

ENSURING GENDER EQUITY IN HOUSING

**Bidar women acquire housing
ownership and gain gender equity**

**Rural Housing Programme
Samarasa, Bidar, Karnataka
(2003-07)**

Acknowledgement

First and foremost I am very grateful to all the RHP beneficiaries without whom the very question of writing this document would not have arisen. I am thankful to the Samarasa Board, Ms. Vedamani, the President and the present project coordinator, Mr. Veerashetty who coordinated the project for the first three years. All of them thought of me through out the project to involve me to create and build the concept, accompany them through out the project processes and finally to document.

For this document to come in this shape there were many efforts made by SDC, Holtec Consulting Pvt. Ltd., and the partner NGOs. My special thanks to SDC for organizing three consecutive writers' workshops, Mr. Tejinder Bhogal as main facilitator who gave us all, a sharp knife either to chop off or to trim to bring the document to a true reflection of RHP realities, and also a motivation to plant new words or sentences to make it attractive. In addition Mr. Bhogal was kind enough to go through the drafts and redrafts editing them to give a final touch. I salute him for his humble, humane and smooth leading skills. I am also thankful to all my co-writers from various NGOs across India celebrating shared learning, which was useful to take tips and use it to complete this document.

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M. Madaiah

Preface:

Ever since Samarasa started implementing RHP¹ I have been a part of it, as a founder member, participating in the programme conception meetings, design, beneficiary capacity building exercise and other events like seminar and lobby work. I closely know many of the beneficiaries and their struggle to access finance support to build their homes. There were times when the project coordinator Mr. Veershetty went into desperation after a long struggle with the banks and nothing was coming through. As I had a strong belief that his persistent efforts will definitely yield results and set an example, I sat with him a couple of times and convinced him not to give up.

Sitting now in 2007 and reflecting back to 2003, we could see a great change in the attitude of finance institutions, PRIs² and the Government departments concerning RHP. I have personally seen that all those who were involved in the programme: the beneficiaries, the action group members, the programme staff, the bankers, and the Government officials feel proud that they were all part of this changing and successful rural housing process.

I had seen tears in the eyes of some of the beneficiaries and the action group members in the forums like seminars, workshops, meetings and trainings, while narrating their problems. Some of them also shed tears, out of happiness, when they could accomplish their desired dream of building houses. Thus the tears born out of joy replaced the earlier tears of pain. I personally feel proud to count and document their experiences, learnings and achievements; and thus add a drop of my own tears of joy.

M.Madaiah

¹ RHP: Rural Housing Programme

² PRIs: Panchayat Raj Institutions, a three-tier institution of decentralised governance, Gram panchayat, Taluk Panchayat and Zill Panchayat.

Executive Summary

Government of India, in its vision for 2020 has declared shelter for all by 2020³. Looking at the rural housing scenario where there are still a large number of houseless poor who can not access either the Government's or the finance institutions' resources, there seems little hope that the vision 2020 would be actualized. This difficulty in accessing resources is due to twin reasons. On the one hand there is a lack of awareness among the poor about the housing schemes, provisions, and procedure to access them and on the other, the policies of the Government and the finance institutions are so rigid that poor can not access.

Is the Government willing to make its rural housing policy flexible? Are the finance institutions willing to support housing for the rural poor? If so what strategies they could adopt so that their investment is not threatened with non-repayment? Can the poor be supported to successfully enhance their livelihood and become sustainable so that their standard of living is enhanced and the loan is promptly repaid? Though the answers for these questions theoretically seem possible and easy, we may not be able to get these answers without an organized, comprehensive and concerted effort.

A pilot venture jointly designed, developed and implemented by grass root NGOs⁴, SDC⁵ and Holtec Consultancy Pvt. Ltd. in some selected States has generated some insights and answers to the above questions. This pilot venture has shown a path which the poor, the Government and the finance institutions can profitably follow. Samarasa in Bidar is one such grass root NGO who joined the collaborative venture by addressing the housing issue in 15 villages of Bidar District, Karnataka.

Samarasa's RHP was unique in many respects: one aspect of this program's uniqueness was that it was comprehensive in scope. It has promoted women's ownership, brought in gender equity, adopted participatory approach, incorporated community ownership of intervention processes, popularized appropriate housing technology, influenced Government's and finance institutions' policies.

At the micro level, the community was organized and strengthened with the promotion of two kinds of groups: exclusive SHGs for houseless women and action groups. At the macro level efforts were made to ensure that Government rural housing policies and the policies of the finance institutions became more flexible in meeting the needs of the poor. As a result the selected beneficiaries could access services from both the Government and the finance institution and build decent quality houses. This success story is narrated in this document.

³ Vision 2020: Health for All, Education for All, Employment for All, Shelter for All

⁴ NGO: Non Government Organisation, either a society, trust or a not for profit company

⁵ SDC: Swiss Development Corporation

Project History

1 Project Brief

1.1 Introduction to Samarasa

Samarasa, as a community development organization launched its services in the year 1994. It began its work in Bidar District and later expanded to Gulbarga District in Karnataka. It is now working in 77 villages and 20 slums.

The main objective of Samarasa is to bring about developmental changes in the lives of poor with special emphasis on women and girl children. The key areas of work include poverty reduction through economic empowerment of women, prevention and reduction of violence against women and girl children, and promotion of community ownership processes in developmental changes.

This program of rural housing for the poor - with ownership of women - is one of its prestigious programs. Since 2003, this program is being implemented in 15 villages of Bidar District. The RHP is a collaborative venture with technical and managerial support from Holtec Consulting Pvt. Ltd., and financial support from SDC, banks and RGRHCL⁶.

1.2 Programme Objectives

The main objectives of the rural housing programme were to bring about women ownership of housing, facilitate access to mainstream support services, demonstrate sound technological practices and promote sustainable livelihood measures.

