000 as an important piece of legislation which focused primarily on solid waste management. However, at the state and the Urban Local Bodies (ULB) level it was difficult to trickle down the policy for implementation. A study by The Associated Chambers of Commerce and Industry of India (ASSOCHAM)<sup>2</sup> indicates that if waste is properly disposed and managed it is a 13 billion dollar business. The study also analyses that the average life of a rag picker is less than 45 years.

The major challenges of solid waste management in India cited were poor waste collection efficiency, lack separation mechanism of collected waste, lack of waste segregation, no provision for Construction and Demolition (C&D) Waste, inadequate processing and disposal of waste and lack of scientific landfill sites.

## Home Based Workers

There are 100 million home based workers in the world, out of which 50 million are in South Asia and out of those 50 million in South Asia, 80% are women. India is home to 53% home based workers.

Informal settlements and slums are not only residential spaces. They are mixed-use communities and dynamic focal points for the urban informal economy, providing a wide range of local services and jobs, and employment

<sup>2</sup> The Associated Chambers of Commerce and Industry of India

# Sustainable Urban Development



concentrations that are integral to the wider urban economy. Both informal livelihoods and informal settlements have been separate reinforcing issues. 80% of total workforces in the world belong to the informal sector and 90% of economically weaker sections are in acute need for housing.

Home-based workers, in particular, use their living spaces as their workplaces. Homes are multifunctional spaces for storage, commercial trading and sale and housing is directly related to productivity of workers in informal sectors, like food vendors, vendors who sell perishable items, rag pickers etc. Home based work is not home bound totally and the workers have to travel every day. It comprises 30% of their total enterprise cost. Similarly it is with increased expense on infrastructure services like everyday water and electricity which affects profit and economic sustainability. Improved water and sanitation at home also affects occupational health and safety. Access to clean water is essential for the health and hygiene of workers. Recognition of the contributions of home-based workers for the city/ economy by policy makers and officials will go a long way in addressing their needs and development.

## **Role of the Government**

APHF6 Speakers recommended that there is a need to forget sectoral planning in master planning while doing land allocation and there is a need to link commons (open spaces, industries and public services) with communities through comprehensive and decentralized community planning. Beneficiary houses are required to be built at affordable cost in a period of about six and a half years from now (till 2022, as per the Pradhan Mantri Awas

Yojana). These houses are required to be built in different parts of the country having different geo-climatic and hazard conditions. The housing types may vary from single-storey to multi-storey depending upon the availability of land and whether they are in-situ development or rehabilitation project. The capability of the poor should be taken into account appropriately along with aspects of community involvement and community engagement.

Habitat for Humanity India shared the recent Delhi Government's 'Adarsh Basti' initiative where the Delhi Urban Shelter Improvement Board (DUSIB) is providing better civic amenities and improving the existing infrastructure in a few slum clusters. This is a promising beginning with community strengthening through Community Management Committees (CMCs). For the last six months there is a team of volunteers ensuring the activities are carried out in the communities.

# Sustainable Urban Development



## Recommendations for Sustainable Urban Development:

### 1. Policy implications

- More investments should be directed to non-metros. Policy focus should be on towns that are low on basic services and for efforts at job creation.
- Statutory recognition for census towns and the Smart City Mission could adopt the census towns for greenfield projects.

### 2. Housing and infrastructure financing

- Examine current land law and amend to accept progressive tenure for housing finance.
- Refinancing for progressive tenure.
- Need to establish institutional mechanism to include smaller CBOs like thrift and credit societies for re-finance.

### 3. Inclusive Urban Policies, Plans and Practices for Home-Based Workers (HBWs)

- City authorities to address the civic infrastructure concerns of HBWs and monitor the impact.
- Voice and representation of HBWs in all areas of urban design and planning – master plans, zoning, land allocation, housing policies, basic infrastructure services, public transport.
- Counting of HBWs in official labour force and other economic statistics.
- Registration of HBWs as workers and provision of identity cards at city level.

### 4. Livelihood and housing and infrastructure for the working poor in the cities

- Supportive urban policy environments must recognize the complex and dynamic employment potential of informal settlements.
- Participatory planning must prioritize environmentally just and socially inclusive urban

development, and respond to the needs for shelter, livelihoods and urban services of vulnerable and marginalised people.

