



South Asia

Regional Knowledge Platform

## Discussion Summary

MAHARASHTRA, GOA, DAMAN & DIU STATE CONSULTATION

### Draft National Rural Housing & Habitat Policy

9<sup>th</sup> 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 9<sup>th</sup> September 2006 at Yashada Complex in Pune, Maharashtra. 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 of the states of Maharashtra and Goa and the Union Territory Daman & Diu. The consultation was the third 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 representatives from CSOs working with PACS in Maharashtra and NGOs working in Goa. There were representatives from the Banks and the Government. Mr. Subba Rao, Director, Rural Housing, Government of India also participated in the workshop and shared his views on the subject.

#### 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, Rajiv Gandhi Awas and Rural Electrification Scheme. The schemes were evaluated and their potential and loopholes were identified.

#### Key Discussion Points

- Limited outreach of the social housing schemes.
- Schemes are gender-sensitive.
- SHGs are playing a significant role in the implementation of schemes.
- Political influence in beneficiary selection.
- Unrealistic budget of the schemes.
- Need for specific schemes for different categories.

#### Key outcomes from Village Consultations

- The village people were very surprised with the idea and were not ready to speak but when assured, they gave their views.
- The people consider Indira Awas to be a jhopper-patti scheme.
- The houses are built in isolation without any infrastructure provisions.
- The space requirements need to be carefully examined before designing the houses.
- There is lack of information among the people.
- There is a lot of corruption in the system and people don't have any say.
- The number of houses provided under IAY is very less and in case, people build their own houses, the government doesn't approve them.
- There is a time lag between the planning and implementation and in the meantime, the needs and requirements grow multifold.
- SHGs should be involved in the implementation of the schemes.
- Social audits should be conducted for time to time.
- The government should work with the people.

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

## **Key Points from Mr. VLVSS Subba Rao's Address (Director, Rural Housing, Government of India)**

- The problems in the Indira Awas Yojana and the measures being taken were discussed.
  - To check the issues of beneficiary selection and corrupt practices, BPL Census would be conducted; waiting list would be prepared and painted on the walls of Gram Panchayat office. This process has been initiated in the states of Madhya Pradesh, Orissa and Rajasthan.
  - The initiatives are being taken to raise per unit cost of Indira Awas.
  - It was noted that the landless cannot avail IAY. Efforts are being made to identify surplus land, regularize already built houses, etc.
- It was highlighted that the Indira Awas Yojana cannot address the entire housing problem of the nation. There is a need to look for the alternatives and increase the resource potential.
- It was clearly established that there are two tiers in the rural community now. Thus, there is a need to develop specific schemes for both the tiers.
- Private partnership is essential for habitat development.
- There is a need for social mobilization and socio-cultural values should be considered while planning for the rural India.
- Credit should be made available to the rural people through innovative ideas and participation of the SHGs.
- Housing should be linked with NREGA, Bharat Nirman and other such development schemes.
- There should be a Convergence Committee and Officer in the government to prepare and present the Convergence Action Plan before the government for appropriate action.

## **Specific Action Areas**

### *1. Land – Access and Management*

- Resource inventory should be developed showing natural resources, land uses, common properties etc. Classification of the landless/ houseless should be done and special emphasis should be given to disabled, HIV positive, widows and single headed families.
- There should be representation from the local NGO while preparing land use and management plans.
- There is a need to define poor and the landless and who will be given grants.
- Annual budgets of the Gram Panchayat should be raised to carry out development works.
- Dalits, Tribals and SC/ ST should be included in the list of vulnerable groups.
- Non-agricultural families should also be provided with land and housing.
- Commercial/ Industrial encroachments should be removed and residential/ agricultural uses on government land should be regularized.
- A comprehensive Land Reform Policy is needed.
- Gram Panchayat should make an annual presentation to Gram Sabha.

### *2. Access to Finance*

- There is a need to define the poor. The list should be passed in the Gram Sabha with representation from SHGs and NGOs as well.
- Repayment mechanism should be worked out for the rural areas. It was agreed by all the participants that EMI upto Rs.350 per month is possible.
- The potential of the National Women's Fund should be used for housing construction.

