

7th Peer Learning Workshop

Bihar

A Report

26th-28th August 2006
Rajgir-Bihar



POOREST AREAS CIVIL SOCIETY PROGRAMME

Management Consultants



Development Alternatives – PricewaterhouseCoopers (P) Ltd.



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7th Peer Learning Workshop

Bihar

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Preface

Poverty is not only a state of extreme deprivation but is also denial of basic human right to live with freedom and dignity. According to the government census about 47% of the rural population lives below the poverty line in Bihar. Most of them live a wretched life bereft of even the basic minimum requirements for living. However gradually with the consistent and coordinated efforts of the government and non-government agencies, the marginalized sections in Bihar have started joining the mainstream development. Many have even acquired pivotal positions in the PRI and are contributing in the development of the whole state.

To empower the poor to demand for their rights and entitlements, PACS, a DFID funded and Development Alternatives and PWC managed programme, was launched in over 100 poorest districts across six states of India; Bihar being one of them. In Bihar it is running in 22 districts with the support of 103 partner Civil Society Organizations.

One of the essential strategies of PACS is to provide a platform for the Civil Society Organizations, the experts and the policy makers to learn from each other and consequently plan for the future strategies on ground. Peer Learning Workshop or PLW is one such platform organized every six months in all the states where PACS is being implemented.

This was the 7th Peer Learning Workshop in Bihar. It was organized at Rajgir, Nalanda; the historical seat of intellectual discourse. Ideas and experiences from experts and representatives of various developmental organizations flowed into the workshop, which gave way to planning and developing strategies for uplifting the marginalized.

The workshop focused on National Rural Guarantee Scheme, Local Self Governance, Livelihood and SHGs and Rural Insurance. All these are extremely crucial aspects for dealing with the development of Bihar. Aside these, two areas were given special emphasis viz. mainstreaming the disabled and policy building on habitat of the rural poor.

In the following report we have tried to put in all the ideas and experiences that were shared during the workshop. Minimum editing has been done to make the readers get the exact picture of the whole proceedings.

Rakesh Jha
PACS State Manager
Bihar

Acknowledgements

To start with we express our sincere gratitude to Mr. Surendra Sharma, former State Education Minister for inaugurating the 7th Peer Learning Workshop and sharing his valuable experiences with all the participants. We deeply appreciate Mr. S.M Raju, Special Secretary, Rural Development Department, Government of Bihar and Mr. Raghuvansh Kumar Sinha, Secretary, State Election Commission & Ex. State PRI Director for sparing time and traveling to Rajgir for sharing government policies and programmes with the CSOs and spending enough time with them for clarifications and suggestions.

We thank Mrs. Kiran Sharma, Director, PACS, Ms. Upasna Ben from Sewa, Representatives of ICICI-Lombard, Mr. Vinod Aggrawal from LIC, Mrs Mona Chabbra, Mr. Ashok Bharti, NACDOR, Mrs Meenu from NDN (National Disability Network), Mr. Allay Barah, Reach India, for sharing information on specific issues and providing necessary guidance to the CSOs during the workshop.

We also thank Mr. Sadhu Sharan-Mukhiya Icon, and all the PRI members for attending the PLW and sharing their experiences with us. We also express our gratitude to all the media houses for sending their reporters to the workshop and providing elaborate coverage of the proceedings in their newspapers and magazines.

Last but not the least we thank all the CSOs for enriching the workshop with their grass root experiences.

Programme Support Team (PST)

Bihar

Introduction

Mr. Rakesh Jha welcomed the CSO representatives, experts, government officials and policy makers for sparing time to share their ideas and experiences in the 7th Peer Learning Workshop. He started on the note that on the 26th August 2006 (inaugural day of 7th PLW) women of Bihar celebrate *teesā*, a festival in which married women fast for the long life of their husband. In spite of this ordeal many women have come to attend this workshop, showing their commitment and zeal for developing Bihar.

Thereafter he introduced Mr. Surendra Sharma, former State Education Minister, Mr. Raghuvansh Kumar Sinha, Secretary, State Election Commission and Ex. Director PRI, Government of Bihar, Mrs Kiran Sharma, Director, PACS Programme and other resource persons and thanked all the participants for joining

this grand cross learning event of PACS held at Rajgir from 26th-28th August 2006.