- Upgrading programs for slums and informal settlements must address improvements to infrastructure and basic services to support living spaces as well as livelihood spaces.

### 5. Urban Development to foster Inclusive Cities

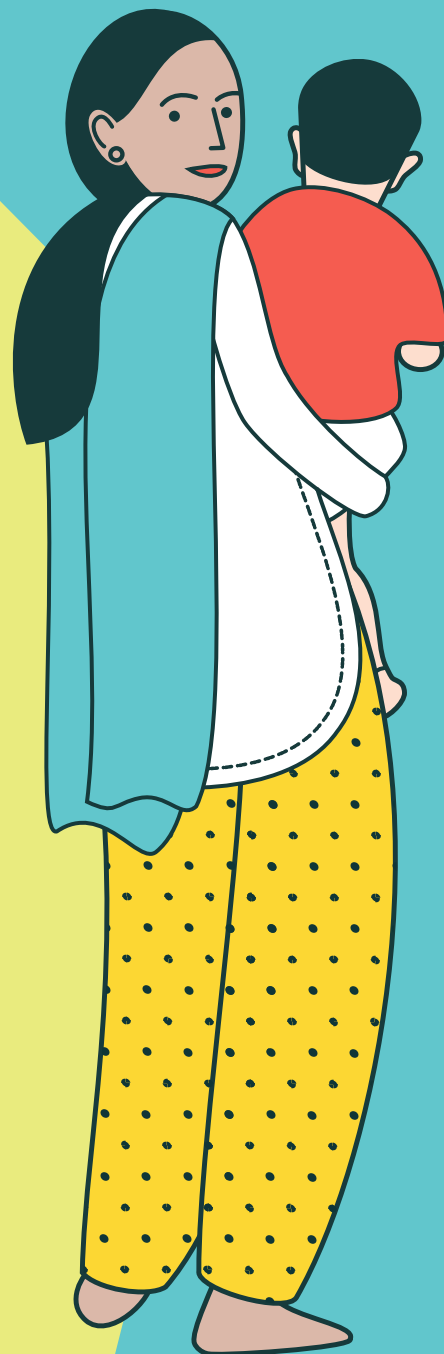
- Community Strengthening - Organizational development from forming forums or collectivization to developing their capacity to voice their concerns, educate and mobilize peers, conduct assessment, facilitate dialogue, manage services and build a cadre of facilitators, communicators, managers and volunteers.
- Facilitating Provider-User/ Government-Community Partnership - Enter into formal agreement and partnership to enable joint planning and implementation of key process and intervention so that we build mutual trust and common stake in advancing the issue.
- Foster Convergence - Community-led mechanism e.g. Single Window can be used to ensure that there is joint decision making and ownership of the process.

### 6. Waste Management

- Each waste stream to be managed separately - No Mixing. However, core principles of Integrated Solid Waste Management System (ISWM) i.e. Reduce, Recycle, Processing & Disposal applicable to each of the category.
- Interventions are required at each element of the ISWM starting from storage, collection, transfer, processing and disposal.
- Reliable data on waste generation and characterization.



# Feedback from Participants





# Feedback from Participants



“It was a wonderfully well conducted event, extremely rich in content. Please accept our appreciation and congratulations on the conduct of this milestone event.”

*Mr. Suneel Padale, Programme Analyst - Poverty Unit, UNDP India*

“Many congratulations for a very successful event which has concluded with a clear vision - Goals, Strategies and Action Plans not just for Habitat for Humanity India and Asia Pacific but for all partner organizations that participated to discuss the pro-poor agenda for Shelter and Sanitation. 3R WASTE Foundation and its partners FINISH Society and WASTE Netherlands and RDO Trust stand committed to implement the Action Plans together with Habitat for Humanity.”

*Dr. Kulwant Singh, Chief Executive Officer, 3R WASTE Foundation India*

“The Habitat India Delhi meeting on Housing was remarkable in many ways—especially in theme selection, the presenters, the quality of debate, highly efficient and high quality summation and overall conduct and environment. It could seldom get better. Please consider me and INHAF (India Habitat forum), your partner in this task. Anything we can do to help and take this further we will be happy to contribute.”

