



South Asia

Regional Knowledge Platform

Discussion Summary

UTTAR PRADESH & UTTARANCHAL STATE CONSULTATION

Draft National Rural Housing & Habitat Policy

21st 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 21st September 2006 at Deen Dayal Upadhyaya Auditorium in Jhansi, Uttar 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 of the states of Uttar Pradesh and Uttaranchal. The consultation was the fifth in the series of consultations planned all over the country to formulate the final draft of the National Rural Housing and Habitat Policy.

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, Samagra Awas, Pradhan Mantri Awas, Virmal Awas and Rural Infrastructure Scheme were discussed. The schemes were evaluated and their potential and loopholes were identified.

Key Discussion Points

- Unrealistic costs and budget.
- Issue of beneficiary selection.
- Corruption at all the levels including the Panchayats.
- House design should be as per the household needs and aspirations.
- Micro-planning of the villages should be done.

Key Points from Village Consultations

Mr. Amit Mehrotra of Global Ideas made a presentation summarizing the outcomes from the village consultations organized in the state of Uttar Pradesh.

- The habitat policy and planning should be governed by the democratic processes. The policy must be people centered and housing should be considered as the basic human right.
- The policy shall endeavor to build an equitable atmosphere in the village without disturbing the cultural and social rhythm.
- The policy should provide for integration of all the habitat schemes under one umbrella.
- There should be participation of all the stakeholders in the habitat development.
- The policy should try to link habitat concerns with NREGS.
- There is need to have knowledge management on cultural designs/ skills/ materials etc. so that it could provide a clue to the scientific designers.
- Housing designs should be gender/ disabled sensitive. Special care should be given to the disaster prone areas.

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

- The policy must have some guiding principles with respect to the socio-cultural requirement of each region, raw material availability, aesthetics, skills etc.
- The habitat planning needs to be done based on cluster/ village situation approach rather beneficiary coverage approach so that comprehensive provision of amenities, such as drainage system, electrification etc., could be made.
- The policy must facilitate bottom-up planning approach. Each village must do habitat planning at the Panchayat level.

Mr. Siddiqui, DGM NABARD, Uttar Pradesh highlighted that the policy initiatives have always been taken with a good vision and objective but it's the local bias, corruption and favouritism that come in the way of success. He emphasized that rural housing should be linked with RIDF, which is to be channelized through banks. In this case, no new fund would need to be created. He also highlighted that the banks lend money to those who can repay and thus, housing has to be linked with livelihood to increase the capacity of the people.

Mr. C.P. Upadhyaya, Deputy Commissioner, Rural Housing, Deptt. of Rural Development, Uttar Pradesh shared that there is a need to devise alternatives along with the formulation of schemes. The effective implementation mechanism should be put in place well in advance. The people should be made aware about the policies and programs and their likely consequences. He also emphasized that there is at present, requirement of three categories of housing: for the shelterless, for those living in semi-pucca houses and for those living in kutcha houses. Thus, policy should address all the segments of the society.

Mr. Chandrapal Singh Yadav, M.P. Jhansi, delivering the address highlighted the following issues:

- Devising credit based as well as subsidy based programs.
- Habitat related information should be made available to all the villages and people.
- Policy should be an integrated one.
- Inputs from the village people should be taken in order to formulate a need-based policy.

Specific Action Areas

The eight action areas were discussed in groups and the following points were suggested:

1. Land – Access and Management

- SHGs should be involved in creating awareness.
- Land use distribution norms should be worked out.
- Gram Sabha should be given the decision-making powers.
- The policy should be made available in the Gram Panchayat so that anyone can access.

2. Access to Finance

- Awareness creation amongst the people about availability of financial options and products. This can be taken up by the CSOs.
- NPA norms should be minimized and repayment schedules should be based on the affordability and seasonality of the household income.
- Setting up of a credit guarantee trust fund on the lines of credit guarantee fund scheme for small industries.

- Integration of various schemes for habitat development.
- SHGs can play a significant role in making available housing loans.
- Poorest of the poor should be addressed through the grant schemes.

3. *Legal and Regulatory Reforms*

- Capacity building programs for Gram Sabha and Gram Panchayat should be organized.
- District Planning Committee should be strengthened and made functional.
- Regional needs should be taken into account while preparing the plans at the State and Central level.
- The Land Policy and the procedures for land development should be simplified.
- CBOs, NGOs and technical experts should also have designated roles in the whole system.
- E-governance should be encouraged.
- Tapping of the traditional systems and expertise.

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

- The specific needs of the physically challenged, dalits and other marginalized sections of society should also be considered while installing/upgrading infrastructure in rural areas.
- Rural infrastructure would encompass indigenous knowledge and egalitarian cultural practices in line with Human Rights principles.
- The rural infrastructure should include basic services, livelihood opportunities, quality of life and disaster mitigation structures.
- PRIs should facilitate infrastructure planning and management through micro planning ensuring participation of all the sections of the society.
- The state shall ensure enhanced public investment for rural infrastructure development. Public-private partnership should be encouraged to increase the flow of capital without transferring the ownership rights of infrastructure and natural resources to private groups.
- The existing habitation and use of common property should not be altered for the creation of rural infrastructure.
- Any displacement occurred by the rural infrastructure development projects shall be compensated as per the National Rehabilitation Policy.

5. *Reorganizing Delivery Mechanisms*

- Rural housing should not be made a profit making business of private sector. Therefore, counter-balancing forces/mechanisms should be developed.
- There is a need to develop strong and effective mechanism to stop corruption and ensure transparency in the system.
- Technical certification of the masons/craftsmen should be done.
- Bank finance should be combined with government subsidy to provide better and quality habitat.
- Policy should address specific needs of all the segments of the society.
- The entire village should be made responsible for the maintenance and upkeep of the rural habitat.
- Gram Sabha/Gram Panchayat should be made accountable if the house is not occupied after construction.

6. *Capacity Development*

- Local technology and local craftsmen should be promoted.
- Environmental norms should be clearly stated in the document.
- Contractors should not be involved in the habitat development works.
- Capacity development of CSOs and banks should also be undertaken.

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

- Ensuring effective implementation of the NREG Scheme and linking it with the Habitat Policy and habitat development.
- Strengthening PRIs and creation of Land Management Committee to be made responsible for the making land available to the landless/houseless.
- Habitat Policy should incorporate the directions for the agricultural land to ensure livelihood opportunities in the sector.
- Natural resources should be effectively utilized and managed.

8. *Effective Monitoring and Access to Information*

- Community Based Organizations should be involved in preparation of State Level Rural Housing and Habitat Policy and district specific action plans.
- NGOs should facilitate the preparation and implementation of the Village Action Plans.
- All the information should be made public at the district/block level.
- Grass root level committees and organizations should be involved in the monitoring of the habitat development works.
- Women should be equally represented in all the committees and processes.

Overall Key Discussion Points

- Need for devising credit based as well as grant-based schemes.
- Integrating all the various habitat related schemes.
- Linking habitat development with NREGS.
- Designated roles of CBOs, NGOs, CSOs and SHGs.
- Bottom-up approach for habitat planning and development.
- Accountability of Gram Sabha and Gram Panchayat.
- Ensuring transparency and curbing corruption in the habitat delivery mechanism.
- Awareness creation and information sharing with the people.
- Emphasis on local and traditional knowledge and expertise.