



South Asia

Regional Knowledge Platform

Discussion Summary

MADHYA PRADESH & CHHATISGARH STATE CONSULTATION

Draft National Rural Housing & Habitat Policy

14th September 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 14th September 2006 at Hotel Lake View Ashok in Bhopal, Madhya Pradesh. 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 working in the states of Madhya Pradesh and Chhatisgarh. The consultation was the fourth in the series of consultations planned all over the country to formulate the final draft of the National Rural Housing and Habitat Policy.

The consultation was attended by representatives from CSOs working with PACS in Madhya Pradesh and Chhatisgarh. There were representatives from Banks, NGOs, HUDCO and Government. Mr. Wasim Akhtar, Secretary, Rural Development, M.P. also attended part of the workshop and shared his views on the subject.

Discussion on Social Housing Schemes

A brief session on the social housing schemes was conducted by Ms. Zeenat Niazi of **basin-South Asia**, in which the most popular schemes of the area including Indira Awas Yojana, Total Sanitation Scheme, Pradhan Mantri Grameen Sadak Yojana and Village Infrastructure Scheme were discussed. The schemes were evaluated and their potential and loopholes were identified.

It was discussed that the Indira Awas as a scheme is good but there are issues of beneficiary selection and corruption. The space standards and the cost estimates are unrealistic. The total sanitation scheme has the potential of community contribution and livelihood opportunities but there are issues of awareness, behavioral change, water availability, unrealistic costs, etc.

The infrastructure schemes like Pradhan Mantri Grameen Sadak Yojana and Village Infrastructure Scheme have connected the villages with other areas and made the villages accessible but again there are issues of corruption, quality, etc. The infrastructure schemes are failing because of the lack of integrated planning.

Key outcomes from Village Consultations

- Land distribution should be done on the basis of the size of the households.
- Homestead rights should be granted, especially for the Dalit's/marginalized.
- The fund of local governments for housing should be increased.
- The role of government should be re-defined.
- Overall legal and regulatory framework should be re-evaluated.
- The habitat processes should be simplified.
- Case sensitive issues should be considered during installation/up-gradation of infrastructure.
- Infrastructure planning and management should be based on the local needs.
- Local habitat interventions / programmes should be promoted to reduce unemployment.
- Monitoring and access to information should be with the Panchayati Raj Institutions.

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

Mr. Wasim Akhtar, Secretary, Rural Development, Madhya Pradesh, shared that:

- Rural housing should now be considered as an industry and as an economic growth engine.
- Rural housing is dependent on availability of infrastructure; there is a need to review and revise the infrastructure norms.
- A clear and rational definition of “Shelterless” is required.
- Housing focused planning exercise should be done.
- Skills certification of masons/artisans should be done.
- There is a need to assess the success and sustenance of Rural Building Centres.

Dr. Vibha Gupta highlighted following key issues in rural habitat development:

- Utilization of village resources for the urban housing.
- Lack of Rural Technical Manpower; no planning/architecture school is working on rural issues.
- Issue of land ownership/house ownership; House should never be made a saleable commodity.
- Encroachments on revenue land.
- Definition of *pucca* house needs revision.
- Traditional artisans/masons need to be included in the mainstream.
- Quality norms and standards of house need to be set.

Discussion on Specific Action Areas

1. Land – Access and Management

- Decision making powers should be given to the Gram Sabha.
- Joint patta should be issued in the name of both male of the female of the house.
- The indicators for landless and houseless should be set by Gram Sabha.
- Land acquisition for infrastructure development and other such needs should be done with permission from the Gram Sabha.

2. Access to Finance

- As far as possible, housing programs in rural areas should be grant-based and not loan-based.
- Minimum and simple interest should be charged for housing taking into consideration the credit repayment ability of the poor.
- Individuals should also be enabled to access finance.
- Repayment mechanisms for the poor should be worked out and time-to-time notice should be given by the bank.
- The clauses should be more human-based and not just bank-based.

3. Legal and Regulatory Reforms

- There is a need to ensure participation and transparency in the Gram Sabha and Panchayat.

4. Infrastructure: Reinforcing the ‘Habitat’ Paradigm over a Focus on ‘Housing’

- House designs should respond to the needs of the disabled and old age people also.
- Promotion of local and traditional designs.
- Preparation of area specific infrastructure plans based on local needs and priorities.
- Creation of community built and managed infrastructure.
- Impact on environment and biodiversity must be considered. EIA should be considered.
- Power equations should be kept in mind while allocating resources.
- Issues of solid waste disposal and pollution should also be considered.

5. *Reorganizing Delivery Mechanisms*

- Capacity building of all the stakeholders is essential for effective delivery.
- Evaluation of Rural Building Centres by the Gram Sabha.
- Beneficiaries should participate in the selection of house designs.

6. *Capacity Development*

- The training programs should include social, financial, technical and gender sensitization components.
- Organizing capacity development programs for the disabled groups.
- Exposure visits/experience sharing programs should be organized.
- Equal wages for both men and women.

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

- Employment loans should be made available to the rural poor.
- Promotion of units based on local resources.
- People should contribute in the habitat development works.
- Marketing of the village goods should be well planned.

8. *Effective Monitoring and Access to Information*

- A public hearing system should be set up to ensure transparency in the system.
- CSOs and NGOs should be involved in the monitoring of the habitat development works.

Overall Key Discussion Points

- Gram Sabha should be given the powers of undertaking habitat development works.
- “Access to Finance” section is currently very bank-based; it needs to be more human-based.
 - As far as possible, no loan for rural housing.
 - Minimum and simple interest should be charged.
 - Individuals should also get loans, apart from SHGs.
 - Repayment mechanisms need to be worked out.
- Space standards need to be revised. Minimum plot size should be 1200 sq.ft.
- Defining *pucca* house and shelterless households.
- Issue of land ownership/usership.
- Issues of solid waste disposal and pollution should also be considered.
- Encouraging community asset creation, management and maintenance.
- Infrastructure development is pre-requisite for habitat development.
- Impact on environment and biodiversity must be considered. EIA should be considered.
- Power equations should be kept in mind while allocating resources.
- The training programs should include social, financial, technical and gender sensitization components.
- Exposure visits/experience sharing programs should be organized.
- Employment loans should be made available to rural poor.