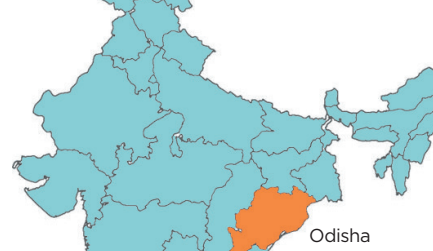




HOMES & COMMUNITIES

Building Safe Homes and Communities: India

Vision: Supporting the aspirations of 1.5 million low-income households in the rural and urban areas of Odisha state to live in resilient and dignified homes and communities by 2030.



Odisha



In India, more than 1 million houses are damaged annually by disasters. Inset: Pabitra Kumar Sahoo and his family lived in a house with mud walls and a thatched roof. The roof leaked, making the house damp and cold in the harsh winter months. Read Pabitra's story on the next page. Photos by CRS staff

Context

Access to safe and dignified housing remains a key challenge for low-income groups in India. Some 69 million families in rural areas and 80 million in urban areas live in houses with roofs and walls susceptible to damage from disasters. About a quarter of India's urban population—about 125 million people—live in informal settlements lacking basic services. This challenge is further exacerbated by the increasing incidence of disasters, with more than 1 million houses damaged annually.

Opportunity

The Government of India launched the Housing for All, or HFA, program in 2015 with the goal of building 50 million houses by 2022. The program has been extended until 2029 as there are ongoing housing needs and the government continues to allocate resources as well as approve more target areas for safe and dignified shelter. The HFA offers grants of up to \$1,650 to eligible families that face housing deprivation to construct a 25-square-meter house, with additional funds to build toilets. Progress under the program has been slow and varied across the country, with only 57% of targeted houses in rural areas completed, and only 30% in urban areas.

CRS and partner response

CRS India is committed to supporting the aspirations of poor and low-income households across Odisha to live in safe and dignified homes. Since 2019, CRS has actively pursued this vision, drawing on lessons learnt from other shelter initiatives in the state. CRS has established strong relationships with government entities at the district and state levels, enhancing its recognition and credibility. CRS' deep understanding of market actors combined with our long-standing engagement with local communities enables the agency to develop innovative solutions, test ideas and facilitate scaling. CRS will continue to leverage relationships with the government to identify and explore new opportunities for effective implementation of the HFA program. CRS will also actively engage with market systems to support the construction of resilient housing, enabling communities to benefit from the goods and services provided by public and market systems.

CRS has been leveraging its expertise in supporting the government to promote disaster-resilient construction techniques (DRCT) by providing design options tailored to the local topography, supporting the

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Pabitra Kumar Sahoo was trained in cost-effective and disaster-resilient construction techniques.

Photo by CRS staff



“[I am] sincerely grateful to the entire team for their continuous support and guidance throughout the construction my house.

Pabitra Kumar Sahoo
CRS project participant
Khordha, Odisha

Story of impact

Helping Pabitra Kumar Sahoo build a safe and secure home

Pabitra Kumar Sahoo and his family of seven lived in a small house in a village in India's Odisha state. The house had mud walls and a thatched roof and was too small to comfortably accommodate the whole family. Also, the deteriorating roof leaked, especially during heavy rain, making the house damp and cold in the harsh winter months.

The family relied on seasonal farming and manual labour for their livelihood, with Pabitra working as a laborer alongside his father, a mason. However, when his father's health declined and Pabitra had an accident that left him unemployed for several months, the family's income declined sharply. To keep them afloat, Pabitra's wife, Ahalya, began working at a nearby poultry farm. Despite their efforts, their financial situation remained dire, and their deteriorating house added to their struggles.

Pradhan Mantri Awas Yojana - Gramin (PMAY-G)¹ is a scheme of the government of India, whose goal is to provide concrete houses with basic amenities to all households in rural areas, through participant-led construction. CRS is supporting the government in completion of

1. PMAY-G and Pradhan Mantri Awas Yojana - Urban (PMAY-U) are segments of HFA. PMAY-G caters to rural residents and PMAY-U to urban residents. They have different guidelines.

the target for each state through this scheme. The CRS India country program is promoting affordable and resilient design.

Hoping for a better future, Pabitra's family applied to PMAY-G through the local government and their application was approved. In June 2023, the first installment of \$478 was released into Pabitra's account. But, with few savings and rising costs, he worried whether it would be enough to complete the construction of his house up to roof level, the prerequisite for release of the next installment.

A breakthrough came when CRS and its implementing partner team visited the village to train PMAY participants. Pabitra was trained in the use of high-quality construction materials, the adoption of cost-effective and disaster-resilient techniques, and finding additional sources of finance. Equipped with this knowledge, Pabitra chose the right materials, used precise measurements, and opted for a more affordable slab design while maintaining the house's resilience to disasters. This significantly reduced construction costs without compromising the house's durability, resulting in substantial savings. With the construction of their new safe and resilient home nearly complete, Pabitra and his family are filled with hope and joy as they look forward to finally moving into a place they can call their own.

capacity building of government technical officials on disaster-resilient construction techniques, collaborating with microfinance institutions to facilitate affordable financing for HFA participants, and partnering with cement companies to train masons in disaster-resilient construction techniques, thereby boosting local skills and employment.

