

# Rural Home

## – Build Together, Pay Together

### THE PROGRAMME

The task of housing the millions of poor in rural India needs to deal with the twin challenges of facilitating affordable shelter as well as ecological construction at a large scale. Models are required that facilitate “processes for sustainable habitat development” in villages. The area of habitat construction has thus, been identified as a key sector that has the potential of radically reducing green house emissions and resource intensities, through mainstreaming eco-friendly building practices.

The prime focus of the programme, **‘Rural Home – Build Together, Pay Together’**, is the support to delivery of cost effective and energy efficient building products and services for rural and peri-urban communities through micro-entrepreneurs and artisans. The programme facilitates demand creation for their products and services through social marketing, government schemes and micro-financing.

### THE COMPONENTS

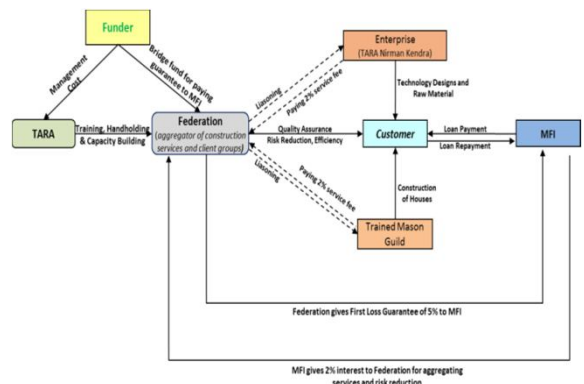
The model follows an integrated approach along four drivers of change: availability of technology, capacity building, market creation and credit & bridge funding. The components of the model are thus as follows:

- **Design and building technology** – using principles of low-energy construction and rationalising use of local resource base
- **Capacity building (and demonstration of eco-building technologies)** – aimed to strengthen mason community in the region through facilitating skill development, providing work opportunities
- **Service Delivery** – for two physical assets of the programme – houses and toilets
- **Enterprise Development** – micro-enterprises around production and supply of eco-building materials set-up
- **Access to Credit** – funding from communities, bank loans, leveraging of Govt. Schemes and funder’s support (70%)



### EXPECTED OUTCOMES

- Access to durable shelter and adequate sanitation for disadvantaged rural families
- Local economic development through establishment of local enterprises around eco-building materials
- Set of skilled artisans and masons for construction of eco-houses



# Rural Home – Success Story

This is the story of Pipra village in Madhya Pradesh's Tikamgarh district, where a group of villagers not just built their homes but were also able to earn a living through the Build-Together-Pay-Together model.

Karan Singh along with 30-odd villagers institutionalised a group that was in dire need of homes. As a community they sought a loan from the bank, acquired material and skill from TARA and built not just their own homes but also village infrastructure.

“Our village had a major problem. Around 30 families did not have a roof on their head. And the ones who did have a home lived in dismal conditions. With the help of the model all of us now have good homes,” said Karan Singh.

Another beneficiary of the BTPT model was Mahendra Prajati and Manju Devi. Both of them lived in homes that had a low roof and no ventilation. After they reconstructed their house, they are able to live in better conditions without hurting themselves or fearing asphyxiation.

The model has also enabled the community to pay back the loan in time and improve the village infrastructure. In the words of the bank manager of Madhyanchal Grameen Bank, OP Sharma, the community has paid back the loan on time.

“We released a loan of Rs 30,000 to each individual with an EMI of Rs 5,500. Not only have they paid each EMI on time, but have repaid the entire amount without any delay,” he said.

“The village now has proper toilets which has solved the problem of open defecation in the village. Women feel more secure while using these toilets and it has improved the cleanliness and sanitation of the region,” OP Sharma added.

The benefitting community of Pipra now act as role models to near by villages for adopting the same.

