



**Discussion Summary (Draft)**  
**KERALA AND LAKSHADWEEP STATE CONSULTATION**  
**Draft National Rural Housing & Habitat Policy**  
**26<sup>th</sup> OCTOBER 2006**

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**Background**

A one day consultation on proposed “Draft National Rural Housing and Habitat Policy” was organized by SDC-CapDeck and **basin-South Asia** Regional Knowledge Platform, on the 26<sup>th</sup> October 2006 at Trivandrum Vjloppally Sanskriti Bhawan, Trivandrum, Kerala. The objective of the consultation was to get inputs on the “Draft National Rural Housing and Habitat Policy”<sup>1</sup> from the Civil Society Organisations (CSOs), government functionaries and other private and public agencies. The consultation was the sixth in the series of State consultations conducted so far. The objective was to formulate the final draft of the National Rural Housing and Habitat Policy. The consultation was attended by Mr. Vijayanand, Principal Secretary Department of Local Self-Governments, Government of Kerala and Mr. Shekhavat, CGM, NABARD.

**Specific Action Areas**

• **Land – Access and Management**

1. It might not be practical to implement a Rural Habitat and Housing policy in Kerala as there are not many rural – urban differences in the state. So, a common habitat policy would be ideal.
2. Non-availability of land and the non-availability of land for the government fixed rates are problems in the sector.
3. Even though the land available with the various government departments is transferred for large projects, they are not available for meeting the housing requirements of the poor.
4. Access may be instituted for the land registrations in the panchayats. This may be pooled for providing land to the landless.
5. Those who reside in the coastal areas lose their land and houses regularly due to sea erosion. This should be addressed in the policy.
6. In places where the land availability is a problem, option of constructing flats could be considered.

• **Access to Finance**

1. The policy document mentions only about banks and bank linked loans. No mention of any other financial resources.
2. Since the finances from the central government come through a lot of levels, the actual benefits are not reaped.
3. Banks should provide loans to the poor with special category consideration as part of their corporate social responsibility

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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.

- **Legal and Regulatory Reforms**

1. The mention about the private sector in the document raises concern.
2. Based on the National Rural Habitat and Housing policy, the state government should adopt policies according to the local realities.
3. Effort should be focussed on developing new technologies, which are cost effective.

- **Employment issues in the Housing Sector – Linkage between Livelihood Sector and Habitat Technology**

1. Habitat issues are different in Kerala on many aspects like in the cases of availability of land, social status and housing and non-availability of labourers.
2. Within a short time, we would need vertical development. This aspect should find place in the policy.
3. Rehabilitation of unskilled labourers, their location in the habitat and the nearness to the livelihood sector.
4. There should be orientation and training to all concerned in the panchayats regarding CEEF technologies.
5. There should be systems to train, produce and distribute all materials required for the habitat and housing sector in the concerned Panchayat itself.
6. There should be mechanisms to produce energy from local resources.
7. Habitat policy should be integrated with land use policy, water management policy, mining policy, environment policy etc. At the PRI level, there should be a single agency to look into all these.
8. There is a lot being spent on security aspects in the present day house constructions. Specific awareness on social security and the need for joint habitat development will lessen the expenses on this. Through this, we can reduce the use of building materials.
9. Skilled and unskilled labourers should be exposed to training programmes and a labour bank in each Panchayat could be used for habitat development.
10. Neighbouring panchayats can coordinate to share the services of Panchayat labour banks.
11. The attitude of labourers as well as all the stakeholders has to be changed and this requires adequate training and orientation.
12. The large number of schemes and projects in habitat sector is another issue, which could be tackled through integrating all these under a single Habitat agency.
13. Panchayats should take up the responsibility to ensure that equal wages are provided to women and labour banks also to be given the same responsibility

- **Effective Monitoring and Access to Information**

1. Panchayat should be the authority for the integrated management of land and water resources.
2. All habitat and housing related laws, rules and policies should be made available through kiosks in the panchayats.
3. Computerize family and individual details so as to avoid duplication of benefits to same persons or families.
4. The review mission on habitat and housing should have representation of all agencies and stakeholders including the panchayats. In fact, such review missions can work effectively only at the local level.
5. Such reviews happening at the local level could be collected, consolidated and circulated at the state level so as to change the policies if required.
6. The coordination and integration of all resources should take place at the local level.