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South Asia
Regional Knowledge Platform

Discussion Summary

RAJASTHAN STATE CONSULTATION

Draft National Rural Housing & Habitat Policy

14th-15th November 2006

Background

A two day consultation on the "Draft National Rural Housing and Habitat Policy" was organized by UNNATI and **basin**-*South Asia* Regional Knowledge Platform, on 14th and 15th November 2006 at HCM-RIPA in Jaipur, Rajasthan. The consultation, focusing on stakeholder groups in Rajasthan State, was eighth in the series of state consultations undertaken in the process.

It was attended participants from various backgrounds- state government functionaries, financial institutions, research and training institutions, NGOs, civil society organizations and small entrepreneurs. The active participation of Sh Ram Lubhaya, Principal Secretary, Dept. of Panchayati Raj and Rural Development, Govt. of Rajasthan, on both the days of the workshop and, Sh. Narendra Jain, Vice-Chancellor, University Of Rajasthan and Sh. Rakesh Hooja, Director HCM-RIPA and on the second day was useful in providing a State perspective on the subject. .

Discussion on Social Housing Schemes

The consultation began with a moderated discussion on social housing schemes prevalent in the rural areas of Rajasthan. The three most popular schemes identified by the participants were Indira Awas Yojana (IAY), Swarna Jayanti Rozgar Yojana (SJRY) and the Total Sanitation Scheme. The group had discussed in detail the success and limitations of the IAY.

EVALUATION of IAY

Successful features

- Is a reflection of the clear intent of the State to provide shelter to the shelterless
- Joint ownership of the house is a step towards empowerment of women.

Limitations

- Practice of beneficiary selection leaves tremendous scope for corruption.
- Implementation-benefits do not reach the ''very poor'' but the moderately poor, who can put in initial investment and have additional resources for completion of the house.
- Absence of facilitating agency to provide information about the scheme limits access to the scheme.
- Rs 25000 specified for construction of a unit of 20 sq. mt. areas is inadequate in most cases.
- Delay in release of installments.

Rural Habitat in Rajasthan

A presentation was made by UNNATI reflecting the problems of traditional houses and the housing schemes in Rajasthan. Potential solutions were also highlighted by the presentation.

Key Points of the Presentation
Issues in current practices of habitat construction

- Unavailability of legal land title especially for the *Dalit* community
- Persistence of poor habitat – poor, degraded livelihood chain.
- Degraded masonry skill
- Insufficient Foundation depth of the traditional houses
- Erosion in adobe walls
- '*Kabada*' the indigenous material used for roofing is not easily available and is therefore expensive.
- Limited roofing options available to people except CGI sheets.
- 'Through stone' missing in stone masonry
- Safety specifications not followed by masons
- Insufficient compression and curing of Concrete blocks that are commonly available.
- High transportation costs
- Inappropriate materials like GI sheet, Asbestos sheets are capturing market and economy.
- scarcity of water for domestic uses as well as fro construction
- Finances usually mobilized from informal sources
- Alarming Interest rates
- Few initiatives to demonstrate low cost alternative technology

Initiatives taken by Unnati

- Technology training and demonstration- integrating housing with Livelihoods
- Delivery mechanisms- Artisans guilds, Orientation of PRIs to participate in housing process

Discussions on Specific Action Areas of the Policy

The group then critical discussed the contents of the proposed policy in smaller groups formed around action areas proposed in the working draft. While some clauses were unanimously accepted by the group, others were subject to change, followed by recommendations presented in the plenary discussion.

1. *Land – Access and Management*

- Size and location of land allotted is unsuitable for housing
- 'Homestead land' instead of land for housing is required for an adequate habitat.
- Wherever land is not available for housing, it can be made available through P-P-P approach based on tight regulation
- Different Government schemes can be made to converge for making land available
- Land conversion should be made simpler …through a resolution at the level of the *Gram Sabha* and *Gram Panchayat* (or any other level????)
- Need for village level land use plans, along with a participatory inventory of available land and listing of landless
- Clear state action plan to address the land and habitat needs of the rural population in the state
- Regularization of land titles and action against large encroachment should be enforced through time bound action plans

2. Access to Finance
- Banks to provide small housing loans (even to leverage social housing schemes)
- Easy access to loan with house under hypothecation, not against security
- Study on practical need and problems related to rural housing finance to be conducted by / for finance institutions.
- Study on difficulties of combined habitat and livelihood loans – and difficulties in access