*Mr. Kirtee Shah, Architect and Chairman, KSA Design Planning Services P. Ltd*

“It was an immense pleasure to meet you at the 6th Asia Pacific Housing Forum in India Habitat Centre, New Delhi from 4th to 7th July 2017. We are very much pleased with your hospitality and the forum coordination. We are very happy to become part of Habitat for Humanity India’s vision where everyone has a decent place to live.”

*Mr. Kamalakannan, President, St. Thomas Charitable and Educational Trust*

“I would like to express my gratitude towards you for giving me the opportunity as a speaker to present our experiences and insights. It was a great forum and I got to learn a lot and meet the leaders.”

*Mr. Amarnath.S, Head of Programme, Navya Disha*

This conference was very well structured and organized; all the Habitat staff was very active. Even though we have grass root experience we are learning more and more whenever we attend APHF. This is the third conference in which Kalvi Kendra has participated. It was nice to meet and interact with the Managing Director, second line officers, consultants and other staff of Habitat India. Everything was well arranged. Once again I would like to thank you all for having given this opportunity to us.

*Mr. S.Chinnappan, Director, Kalvi Kendra*

# High Tea: Beyond Housing Micro-Finance – Policy Framework, Issues and Challenges



# High Tea: Beyond Housing Micro-Finance – Policy Framework, Issues and Challenges



The High Tea meeting saw key stakeholders discuss the possibilities of inclusion of housing micro-finance as priority sector lending

The sixth iteration of the Asia Pacific Housing Forum (APHF6) hosted by Habitat for Humanity India had as a prelude an advocacy discussion meeting around high tea on 5th July, 2017. Beyond Housing Micro-Finance – Policy Framework, Issues and Challenges brought together key stakeholders to discuss the possibilities of inclusion of housing micro-finance as priority sector lending and related issues towards making 'Affordable Housing for All' a reality. Mr. Rajan Samuel, Managing Director, Habitat for Humanity India welcomed the guests and set the stage for discussion around housing micro-finance for housing the Economically Weaker Sections (EWS) and the informal sector. The discussion highlighted some of the challenges faced by Micro-Finance Institutions (MFIs) in rural housing microfinance. They included: (a) Non-formal employment of beneficiaries (b) Mismatch of products for beneficiary need (c) Lack of secured tenure and (d) Lack of land

title deeds.

The views expressed at the discussion were as follows:

**Mr. Vasudevan Suresh, President, Good Governance India Foundation and Former Chief Managing Director, Housing and Urban Development Corporation (HUDCO)** said that the source of housing finance affects the percentage of interest, technology can help reduce operational cost and the sector should try and access the budgetary allocation of 1% to 2% of HUDCO budgets for innovations.

**Mr. R. V. Verma, Former Chief Managing Director, National Housing Bank (NHB)** shared that microfinance is itself a challenge as we are dealing with resource mobilization without subsidies for housing. He offered that the concept of mass housing would make housing more affordable. There is a need to have government collaborative projects at state/

# High Tea: Beyond Housing Micro-Finance – Policy Framework, Issues and Challenges



national levels and introduce institutes with the capacity to monitor financing power of the informal sector. Mr. Verma mentioned that people who can understand the ground facts must boost the confidence of lenders while information dissemination at beneficiary level is also key.

**Mr. Madhusudan Menon, Executive Chairman, Micro Housing Finance Corporation Ltd.** was of the opinion that in the current context of lending, housing finance companies are challenged when they borrow at 9% from a bank that lends to borrowers directly at 8.5%. With respect to this, the Jan Dhan Bank accounts being operational can help reduce the costs to a great extent, and as there are digital solutions available in the market today.

**Ms. K. C. Ranjani, Consultant, Habitat for Humanity India,** proposed a blue print for the affordable housing sector in order to reach the untapped masses. She highlighted that it was time to regroup and energize the affordable housing sector proposing that affordable housing business correspondents can be formed with the role to facilitate housing finance and giving access to commercial bank funds. In her opinion, the drivers of affordable housing business correspondents would be (i) Social Entrepreneurs (ii) Builders Network (iii) Eco-friendly technologists (iv) Rating system or social performance monitors.