1.3 Design and Methodology

	<p>The design of the RHP is as shown in the flow chart. The programme began with the selection of villages based on the remoteness of location and the situation of poverty there; identification of beneficiaries and organizing them into SHGs; promotion of village level action groups and federating them; capacity building of these groups; campaign, lobby and advocacy on the housing policies as well as towards mobilizing mainstream support for house construction; and providing technology inputs. All these were geared towards achieving the set objectives through a participatory methodology.</p>
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⁶ RGRHCL: Rajiv Gandhi Rural Housing Corporation Ltd.

1.4 Area profile



the World. There is a wide gap between the rich and the poor as evidenced by the fact that 36 business people in India are the world's richest who own and control one-fourth of India's GDP. As a result about 60% of the population who are living still below poverty line with earnings of less than one dollar a day. 70% of the total population live in rural areas. This calls for a separate policy for rural India concerning distribution of resources, much so with the housing policy. Karnataka is one of 27 States in the country; its population of over 50 million means that its population is more than that of a country like Australia.

Indian's annual GDP growth is about 10% which makes it the second fastest growth in

Bidar District is known as the crown of Karnataka as it is located at its Northern tip and is surrounded by Andhra Pradesh and Maharashtra States. Nearly 80% of the population in the District depend upon agro based economies. Frequent droughts mean that the poor are unable to come out of their poverty among the majority keeps perpetuating. To add to this confusion there is also a great caste divide between the upper caste lingayats on the one hand and the dalits on the other.



Project Area

15 villages were selected for the RHP. Most of these villages are located in the Karnataka-Andhra Pradesh-Maharashtra border areas and are neglected by the administration with respect to development programmes. The very fact that the people here speak only Marathi language is a huge dis-advantage to them in a context where the entire administrative machinery works in Kannada.

In these villages there are 1600 families out of which 247 families were identified as severely vulnerable requiring immediate support for housing.

1.5 Home, the Beginning

Samarasa, in contrast with the perception of the people about rural housing, believes that housing is a basic need of all human being and it gives security, dignity, comfort, an image and an identity in the community. It also believes that houses should be owned and managed by women.

There are two advantages to ensuring that women get housing rights. One, this provides a basic security measure to women. Secondly, it has been found that women are much better at managing and sustaining houses and habitats than men. Further, home is the space where the human culture gets nurtured & protected.

Ever since its inception, Samarasa has been promoting and strengthening SHGs. These SHGs have, in turn, provided their members with loans for their various needs. With the loan support from SHGs some members could add a room to their existing house or repair a dilapidated house. Through the RHP it was possible to look at and work for housing for the poor, as an exclusive and specialized issue, and in a comprehensive way as narrated in this document.

1.6 Women are nowhere, also in housing ownership

When the project started, there were hardly any women who owned houses. Through this project, though, all the women beneficiaries have been able to gain exclusive housing ownership.

The major reason for women not owning any property was the strong patriarchal system and negative attitude of the community towards women owning any property. There was also a notion that if the women come to own property it is an insult to men. The women's ownership to housing or any landed property was limited only to those women whose husbands had died intestate and there was no other male family member who could continue as the legal heir of the deceased. The only other instance where the women had acquired property was when these women did not have any brother; consequently, their parent's property passed on to them. Thus, despite the fact that women have equal rights under the law of the land, the fact that they are major contributors to the family economy, and the fact that they have a major role in bringing up their children, the fact remains that women have hardly any voice in the matter of house ownership.

By and large, the target community does not perceive the need for housing as a priority. Livelihood needs supersede housing and habitat needs. The poor keep on believing that somehow the Government will get them a free house if they keep on remaining loyal and faithful to the local leaders who will help them to get one. Even after years of waiting if they do not get housing they tend to believe that it is their divine determined fate to remain shelter less.

1.7 The Trinity Meets

At the beginning of the RHP processes during the year 2003, a representative from Holtec Consulting Pvt. Ltd., visited Bidar District, had a meeting with the members of District NGO net-work, assessed the strength and credibility of various NGOs and finally short listed Samarasa to be one of the potential partners. Samarasa was selected at the South India level conference organized jointly by SDC and Holtec at Hyderabad. Thus a collaborative contract between Samarasa-SDC-Holtec on RHP came about. Under this contract, Samarasa had to play the role of grass root implementing agency, Holtec had to provide technical and managerial support and SDC had to provide the required funds.

This trinity collaboration has brought about another trinity (we may call it the outcome trinity!) – housing ownership for women, technology integration, and influencing policy changes at the macro level. To bring about this change all the three players had periodic review and planning meetings and supported each other with their respective roles.

2 Taking off

2.1 *The ground players got equipped:*

Soon after the project was sanctioned by SDC, one coordinator, two organisers and one part-time engineer were recruited as the project staff. They were trained on various aspects of RHP. These trainings were conducted at different periods of time, during the years 2003-07, depending upon the progressive stage of the project and the skills required by the staff. Broadly, the training areas included: induction, orientation to the project, planning, monitoring and evaluation skills, review methodologies, community organization and capacity building, campaign and lobby work. These trainings helped the project staff to maintain a certain quality and standard of work.

In addition to these they were also given training on technical aspects of housing. While the former trainings were arranged by Samarasa the later was arranged by Holtec with the help of other professional organizations like WARDA and such other specialized organizations. As a result of these trainings they were able to work with a professional attitude and with confidence.

2.2 *Hamsa Dharma – picking up the right Beneficiaries*

Just as the mystic bird Hamsa selects milk by dropping water when given water mixed milk, it was necessary to pick up the right beneficiaries⁷ for RHP. Through observations and feedback from SHG members in the project villages it was assumed that those who were included in the Gram Panchayats' list of selected beneficiaries would not be the same as those who were actually the neediest. This assumption was based on the fact that the selection of beneficiaries by the Gram Panchayats is usually done through a political process, rather than an open, public process. To rule out this assumption and get an accurate picture of the real and most needy houseless families, PRA⁸ was conducted in all the 15 villages involving SHG members, the village elders, gram panchayat members and the opinion leaders. The numbers identified through PRA followed by door-to-door confirmation is quite a revelation in contrast with the number of beneficiaries enlisted in GP list. The GP list had an inflated figure of 2722 as against the PRA list with 256 beneficiaries.



