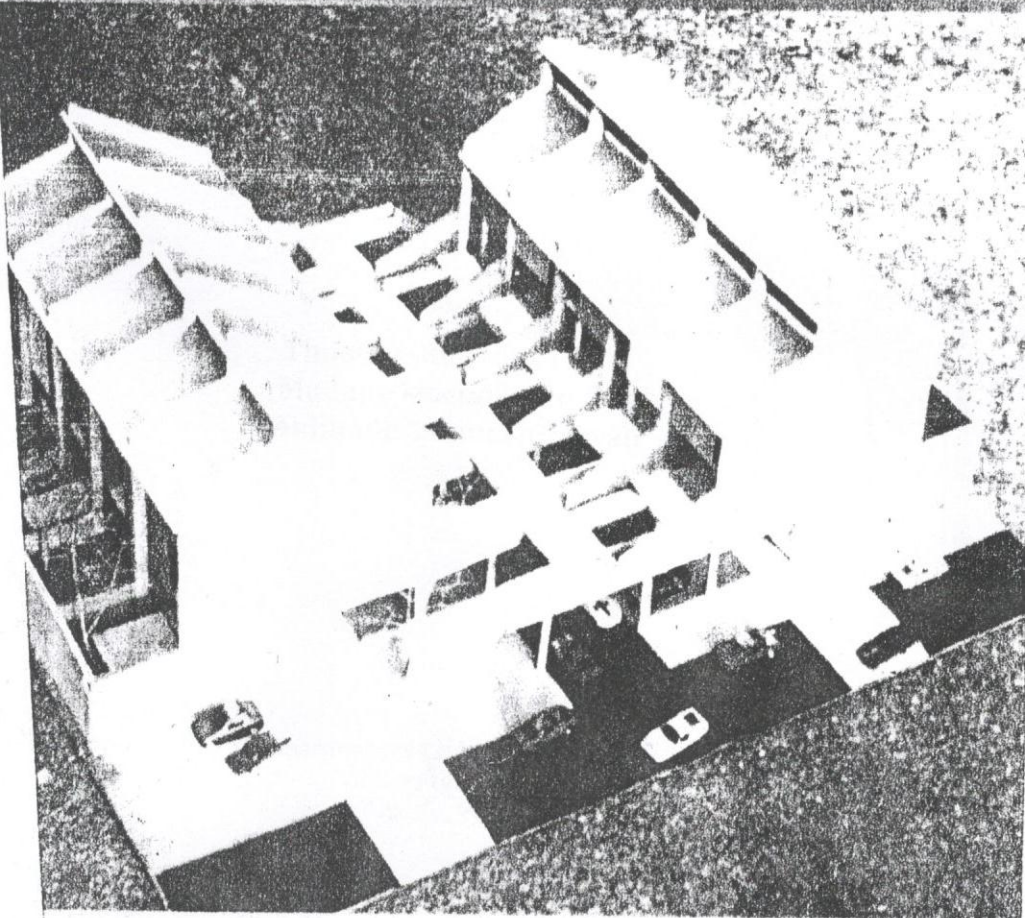


# Private Sector Driven Housing Delivery

## Issues, Challenges and Prospects



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Modupe Moronke Omirin  
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**Private Sector Driven Housing Delivery:**  
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Published in Nigeria by  
The Department of Estate Management  
University of Lagos  
Akoka, Lagos  
Nigeria

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University of Lagos

First Published 2007

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ISBN 978 - 978 - 48753 - 0 - 1

**THE ROLES OF COMMUNITY-BASED ORGANISATIONS  
(CBOs) AND NON-GOVERNMENTAL ORGANISATIONS  
(NGOs) IN HOUSING THE URBAN POOR**

**Being a paper presented**

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**At the National Workshop on Private Sector Driven  
Housing Delivery: Issues, Constraints, Challenges  
and Prospects**

**Organised by**

**Department of Estate management  
University of Lagos**

**in Collaboration with**

**Real Estate Developers Association of Nigeria  
(REDAN)**

**VENUE: Main Auditorium, University of Lagos**

**Date: 30<sup>th</sup> -31<sup>st</sup> July 2003.**

## **Abstract**

*Providing better and affordable housing for the poor has been a global challenge for some time now and is likely to remain so for a long time to come giving the rampant urban poverty and deteriorating housing condition of increasing number of urban dwellers. The Global Strategy for Shelter estimated in 1995 that half of the population of developing countries (about 1.5 billion then) live under inadequate shelter condition and are concentrated mainly in urban areas. Factor contributing to the degenerating housing conditions of the urban poor include high cost of land and building materials, inefficient land market, ignorance on the part of the poor and poor access to finance from the formal finance systems.*