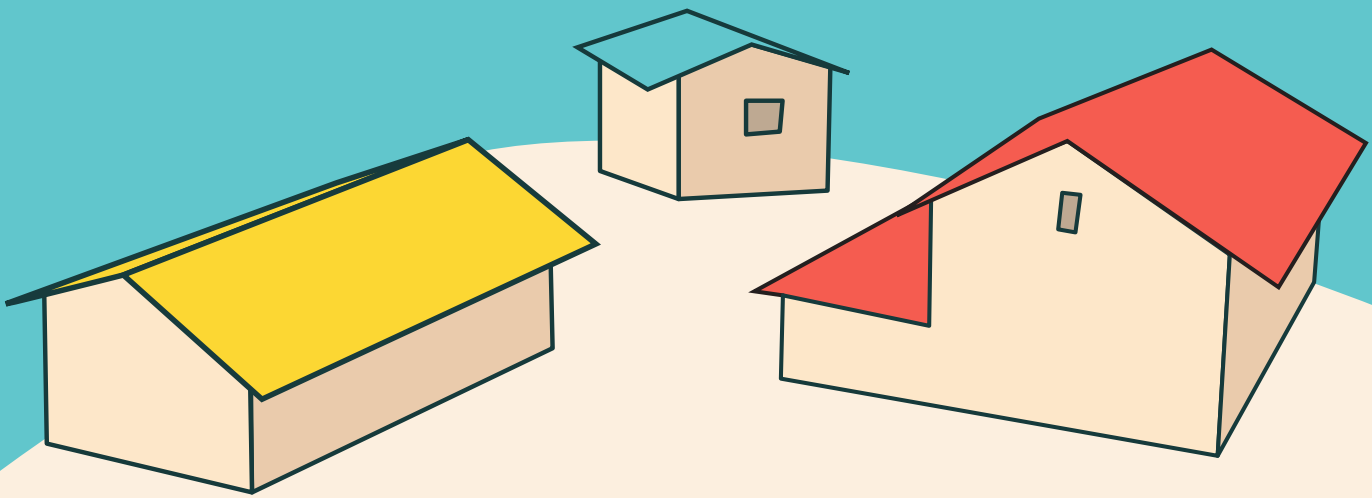
**Mr. Anand Rao, Managing Director, Chaitanya Finance** added that given the loan amount of Rs. 1.5 lakhs is insufficient for house completion; the repayment tenure of 5-7 years would also not suffice.

**Mr. Deepak Kindo, Managing Director and Chief Executive Officer, Sambandh Finserve Pvt. Ltd** shared from his experience that tribal owned land was not being accepted for mortgage, even though the tribal people have owned it for generations. In response to issues faced by these impoverished communities, the delegates proposed the generation of a risk fund specific to tribal community and housing in rural areas could have a boost if quasi title documents could be accepted.

It was recommended that an option of 5% of priority sector lending of bank loan portfolio to affordable housing should be made in order to achieve last mile connectivity. The discussion affirmed that there is a need for the right legal structure, capacity and regulatory system to be promoted by the 'Housing for All Coalition of India' launched by Habitat for Humanity India at APHF6. And an approach of beneficiary- bank – builder and engagement of community will help establish a fruitful way ahead.



# Wharton - Habitat for Humanity International Housing Finance Course





# Wharton - Habitat for Humanity International Housing Finance Course



Drs. Marja Hoek-Smit, Founder & Director, International Housing Finance Program (IHFP), Wharton School conducted the Wharton - Habitat for Humanity International Housing Finance Course

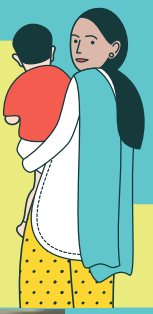
Habitat for Humanity India in partnership with the Wharton School, University of Pennsylvania and National Housing Bank (NHB) conducted the International Housing Finance Course on 4th and 5th July, 2017 at India Habitat Centre, New Delhi. This was an initiative to bring before the participants worldwide innovations in financial markets with the objective and comparative education and analysis in housing finance, to meet the demand for quality housing in India. The course saw an attendance of 93 participants from the banking sector, micro-finance institutions, housing finance companies, subsidiaries of the Government that are involved in housing such as National Housing Bank, Housing and Urban Development Corporation (HUDCO), professionals in housing and non-profit sector, educational institutions offering courses in housing, staff of Habitat for Humanity India and Terwilliger Centre for Innovation in Shelter, Habitat for Humanity International.