Inaugural function –7th PLW

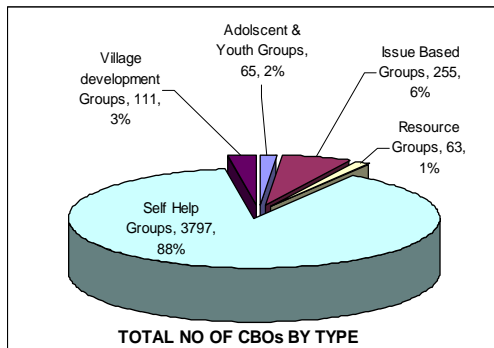
After the inauguration by formal lighting of the lamp he invited the chief guest Mr. Surendra Sharma to speak on this occasion. Mr. Surendra Sharma started with a sad note that Bihar is still lagging behind in the development process. He said that everyone related to development needs to work harder. He appreciated the government policy on reservations for marginalized and women candidates in

If we want to change Bihar we will have to totally commit ourselves towards development.
Surendra Sharma

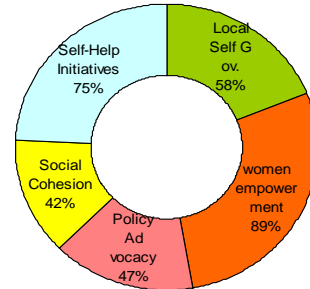
the Panchayat elections. He also appreciated the state government for selecting 15 more districts for the NREGS, which makes it the first state to be implementing this scheme in all the districts.

After the succinct speech by the chief guest, Rakesh Jha elaborated upon the current status and achievements of PACS in Bihar. According to the latest figures compiled in August 2006, PACS is working in 2,897 villages in 156 Blocks of 22 districts in Bihar. There are 103 PACS-CSOs and 4291 CBOs have been formed through them in which the total membership of women is 49,562. Three thousand of these CBOs are SHGs.

Types of CBOs



Thrust Areas of PACS - Bihar



PACS has five thrust areas; (a) Self help Initiatives, (b) Local Self Governance, (c) Women empowerment, (d) Social cohesion and (e) Policy advocacy. The above graph shows the percentage of the projects that deal with these issues in Bihar.

According to Mr. Jha the major milestone achieved so far are:

At the Community level

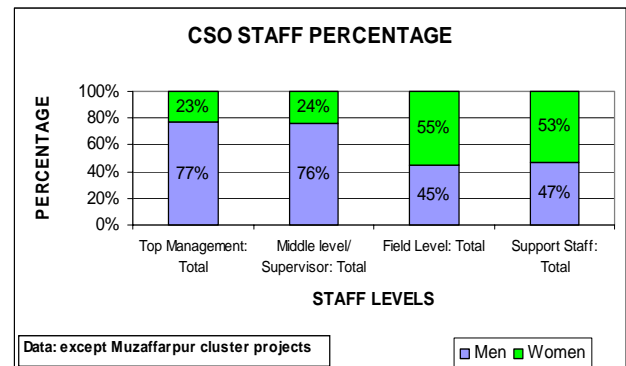
- Increased realization of entitlements viz. social security schemes and increased participation of marginalized in PRI
- Better opportunities and options for the underprivileged communities
- Increase in participation of the poorest of the poor in campaigns on land rights, residential land,

NREGS, and PRI strengthening.
Campaign for homestead land rights initiated in about 14 districts

- Increased inter-loaning within groups

At the CSO level

- Strengthening of Civil Society Organizations by offering project management support systems: MEAL
- Capacity building in the areas of livelihood, NREGS, Gender and PRI Strengthening
- Good financial management system in place
- CSOs, once considered implementing agencies, have become resource organizations in the government programme.
- At micro level there is change in the policy – for example bankers are not asking or tagging the loan with their purpose but encouraging the groups to take up activities as per their needs.
- Financial institutions like ICICI have expressed interest in having collaboration with the CSOs partners.