In the project villages there are 2722 beneficiaries in the Gram Panchayat list whereas through PRA the communities had identified 256 families, the most needy who required immediate support. Out of this 58 families were those who had been left out of the BPL as well as the beneficiary list of the GP. Apart from the very poor who had been left out there were 19 widows, 7 deserted and 4 disabled women.

⁷ The right beneficiaries mean those who really do not have a house, or living in a highly dilapidated house or a hut or under the shelter of some one.

⁸ PRA: Participatory Rural Appraisal, a public process of identifying beneficiaries and analysing the issue of houselessness.

There is another problems that result from having an inflated number of beneficiaries in the Gram Panchayat. The annual Government quota allocation for houses is limited, and therefore, every year, only a few of the enlisted beneficiaries are able to get housing support. Even these are usually those who are involved with local politics; the real poor and needy who do not even know whether their names are simply unable to get these services.

The assessment revealed that there were many deprived sections that were left out of the beneficiary selection and had no way to get into mainstream accesses on their own and without external facilitation support. Among those who were deprived included widows, the deserted, the very poor and landless labourers. Many did not have their own land and were also not listed under BPL. It was with this need assessment that the project plan was drawn up.

2.2.1 Together, one for the other – SHGs

The Self Help Group strategy adopted by Samarasa in the RHP has close semblance to the philosophical quote in one of the poems of a great poet philosopher 'Subramanya Bharathi'. He writes "If you are not for yourself then who (are you for)?" and "If you are only for yourself then what?" (meaning what are you?) In spirit this is what has happened with the self help groups of housing beneficiaries through this RHP. In these groups members have helped themselves and also helped others in the group whose socio economic circumstances were similar or worse.

In 30 villages of Bidar District and 20 slums in Bidar town Samarasa has promoted a total of 200 groups covering about 2500 women members. The total financial transaction is more than 25 million rupees which includes their own savings, bank loans, Government subsidy and interest earned from the loans to its members. The quality of the functioning of these SHGs is reflected in a loan recovery of 98%, which is very high compared to that of recovery by the banks under their rural finance schemes.

With this strong and successful experience of Samarasa it was planned to promote SHGs with exclusive membership of houseless families so that their housing concern is given a main thrust through this group approach. Consequently Samarasa organized all the housing beneficiaries into 17 SHGs.

These SHGs were strengthened broadly in two areas viz., about the concept of SHGs, leadership and management of group functions, and about the issue of housing. In this program all the members have undergone foundation training on the concept, the management of SHGs and all of them have acquired a basic knowledge about housing schemes and programme. At the same time the selected representatives (a minimum of 3 to 4 from each group) have been given training in leadership skills, communication skills, campaign and lobby strategies, housing technology, participatory house design strategies, structure and functioning of PRIs and its role concerning housing for the poor. These trainings have been conducted at different phases during a three year period; 2003-06. The methodology used for their training were participatory, & group process oriented, and adopted an experiential learning approach. In addition they were also taken out for exposure study tours to other villages within Samarasa's RPH programme, other NGOs, Government Housing Programme and demo houses of Samarasa's RHP.



These trainings coupled with their weekly meetings had great impacts on two aspects: viz., individuals getting strengthened socially and economically, and the group acquiring the strength to do collective bargaining. As a result of the above they could stick together, and get motivated without losing heart when the ensuring support from Government and the banks got delayed.

When the representatives from the banks and the Government departments came to grade these SHGs based on set criteria⁹ all these groups stood at 'A' Grade. This was a turning point for both the Government and the banks in getting them convinced that these groups need to be supported. After getting convinced, the officers who did the gradation started supporting these groups. Their support was in terms of convincing the higher authorities to change their policies and rules to accommodate these groups for financial support from the banks and subsidy support from the Government.

⁹ The gradation criteria included: the number of members in a group, regular meetings, regular savings, internal loaning and recovery, meeting attendance, decision making processes, delegation and responsibility taking.

2.2.2 The well wishers congregate to Act and Support

It is pertinent to quote here that there is a provision, in the PRI system to have a social justice committee in the PRI system. However, this provision is rarely used. Realising the fact that the community well wishers can do a great deal of justice in an informal and collective way under the RHP, the well wishers were organized into Action Groups in all the project villages. These Action Groups were constituted with interested representatives from GPs, opinion leaders, village elders, and representatives from SHGs and a traditional leader. The task designed for these groups was to work as lobby groups, and to monitor RHP initiatives in their respective villages

The number of members in each group range from 13 to 15. The ratio of male and female membership is maintained at 1:1 so that women could actively participate in decision making and lobby work and the men would learn to accept and support women's voices as well as use their positions in the community.

All the Action Group members were trained in understanding various Government housing programmes and schemes, importance of ward sabha and gram sabha¹⁰ in the selection of beneficiaries, banking provisions for housing loans and its limitations, leadership skills, in monitoring of SHGs and in house construction activities. They were provided with exposure (study learning opportunities) of housing programmes implemented by other NGOs in this and neighboring States.

All the Action Group members were also encouraged to meet once a month at their village level. In these meetings they focused on issues like the status of SHGs of housing beneficiaries; regular meetings; the status of beneficiaries inclusion in the BPL and GP list; motivating the beneficiary family members to transfer the land rights in the name of women beneficiary; negotiation with GPs and helping acquire legal titles; reduction in land tax and acquiring permission for house construction. They also raised their voice with the bank to sanction and release the loan. Once the construction work started they helped in monitoring the progress of construction work, as well as monitoring bulk purchases of building material. With respect to employment generation they lobbied with the local Government Department and mobilized the National Rural Employment Guarantee (NREG) scheme to their villages and helped the beneficiaries to get access for a 100 day work with decent earning.

¹⁰ Ward sabhas are public meetings held once in six months at member constituency level. The gram sabhas also have to meet twice a year but at the village level. They are empowered to plan, prioritize, monitor, audit and select the beneficiaries under various schemes. There is a constitutional provision that their decisions are final.