The course was delivered by Drs. Marja Hoek-Smit, Founder and Director, International Housing Finance Program (IHFP), Wharton School. Ms. Marja is the founder and executive director of Housing Finance Information Network (HOFINET), and an adjunct professor in Wharton's Real Estate Department at the University of Pennsylvania.

Mr. Rajan Samuel, Managing Director, Habitat for Humanity India set the stage for the event. He stated that we need to integrate the four key entities in the housing sector i.e. land, finance, technology, community mobilization and work in coalition in order to meet the needs of the housing sector. He emphasized on the need to come together and achieve Housing for All by 2022.

There was sharing of experience and knowledge by experts from different sectors involved in housing. As part of a session on 'Evolution of the

# Wharton - Habitat for Humanity International Housing Finance Course



The participants of the Wharton - Habitat for Humanity International Housing Finance Course

Housing Finance System in India', Mr. Sriram Kalyanaraman, Managing Director and Chief Executive Officer, National Housing Bank said that the current scenario in housing sector is "an idea whose time has now come". The growth of housing sector currently is at 14% of which 45% is new loans. The Prime Minister's focus on Housing for All with interest subsidy schemes has enabled Rs. 750 crores to 43,000 houses. This is one of the largest schemes since independence in India.

Ms. Sangeetha who attended the course from Human Settlement Management Institute, Housing and Urban Development Corporation (HSMI-HUDCO) said, "The course was very useful regarding secured and unsecured loans and subsidy to the poor people. Subsidizing housing finance under the Pradhan Mantri Awas Yojana is already being undertaken by HUDCO".



Speakers at the  
6th Asia Pacific  
Housing Forum,  
New Delhi



# Speakers at the 6th Asia Pacific Housing Forum, New Delhi



## Break Away Sessions



## Financing and Achieving Affordable Housing in India

### Session Chairs:

Mr. Greg Skowronski,  
*Director, Terwilliger Center for Innovation in Shelter, Asia Pacific office, Habitat for Humanity International*

Mr. Indu Prakash Singh,  
*National Team Leader, Action Aid*

### Speakers:

Mr. Vasudevan Suresh,  
*President, Good Governance India Foundation*

Mr. Anand Rao,  
*Managing Director, Chaitanya Finance Credit Pvt. Ltd.*

Mr. Aravamuthan Ramesh Kumar,  
*Chairman & Managing Director, Swarna Pragati Housing Finance*

Dr. H. S. Gill,  
*Executive Director, Human Settlements Management Institute*

Mr. Madhusudan Menon,  
*Executive Chairman, Micro Housing Finance Corporation Ltd.*



Mr. Sameer Gandotra,  
*Director, Aavaas by Nebula*

Ms. Banashree Banerjee,  
*Independent Architect*

Dr. Madalasa Venkataraman,  
*Researcher, Indian Housing Federation*

Mr. Kirtee Shah,  
*Chairman, KSA Design*

## Sanitation Wellbeing and ODF++



### Session Chairs:

Ms. Gouri Choudhury,  
*Founder member, Action India*

Mr. Mahesh Nathan,  
*Head WASH Programme, World Vision India*



# Speakers at the 6th Asia Pacific Housing Forum, New Delhi



## Speakers:

Mr. S. Amarnath,  
*Head of Programme at Navya Disha - Partner of  
Grameen Koota Financial Services Pvt. Ltd.*

Ms. Pratima Joshi,  
*Executive Director, Shelter Associates*

Mr. N. G. Baghavan,  
*Senior Principal Scientist, Centre for Scientific  
Industrial Research*

Ms. Sandhya Haribal,  
*Business Operations, Consortium of DEWATS  
Dissemination Society*

Dr. Suman Chahar,  
*Sr. Vice President, Sulabh International Social  
Service Organisation*

