

Gender Action Plan

Dewan Housing Finance Corporation for Low Cost Affordable Housing

Output	Actions and Indicators	Timeframe	Responsibility
Expansion of DHFL's lending activities in low cost affordable housing throughout India			
1. Improve access to housing finance for women borrowers.	<ul style="list-style-type: none"> • At least 50% of the low cost affordable housing loans financed by ADB will be to women borrowers, with either single or joint (with husband) ownership/title of property 	2015-2018	DHFL management
2. Increase network of all women DHFL branches	<ul style="list-style-type: none"> • At least 1 additional all women branch is established 	2015-2018	DHFL management
3. Implement special initiatives in more under developed states	<ul style="list-style-type: none"> • Sales and marketing programs targeting low income households, women borrowers and borrowers in informal segments are developed and implemented. • Lending productsⁱ designed to meet needs of women and implemented to benefit at least 1000 women borrowers (average of 250 per year) in more under developed states. 	2015-2018	DHFL management
4. Train DHFL staff to target and service women borrowers	<ul style="list-style-type: none"> • Human resources allocated, nodal person identified within learning and development department to lead staff training on gender measures – to better service women borrowers. • Include training on gender measures in DHFL operations as part of annual staff training on DHFL functional policies and soft skills development. • All new DHFL staff to be imparted induction training that includes gender mainstreaming efforts and initiatives in DHFL operations within the first year of employment. 	2015-2018	Learning and development Department, DHFL
5. Establish, maintain and report sex disaggregated information	<ul style="list-style-type: none"> • Sex-disaggregated database of borrowers maintained and reported in the annual reporting to ADB. 	2015	DHFL management

ⁱ DHFL's current initiatives include (i) easy access of credit to substantiate incomes of borrowers in informal segments, and (ii) schemes for women with lower interest rates and processing fees.