At the State Level

- Positive developments in the efforts to mobilize collaboration and support of government and external aid agencies on NREGS & PRI.
- Formation of state level advisory group on PRI
- Increase visibility and credibility to PACS programme by collaborating with the Rural Development and Panchayat Raj department
- Awareness generation on NREGS and special focus in PACS projects for facilitating the implementation of NREGS in remote villages
- Increase media coverage: print and Electronics; PACS exclusive radio

programme on crucial issues viz. PRI campaign, NREGS, Land reforms, livelihood, etc

- Major financial institutions offering support to PACS-CSOs for micro-credit and gradual shifting of them into MFIs

After an elaborate presentation on PACS-Bihar, Mr. Rakesh Jha invited Mrs Kiran

Sharma, PACS Programme Director on stage, who appreciated the efforts of all the CSOs, Resource & Communication organization and the State manager for the progress made by PACS in Bihar. She also thanked the resource persons for taking out time for sharing their experiences and views in the workshop.

NREGS

NREGS or National Rural Employment Guarantee Scheme, is one of the most ambitious schemes of the Indian government; not only because it guarantees 100 days employment for poor at a minimum fixed rate, but also because it assures the building of valuable village assets that in turn would help in triggering the local economy thus increasing the standard of living of the poor. In Bihar this scheme has been launched in all the 38 districts; 23 centrally sponsored while 15 are state sponsored.

PACS-Bihar celebrated NREGS week in July 2006 to intensify the awareness generation and also bring out the grass root picture to the fore. During this session, representatives of all the clusters presented their findings on the progress made on NREGS in their respective clusters.



Session-NREGS

Chair: Mr. S.M Raju, Special Secretary,
Rural Development Department,
Government of Bihar

Panel: Mr. Ashok Barti, NACDOR

PACS in Bihar is divided into 4 clusters (Muzaffarpur, Gaya, Nawada and Madhubani cluster) Following are the significant aspects shared by the representatives of all the clusters with the participants.

- Rural Development Department was lauded for extending its

- support to PACS during the NREGS week campaign and CSO representatives requested the special secretary to maintain coordination for the efficient implementation of NREGS on ground.
- According to the CSOs villagers are filled with misconceptions about NREGS. The campaign held in July did help in sorting out these misconceptions, however a consistent approach is required.
- In many villages the PRI members and local administration are effectively implementing this scheme, however, at some places irregularities are found in availability of forms, acceptance of forms by Panchayat Sevak, photographs for the job cards, condition of work-site, etc. Representatives of Nawada and Muzaffarpur cluster maintained that at some places job cards have been issued without photographs and without registration number. For the effective implementation of this scheme, training and orientation is required to the NGO staffs, PRI members and the local level government functionaries especially the Panchayat Sevaks.
- Gram Sabha needs to be regularized and the CSOs should be actively involved in it.
- The Block level officers are over-burdened with government schemes. Government should add extra manpower for implementing this scheme.
- Employment to the poor should have been guaranteed for all the 365 days through this scheme.

Mr. S. M Raju began his speech by thanking PACS for inviting him in the workshop. According to him workshop like these are open forums where all participants openly speak out their experiences and sort out confusions. He appreciated the work of PACS on NREGS.

He said that the central government chose only 23 districts of Bihar for NREGS but the Bihar government by looking at the poor and marginalized in other districts included the rest 15 districts. Now Bihar is the only state where NREGS is being implemented in all the 38 districts.

There are a lot of confusions regarding this scheme at the grass root level. How will this scheme operate, what kind of

work would be provided, etc. To sort out these confusions staffs are to be recruited at the block and the village level. Chief minister has said that the Panchayat Sevak with all the PRI members would be responsible for implementing this scheme at the local level. He said that earlier he did not know PACS, however, after seeing its efforts on NREGS he directed all the government officers to help PACS in this direction.

PACS-CSOs can play a vital role in implementing NREGS in their areas. In case of problems they may directly talk to the DDC or the DM

S.M. Raju

Thereafter he narrated his field experience. In Godda and Bhojpur he found the work to be going on satisfactorily. However, in Darbhanga and Magadh region where irrigation facility is not available, the work was still lagging behind. According to him the chief Minister is taking special interest in sorting out these problems.