### 3. *Legal and Regulatory Reforms*

- Investment from public as well as private sector is essential for the habitat development. Private sector should be encouraged to invest in rural areas.
- List of houseless households (BPL/ non-BPL) should be prepared and presented before the Gram Sabha. NGO should be involved in the process.
- No permission should be required for constructing house on the agricultural land.
- A Block level Housing Monitoring Committee should be set-up with representation from NGO as well. The Committee would review the habitat situation in villages and hear grievances of the village people.
- Minutes and decisions of the Gram Sabha meetings should be made public to ensure transparency.
- District planning committee should have representation from the Gram Sabhas and local NGOs.
- No stamp duty should be levied to any household.
- Resale of allotted land/ house should be banned and land/ house/ subsidy should be surrendered to Gram Panchayat.
- Loans should be made available to women and disabled.
- Setting up of Monitoring Committee with representation from government, private sector, NGOs, CSOs, banks etc.

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

- The policy should be supported by a Rule Book which would guide the implementation of the Policy.
- Baseline mapping and data collection need to be done to know existing status of the infrastructure and the desired/aspired needs.
- Installation/up-gradation of required infrastructure should be done through participatory approach taking into consideration social/cultural values and lifestyle of the people.
- The criteria for being a pucca house should be clearly defined and the semi-pucca structures should also be permitted.
- The Habitat Policy should be formulated in consensus with the existing acts and policies to avoid any conflicts and contradictions.
- The ownership rights of the community assets should be with the community.
- Private sector should be encouraged to invest in the rural areas.
- Equal opportunities should be provided to the displaced persons and not just the land and house.
- Monitoring mechanisms should be set up at the local level.

### 5. *Reorganizing Delivery Mechanisms*

- A village level Advisory Committee should be set up to assist the Gram Panchayat in village planning exercise.
- People should participate in the design exercises; a set of options to be made available to the people to choose from.
- NGOs, CSOs and SHGs should be involved in implementation works.

### 6. *Capacity Development*

- No training cess should be levied.
- Training programmes should be organized at the block and village level.
- Provisions for Medical/Life Insurance security for the laborers should be included in the policy.

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

- House should be considered as productive and not just a product.
- Housing development should be integrated with NREG Schemes. For instance, percentage of housing works should be fixed.
- House design should be finalized based on the type of occupation.
- Traditional knowledge and skills should be used.
- All the labour employed in habitat projects should be from the same Gram Sabha.
- The list of building materials and components should be made available with the Gram Panchayat.
- The existing villages should be taken into consideration while planning for SEZs.

8. *Effective Monitoring and Access to Information*

- The schemes and their implementation should be based on local needs and aspirations.
- A single window clearance system should be developed.
- People should have a say in the system. A public hearing mechanism should be developed.
- The village level committees should be made responsible for planning and implementing the habitat Projects.

**Overall Key Discussion Points**

- Resource inventory needs to be developed and not just land inventory.
- There is a need to clearly define the poor and criteria for beneficiaries. The Gram Sabha would make the list and ensure that it is implemented.
- Need to formulate a comprehensive Land Reform Policy to facilitate this habitat policy.
- An advisory Committee and a Monitoring Committee should be formed at the village level to assist the Gram Panchayat in planning, implementation and monitoring of Village Action Plans.
- When asked, it was agreed by all the participants that it is possible for a villager to pay an EMI of upto Rs. 350.
- Local SHGs, CSOs and NGOs should play a significant role in the habitat development processes.
- It was emphasized that the participation of private sector is essential in the habitat development and that they should be welcomed.
- There is a need to ensure transparency in the system by making all the information available to the Gram Sabha.
- The Habitat Policy should be formulated in consensus with the other related Acts in order to avoid any conflicts or contradictions.
- The policy should be supported by a Rule Book which would guide the implementation of the policy.
- Formation of Parallel Committees should be avoided.
- Baseline mapping of the existing infrastructure needs to be done and further installation needs to be done through participatory approach taking into consideration social/cultural values and lifestyle of the people.
- People should be involved in the design processes and the house design should be based on the type of occupation. There should be a number of options available to the people to choose from.
- Housing should be linked with NREGA, Bharat Nirman and other such development schemes.
- Development of SEZs should take into account the existing villages and a proper mechanism should be worked out.
- A single window clearance system should be set up.
- A grievance redresser mechanism should be set up within the Monitoring Committee in which there would be representation from all the departments.