*To mitigate the effects of weak public agencies, the negative effects of government macro-economic policies on the poor and vulnerable groups, and the failure of the formal financial systems to provide finance to the poor, informal financial systems are mushrooming in several countries to satisfy the financial needs of the poor to enable them have access to land and services and to build their own houses gradually over time.*

*This paper reviews current condition of housing for the urban poor, identifies the constraints and opportunities; and drawing on*

*international lessons and experience, proposes how the development, initiatives of non-governmental organisations (NGOs) and community-based organisations (CBOs) can be mobilised to cater for the housing needs of the Nigerian urban poor.*

*It is expected that the paper will provide a basis for further investigation into an efficient and strong informal mechanisms for financing housing for the poor in Nigerian cities.*

## **Introduction**

Whatever is the controversy surrounding the actual size of the overall population of Nigeria or its distribution, what cannot be denied is the sustained rapid growth of its urban components. The figure of urbanisation rose from 8% in 1926 to % in 1970; 30% in 1993; 40% in 1996, and is now estimated at between 43% and 45%. The World Bank and the United Nations Development Programme in Nigeria have projected that the rate of urbanisation in Nigeria will reach 60% by the “vision 2010” when the total population is projected to attain 200 million peak. The forecast further indicate that by the year 2025, Nigeria population would have attained 246 million to become the fifth largest national population, whilst its urban proportion would have risen to 85%. That is, about 210 million Nigerians would be living in cities by the year 2025. The 1963 population census put the number of settlements in Nigeria having population in excess of 20,000 at 183. Today the figure of such settlements has risen to about 5000. Seventy eight (78) other Nigerian cities are said to have a population in excess of 100,000 each; 36 in excess 200,000 each; 18 in excess of 500,000 each; 5 have over 1 million each; while both Lagos and Kano have estimated population of over 7,000,000

each. Renald (1975) estimated that 64% of this growth results from rural-urban migration.

This phenomenal growth in urbanisation has been stimulated by a combination of economic and political development. Notable among these is the petroleum oil boom of between 1973 and 1978 which stimulated mass movement from the rural to the urban and semi-urban centres where growing job opportunities were opening up in industries, government offices, construction companies, educational institution etc.

The political decentralisation measures that brought about the creation of states and local authorities is another crucial factor. Today the country is made up of 36 states and a federal capital with a total of 774 local government authorities. Each of these hundreds of administrative units have their respective administrative headquarters that have constituted centres exerting centripetal force on the migrants from smaller settlements and villages because their new political status confer them with new economic, and social opportunities to be filled.

Urbanisation when it develops within the right atmosphere, offers several economic and social benefits. For instance cities are said to be the engines of the economy of a nation as economic



activities occurs mainly in urban centres. The agglomeration advantages and the economies of scale factors imply large market which promote investment and economic growth. Studies have shown that there is a high correlation between level of urbanisation and level of economic development. Referring to urbanisation in Africa, Gould (1970) claimed that the city was the door through which Africa was entering the modern world. Besides this, cities are regarded as growth poles or growth centres which help to spread development to surrounding inter-land or rural areas. It is estimated that urban areas in sub-Saharan Africa accounted for 37% of the region's Gross Product in 1960 rising sharply to 70% in 1990. It is expected to attain 80% mark by the year 2020 (Cour et al 1998).

The continued productivity and efficient function of urban economies however depends how ever upon the adequate provision of urban infrastructure and social services such as housing, roads, water supply, waste water treatment, solid waste treatment etc. The paradox of urbanisation in developing countries in general, and Nigeria in particular, is that the unprecedented increase in population and urbanisation has not been matched by growth in resources. While urban population over the last 20 years has

averaged 5.8% p.a; GDP growth average less than 2% and in some years was actually negative (Abemure, 2002). While there are many constraints to the provision of these necessities the most crucial and universal is finance.