In the end he asked the PACS-CSOs to help in making NREGS a success in their areas. In case of any problem the CSOs may directly talk to the DDC or the DM. He also asked the CSOs to involve the

SHGs for better implementation of this scheme.

Mr. Ashok Bharti from NACDOR appreciated the Bihar government efforts in making NREGS a success. It is only Bihar that has implemented this scheme in all the districts.

According to him the CSOs brought out the grass root picture but they should substantiate with actual data and figures. He also said that the CSOs should take a positive approach and properly connect themselves with the villagers to bring out their problems and solve them with planning and discussion.

Question & Answer

This session was followed by Question & Answer session. Following are few of the significant questions asked during this session:

Q1: Is there any provision of work for the mentally disabled in this scheme?

Ans (Mr. S.M Raju): Since the mentally disabled cannot work in the prescribed circumstances, they have no special provision.

Q2: There is a lot of confusion over the photographs under this scheme. How is the government tackling this problem?

Ans (Mr. S.M Raju): It's a very valid

question. The government is fixing the rate and is also regularizing its procedure through the local administration.

Q3: How PACS and the Bihar government can jointly work on NREGS?

Ans (Mr. S.M Raju): PACS-Programme Director is taking special interest in this regard and very soon we would come up with some common action plans.



Panchayat Raj

PACS launched intensive voters awareness campaign during the Panchayat elections in Bihar called PACS-Bihar Panchayat Sashaktikaran Abhiyan. The success of it can be estimated by the fact that over 1600 SHG supported candidates won in the election and over 5000 marginalized candidates filed nominations with the help of this campaign.

Session: Panchayat Raj

Chair: Mr. Raghuvansh Kumar Sinha, Ex
Director PRI – Bihar & Currently
Secretary- State Election Commission
Bihar

Panel: Mr. Sadhu Saran Singh, Ex
Mukhiya, Arpa Daura Panchayat, Hilsa
block, Nalanda,

Mr. Om Prakash the convener of this Abhiyan shared the success story with the participants:



A successful PRI candidate sharing her experience during the workshop

- The Pacs Panchayat Abhiyan had a reach of 23 districts with over 112 blocks and about 3500 villages
- Information centers were opened in all the PACS-panchayats and a help-line was activated. Around 1.7 lakh villagers took information from these centers and over 5000 candidates mostly Dalits filed nominations.
- “Sajha Munch” a platform for all the candidates to answer the queries of the villagers were

- organized in all the PACS-Panchayats
- Radio Program was aired and need based IEC materials were developed and printed
 - Kala Jatha was trained and nukkad natak were performed through them in all the PACS panchayats
 - Currently there is an urgent need training programme for the elected candidates

Thereafter Ushajee who won the post of Pramukh from Bochaham block, Muzaffarpur thanked PACS and the SHGs for helping her win in the elections. She said that PACS information Centers and PACS-IEC materials were of great help. At the end she praised the CSOs and said that they had inspired her to fight in the election.

Mrs Putul, who had won at the post of Zila Parishad from Vazirgunj elaborated on the help she got from Panchayat Abhiyan. According to her she had thought of standing in the election long time back but it was Panchayat Abhiyan that guided her at every stage. She also thanked the PACS-SHG who supported her in the election. According to her, the focus of the local administration should

be on NREGS and on the education of poor children.

Mr. Mahmood, Mukhiya from Kauwakol, Nawada also expressed his sincere gratitude towards PACS –SHGs for helping him win the election.

Mr. Sadhu Saran Singh, Ex Mukhiya, Arpa Daura Panchayat Hilsa block, Nalanda, who is also a Mukhiya Icon, briefly spoke on this occasion. He appreciated the CSO chief functionaries for putting their heart into the development process, but asked them to mobilize the villagers and personally attend the Gram Sabhas.

Mr. Raghuvansh Kumar Sinha, Ex Director PRI, Bihar and currently Secretary- State Election Commission Bihar, expressed his views in the end. He appreciated the commitment of PACS CSOs and also the way Panchayat Abhiyan was undertaken by them. During the Abhiyan, PACS was in constant touch with him and he tried his best to make this Abhiyan run smoothly.

