



South Asia

Regional Knowledge Platform

## National Rural Housing & Habitat Policy 2006 (DRAFT)

### Discussion Summary

#### JHARKHAND & ORISSA STATE CONSULTATION

22<sup>nd</sup> August 2006

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#### Background

A State Consultation on “Draft National Rural Housing and Habitat Policy” was organized by basin-South Asia Regional Knowledge Platform, in collaboration with PACS Programme, on 22<sup>nd</sup> August 2006 in Ranchi, Jharkhand. The objective of the consultation was to get inputs on the “Draft National Rural Housing and Habitat Policy”<sup>1</sup> from the people of the states of Jharkhand and Orissa. The consultation was the first of the ten consultations planned all over the country to evolve the final draft of the National Rural Habitat Policy.

The participants of the consultation were mainly from the various Civil Society Organizations (CSOs) and NGOs working in the rural areas of Jharkhand and Orissa.

#### Discussion on Social Housing Schemes

Four schemes namely, Indira Awas, Birsa Awas, Deen Dayal Awas and Sarwa-Shiksha Abhiyan were discussed. Following core issues were identified:

- Issues of beneficiary selection – Most of the schemes don't reach to the targeted group. The mechanism of beneficiary selection has too many loopholes. There are middlemen in the system who enjoy all the benefits and actual needy people remain out of the loop.
- The implementation and the delivery mechanism is not upto the mark and need to be strengthened.
- Potential of Sarwa-Shiksha Abhiyan was realized as providing community infrastructure and facilitating awareness creation on sanitation issues through children.

*Indira Awas Yojana*, largest Social Housing Scheme being implemented in India.

- Objective of the scheme is commendable but the implementation mechanism is not effective.
- Presence of middlemen in the system which doesn't allow the scheme to reach the right people. Corruption and bribery are very common.
- Lack of information and awareness among the people.
- Design of the houses is not appropriate and disaster resistant.
- Unrealistic costs and problems in the transfer of money to people.

#### Specific Action Areas

##### 1. Land – Access and Management

- Gram Sabha to be made responsible for taking decisions as regard to land use, providing land to landless and displaced persons and land management.

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

- Land Pass-Book and Joint Patta should be issued in the name of both men and women of the households.
- Villagers to have ownership rights (or percentage based share) for mines/industries developed on their lands.
- Setting up of Land Reform Committee at the village level.
- Land bank to be made after leaving 5 Acres of land with the villagers.

## 2. *Access to Finance*

- Empowering Gram Sabha and not just Gram Panchayat to mobilize funds for habitat development.
- Housing to be considered as the basic right of the citizens and the government should ensure provision of habitat services to all.
- Private sector should not be involved in the rural habitat development.
- The rate of interest for housing loan to be half as compared to urban areas and the total repayment amount should not be more than two times the original loan amount. The poorest of the poor should be given grants and not loans.
- Follow-up of loan repayment by the banks/lending institutions.

## 3. *Legal and Regulatory Reforms*

- Private sector should not be involved in habitat development works.
- Gram Sabha would play a lead role in developing rural habitat plans, sanctioning building plans and enforcement of norms.
- Setting of a Planning Committee at the district level.
- Preparation of need based/people centred Village Action Plans.
- The concerned land policy and land use regulations would also provide statutory support for appropriate land reforms.
- Setting up of a single window clearance system.

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

- The policy should also provide guidelines on the provision of facilities within the house like storage space, kitchen garden, toilet, rooms, etc.
- Private sector should not be involved for delivering habitat related services.
- People should be involved in the planning and design of houses and related infrastructure.
- There should be no difference between rural and urban areas in terms of availability of infrastructure and livelihood opportunities.
- Resettlement and Rehabilitation should be done in consultation with the people.

## 5. *Reorganizing Delivery Mechanisms*

- Gram Sabha should finalize and implement habitat interventions.
- Standards should be evolved and finalized in consultation with the Gram Sabha.
- Emphasis should be laid on beneficiary selection and prioritization. It should be decided by the Gram Sabha having participation from more than 80% of the village people. The final list should be published and made available with the Gram Sabha.
- Setting up of housing/habitat kiosks disseminating habitat related information to the people.

## 6. *Capacity Development*

- Emphasis on training of women and disabled groups in the NREGS.
- No tax or training cess would be levied.
- NGOs, ITIs and trained SHGs to play a significant role in imparting training and knowledge to the village people and other stakeholders.
- Capacity building of PRIs and Gram Sabha for the preparation of Integrated Action Plan of the village and also for disaster management.
- Setting up of technical centres at the block level.

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

- Involvement of village communities and Gram Sabhas in the implementation of poverty alleviation and employment schemes.
- More than or atleast 50% of the labour employed in habitat projects would be from the same Gram Sabha. Disabled people would be given preference.
- Forest based products and the concerned artisans should also be encouraged.
- Forests producing products used in habitat projects should be under the control of Community Based Organizations.

## 8. *Effective Monitoring and Access to Information*

- Information to be made available to the Gram Sabha and not just Gram Panchayat.
- Gram Sabha would be consulted in preparation of Village Action Plans.
- Setting up of District Monitoring Committee comprising of members from Government, Zilla Panchayat, NGOs, CBOs, Banks and Technical Agencies.
- The monitoring committees should also have representation from the NGOs, CBOs and CSOs.
- Restricting involvement of contractors in the habitat projects and ensuring quality.
- Organizing social audits in the villages from time to time.

### **Overall Key Discussion Points**

- *Issue of Beneficiary Selection* – It was evident from the discussion over schemes and action areas that there is a gap in the process of beneficiary selection and that the schemes don't reach to the bottom most strata of the people.
- *Role of Gram Sabha and Gram Panchayat* – The participants were of the opinion that more powers need to be given to the Gram Sabha and not Gram Panchayat so as to ensure complete public participation.
- *Involvement of Private Sector* – There was a strong consensus among all the participants that private sector should not at all be involved in the habitat development process.
- *Special emphasis on the disabled* – In the capacity building and livelihood programmes, special emphasis should be given to the disabled people.