Cities everywhere are under serious fiscal stress that is seriously militating against the provision of needed urban infrastructure consequently leading to environmental decay and degradation. **The worst hit is the urban poor and the areas where they are concentrated.** At least half of the urban population of developing countries is known to live today in life-threatening houses and neighborhood, in slums and filthy environment making them prey to endemic diseases-Acute shortage of infrastructure is a major index for slum measurement. (Nubi 2002)

## **REHABILITATING THE URBAN POOR**

The first step in any meaningful rehabilitation measure is an investigation into existing constraints and opportunities. Therefore, designing a sustainable strategy for housing delivery to the urban poor would require an indepth analysis of the problems of the urban poor and a discovery of why he is where he is today.

Certain barriers are responsible for keeping the urban poor helplessly confined to squalid environment. This include poor financial capability; lack of necessary information; high building and land cost, administrative barriers; the failure of government housing policies and that of the formal housing market to address the peculiar needs of the poor with particular reference to housing delivery.

Housing in its simplest form requires large expenses which is beyond the financial capability of the poor. An average Nigerian poor earns less than \$1 a day. Poor financial management and ignorance is a compounding factor to the already deplorable financial state of the urban poor. Traditionally, because of high cost/value ratio of small loans; the higher risk associated with unsecured loan to people with poor or no credit history; and the high marginal costs of extending financial services to poor communities, public and private housing finance institution have difficulties in adjusting to the housing needs of the poor (Smet 1995: 1997) or what is called an institutional strategy of downgrading. Government macro-economic policies also discriminate against the poor and vulnerable groups – the homeless and women.

## **THE GOVERNMENT AND HOUSING DELIVERY TO THE URBAN POOR**

Though the provision of municipal services and urban infrastructure in Nigeria is presently the combined task of the combined task of the three tier of government – the Federal (housing, electricity, intra-city roads etc), the state (water, housing, roads, general hospital etc) and the Local Government (markets, dispensaries, refuse disposal etc). Local authorities however have the statutory responsibility for city government which they have all found practically difficult to discharge.

Local governments in Nigeria rely heavily on the Federation Account Allocations with little or no internally generated revenue. Over the years the Federal allocations have dwindled until recently we begin to hear of “zero Allocation”. As a result, real per capital spending on infrastructure and services particularly for urban municipalities especially has declined, and a significant capital deficit now exists. Population growth and economic expansion is therefore becoming more of liability than asset to urban authorities. While the authorities incur increased costs as the city grows

it is the state and Federal Governments that realize greater revenue from more viable taxes like withholding tax, VAT, personal income tax etc.

Certain measures have been proposed to ease the mounting fiscal stress of urban government. They are urged, among other things:

- To focus on their core activities and not be involved in income distribution activities, for instance;
- To implement tariff reform and improve on user charges to curb over consumption of services, inefficiency and high cost as well as generate necessary revenue for maintenance and expansion;
- To adopt alternative service delivery mechanisms by exploring public – private partnership;
- To be provided with more viable and substantial revenue sources and increased grants;
- **To recognise and mobilise the development initiatives of CBOs and NGOs.**

This paper examines the last strategy. Drawing on international experience, the paper highlights the role that CBOs and NGOs can play in making improved and affordable housing

available to the urban poor and how government can liaise with these non-profit organisations to fulfil a role that is traditional the governments.

The section that follows describes the basic characteristics of NGOs and CBOs with illustrations from selected countries.

### **NON-GOVERNMENTAL ORGANISATIONS (NGOs)**

NGOs represents a large category of structures responsible for community development and poverty alleviation. The primary objectives of the NGOs is to promote improvement in the sustainable quality of life of people through community development, among others. The development initiatives of NGOs span a broad range of activities. Some are centred on job creation in the believe that no meaningful and sustainable development can take place without adequately empowering the people. Others direct efforts at provision of infrastructure and services such as housing, water supply, sanitation based on the believe that such infrastructure and services are integral part of development. Some others focus on provision of basic health services and the means of obtaining food as essential components of development.

NGOs are considered more effective and efficient than government bureaucracy on the grounds that NGOs are generally:

- More cost effective in that they spend less on administration and more on actual help;
- Less prone to elitism as they tend to focus on and reach the poor and the more needy;
- Able to promote more popular participation through facilitating resource mobilisation
- More broad-based and therefore able to reach groups that would otherwise to by passed.

