



South Asia

Regional Knowledge Platform

Discussion Summary

BIHAR & WEST BENGAL STATE CONSULTATION Draft National Rural Housing & Habitat Policy 28th August 2006

Background

A one day consultation on proposed “Draft National Rural Housing and Habitat Policy” was organized by the Poorest Areas Civil Society Program and basin-South Asia Regional Knowledge Platform, on the 28th August 2006 at Hotel Gautam Vihar in Rajgir, Bihar. The objective of the consultation was to get inputs on the “Draft National Rural Housing and Habitat Policy”¹ from the Civil Society Organisations (CSOs), government functionaries and other private and public agencies of the states of Bihar and West Bengal. The consultation was the second in the series of ten consultations planned all over the country to formulate the final draft of the National Rural Housing and Habitat Policy. The consultation was attended by 150 CSOs from 23 districts of Bihar, media experts and some representatives from NGOs in West Bengal.

Discussion on Social Housing Schemes

A brief session on the social housing schemes was conducted in which the most popular schemes of the area including Indira Awas, Total Sanitation, Rural Housing and Vidyuti Karan Scheme were discussed. The schemes were evaluated and their potential and loopholes were identified. The participants highlighted that though started with good vision and objectives, popular grant-based schemes such as the Indira Awas Yojana have only partially succeeded in reaching the poorest while credit based schemes run by various finance institutions have not been popular due to lack of capacity of the rural poor to access credit.

Key Discussion Points

- The participants emphasized that most of the social housing schemes have not reached their targeted population due to corruption and presence of number of intermediaries in the system.
- The cost estimates are not realistic and moreover, there are problems in the release of funds.
- As regard to credit schemes, there are affordability and awareness issues and therefore, the schemes have failed in achieving the desired results.
- The planning and design of the habitat services and products also need to be reinforced with public participation.

¹ The draft was prepared during the National Workshop held on 23rd February 2006 in New Delhi.

Specific Action Areas

1. Land – Access and Management

- Handing over the land records to Gram Panchayat. The Panchayat would review the existing records and make appropriate changes. The updated records to be made available on the website within a year.
- Gram Panchayat should have the right to consult technical agencies during preparation of village plans. The State Government should ensure the setting up of appropriate mechanism for this.
- Land status to be reviewed and land records to be updated by the Gram Panchayat. Absentees land should be clearly demarcated.
- As regard to land assembly, Gram Panchayat should try to assemble land first. If this doesn't work in 30 days, land would be bought or acquired by the Panchayat. Land bank would be managed by the Gram Panchayat.
- Gram Panchayat should be given the decision-making powers land to the landless/houseless.
- Joint ownership status should be given in the name of both male and female of the SC/ST families.
- Gram Panchayat should provide appropriate land to disaster-affected persons within 6 months.
- Setting up of a committee at the district level to manage land issues in the villages. This would representation from the government, private and NGO sector.

2. Access to Finance

- SHGs should be given preference in micro-lending but individuals should also be allowed to enter the system.
- Promotion of local and small building material entrepreneurs.
- Women and disabled should be given priority in the financial schemes.
- Besides loans and private funds, provision of government grants for habitat development.

3. Legal and Regulatory Reforms

- Preparation of Village Habitat Action Plan should be made time bound and penalty should be charged in case of any delay.
- Local expert from the Gram Sabha should be included in the district level planning committee.
- Gram Panchayat should be empowered to make/amend rules and regulations at the Panchayat level.
- No tax/stamp duties should be levied.
- Re-sale of land or house allotted to poor/marginalized/discriminated women or men should be banned for forever.
- A special legal framework should be set up to give priority to the women and disabled groups in the habitat related activities.
- Setting up of a Monitoring Committee comprising of representatives from the Government, private sector, NGOs, CSOs, banks, etc.

4. *Infrastructure: Reinforcing the 'Habitat' Paradigm over a Focus on 'Housing'*

- Policy should address issues of both revenue and non-revenue villages, i.e. "tolas". Every *tola* should also be provided with basic infrastructure and services and livelihood opportunities.
- Gram Panchayat should be involved in the planning of large infrastructure projects involving displacements. Gram Panchayat would be responsible for providing land and houses to the displaced persons.
- Special budget should be allocated for disaster situations.

5. *Reorganizing Delivery Mechanisms*

- Creation of a Public Works Committee within the Gram Panchayat which plan and implement the habitat development projects with the approval from the Panchayat.
- Creation of a Monitoring Committee at the village level. Suggestions from the committee should be incorporated.

6. *Capacity Development*

- No tax should be levied on the house of any size.
- Private agencies and NGOs should also be involved in capacity development programmes.

7. *Employment Issues in the Housing Sector – Linkage between Livelihood Sector and Habitat Technology*

- Devising new plans and programs for increasing livelihood opportunities in villages.
- CBOs and CSOs should also be involved in implementation of local employment schemes.
- Habitat related industries should be encouraged.
- Promoting and encouraging SHGs in the villages.
- 100% labour employed in habitat projects should be from the same Gram Sabha; in case of non availability only, outside labour should be hired.
- Preference should be given to women and disabled people.

8. *Effective Monitoring and Access to Information*

- Setting up of an information centre in the village disseminating information related to habitat development in local and simple language using pictures.
- Action Plans to be made available with the Gram Panchayat.
- Setting up of District Monitoring Committee comprising of representatives from the Government, private sector, NGOs, CSOs, banks, etc.
- Government should allocate adequate budget for all the activities mentioned in this clause and CSOs/SHGs should play a significant role in creating awareness among people.