CRS has established strong relationships with government entities at the district and state levels, enhancing its recognition and credibility. In Odisha, CRS and our partners have been invited by state and local government bodies to promote cost-effective disaster-resilient construction techniques. Some key activities that have been undertaken are:

Public sector

- **Workforce development:** The State Institute for Rural Development invited CRS to promote the orientation of DRCTs for 524 civil engineers and geotag officers across 30 Odisha districts.
- **Design adoption:** The project director adopted the DRCT design for use in Ganjam district.

- **Government capacity building:** CRS supported the DRCT capacity strengthening of 1,041 government officials in 11 districts and 18 urban local bodies, benefiting 85,390 people.

Private sector

- **Mason workforce development:** 1,687 masons took part in orientations on the construction of disaster-resilient shelters through civil society organizations and cement companies, benefiting 55,000 households. At least 70% of these are promoting DRCTs.
- **Co-created a new financial product:** Working through a microfinance institution, 24 program participants received the equivalent of \$14,300.
- **Financial support:** 924 households received \$397,545 from self-help groups.

Community

- **Monitoring of PMAY scheme:** 57% of the households in the PMAY scheme adopted DRCTs.
- **On-time construction:** 1,879 PMAY participants completed their construction on time, and received a bonus.



Homes & Communities Strategic Change Platform

As a part of its Vision 2030 agency strategy, Catholic Relief Services has undertaken a transformational shift from a focus on shelter and settlement—the building of roofs and walls—to homes and communities, the foundation on which life rests. CRS is committed to achieving transformational systems-level change to reach 10 million people affected by crisis and enable them to live in safe and dignified homes and communities through its two-pronged approach:

- Expanding CRS programming reach
- Bringing about systems-level change

Looking ahead

Our exit strategy focuses on empowering key market actors, both public and private. Building the capacities of key players—such as local masons, and engineers employed by SIRD—will ensure that resilient shelter construction techniques become a part of their practice. This will ensure that households continue to access safe and dignified housing solutions even after the project's conclusion.

Once CRS exits, the system will be sustained by the market, including state and local government bodies, through the linkages built by the project. The partnerships we have established between these actors will foster long-term collaboration and innovation. The estimated time frame for implementing the exit strategy is three to five years. This period will allow for capacity building of key market actors, the establishment of strong public-private partnerships, and the development of an effective ecosystem to sustain housing interventions without external support.

In the long term, we envision that families and communities will experience significant improvements in their living conditions, with access to safe, affordable and dignified housing. The sustained delivery of housing solutions by the empowered market actors will significantly reduce vulnerabilities, contribute to economic stability and enhance overall community well-being. The housing system will evolve to become more resilient, inclusive and adaptable to the evolving needs of the population, fostering greater equity and security for all.

At the market systems level, CRS and its partners have engaged with masons, private companies, banks, microfinance institutions and self-help groups to improve knowledge and skills around low-cost construction technologies, increase the availability of skilled labor at the community level, improve access to quality construction materials and facilitate financial services at lower interest rates.

Working in partnership

CRS works with diverse partners in India, including government agencies, local businesses, financial institutions, nongovernmental organizations and community-based organizations. CRS collaborates closely with scaling entities, intermediaries and other partners to amplify the reach and sustainability of its initiatives. Each partner brings unique strengths to the table: local governments drive innovation and service delivery, financial institutions ensure access to affordable loans, and private companies provide cost-effective disaster-resilient construction techniques. The collaborative efforts of these stakeholders create a cohesive and sustainable housing ecosystem, in which each actor's contribution enhances the overall effectiveness and longevity of the project.

Since 2020, CRS has been working closely with the government of Odisha to integrate resilient features into the state's Housing for All program. This collaboration includes efforts to enhance interdepartmental coordination and convergence with key entities such as local self-government bodies, the Odisha Urban Housing Mission, Odisha Livelihood Mission and the Odisha Rural Development and Marketing Society, as well as influencing policies to promote culturally sensitive, disaster-resilient construction by introducing innovative construction techniques.

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CRS brings more than two decades of experience collaborating with diverse stakeholders in India, including government agencies, private sector actors and civil society organizations to ensure safe and dignified shelter for disaster-affected communities.

CRS in India

CRS brings more than two decades of experience collaborating with diverse stakeholders in India, including government agencies, private sector actors and civil society organizations to ensure safe and dignified shelter for disaster-affected communities. CRS collaborates with 30 local partners to work with vulnerable and marginalized communities to strengthen agricultural livelihoods; improve health systems and service delivery; support communities to build resilience and prepare for and recover from disasters; and prevent human trafficking and sexual and gender-based violence.

CRS began working in India in 1946 to help the local Church in Bombay provide food to people affected by the Second

World War. Over the next several years, child feeding programs and assistance to families in Calcutta continued in collaboration with Mother Teresa. By 1957, CRS was supporting 72 dioceses and 900 schools and health clinics with feeding programs.

Throughout the next several decades, CRS continued to provide U.S. government food support to its local partners and implement education, health, agriculture and emergency programs. U.S. government food programming in India ended in 2009, but CRS has continued to work with partners to address issues of poverty, lack of social justice, limited resource access and poor living conditions among marginalized groups.

