

Brainstorming Session from the North-east on the National Rural Housing and Habitat Policy

Chief Guest – Mr. M. K. Sarma

“A massive and very important task has been taken up by the knowledge platform.

Needs to take into account the following factors:

- It seems that vision and time-frame have not been thought of in the proposal.
- Delivery System needs strengthening - instead of making the channel bureaucratic and politicized, it should be capturing voice of the ground. The North-eastern region of India comprises of remote areas, needs of which need to be included in the policy framework.
- A detailed block level survey is required to understand the housing needs and direction to address the same.
- Like promotion of horticulture and agriculture sector initiatives have helped the livelihoods, similarly initiatives in the habitat sector are required in the NE.

Guest of Honour – Mr. C Gopalakrishnan

- Housing is the basic need in everybody’s life. Appreciated the consultation processes of the platform.
- Low cost and abundant technologies like Bamboo must be promoted but further development and improvisation on the same is needed.

Moderated Discussion

A broad discussion on various schemes, technologies, programmes etc. was carried out.

Following are the outcomes of the discussion:

- IAY is the most popular scheme in the region.
- There are also some short-term relief plans especially for the flood-prone areas.
- SBI’s Sahyog Niwas Scheme, Gram Niwas Scheme and Tribal Plus Schemes were mentioned in the context of the North-east.
- Janata housing Scheme for economically weaker section in the rural areas was also mentioned which is a credit cum subsidy scheme but its coverage is very

poor and also the information about the details of the scheme did not percolate to the target group earlier making it unsuccessful.

- A strong voice of the group was to try and change the mindset of the target-groups from being the receivers of charity to those partaking in the processes, especially for community development. The poorest do need provision and subsidy.
- The forum mentioned a need to address the problem arising out of high rates of population growth in meeting the housing demand. A prospect of dis/incentives may be looked into with regards to the habitat sector.

Technology was one of the concerns shared was to have region specific technology packages avoiding generalizations, for example one can not have *pucca* and permanent shelters made out of heavy materials in flood-prone areas so cost-effective technologies that could be dismantled and portable by the house owners should be worked upon and introduced. Similarly, for forest areas it would be different depending upon the material available locally. It is also pertinent to understand the area requirements of the rural populace which may differ from region to region. A standard house size does not suit all the rural areas of the country.

Understanding the environmental conditions of specific areas is important for detailing out the schemes. For instance, in 1998 in Nagaland, an experiment was carried out under IAY, where the resources and building materials were brought in by the house owners (mainly labour and produce from the forests) except for the roofs (permanent G.I. and A/C sheets) which were provided by the Government. In case of inadequate workforce in a family, the community came together to help few house owners build the houses. Within the cost of two houses, three families could be provided permanent shelter as they all came from the same community and extended family. This was possible only because the **Delivery Mechanism** was flexible enough to permit experiments. There were discussions on housing not only being a need but also having opportunities in terms of growth, employment, an environment of development and better lives. Thus, schemes like NREGS must be used to create village infrastructure and construct houses which would address two needs of employment and housing.

Finance was a major arena of discussion. The banks are currently delivering housing finance to the service class for surety of repayments but the forum stressed on the need to service the non-salaried people as well in the rural areas. Linkages need to be explored between housing infrastructure, livelihoods and technical aspects of finance delivery. The concept of rural business facilitators and SBI Tiny being worked upon and promoted by SBI were discussed in the forum. Middle class segment of rural areas need finance servicing with lower interest rates on loans and lower income group families need subsidy. Repayment behaviour needs to be incentivized to encourage the same.

Issues of **Land** and **Livelihoods** were also brought to a fore with respect to the North-eastern regions. Especially in the case of communities that held land collectively, access to private land becomes important to avail of bank finance. Similarly, regular incomes are a need to service house costs and often an adequate shelter is necessary to upgrade livelihood sources making a vicious circle.

The group strongly and unanimously advocated for the cause of a separate policy for the hill-states and the plains. Then the group moved on to discussing separate action areas of the draft policy document:

Land – Access and Management

- The plain areas of Assam, Tripura and Manipur – land survey has been conducted but no Cadastral survey has been carried out in the North-eastern hilly states (a small part in Shelling has been surveyed) making people ineligible for bank finance. Thus, before embarking upon the formulation of a State Policy, a detailed survey is a must in these states.
- Revenue department is the one that provides legal status of ownership generally but in the hilly states there is community ownership land. Thus, equitable distribution of resources like houses comes under the jurisdiction of the village courts and councillors in many tribes. Thus, **customary laws** need to be taken into account specific to regions and communities for the legal and land-related matters of the policy.

- Some tribes recognize separate rights to use, hold, inherit and transfer land; if all four are bestowed on an individual then the land is privately owned and hence mortgage able.
- Again with regards to movable and immovable properties, different rights are conferred by different tribes.
- No land deprivation is seen in the hilly states of NE but for a linkage with finance of such community owned land, a mechanism must be worked out.
- Land reforms in densely populated plain areas of the North-eastern region are required.
- To ensure the ownership remains with the household, concerned state governments may perhaps be asked to introduce an ordinance prohibiting the transfer of land to people outside the village.

Legal and Regulatory Framework

- Apex Village Authorities have a custodial role over the community resources and these are far more powerful than the State sponsored Panchayats many times. Thus, systems not being managed by the Government but the people need recognition.