Other development activities of NGOs include organising and promoting alliances of CBOs for stronger and effective participation in community development; liaising between CBOs and formal housing credit market; and securing land tenure, providing standardised housing construction and design costs and negotiating directly with housing finance institutions on the behalf of low-income households (Patel 1999:165). Networking CBOs is a prominent activity of NGOs because of the believe that people's organisations, especially squatter organisations, lack capacity, and that an external agent is required to deliver the products or help build capacity through guidance and training. Studies have shown that insufficient understanding of housing related matters is an important reason for the deplorable housing condition of the urban

poor. Housing consumers' education is therefore prominent aspect of NGOs activities with CBOs. NGOs are therefore been increasingly recognised as a viable alternative to government bureaucracy and as an appropriate vehicle to bring development to the grassroot. Korter (2001) sees the role of NGOs as becoming one of "facilitators of a global people's development movement".

### **Examples Of Activities Of Ngos In Urban Poor Housing Delivery**

#### **Case study 1: South Africa**

People's Dialogue on Land and Shelter is an NGO established in 1991 primarily to network informal settlements of homeless people in South Africa so that they can address their own housing needs themselves. This NGO has worked vigorously to address the naughty issue of finance which led to the formation of Housing Savings Scheme (HSS) to encourage household savings on the platform of community-based organisations. With time, networks linking the various autonomous community-based organisations were formalised into a Federation – the South African Homeless People's Federation. The Housing Savings Scheme has developed into a formidable movement attracting greater recognition and ability to attract external loan to enable the federation offer their



members loan for house building. In 1993, the NGO, People's Dialogue on Land and Shelter, helped the federation to become directly involved in managing its own loan fund which gave birth to uTshari Fund in 1995. uTshari fund makes finance available directly to HSS.

Any HSS is eligible to apply for the fund on provision of affordability assessments for the potential borrowers and rough building plans. The final decision to grant a loan rests with the Governing Body firmly rooted in the Federation with representatives from eachb regions in which the savings schemes are active, and the three national convenors. Two staff of People's Dialogue also sit on the Governing Body but without voting rights. Once the loan has been agreed, uTshani Fund advances the money to the savings scheme which is responsible for all further aspects of local loan management.

### **Case study 2: India**

One of the NGOs dealing with housing finance in india is the Society for the Promotion of Area Resources Centre (SPARC) which operate especially in Mumbai City. SPARC is in the business of promoting alliance, creating and strengthening CBOs. To this end, SPARC is in alliance with the National slum Dwellers Federation

(NSDF) which organises slum dwellers leaders, and Mahila Milan (MM) – a federation of women collectives. The alliance SPARC/NSDR/MM has not only established ties with other Indian cities such as Bangalore and Kanpur, but also with other communities in countries such as South Africa, Namibia and Cambodia.

Through financial self-help organisations that were established by the alliance, savings are pooled and a fund for crisis loans has been established. For a period of approximately three months, new members who are almost exclusively women are expected to undertake a training process to learn how such a financial self-help organisation works. Once operational, additional external finance enables the provision of loans for income generation activities and for construction. However, before housing loans can be provided, other activities have to take place such as a survey of the slum concerned, conscious building, and training in communication skills resulting in a pilot project. If such a pilot project deals with housing, attention is paid to construction skills, the costs of materials, production of building materials and the provision of basic facilities (Patel 1999, 2000).

The alliance SPARC/NSDF/MM also work to secure land tenure, standardised house construction and design costs and also negotiate with housing finance institutions to convince them of the need to lend directly to low-income households (Patel 1999:165).

### **COMMUNITY-BASED ORGANISATIONS (CBOs)**

CBOs are grass root organisations among the poor communities using savings and credit as vehicles to mobilise communities and to source development finance. CBO is expected to bring together the most attractive operational characteristics of the 'informal' financial market i.e. timely credit, obligation to save, flexibility and reciprocity to tap household savings and provide the means to channel formal finance to the most marginalised people in the society: the poor, homeless and women (Igel & Srinivas 1996: 294-295).

Savings is at the centre of the activities of CBOs. Savings is said to be the singular activity that glues the groups together and underlies their other activities. Each member is expected to save a predetermined and specified amount with the group on a daily, weekly or monthly basis.