2.2.3 Bigger umbrella keeps more in shelter

The SHGs and the Action Groups were organized into two federations: both at the taluk level. After having experienced successful lobbying they had realized the importance of such a collective and now they are working towards federating themselves at the District level. Their vision is see that all the rural houseless families would get their houses constructed. Though this ambition seems utopian, they have started working towards such a social dream.

The federations are constituted with the primary membership of housing beneficiaries and representative membership of action groups from the project villages. The membership fee are charged depending upon whether they belong to SHGs or the Action Groups. While the SHG members are charged an annual subscription fee of Rs.100, the action group representatives are charged at Rs.50/-. This concession for action group members is due to the fact that they are not direct beneficiaries of any housing programme and are only well wishers and supporter in the cause of housing for all.

The main objective of promoting these federations was to create and strengthen sustainable measures initiated through this RHP. Such measures include monitoring the progress of SHGs, intervening in individual and group problem resolutions, lobbying with the PRIs, the Government, and the finance institutions, motivating members to continue to be active members of SHGs and to repay their loan without becoming defaulters, to support and intervene in resolving crisis among members and the groups, and to lobby for effective governance of rural housing for the poor.

If the people's federation had to work with the objectives as explained above, it was necessary to build its capacities. Their capacity building was ensured by way of facilitating monthly meetings, training in leadership, lobby and campaign strategies, and by creating exposure learning opportunities.

So far the federation has intervened in resolving some of the problems of the beneficiaries and the conflicts within SHGs. The nature of problems they have addressed include: harassment by a husband demanding money for drinks, fight between neighbors who allege that the other has encroached on their land. In addition to these problem solving interventions, they have also successfully intervened with Gram Panchayats regarding the inclusive of names of left out beneficiaries in the BPL and housing beneficiary lists.

These federations have been further strengthened through regular and periodic facilitation of meetings, trainings, and exposure learning opportunities. We can see that these federations have been progressively growing stronger, and soon they would become a strong people's movement, in the District, on the issue of housing for the rural poor.

3 Dreaming together (PHD¹¹)

In the project area it is a tradition that mostly the masons design and build the house for any aspirants, with an exception of the educated and the well to do who have their own professional linkages for proper house design.

Traditional designs of houses are mostly insensitive to the needs of women as they are designed by men who are not very sensitive to the needs of women. In many traditionally built houses, kitchens are kept out side the main house. These kitchens have no proper roofing, flooring, privacy while cooking and they are unhygienic. The bath room or a place for washing is never considered important as the men are able to manage out side their dwelling house. The rooms / halls are poorly ventilated and there is no provision for a bed room and privacy for couple. The space for cattle and the humans in the house has little or no boundaries. It is with these observations an orientation was given to the beneficiaries and action group members as to what constitutes a decent house and encouraged them to participate in designing their own houses.

The exercise of designing their own houses in front of the public using colourful material like rangoli powder¹² was, for them like creating their own dream. Once they had dreamt in public they started getting motivated to make their dream come true.

The group exercise in house designing was useful for cross and shared learnings through feedbacks and suggestions. This has also brought about replication of some standard and healthy housing aspects like privacy and utility; good ventilation & smoke exhaust; waste water outlet and water storage.

These house design meetings were helpful in visualizing their dream house with its size, cost, technical aspects like the material, and thickness of the wall, location and size of the ventilation, roofing, kitchen, common utility space, and a bath room which is women friendly. Once they knew the design well in advance of actual house construction, they could closely supervise and monitor the construction according to the design made by the beneficiary.

Once the design was made, it was translated into a house plan on paper by the project engineer. This house plan was submitted to the GP in order to get a license to construct the house. Once the licence and sanction was obtained, the house was constructed on the lines of the beneficiary's design. Socio-economic-technology strengthening.

¹¹ PHD: Participatory House Design

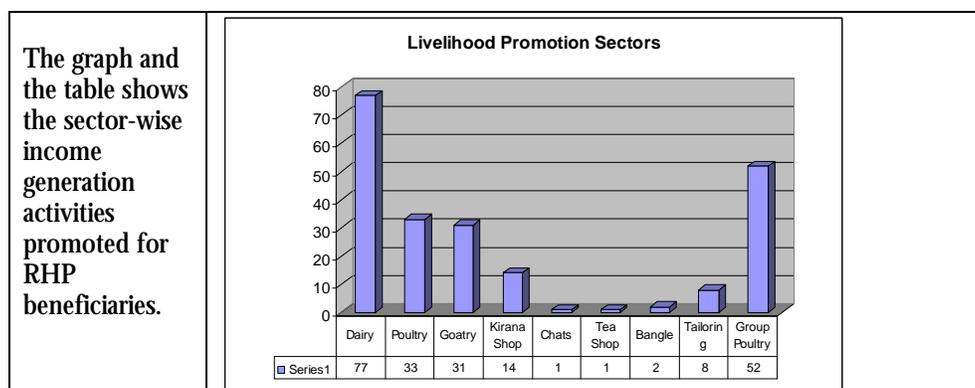
¹² Rangoli powder is a fine dust of white and colour stones used to decorate the front yard of the house.

3.1 Livelihood promotion

Most of the beneficiaries of RHP were given short term trainings in EDP¹³ in different batches. Some trainings were of only one phase and where further technical skill was required like in dairy development, poultry, the trainings were in two phases of two days each.

In these trainings, the women learnt about the qualities of a good entrepreneur, the market potential and market study, various government schemes and programmes, mainstream finance services that could be accessed, basics of accountancy and finance management, sector specific skills like dairy, poultry, petty business, tea shops. External resource persons from specialized institutions were invited to provide inputs on specific income generation activities.

After the training they were helped to get finance support through different schemes like SJSY, Special Component Programme. RSVY, SHG loans and support from the provision of RHP rotation capital. As a result of these trainings and linkages it was possible for all of them to get engaged in one or the other income generation activities either individually or collectively and thus become economically stronger and sustainable.



¹³ EDP: Entrepreneurship Development Programme

3.2 Going beyond Bricks and Mortar

3.2.1 Demo houses

The age old tradition still has a great influence on how people build their houses. The standard traditional houses have big wall as thick as two-and-a half feet, with no or tiny ventilation, without a provision for smoke exhaust. Walls, roofing, flooring, ventilation and the building material are the critical areas that were looked at in the RHP. As the saying goes seeing is believing. Accordingly, two demo houses, one each in two taluks were built under the RHP.