Finance

- Finance availability is required for improvement of houses.
- A priority is to make lands mortgage able in non-cadastral areas.
- Priority and non-priority lending have to be clearly worked out and habitat sector must be included in the same.
- Long repayment periods have been found to be discouraging for the rural people and hence a deterrent in accessing institutional finance.
- Upgradation loans are more relevant in some areas than those for construction of new houses.
- Repayments have to be incentivized and reasonable interest rates need to come in.
- Marginal loan component could be treated as interest free loan (around 25% of the total loan amounts) and built in as an incentive for repayment.
- Community guarantee should be looked into for ensuring loan repayments.

- Sahyog Niwas and Gram Niwas Schemes – incentives required for ‘good’ loans, Wilful defaulters must be penalized or disincentivized.
- Access to Information is a must for customer aggregation. Various stakeholders like CSOs must be brought in for awareness generation.
- Poor connectivity and limited communication are the main causes of lack of information hence these must be addressed. Schemes have been implemented through Village Councillors in Nagaland which has helped information percolate. Such experiences must be researched for their success factor.
- Composite loans involving both livelihood and habitat loans are a must for the rural poor.
- Limited outreach of banks is there into the rural market. Thus, kiosks and business correspondents extension is needed.
- Loans should be made available for land purchase as well as house construction.
- Private sector must be provided with incentives on use of the Sustainable Building Practices.
- Interest incentives for women must be given and joint accounts/ loans provided for promoting gender parity in access to resources. Bhagyarekha, Mahila shakti etc. are some SBI loan products for women.

Technology

- Bamboo products – strengthened with composite materials should be promoted in the region as it is an indigenous resource.
- Cost efficient technology and materials must be promoted for house construction which should also be linked to associated livelihoods through entrepreneurship development in rural areas.
- Housing – should bring in traditional and regional expressions hence local building craft must be promoted.
- Housing sector has the potential of becoming the growth driver of economy.
- Region and activity specific design concerns must be addressed through the policy.
- Disaster mitigation must be included in region specific designs.
- Technology innovations must be supported through the policy.
- In addition to the introduction of new designs and construction materials, priority should be given to modifying & improving the existing local models of houses being

used for greater acceptability.

Infrastructure

- In North-east there is no scarcity of water but quality is an issue in some areas.
- Water resources – quality monitoring is required to be done by the rural population only.
- There are schemes for complete house with sanitation but people are not able to access due to loopholes in the delivery mechanism. Alternate energy use in rural habitat sector has high subsidy but few regions are accessing it.
- Industries need to get involved in infrastructure creation.
- Connecting the villages is important to accelerate habitat development and enhance quality of life. At least feeder roads must be provided in the tough terrains of the region.
- Environment must be preserved, carbon credits can be a great source of revenue to develop the villages of the North-east.
- Community assets managed by the communities must be created, for example Community Information Centres.

Capacity Development

- Skill up gradation in area-specific needs for example appropriate technology is required.
- Grant, assistance in technical skill up gradation is required.
- Capacity Building of the communities for equity in access to opportunities is required. For example women's empowerment and access to finances and resources must be promoted in areas traditionally known for gender disparity.
- Skill up gradation for livelihoods is imminent in all sectors.

Livelihoods

- The implementation and policy must orient towards homestead lands as workplaces as per the needs of the rural areas.

- Infrastructure for non-farm sector as well must be created. Unemployment is a major problem in the region where primary sector is not adequate to support the people, secondary sector has not developed much and the tertiary sector mainly service has an urban bias.
- SHGs have been traditionally into mainly savings in the region but they must diversify into more and more economic activities.
- Forward-backward linkages must be provided and value-addition should be emphasized of the natural resources abundant in the region.
- Clustered approach in livelihood infrastructure creation must be looked into.
- Schemes like *Ambedkar Hastashilp Vikas Yojana* and Common Facility Centres need a revisit for making them successful.
- Micro- enterprises should be promoted both group and individual for the growth of rural economy.

Delivery Mechanism

- Active participation from various stakeholders is a must to whom individual state level platform must be given to discuss habitat concerns.
- CSOs and VOs should be encouraged to become the drivers in habitat development for example, YMA in Mizoram
- Community Information Centres – Structure and management is unclear to the user group hence working solutions are required for their success and they could become source of information about habitat related schemes.
- To understand Housing Demand, Surveys and efficient management of database is required.
- Centre's role in case of state schemes' limited outreach is imminent in the region or else an autonomous body should take up delivery.
- Accountability should be leading towards transparency.
- Allocation of Funds to follow the flexibility of policy at regional level or else the region be brought at par with the rest of the county.
- SHGs like NGO movement – behind the rest of the country, some schemes have been counter-productive so a revisit of the concept is required in context of the region.

- Government could promote programmes such as “Adopt a village” which requires a Comprehensive Action Plan to be chalked out for a village incorporating all parameters needed for a model village, prior to the actual implementation.
- The villages in the backward blocks of the region are comparatively very small and scattered. It is important that they are not neglected and should rather be prioritized.

Monitoring

- Social audits for all schemes are a must.
- Neutrality and equity must be ensured through committees formed with different stakeholders.
- Policy and schemes should not be politically motivated.
- A vigilance committee must be set-up for schemes at the village level.
- Reviews and stages of monitoring should be planned and implemented.
- Equal representation from various sections to ensure inclusion of the excluded is a must.
- Women’s involvement in monitoring should be ensured for an efficient and equitable distribution and implementation.