Loans are generally given out to members from the common pool of savings usually for either household crisis (e.g. to purchase

medicine), or income generation (e.g. informal trade). The proportion of loan to saving, repayment period and interest rates vary from group to group but interest on loan given for income generation is usually higher than for loan for household crisis. Members elect their leaders themselves including a separate Credit Committee and often a 'Vigilance Committee' to ensure official honesty. Treasurers are instructed in the preparation of balance sheets as well as in monthly statements of credit extended, loan repaid, interest accruing, personal deposit etc. Rotating savings and credit Association (ROASCAS) whereby participants pool regular contributions, which is then given, in whole or in part, to each participant in turn represent another variety of CBO practice with potentials for housing finance.

In some cases the collected savings are deposited with a bank as collateral for loans from commercial banks or housing finance institution where loans for individuals or groups can be arranged.

Many CBOs have accessed finance from external sources including NGOs, government institutions and international lending agencies. CBOs employ group-based relational collateral and the successful repayment of small loans as attraction for large finance.

Loan repayment rate of CBO members are generally impressive --- see appendixes 2.

The development of this people-centred development based on mobilisation and management of credit, information gathering, organisation building, house construction, loan repayment, enables CBOs to enlist the support of the government, NGOs and international donors for their community development initiatives. CBOs as pressure groups also afford the poor in the society to impact positively on legislation, to influence institutional arrangements, and harness human and material resources for the purpose of development. They are also recognised as an effective agent in the democratisation process of African countries.

To foster communication within networks, exchange programmes have been put in place for information sharing and training activities. The exchange programmes take place at city, regional, national, and international levels. The exchange programme is regarded as the life-blood of these organisations. In South Africa, India, Cambodia, Nepal, Thailand etc scores of exchange programmes take daily.

## **International Examples Of The Role Of Cbos In Housing The Poor**

### **Case study 3: South Africa**

The South Africa Housing Savings Schemes (HSS) were formed to provide a local focus for household savings and organisation. Over time the networks linking the savings schemes were formalised into a Federation given birth to South African Homeless People's federation in 1994. All the groups are involved in savings and credit, managed at the grassroots level by the members themselves; they are mainly women (thou men are not excluded); and they are all involved in struggles for security of land tenure and affordable housing. Members have to belong to one of the Housing savings schemes, and the have to safe small amount of money on a regular basis.

As the scheme achieved greater recognition, and the savings schemes consolidated into a national movement, sufficient external loan capital was secured to enable the federation of other their members loans for house building.

Dialogue on Land and Shelter assisted the federation to be directly involved in managing its own loan fund thus the uTshani fund which makes finance available directly to the Housing Savings

schemes began operation in 1995. To obtain loan, a Housing Savings Scheme is mandated to provide affordability assessments for the potential borrowers and rough building plans. Once the member's monthly repayments have been worked out, uTshani fund staff determine the amount which can be borrowed over a 15-year period at a simple interest rate of one per cent per month. The final decision on whether or not a loan should be granted rest with a governing body. The body has representatives from each of the regions in which the savings scheme are active, and the three national covenors. Two staff of People's Dialogue, sit on the governing body but have no voting rights.

Once a loan has been approved, uTshani Fund advances the money to the HSS, which is responsible for further management of the fund. HSS disburse loans to members in the form of building materials rather than cash. So far uTshani fund has made loans to hundreds households.

The Federation enjoys significant moral support at National and provincial Government level as a practical example of people – centered development. The department of housing especially regards the federation of CBOs as one of its key partners in the peoples housing process. The federation enjoys a similar

relationship with the department of Land Affairs. Since housing delivery is essentially a provincial responsibility, the federation has developed a working relationship with most provincials Housing Boards, with provision for direct access to housing subsidies for its members.

The South African federation has built a track record of savings, loan management, and construction of incredibly low-cost, but quality housing. Its achievement yielded a great dividend when the Federation was granted R10m (US\$2.3m) loan by the Department of Housing in 1994. Similar successes have been enjoyed in other areas, so that state housing subsidies are now channeled directly to the Federation through uTshani fund.

The remarkable thing about South African Federation is that the success is built entirely on the ordinary Housing Savings Schemes of the poor without resorting to any externally – designed formal system of management and accountability, thus demonstrating that the poor giving the right atmosphere and opportunities possesses the energy, initiative, skill and experience not only to handle large-scale development finance, but put it to more effective use than the public and indeed the private sector.