3. Legal and regulatory reforms
- Sanctioning of existing housing schemes should not specify a single technology and material, it has to be based on local practices
- Capacity building of Panchayats : technical and managerial is necessary
- Total devolution of power to PRIs is critical
- Definition of *kuccha* and *pucca* house needs to be articulated in the policy (traditional technologies such as mud should fall under the purview of *pucca*)
- District level regulation and guidelines for use of Sustainable Building Practices must be developed and enforced at the district level.
- Disaster vulnerability mapping and preparedness plans should be developed and made available to all Panchayats
- States to develop clear time lines for resale of allotted land for rehab

4. Infrastructure – perspective on habitat
- Targeting should not exclude single women, uncared elderly and people with disabilities.
- Habitat planning must include creation of barrier free environment in communi9ty spaces like schools, hospitals, banks, roads
- Habitat development plans must be made at Panchayat level with a clear time frame, these must include both creation and management of habitat
- Displacement for infrastructure development should be compensated through equal size of land and equal size and quality of house

5. Delivery mechanisms
- Involvement of ward *sabha* and *gram sabha* in selection of beneficiaries
- Setting up of block and district level rural technology centres and material banks (can be promoted by local artisans guilds for which loans / schemes can be made available providing livelihood to local artisans, NGOs can play an critical role here)
- Panchayats can be funded for a tools and implements library to lend to building material producers eg. Machines for brick making, tiles
- Facilitation of housing delivery – from focus on end product to process – to help people access design, technology, finance and quality services
- While the responsibility for delivery is of the Panchayat, construction standing committee – *nirman samiti* can be empowered to oversee quality of construction with accountability to Panchayat

6. Capacity Building
- Capacity building of **all** stakeholders in a campaign mode- should be made an integral part of the policy
- Guidelines for training modules etc – needed
- NREGA for skill upgradation, employment opportunities and regular monitoring
- States to train women entrepreneurs and artisans - regular, mandatory
- Focus on quality of capacity building measures, along with feedback and follow up mechanisms
- Organize the scattered rural service providers – eg guild etc to achieve economies of scale
- Inclusion of housing and habitat works – beyond NRM in the NREGA

- Training as a process and not activity – define quality

7. Livelihood issues
- Also look at needs and opportunities of service providers
- Sensitization of elected representatives
- Inclusion of home owners for post – disaster reconstruction
- Livelihood centered habitat technologies
- Training for habitat based livelihoods
- Linkage with all wage employment programs of the government eg SJRY habitat development to be included in list of works
- Pockets of poverty / vulnerable groups within the community should be preferred for livelihood opportunities at the village level
- Employ labour intensive technology for habitat development

8. Monitoring and access to information
- Focus on availability and access to information through large scale publicity
- Employment of innovative communication methods for dissemination
- Preparation of plans through a bottom up process employing participatory methods
- Use of right to information for accessing all documents related to the National and state Rural habitat policies
- Also include participatory social audit of habitat development programs
- Action plans available at the village, Panchayat samiti level not only at DRDA – make it Panchayat centric, recognize all the tiers of governance
- MIS to be handled by an independent body for authenticity and impact
- Monitoring should be qualitative as well as quantitative
- Regularity of review of implementation should be specified in the policy
- National Commission on Human Settlements – with clearly defined roles – follow up process necessary – this role may be played by NHRC for overseeing.

Policy Imperatives In Rajasthan

The group had a detailed discussion on *concrete actions can be taken / piloted for better access to housing and habitat in rural Rajasthan in the near future. The following points emerged:*

- Habitat and housing to be taken up as a central issue in the agenda of Civil Society Organizations.
- land related data to be formalized to understand issues related to landlessness
- action planning for habitat development and time bound implementation of actions

The group also discussed actions areas of convergence of different stakeholders for quick rehabilitation of the people in the face of the recent floods. The following points emerged:

- NGOs and CBOs to promote and facilitate use of alternate technology
- Media to disseminate success stories across the rural areas of Rajasthan
- Banks to provide finance for development of skills of artisans and entrepreneurship development programmes.

Overall discussion points
- To focus on the present state of Awas in the state of Rajasthan and work accordingly to the areas of priority
- Sanitation should be one of the primary areas of concern.
- Efforts to spread awareness on existing schemes like IAY in every *zila* of Rajasthan
- Finance institutions to develop user friendly products focusing on the poor.
- Capacity building and sensitization of all stakeholders especially Panchayats for increased effectiveness.