

Action Rural Housing (ARH) is a not for profit company, registered under Section 25 of the Company's Act 1956. ARH was incorporated in October 2005 and began business in February 2006. Our shareholders include 150 Self-help Group animators. Out of the five directors, two are Self Help Group leaders, one is a retired banker and two are from Voluntary Organisations.

Our Aim

We believe in promoting hygienic and healthy living of the poor people in rural communities. We endeavour to provide financial and technical help at low cost for affordable housing for the benefit of rural people living below poverty line through Self-help Groups.

We operate in Minjur & Sholavaram blocks in Tiruvallur district near Chennai.

Our Achievements

- Helped 37 members to build houses
- Sanctions loan up to Rs 75,000 with minimal documentation process
- Total amount of loan given is around Rs 20 lakh
- Charge only 12 per cent of annual interest on diminishing loan amount
- We provide long term , up to five years , loans with easy instalments.
- Five members have completed repayment of the entire loan amount in time.

Creating a healthy environment

- We create awareness on environmental sanitation and global warming.
- We promote growing herbal plants and train members in processing plants for primary health care.
- We produce Stablised Mud Blocks and sell them to community at subsidized rate.



Our workers at the mud block production site.



A house that has been built using the mud blocks.

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Action Rural Housing

Building houses Nurturing communities

Nagammal lived in this house - with her husband and two children, which was in a dilapidated condition.



Today Nagammal lives in this house.



Building better houses

Nagammal's dream of having a 'Pucca' house with asbestos sheet came true when Action Rural Housing sanctioned her loan to reconstruct the house. We gave Nagammal a loan of Rs 60,000 to build a house and later Rs 15,000 for a kitchen.

Nagammal is a member of the Bhavaniamman Self-help Group in Perumbedu Kandigai Village for the past seven years. Her husband who is a driver and Nagammal as an agricultural labourer earn Rs 4000 and 2500 per month, respectively.

“ Today I have a better house. Since the interest rate is nominal and the repayment stretched over five years, I do not feel the burden. ”

A safe home for Sumathi and her children

Sumathi, a widow with three school going children, is a member of SHG in Arumandhai village in Sholavaram. The small thatched house Sumathi and her children lived was heavily damaged in a storm. With poor flooring, the house was water logged. Her children often fell sick and lacked behind in studies too.

ARH sanctioned a grant of Rs 5000 to Sumathi to relay the roof and to have cemented floor. We further helped her children with school uniforms, books and bags.

Today – Sumathi beams with happiness and with a note of great satisfaction says,

“ My children are safe and healthy. I am confident they will study hard and come up in life. ”

This is the site where Sumathi's house stood.



Sumathi's house renovated by ARH.

