



South Asia
Regional Knowledge Platform

Discussion Summary
GUJARAT STATE CONSULTATION
Draft National Rural Housing & Habitat Policy
1st December 2006

Background

A one day consultation on the proposed “Draft National Rural Housing and Habitat Policy” was organized by UNNATI and basin-South Asia Regional Knowledge Platform, on 1st December 2006 in Ahmedabad. It was attended by NGOs, Civil Society Organisations (CSOs), government functionaries, public agencies and academic institutions. The consultation was the ninth in the series of consultations undertaken in the process so far. Previous consultations have been organized in Jharkhand , Orissa, Bihar ,West Bengal, Pune , Maharashtra , Goa, Daman and Diu, Madhya Pradesh , Chhatisgarh, Uttar Pradesh ,Uttaranchal, Kerala ,Lakshadweep, Karnataka and Rajasthan .

Discussion on Social Housing Schemes

Social housing schemes in the state of Gujarat are Indira Awas Yojna, Sardar Awas Yojna, Ambedkar Awas Yojna, Deen Dayal Awas Yojna, Halpati Housing, Fishery Housing, Salt Workers Housing, and Gujarat pattern Housing. However participants had a mixed opinion about the success of these schemes. The participants also discussed how these schemes have reached the rural poor only to a limited extent because of implementation issues. A film “More than a Home” was presented by Eklavya Foundation .The film highlighted the success of “owner driven ”process for reconstruction of post earthquake Gujarat

Field Experiences

A Presentation was made by UNNATI on ‘Promotion of Appropriate Construction Technology in rural Kutch.’ The presentation focused on the experiences of the various NGOs like Hunnar Shaala / Abhiyan, KMVS, VRTI, Sarva Seva Sangh YUVA, CARE, BSC/ Eklavya Foundation, UNNATI in their efforts to make permanent shelters in the earthquake hit areas of Kutch. The Presentation also included common lessons learnt by these NGOs on what makes housing affordable.

Key Points-How to make Housing Affordable

- Technology transfer / adoption
- Peoples management
- Constant research within a region for master artisans
- Facilitation agencies training / orientation
- Market service mechanism for technology

Discussion on Specific Action Areas of the Policy

The group discussed the contents of the proposed policy in smaller groups formed around action areas proposed in the working draft. While some clauses were unanimously accepted by the group, others were discussed, modified and shared at the plenary session that followed.

Land-Access and Management

- Formation of District Planning Committee (DPC) that would act as single window agency and coordinate the activities of the Central Government, State Government and Government at the District Level needs to be considered.
- A detailed data-base and map that would provide full information about the land owners, shelterless and other vulnerable groups in the village should be developed by the Panchayats and made available as common knowledge in the village.
- Availability of natural resources in various locations should be considered for habitat development.
- Parallel housing schemes which are already existing should be studied and included in the policy
- Allocation of land to the landless should be done on the basis of priority. Stakeholders should be classified according to the degree of vulnerability.

Access to Finance

- An expert group that would deal with the existing contradictions in the housing finance and look into rational use of common property needs to be formed for providing inputs to Financial Institutions for developing their products.
- PRIs and Micro finance institutions should be involved in awareness creation for habitat development
- Repayment schedules of lending institutions should be decided taking into consideration the livelihoods and occupational pattern of the local people.
- Joint ownership of land and house by both, husband and wife, should be made mandatory for getting housing finance.
- The link between rural housing and financial institutions needs to be strengthened.

Legal and Regulatory Reforms

- A five year plan even at the level of Gram Panchayat, Block and District Level should be developed.
- Social Justice Committee at the Gram Panchayat Level should be empowered to develop plans for rural housing.
- Permanent residents of village should be allowed to buy agricultural land and construct houses without Non Agriculture Certification.

- Emphasis should be laid more on financial assistance for habitat construction than state sponsored schemes.
- Before making urban laws applicable to the rural areas, they should be given 3-4 years for smooth transition before they are notified as 'urban'.

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

- Installation and upgradation of infrastructure of rural areas should be done not only in a gender sensitive manner but also on the basis of age and disability
- The 'user group' should be involved in infrastructure planning, management and design of infrastructure.
- Infrastructure should be developed in line with larger development programmes and disaster mitigation measures.
- Displaced people should be compensated with land and houses of equal value.
- A mechanism for insurance of Infrastructure is required.

Reorganizing Delivery Mechanisms

- Involvement of beneficiaries and Self Help Groups is critical for denying village level habitat issues.
- Formation of a "Knowledge base" at the rural level should be undertaken that would provide housing and habitat related information to the local people
- Technical guidelines should be issued to Panchayats for them to oversee habitat construction effectively
- Rolling fund should be given to SHGs for undertaking habitat development.
- Inter- department coordination within the Government should be facilitated for increased synergy and effectiveness.
- Upgradation of the skills of small entrepreneurs with the help of trained engineers. This should be in line with local needs and resources.

Capacity Development

- Capacity building of the Panchayats is essential for meaningful habitat development. This would ensure effective and efficient participation of the PRIs in the areas of planning, resource mobilization, estimation, procurement, supervision, monitoring of the habitat works.
- Women artisans should be exempted from paying any kind of training fees. This would ensure more participation of women in building their own houses.
- Government courses /curriculum should be moduled such that they offer vocational training. Enrollment to these courses should be free of cost

- Employment Issues in the village/block should be linked with Habitat issues.

Effective Monitoring and Access to Information

- Use of media, public campaigns for mass awareness should be part of habitat planning as this would help men and women of the village in gaining awareness about their housing rights. IT networks and info-kiosks shall be extensively used for planning, monitoring and dissemination of knowledge.
- A trained and conversant Information Officer /Resource Officer should be given the main duty to proactively provide information to the beneficiaries.
- An autonomous body(like WASMO) should be constituted to monitor and oversee processes of planning and implementation of the policy
- Set of parameters and indicators should be established for monitoring the progress and quality of the process.
- Rewards and incentives should be given for promoting quality implementation of the housing policy.

Discussion Summary

- A detailed data-base and map that would provide full information about the land owners, shelterless and other vulnerable groups in the village should be developed by the Panchayats and made available as common knowledge in the village.
- A five year plan should be developed at the panchayat, block and district level with the participation of all stakeholders.
- Technical guidelines should be issued to Panchayats for them to oversee habitat construction effectively
- Emphasis should be laid more on financial assistance for habitat construction than state sponsored schemes.