#### **Case study 4: Thailand**

The use of savings and credit as a community development and empowering tool in Bangkok was introduced from outside the community-based organisations and it operates along the lines of credit unions. The government and NGOs took pre-emptive step to provide funds to finance people's organisations. The government did this through an intermediary financial institution, the Community Development Office (UCDO), which was established in 1992 as a special project of the National Housing Authority but with its own governing body to initiate the Urban Poor Development Programme with an approved budget of S50 million. It's governing body comprises 3 representatives from community organisation, 2 from NGOs, 3 from government organisations and 1 from the private sector.

Loans are provided to organisations with at least three months track record of savings and credit. Loans are provided for income generation, and housing and is restricted to 10 times the amount saved. Interest rates are structured such that after the respective community-based organisations have added between 2-5%, rates of interest remain at market level or slightly below. Interest rates are cross-subsidised such that housing loans carry

the lowest interest and short term income generation loans the highest.

Within its first five years of operation (1996-1997) UCDO granted loan to 96 savings and credit organisations, covering 162 communities for about 13,850 families. The value of loans disbursed total the equivalent of approximately. US \$ 17 million. Rate of repayment stands at an enviable 98.7%. About 60% of the total value of loans went to housing.

The Thailand example demonstrates the kind of institutional support and partnership from government that is required if the demonstrable successes of savings and credit schemes as a vehicle for overall community development is to be maximised.

## **CONCLUSION**

Of all the challenges posed by urbanisation in Nigeria, the challenge of urban poverty is far more daunting and urgent (Abumere, 2002). An estimated 70% of the estimated Nigerian population of 124 million earn less US \$ 1.0 a day and concentrated in cities.

The reason for this level of poverty is attributed to high level of the informal sector with its low productivity and income

(Mabogunje, 2001). As high as 75% of the total employment in Nigeria is in the informal sector (Abumere, 2002). In the sub-Saharan Africa, the informal sector is said to account for as high as 75% of the employment but as low as 25% of the value added (Cour 2000). The abysmal levels of productivity, incomes and value added of so large an informal sector constitute a formidable obstacles to overall development, and urban housing in particular. De Soto (2002) argues that assets worth trillions of dollars needed for development are locked up in the informal sector The challenge of urban governance remains how to release this latent capital for the service of the city. To ensure effective governance of our cities therefore, Abumere (2002) proposed a number of far reaching measures including capacity building among informal entrepreneurs, promotion of linkages of all kinds between the informal and formal sectors, elaborate programme to promote access to credit by the informal sector, facilitation of easy registration and formalisation of enterprises and perhaps more importantly, promotion of property rights and title deeds among informal entrepreneurs.

Professor Mabogunje's led Presidential Technical Committee on Urban Development and Housing set up by current Federal

Government during its first term, identified four issues responsible for the present constraints and difficulties to effective and efficient urban governance. First, the general alienation of citizens from their local or urban government; second, the pervasive indiscipline with regards to environmental rules of conduct; third, the general lack of information about the city; and fourth, the poor capacity for revenue mobilisation to deal with urban problems. (Mabogunje 2002).

The committee Has proposed a new policy which emphasizes urban governance as against urban government. The committee further noted that effective and efficient urban governance, would required the greater involvement and participation of citizens in those affairs that touch directly on their lives. The committee recommended therefore that cities administration have to be reconstructed to make it all-inclusive by increasingly involving the citizens in the decision making process.

It is in pursuit of this all-embracing and far-reaching policy objectives that the role of CBOs and NGOs as an alternative more effective, and sustainable vehicle for grass root development especially in our urban centre becomes even more persuasive. Working among the poor we have noted how these voluntary

organisations work assiduously to strengthen community bond, mobilise the communities to source development finance, harness otherwise latent capital for community development; promote greater involvement and participation of citizen (particularly women) in the decision making process and thereby contribute to the much needed democratisation; provide housing consumers' education; empowers the people through training; generate and disseminate useful information among members through exchange programmes; and bring the people closer to the government. A combination of NGOs and CBOs activities would therefore provide a potent channel for propagating the new urban development and housing philosophy of the Federal Government. As a result, NGOs and CBOs are becoming a vogue the world over.