Ms. Kavita Wankhade,  
*Practice Lead, Indian Institute of Human  
Settlements*

Dr. Kamal Kar,  
*Founder, CLTS Foundation*

Mr. Alok Dasgupta,  
*Head-Technical Cell, Centre for Urban and  
Regional Excellence*

Mr. Swapnil Chaturvedi,  
*Founder, Samagra and Ms. Iti Mathur,  
Senior Leadership Associate, Samagra*



Mr. Ajay Durrani,  
*India Managing Director, Covestro (India)  
Private Limited*

## Disaster Response and Preparedness



## Session Chairs:

Dr. Srinivas Chokkakula,  
*Senior Research Fellow, Centre for Policy  
Research*

Mr. Vikrant Mahajan,  
*Chief Executive Officer, Sphere India*

## Speakers:

Mr. N. Vinod Chandra Menon,  
*Former member, National Disaster  
Management Authority*

Ms. Eilia Jafar,  
*Head-Disaster Management Unit, CARE India*

Mr. Ajay Kumar Katuri,  
*Professor, Taru Leading Edge*

Mr. Joseph Sahayam,  
*Convenor, Inter Agency Group (Tamil Nadu)*

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*Country Coordinator-India Programme, Handicap  
International*

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*Executive Director, Indo-Global Social Service  
Society*



# Speakers at the 6th Asia Pacific Housing Forum, New Delhi



Mr. Salmon Jacob,  
*National Coordinator-Climate Change & Environment, World Vision India*

Mr. Mrinal Gohain,  
*Director, Action Aid*  
Mr. Sailendra Pattanaik,  
*Programme Officer, Catholic Relief Services*

Mr. M. Ramesh Babu,  
*Director-Programs, Evangelical Fellowship of India Commission on Relief*

Mr. Peniel Malakar,  
*Central Coordinator Disaster Management and Mitigation Unit, Emmanuel Hospital Association*

Mr. Mihir Bhatt,  
*Director, All India Disaster Mitigation Institute*



Mr. Gregor Herda,  
*Regional Housing Advisor for India, Afghanistan and Sri Lanka, UN Habitat*

Ms. Firoza Mehrotra,  
*Strategy Advisor, Homenet South Asia*

Ms. Bijal Brahmabhatt,  
*Director, Mahila Housing Sewa Trust*

Dr. Kulwant Singh,  
*Chief Executive Office, 3R Waste Foundation*

Dr. Debolina Kundu,  
*Associate Professor, National Institute of Urban Affairs*

Dr. Kamalkant Pandey,  
*Professor, Indian Institute of Public Administration*

Mr. Abhishek Bharadwaj,  
*Founder, Alternative Realities*

## Sustainable Urban Development



### Session Chairs:

Mr. Ajay Suri,  
*Regional Advisor-Asia, Cities Alliance*

Ms. Akhila Sivadas,  
*Director, Centre for Advocacy and Research*

### Speakers:

Dr. Anjali Mohan,  
*Lead-Research and Policy, Indian Housing Federation*

Ms. Shalini Sinha,  
*India Country Representative, Women in Informal Employment: Globalizing and Organizing*

## Panel Discussions at the 6th Asia Pacific Housing Forum

### Panel on Strategic Partnerships for Scaling Housing and Sanitation in India

#### Moderator:

Mr. Joseph Scaria,  
*Director, Resource Development, Asia Pacific, Habitat for Humanity International*

# Speakers at the 6th Asia Pacific Housing Forum, New Delhi



## Speakers:

Mr. Sriram Kalyanaraman,  
Managing Director & Chief Executive Officer,  
National Housing Bank

Mr. Nand Lal Manjoka, Director - Corporate  
Planning, Housing and Urban Development  
Corporation

Mr. Vasudevan Suresh,  
President, Good Governance India Foundation

Mr. Kamal Singh,  
Executive Director, UN Global  
Compact Network India

Mr. Richard Northcote,  
Chief Sustainability Officer, Covestro

Mr. Rakesh Israni,  
Director, Aavaas by Nebula

Ms. Shubika Bilkha,  
Business Head, Real Estate  
Management Institute

## Presentation on issues in achieving Sanitation for All

### Speaker:

Dr. Rama Kant,  
Deputy Advisor, Ministry of Urban  
Development (MoUD)

## Panel on Understanding Housing Sector Impact: Presenting the IKEA project in South India

### Moderator:

Drs. Marja Hoek-Smit,  
Founder & Director, International Housing Finance  
Program (IHFP); Wharton School, University of  
Pennsylvania

### Speakers:

Mr. Swetan Sagar,  
Chief Operating Office, Micro-Credit Ratings  
International Ltd.