Through these demo houses it was possible to bring about two dimensional changes in the community. The first is concerning the technology adoption which includes 9" wall, big windows and ventilators, wider doors, local stone slab flooring, joist roofing, and a strong foundation. The second is collective ownership and management of demo houses.

	
	<p>In Tajalapur the village temple trust donated plot and registered in the collective group's name. In Hangaraga when the GP turned down their promised allocation of free site, the SHGs and the action groups collectively purchased the site and built a demo house.</p>

In both these villages demo unit construction and management committees took the responsibilities for mobilizing additional funds for the house construction, volunteer mobilization for construction work, and supervision till the construction got complete. After the completion of the construction they have taken the responsibilities to upkeep and manage good maintenance. These houses are now used by local SHGs and the housing federation for a variety of purposes. These include holding other group meetings, conducting tuitions for children and conducting tailoring training for women.

3.2.2 Picking up tips from far and near

Selected representatives from SHGs and Action Groups were taken on an exposure visit which included the following: CART¹⁴ Mysore, Susanji Technologies Pvt. Ltd., Kilari, Balki, Jamshatpur, and Samarasa's demo units. These exposure visits helped these representatives learn about technologies relating to cement blocks, smokeless chulla, rain water harvesting, door and window frame production, eco friendly toilets, and production unit as an income generation activities. These learnings were adopted both in the production unit of Samarasa's RHP, demo

14

house construction, and the beneficiary house construction. Thus the RHP brought in a good blend of local material with the use of newly acquired technology. This change from traditional housing, to that of latest technology adoption, has impressed the RHG beneficiaries, as well as the local community. It is hoped that this change would influence other communities in and around the RHP project area to adopt such technologies.

3.2.3 Can't carry yet portable

The portable unit which was set up by Samarasa in Bidar is manufacturing and supplying housing material to the RHP beneficiaries. The manufactured material include ventilators, window and door frames, cement poles, joist. Once the marketing picks up there is a scope to include more items for manufacturing

3.3 From patriarchy to gender equity

In the community there is a strong patriarchal social control mechanism resulting in gender inequity. Most of the problems faced by women are as a result of this inequity. To combat this problem gender sensitization and trainings were organized for SHG, Action Group and Federation members along with the men members of their family.

The gender issues and strengthening the community in addressing them were taken up in many forums like exclusive gender training programme for selected representatives of Action Group members and SHG members. There were a variety of activities to promote gender equity: Orientation, discussions, problem solving exercises in SHG, Action Group, involving women in house design and other meetings. Whenever any conflict arose between men and women in the community, the project staff as well as the action group members with the support of federation members intervened and resolved it. As a result there is, to some extent, though not completely, a balance between participation of men and women in the groups and the families in decision making processes. A case study given in this document reflects the achievement concerning such a balance.

4 Putting Humpty Dumpty together again

The public policies and governance concerning RHP are similar to that of Humpty Dumpty sitting on a wall and having a great fall. When programmes are unable to reach the poor, as is the situation now, it is like all the king's¹⁵ and all the king's men could not put it together again. Samarasa's RHP demonstrated, that this scenario can be reversed: Humpty Dumpty can certainly be put back into one piece! This was done by addressing issues relating to Government policy and access to finance resources. The following paragraphs narrates how it was done.

4.1 A note on public policy

At the outset, the public policies, that of the Government and the finance institutions seems to look as though they are pro poor. This is true also with respect to housing for the poor. But in translating these policies into actions one can see lots of gaps.

¹⁵ Kings here mean the citizens in the right spirit of democracy (people's rule)

For instance there is a provision in the PRI act that suggests that ward sabhas and gram sabhas can be conducted to select the beneficiaries. The provision also suggests that these beneficiaries can also be involved in the tasks of planning and auditing. In other words the Acts clearly promote transparency and social justice.

However, in reality, corrupt practices, favoritism and bureaucratization quite often wins over transparency and social justice. As a result the beneficiary selection is not done in public, and when the resources are allocated they do not reach the grass root fully. The lengthy and cumbersome procedures often block the access for the poor. It is the same picture concerning housing policies and schemes for the rural poor.

To cut across these lacunae and hurdles the RHP as implemented by Samarasa addressed issues of policy, procedures and governance. It was done at different levels with different approaches. At the Gram Panchayat level issues related to land rights transfer in the name of women, land taxation, housing license, enlisting the beneficiary in the BPL and GP housing beneficiary list were successfully addressed. The SHGs and the Action Groups with the facilitation support from the project staff took up the issue with the Gram Panchayat.

In the same way, the issues relating to certifying SHGs, the progressive house construction work, gradation of SHGs, were taken up at the Taluk level. These issues were also taken up with the finance institutions in order to get the Government subsidy and to get bank loan sanctioned and released. At the state level the housing policies and banking rules were addressed with the intention to make them flexible enough for the beneficiaries to access provisioned support.

4.2 When the minds meet - Housing seminar

In all three seminars were conducted, two at the taluk and one at the district level. These seminars involved members from RHP SHG members, Action Group members, NGO representatives and press reporters. The housing issues, difficulties, problems, issues of policies were discussed. Finally, at the end of all the three seminars, a memorandum was drawn up with suitable recommendations.

These memorandums were submitted to the Chief Minister, to the Minister for Rural Development & Panchayat Raj, to the Minister-in-charge Bidar District, the General Manager and Managing Director of SBI, to RGRHCL, to the Secretary RD & PR, and finally, the DC and CEO Bidar District

The recommendations covered areas like the financial aspects of housing and the banks' reluctance to lend to the rural poor; the need for liberalised rules and procedures, land, land rights, legal documents and liberalised procedures to get land access and titles, transparency in beneficiary selection, other livelihood support services for the beneficiary. The concept of SHG in the implementation of rural housing for the poor is also recommended.