According to him this was the first time that *Gram Kachabri* post was created for the election. However, 23,000 *Gram Kachabri* posts still lie vacant. There are other posts also including that of Mukhiya

& Sarpanh that are vacant, making a total of about 30,000 vacant posts.

About 30,000 posts are still vacant in Panchayat Raj. I request the CSOs to mobilize the villagers for consensus candidates

Raghuvansh Kumar Sinha

Election commission has planned to conduct election of all the vacant posts in November (after Chatt Puja) while the nominations would start in the month of October (after Durga Puja). 10-15 days would be given for campaigning to the

candidates. He requested the CSOs to mobilize the villagers so that consensus candidates emerge for these posts.

He said that the government is seriously thinking on the training of the elected candidates and CSO's help would be extremely crucial for that.

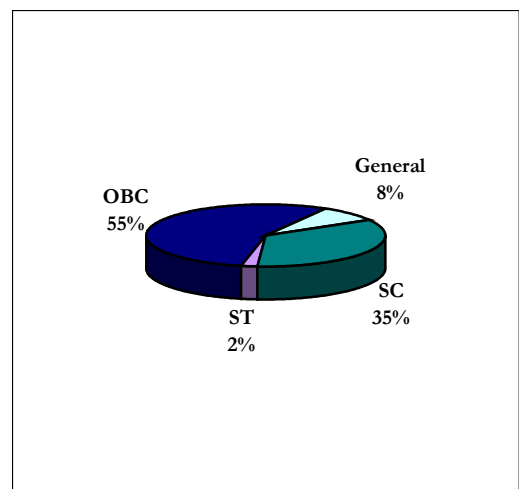
The session ended with a short speech by Mrs Kiran Sharma. She said that the achievements of PACS in Panchayat Abhiyan were unprecedented but now we should focus on how to build the capacity of the PRI members and this can be done only with the support of the state government.

SHGs-Finance & Livelihood

One of the basic mode of intervention of PACS in Bihar is the Self Help Group. During this session all the clusters presented their perspective and the role of SHGs in achieving the goal of PACS in their areas. In the following write up the entire cluster level presentations have been clubbed to give an overall view of the SHGs in PACS-Bihar

- PACS focuses on Women Empowerment, Local Governance, Rights & Entitlements, Social Cohesion and need based Advocacy, with the goal of poverty alleviation among the poorest of the poor. SHGs play a significant role in achieving these objectives.
- Currently there are 103 CSOs, 37 projects and more than 3170 PACS supported SHGs in Bihar. They in turn reach-out to 42,134

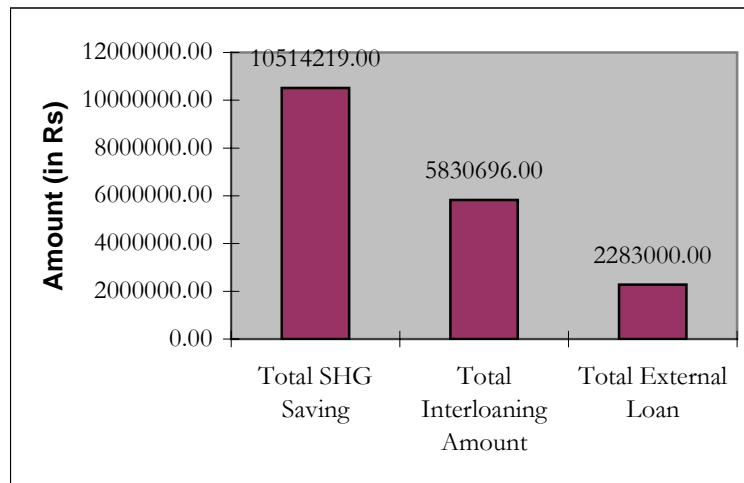
Social Break-up of SHGs in PACS areas



rural-families. On an average 1½ Self Help Groups are present in each of the PACS villages.