There was a spate of new NGOs around the time of independence, and these organisations have continue to grow in the post-colonial era. Since the 1980s NGOs have mushroomed, doubling and tripling their number in many African countries. Korte (2002) sees the role of NGOs as becoming one of "facilitators of a global people's development movement". The concept of CBOs especially is not new to Nigeria society. In the history of city development in Nigeria, neighborhood identification and

involvement in the management of the city were critical elements in the effective governance of traditional Nigerian city. “Ungwu” in the North, “adugbo” in Yorubaland are examples of neighborhood organisation aimed at communal development of respective localities. Heinrich Barth, a 19<sup>th</sup> century German explorer of the western Sudan, identified some 75 neighbourhoods in Kano in 1851. Studies in other parts of Africa revealed evidences of long and cumulative history of beneficial actions of community development association and town unions (Mabogunje, 2002). In Nigeria today savings and credit groups thrive within communities, among women traders, and among people working in the same company or institution among people belonging to the same place of worship. All these are waiting to be mobilised and networked.

## **RECOMMENDATION**

The traditional top-to-bottom highly rigid and technocratic approach to urban management and housing which do not adequately identify nor involve the stakeholders and beneficiaries of development projects, have obviously failed to yield the desired dividend (Abumere, 2002).

A new approach is urgently required especially as it concerns the poor who are in the majority. The consensus is a well-

integrated and broad-based approach with affordability and sustainability as the watchword. To this end, the combination of NGOs and CBOs activities provides an ideal medium to channel the new urban development and housing philosophy.

The new policy on Urban Development and housing should therefore recognise the value of these extant social capital and utilise then for the greater good of the city, especially in area of housing delivery to the urban poor. To this end, the government would need to embark on necessary enlightenment campaign in conjunction with CBOs and NGOs; and provide an enabling environment; work in alliance with CBOs and NGOs and help to mobilise their development initiatives. Government intervention should however be limited to acting as facilitator or enabler rather than provider of direct support.

It is when citizens can through such democratic process come to develop such strong proprietary pride in the fortunes of the cities in which they live that the country can be said to have truly earned “the democratic dividend” that the Nigerian so strongly hankers and which is the goal of the new policy on urban development and housing for the country (Mabogunje 2002).

## APPENDICES

### Appendix 1: Characteristics that Define Savings And Credit

#### Groups

	DEFINING CHARACTERISTICS	INDIA	SRI LANKA	SOUTH AFRICA	THAILAND	CAMBODIA	NEPAL
1	Central Role of savings And credit	X	X	X	X	X	X
2	Central Role of Women	X	X	X	X	X	X
3	Credit Linked to Need rather than savings	X		X		X	X
4	Active Exchange Programmes	X	X	X	X	X	
5	International Exchange	X	X	X	X	X	
6	CBO-Driven	X	X	X	X	X	X
7	Have Accessed External Finance, e.g. from an NGO or Government	X		X	X	X	
8	Secure Government Support By Demonstrating Capacity	X		X	X		
9	Savings And Credit Used As A way To Fight Evictions	X		X	X	X	X
10	Principles of daily savings	X		X		X	
11	Local level loans for Income Generation	X	X	X	X	X	
12	People managed Housing Loan Schemes	X	X	X	X		
13	Savings And Credit As Redistribution mechanism	X		X	X		

Source: Report on the ACHR/TAP Workshop, Bombay 1996, pp. 3



## Appendix 2: Description of Savings and Loans Group

COUNTRY	INDIA	SRI LANKA	SOUTH AFRICA	CAMBODIA	NEPAL	TRAILAND
CITY	BOMBAX	NATIONAL	NATIONAL	PNOM PENH	KATHMANDU	BANGKOK
ORGANISATION	MAHILA MILAN	WOMEN BANK	HOMELESS PEOPLE FEDERATION	SUPF	LUMATI	UCDO
DATE OF ORIGIN	1985	1991	1991	1993	1996	1993
MEMBERSHIP	10,000		20,000	5,000	100	200,000
AVERAGE FAMILY INCOME PER MONTH	\$20	\$45	\$120	\$20	\$30	\$175
LOAN REPAYMENT RATE	90%	100%	100%	100%	100%	95%
TOTAL SAVINGS	\$150,000	\$700,000	\$150,000	\$24,000	\$500	\$10,000,000

Source: Report on the ARHR/RAP Workshop, Bombay 1996, pp 1