4.3 The larger the voice the greater the potential for partnership – with PRIs

The PRIs, especially the Institutions at the Gram Panchayat level, have a pivotal role to play in RHP. As primary criteria to get access for Government support either for a subsidy or for a grant, the names of beneficiaries should have been enlisted in the BPL as well as housing beneficiary list. When the names of eligible families are left out one can not imagine getting their names enrolled without being close to political or money power.

As the RHP beneficiaries did not have either of these powers, the strategic collective power built through RHP in the forms of SHG collectivity and the Action Groups worked its way through in mobilizing support to the houseless families to access public resources as well as monitor proper utilization of subsidy amount and loans only for the house construction.

With the same collective strength and voice of these groups it was possible also to get the land tax reduced; the required house construction license issued; get the names of the beneficiaries recommended for subsidy under Rajiv Gandhi Golden Jubilee Rural Housing Scheme; and to get the subsidy released from RGRHCL to Taluk Panchayat to Bank to beneficiaries groups to the Beneficiary. The negotiation for subsidy with RGRHCL and for loan with SBI was done by Samarasa at State level. Samarasa's involvement in PRI project and the rapport with them was useful in getting easy access to PRIs.

The same Samarasa earned reputation by mobilizing support from Government schemes for livelihood promotion. The details can be referred to under the heading livelihood promotion.

4.4 Lucid presentation gains subsidy access

A clear, strong and honest case was built, presented to RGRHCL for finance support under Golden Jubilee Rural Housing Programme. The case was built by juxtaposing the beneficiary list which had been prepared in the GP, with the one generated through PRA.

The policies of Rajiv Gandhi Housing Corporation had certain criteria to extend subsidies to the BPL families. These were:

- a) Land ownership in the name of women (Hakku Patra).
- b) The beneficiaries should have been listed by GP under houseless families.
- c) They should come under BPL families.
- d) The beneficiaries should not have availed benefits under any other housing scheme.
- e) A bank should have agreed to extend loans for housing.

Reading the above guidelines carefully reveals that the hakku patra is given only to those who get the land allotted by the Government, whereas none of the project beneficiaries was allotted / sanctioned house site by the Government. Instead they had lands given or transferred by one of their family members like the husband, brother, father, uncle, mother-in-law. Without hakku patra they were not eligible for subsidy. Another challenge was that some of the beneficiary names not figuring in GP and BPL family list.

These challenges were addressed after continuous lobbying with PRIs and the Rajiv Gandhi Housing Corporation. As a result the following policy changes were made:

- a) Instead of Hakku Patra mutation extract was accepted.
- b) Rajiv Gandhi Housing Corporation authorities issued circular to all the Taluk Panchayat Executive Officers and to SBI to consider mutation in the absence of Hakku Patra.

4.5 SBI¹⁶ yields and other banks follow suit:

Samarasa's representation in Block level Bankers Committee meeting and district level review committee meeting helped in making a break through in the banking policies and procedures. In these committees there was representation of banks like State Bank of India, State Bank of Hyderabad, Krishna Grameena Bank, Syndicate Bank, Canara Bank, and NABARD. The persistent follow up in their quarterly meetings during the second year of the project was helpful in influencing them to be flexible in their policies concerning rural housing. After Samarasa's representatives started attending the bankers meetings and follow up meetings with SBI in their

¹⁶ SBI: State Bank of India

local branches, regional office and state level office, it took another year to actually get the Banks to change their policies. As a result the SBI came to the forefront to change their policy under Sahayog Nivasa Rural Housing Scheme and finance the housing beneficiaries identified by Samarasa.

The policies of SBI for rural housing under Sahayog Niwas Yojana had a provision to extend loan under the following guidelines:

- a) Provide loans through self help groups.
- b) The self help groups should have been in functional existence for at least two years.
- c) They should have started internal loan within their own SHGs.
- d) They should have accessed bank loans and cleared it.
- e) The loaning was in the ratio of 1:10 (own savings: bank loan).
- f) The beneficiaries should have put up the basement prior to releasing first installment.

In spite of these policy procedures none of the SHGs in the district could access loans: partly because of lack of awareness and partly because the groups could not meet the above criteria.

A group of SHGs, promoted by Samarasa under the project, also did not meet the defined criteria. After some persuasion the SBI came forward to liberalise their policies: they relaxed the criteria of two year experience, that of accessing internal loans and of having accessed and cleared bank loans. This was purely based on the credibility of the implementing agency, Samarasa. (Still, to get convinced of Samarasa's credibility the bank representatives made several visits to the groups.)

As it stands now, though the SBI retains the above guidelines, they can still extend loan facilities to the groups even though the groups are one year old, and have only internal lending experience. This can be done purely on the discretion of the bankers and with the permission of the higher authorities. At least this change in their approach has been possible with the lobby created by Samarasa's housing programme.

5 The roofs at last – House Construction:

When the subsidy from RGRHCL got released with out much delay and the sanctioned money came to TP¹⁷, the hopes of beneficiaries got restored. After having waited for more than a year they started digging foundations for their proposed house, having raised money for this task with loans from SHGs, as also from other private sources.



While SBI was still working on changing their policies, a change of officers at the local and state level offices led to the delay in getting the loan sanctioned. Even the sanctioned subsidy did not reach the people. The bank loan took another year and there was anguish among the beneficiaries and pressure on Samarasa housing team. By the time the bank loan was released most of the foundations nurtured natural weeds and the plot looked deserted. Though the parthenium weeds had started flowering, the bank had still not provided the seed of sanction

¹⁷ TP: Taluk Panchayat, 2nd tier of panchayat raj institution in decentralized government system

At the stage as pictured above, the SHG and Action Group representatives went and approached one of the ex-ministers from the local area. The ex-minister laughed at the foolishness of these people: the foolishness of having trusted an NGO. He suggested that he could help them if they withdrew from that arrangement: he promised that he would arrange free houses for them all. The beneficiaries, at this stage, felt they were in a quandary. Ultimately, they decided to continue pursuing the route they had already taken. When the bank loan was released, the houses constructed, beneficiaries from these villages expressed their interest to invite the same ex-minister for their housing inauguration ceremony as a chief guest.