Mr. Ramachandra Vaidya,  
Chief Executive Officer, MicroBuild India

Mr. Sanjiv Ray,  
Terwilliger Fellow, India

## Panel discussion on Grassroots Experiences in Housing and Sanitation Interventions by Habitat for Humanity India Partners

### Moderator:

Mr. Justin Jebakumar,  
Director Delhi PIO, Habitat for Humanity India

### Speakers:

Fr. Savari Raj,  
Director, Chetanalaya

Mr. Javed Ahmad Tak,  
Chairman, Humanity Welfare Organization  
HELPLINE

Ms. Alphina Joslin,  
Chief Executive Officer, Bullock-Cart Workers  
Development Association (BWDA)

Mr. Rajesh Malviya,  
Chief Functionary, National Institute of Women,  
Child and Youth Development (NIWCYD)

## Closing Plenary

Mr. B. V. Selvaraj,  
Senior Advisor, Government Relations, Habitat for  
Humanity India

Mr. Naresh Karmalkar,  
Consultant, Habitat for Humanity India

Mr. Sanjay Daswani,  
Senior Director, Resource Development and  
Communications, Habitat for Humanity India

Ms. Lara Shankar Chandra,  
Director, Strategic Management Unit,  
Habitat for Humanity India

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*Regional Advisor-Asia, Cities Alliance*

Mr. Anand Rao,  
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*Head of Research and Policy, Indian Housing Federation (IHF)*

Mr. Aravamuthan Ramesh Kumar,  
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Mr. Hitesh Vaidya,  
*India Country Manager, United Nations Human Settlements Program (UN Habitat)*

Dr. H. S. Gill,  
*Executive Director and Head of Human Settlements Management Institute (HSMI), Housing and Urban Development Corporation (HUDCO)*

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*National Team Leader, Action Aid*

Dr. Kulwant Singh,  
*Chief Executive Officer, 3R Waste Foundation India*

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*Institution Builder, Indian Housing Federation (IHF)*

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*Professor Emeritus, Centre for Environmental Planning and Technology (CEPT) University*

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*Managing Director, Habitat for Humanity India*

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*Senior Fellow, Centre for Policy Research (CPR) and Director - Scaling City Institutions for India (Sci-Fi) Sanitation Initiative*

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*Senior Research Fellow, Centre for Policy Research (CPR)*

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Mr. Vasudevan Suresh,  
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# List of Abbreviations



AMRUT Atal Mission for Rejuvenation and Urban Transformation	MFI Micro Finance Institutions
ASSOCHAM The Associated Chambers of Commerce and Industry of India	MoHUPA Ministry of Housing and Urban Poverty Alleviation
BCC Behaviour Change Communication	MSW Municipal Solid Waste
CBO Community Based Organisations	NGO Non-Governmental Organisation
CMC Community Management Committees	NBFC Non-Banking Financial Company
C&D Construction and Demolition (C&D) Waste	OD Open Defecation
EWS Economically Weaker Sections	ODF Open Defecation Free
CLTS Community-Led Total Sanitation	ODF ++ Open Defecation Free + Sanitation Ecosystem
GIS Geographic Information Systems	PF Provident Fund
EMI Equal Monthly Instalments	PMAY Pradhan Mantri Awas Yojana
HBW Home-based Workers	QCI Quality Council of India
HFA Housing for All	SBA Swachh Bharat Mission
HFC Housing Finance Company	SBCC Social-Behaviour Change Communication
IHHL Individual Household Latrines	SBM Swachh Bharat Abhiyan
ISWM Integrated Solid Waste Management	ULBs Urban Local Bodies
LIGs Low Income Groups	



# Credits



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