These were the pains and the struggle before completing 138 houses by the end of December 2006. From January 2007 the scene looks different as there is already a changed situation with the banks, the PRIs and the Government having already worked through their own policies and procedures. It is hoped that the things will move faster in the second phase where another 84 houses are set to be completed.

The SBI has extended Shakti Insurance Scheme for the beneficiaries with annual premium of Rs.400 for a loan period of 10 years. In the event of death they will get Rs.25,000/- and on survival till the end they will receive whatever amount they have paid with interest. This provision is very useful in covering the loan amount in the event of death.

6 Positive change became a possibility

6.1 Overall Impact

The implementation of RHP has created a significant impact on the communities. This impact is in the form of an emergent group approach, and of women's participation in the programme, and not the least a significant change in public policies which has allowed people to access resources.

At the community level the strong patriarchal exclusive hold of ownership by men has slowly broken: this is the case at least so with the poor and houseless families. The women, after acquiring ownership rights have demonstrated confidence and courage, as in the case of Shakuntala (See the case study).

The sustained empowerment of women was possible with the newly acquired skills of working in a group, gaining voice to speak up at times of distress, and enhancing economic strength by starting livelihood activities. This was demonstrated by 100% repayment of loan installments, building a bigger house than that of initial plans and by their regular participation in meetings and other group activities.

The banks often assume that the loans given to poor, especially to men are difficult to recover. It is to some extent true looking at the low percentage of recovery of loans given by the banks. This assumption is proved wrong through this RHP wherein both the Government and the finance institutions are coming forward not only to finance housing but also to finance livelihood activities, especially through women's SHGs.

As a result of the above, the other finance institutions like the ICICI bank, Krishna Grameena Bank, DCC Bank and NABARD are also coming forward to support RHP. The SBI is ready to loan additional houses if Samarasa is going to facilitate RHP. A group of NABARD officials from different places visited this model for it has impressed them a lot. The Executive Officer from Taluk Panchayat has come forward with a request to Samarasa to take up housing programme in some more villages and is ready to clear all the land related documents from his side. RGRHCL has released the subsidy amount for additional 84 beneficiaries based on the completion of 138 houses and is willing to sanction subsidies for more beneficiaries.

In Santhpur, one of the project villages, State Government promoted housing scheme “Navagrama” which had begun in 2003-04 has not been completed for a variety of reasons (like insufficient money, beneficiaries’ low income and bureaucratism), stands barren with just the basements having been built (this is the case so except for a very few houses where the work has got completed.) In contrast to this the Samarasa’s model has stood as a success wherein all the identified and willing beneficiaries have completed their houses. This has motivated other houseless families in the villages to look forward for Samarasa’s support to construct their houses.

Legal ownership of houses in the names of women has influenced their parents and other close relatives to arrange for variety of supports like site in some cases, materials, a little financial assistance and guidance during construction, and so on.

Beneficiaries are socially and economically empowered by the ownership of the house in addition to skills and knowledge generated during the project period.

6.2 Seeing through the lives of real cases:

6.2.1 Shakuntala mends her husband and overcomes violence

Bidar is well known for the erstwhile Nizam’s grand old fort that covered the old Bidar Town. Outside the fort there is a trench filled with water to protect the people from enemies. There was no trench on the Northern side as it ends like a steep cliff which served as a natural protection from enemies. A road running down from this cliff for about half a kilometer reaches three villages viz., Marjapur, Tajalapur and Waldoddi, which are close to each other. Even now Marjapur is inhabited by Muslims, whereas Tajalapur has upper caste Hindus and Waldoddi has Dalits. In the older days, all of them were serving the Nizams. The Dalit community in Waldoddi did menial work and people from the other two villages did different works in the Court of Nizam.

Shakuntala, a young women with four children, hails from Waldoddi. She works as a cleaner in a hospital in Bidar. Her husband works as an unskilled labourer, though he gets work irregularly. Consequently, he has nothing much to contribute to the family. He was also a habitual drunkard and a male chauvinist, bossing over Shakuntala for every trivial matter which she was bearing silently. He was frequently pestering her and beating her and demanding money for drinks. Her family lived in a small corner portion of her mother-in-laws house. Her request to GP for a house had no response for years.

Through PRA Shakuntala was identified to be one of the beneficiaries. Samarasa’s RHP was convenient to her economic conditions and she was also willing to be part of the journey towards having a house built. She attends all the meetings and trainings given to the housing SHG members. She carefully listens and understands all that is discussed but talks very little.

Her parents transferred a piece of land to her name. She had put up the basement as it was a pre-condition from the bank to avail loan, hoping that the loan would be released soon. As it got delayed the weeds had grown on the plot as shown in the picture. This became a good reason for her husband to pick up a quarrel with her saying that she had wasted money unnecessarily and that she had been duped by RHP. He went on forcing her to give him the insurance policy paper that was in her daughter’s name. When she refused her husband started beating her. Her mother-in-law supported the son. Shakuntala got frustrated and left the house with her children and began to live with her sister-in-law.

As days passed, her husband started troubling her on her way to work. She got fed up and decided to use her knowledge which she had gained from gender and other trainings received in the RHP. She took courage to go and lodge a complaint in the police station; the police called her husband, and warned him not to harass her. Followed by this, the action group members also called him and advised him; and ultimately got the couple to start living together again.

As both the subsidy and the loans had not yet been released, Shakuntala decided to sell the buffalo, raised money from other sources and continued the construction work. Her brother also supported her to some extent.

She was very happy to share how she could use her intelligence during the construction work. For water storage, all others rented a barrel at Rs.10/- a day, and Rs.400 for 40 days. But Shakuntala, instead of renting bought a barrel for Rs.400 from her savings thus saving rent and at the same time having a barrel for life-time use.

In this way, while facing up to a lot of such difficulties, she managed to complete a two roomed house. She has a dream to add one more room. She has started kitchen gardening and wants to buy a buffalo again. Her husband has given up drinking, goes to work regularly and shoulders the responsibility to repay the loan, for he fears that she may throw him out of HER house.

She says she was able to bear all these troubles and work out solutions as a result of the trainings received from Samarasa and complete the house in spite of the delayed loan. **She has grown with the project acquiring lot of skills and knowledge; she feels empowered socially and economically and she has a house in her name!**

6.3 Achievements

At the time of writing this report, the out come of Samarasa's RHP could be seen in the completion of two demo houses, 138 beneficiary houses, with the release of Rs.13.8 lakhs in subsidy and a bank loan of Rs.34.5 lakhs, setting up of a portable unit and supplying building material to the beneficiaries. The livelihood promotion activities has enhanced the income level of beneficiaries from a minimum of Rs.500 to a maximum of Rs.1000 per month and as a result they are able to maintain 100% repayment of monthly loan installments and interest.

Over and above the constraints there were many achievements that neutralized the constraints. Some of the break through achievements were: RGHCL's liberalization of one of the conditions of land patta replacing it with mutation records for subsidy and bank loans, the ever first implementation of Golden Jubilee Rural Housing Scheme in Bidar District, promotion of women ownership for all the beneficiaries under this RHP and thus completion of house constructions of all the beneficiaries of the first stage.

6.4 Challenges Faced

The RHP was faced with three sets of challenges. While some could be overcome others still need to be worked at.

6.4.1 Selection of Villages and Beneficiaries

The first set of challenges are at the level of the community. From the original selection of 15 villages two villages had to be dropped. In the village Manur K, after an initial phase of work, the majority of the beneficiaries started expecting free houses and there were only five who were still willing to avail loan for houses. As this number was too small for a group it was dropped. Village Yenagunda was dropped for a good reason. It was one of the border villages identified as potential village where the poor could be easily lured into naxalite activities. With a view to prevent such a possibility, the Karnataka Government had come up with the rehabilitation of the poor in the border villages. As a part of such rehabilitation there was also a component of free housing for the houseless. 22 beneficiaries who were selected in this RHP got free houses through this programme much faster than other villages where the RHP initiatives had to be continued. In other RHP villages about 38 selected beneficiaries were also dropped as they could not mobilize house sites and some of them felt that they will not be able to repay the loan. On the other hand, some of the beneficiaries who were hesitant in the beginning later joined in keeping the set number targets - almost the same as proposed in the original plan.

6.4.2 Public Institutional Level

The Gram Panchayat was initially reluctant to help in the inclusion of beneficiaries in the BPL and beneficiary list. This was solved with the intervention of action groups. The land tax, the license fee and fee for granting construction was so high at Rs.3000 per beneficiary that many could not afford. The Action Groups got the Gram Panchayats to reduce these charges to as low as Rs.500 to Rs.700.

With SBI and RGRHCL there were other policy constraints which are explained in length under the heading putting dumpty together again.

6.4.3 Technological Level

At the technological level though the beneficiaries could be influenced on many aspects like windows, doors, ventilators, kitchen design, toilet, flooring many were unwilling to reduce the thickness of the wall to 9"; instead they went in for 14" (still, which is much better than two to two-and-a-half feet.)

7 Conclusion – A Way forward

8.1 A success worth expanding and broad basing

As explained above, the RHP implemented by Samarasa has demonstrated, though in a pilot way, a success of many dimensions. Women have come to own housing property gaining respect and control over the family, the community has learnt to operate in an organized way to access public resources, the Government and the banks have changed some of their policies providing access for the poor. Having demonstrated this, there is a need to broad base these experiences and popularize it for the greater benefit of the poor rural families with respect to habitat issues.

The foundations for the work ahead have already been laid. These foundations are SHGs, Action Groups, Federations, Demo Houses, and portable production unit. As a way forward, Samarasa has developed plans to capitalize on these and broad base the pilot experience. The strategies planned are as follows:

7.2 CBO¹⁸ Strengthening and Sustainability

The group approach has proved to be sound and practical. It has an element of collective bargaining power, as demonstrated in the RHP through SHGs, Action Groups and Federations. These groups from 15 villages are too small a number to create an impact at the macro level such as District and the State. Consequently, Samarasa has plans to expand promotion of SHGs of houseless families and the village level action groups to another 25 villages, thus covering a total of 40 villages. In this way a 1000 additional houseless families will be covered.

For the next five years, it is planned that these groups will be helped to take up the task of house construction; and to lobby with the Government for subsidy, with banks for loans, and with PRIs for land rights. The SHGs and the Action Groups will be brought under the umbrella of the District Federation. The federation in turn will be facilitated to learn to function on its own.

At the grass root level, the federation will undertake identification of houseless poor families, group promotion, and bulk purchase of housing material, production and distribution of technologically sound material. At the macro level, the federation will act as a liaison between the beneficiaries, the Government, and the bank as well as lobby for policy changes at the Government level.

¹⁸ CBO: Community Based Organisations

A rotation capital is planned to provide as cushion in case of delays in the disbursement of bank loan or the release of subsidies. Once the loans and the subsidies are released the rotation capital will be recovered and subsequently used for new members. With this, it is hoped, the construction work will proceed smoothly and prevent unnecessary delays and frustrations. The rotation capital will also help beneficiaries to take up income generation activities.

7.3 Lobby for Policy Changes

There are many draw backs in the present rural housing policies. These include the requirement of land patta, completing the foundation work at the cost of beneficiary, three installment of subsidies and bank loans, insufficient funds with only Rs.10,000 subsidy and Rs.25,000 bank loan, high cost of land transfer fee and housing taxation, a minimum savings of Rs.3000 per beneficiary in a SHG which has a record functioning of two years, non conduct of gram sabhas and public processes in beneficiary selection, the requirement of including the beneficiary under BPL list. There is an urgent need to bring about flexibility in these policies without which it is difficult for the poor to get their house construction. As a way forward one of the major interventions planned is to address policy issues through people's movements.

Contact Address:

Ms. C.S. Vedamani
President
Samarasa,
Padma Nilaya,
Rampure Bank Colony,
Kumbarwada Road,
Bidar 585 403, Karnataka
Tel: (08482) 234117 / 325699
e-mail: samarasa. bidar@gmail.com