- The social break up of the SHGs is SC= 35 % OBC= 55 %, ST = 2 %, General = 8%
- SHGs are the link between CSO and the community at large, they are key institution to sustain programme processes at community level and are

Financial Status of SHGs



The SHGs were the base for the PACS-Panchayat Sashaktikaran Abhiyan launched this year—Leela Kumari, PACS CSO

the promoter of other project institutions at the community level (DSM, Mahila dalan, etc). In fact SHGs were the base for the PACS-Panchayat Sashaktikaran Abhiyan launched this year.

- About Rs 4,21,340 is being monthly added to existing corpus of SHG's savings. Interest earned through inter-loaning of savings gives 2 lakhs a month.
- As a way forward we should focus on Capacity building of Volunteers/Animators, Capacity building of SHGs and on SHGs

savings rather than bank loans. We should also strategize on SHG Livelihood Plan for credit mobilization and let the SHGs plan for their income generation.

- We should also plan for Survival/Sustainability of CSO & Volunteers/Animators and promote research based advocacy for SHGs

Mr. Allay Barah, CEO of Reach India elaborated upon the self-help group movement in India. There are millions of groups of poor women—self-help groups (SHGs)—whose members seek to improve their and their family's lives. On the other hand there are thousands of self-help promoting institutions (SHPIs)—a variety of local organizations, including farmers' clubs, rural and cooperative banks and specialized micro

finance institutions—in each state that form and serve self-help groups, some of which have developed excellent tools and services to help poor people to help themselves. Micro finance in India has so far been focused primarily in south India; it is growing in the East and North-East, but without important support it remains weak and uneven

According to him Reach India:

- Identifies and disseminate proven self-help services produced by Freedom from Hunger and other national and international developing organizations, to improve the range and quality of financial and non-financial services for groups of poor women and the institutions that serve them.
- Strengthens the capacity of SHPIs to form and serve groups of poor women with proven, high-impact self-help solutions and facilitate linkages to complementary services provided by others.
- Sustains service to SHPIs to strengthen the SHG movement.

The session ended with the PACS CSOs sharing their experiences with SHGs and

livelihood related activities in their respective areas.

Gram Vikas Parishad –Madhubani Paintings

- Madhubani Painting activities (like printing on sarees, making pagrees, etc) require the involvement of about 20 women. 10,000 rupees is the initial investment on paper, colour, brush etc.
- Training is given to the workers from time to time.



- The products are supplied to Delhi Bombay, Bangalore, Patna etc
- Women workers earn 100-150 rupees per day.
- Challenges are lack of proper stable market, sluggish loan facility and weather conditions

Yatharth- Bhojpuri Paintings

- Currently in a nascent phase, it is operational in 3-villages of Bhojpur district. 4 girls & 1 woman artisan are actively associated with it.
- The products are displayed at IITF, New-Delhi and various state level fairs. This effort has been lauded by the CM and the Bihar state government has promised to support this initiative



Bhojpur Mahila Kala Kendra-Designer Articles

- A total of 46 women are involved in making articles for interior designers. Their income has gone up to 800-1500 rupees per month.
- Training centers and proper

marketing of the products are urgently required

NBSKPK –Fruit Processing

- 20 Groups got training from NBSKPK on fruit processing. Seven of them got loan from the bank
- Members of the groups used this loan for their household consumption
- Loan was not repaid to the Bank fully.
- This happened because requirement of loan was more than what bank gave to the groups and non-repayment of bank loan made bank reluctant for further linkage. This failure has become a learning experience to us.

This session ended with the summing up of the days proceedings in humourous poem of Shree Yogesh.

Rural-Insurance

This session started with the presentation of PACS partner CSO-Nidan. Its Chief functionary Mr. Arivind Singh elaborated upon the experiences of his organization in Rural Insurance. According to him:

- The major cause of drain of money in rural areas is hospitalization, funeral, cattle loss, assets loss by fire, Death and Marriage. The major sources of money are money lenders, relatives and non government organizations
- The strategy followed by Nidan was; develop a package to cover major risks, bring program in campaign mode – in 3months, strong MIS, monitoring of age and health conditions of insured members, involving family and the community
- Strong emphasis on correct names in papers, banks etc.



Mr. Arvind Singh from Nidan sharing his experience on Rural Insurance

From Nidan a total of 5,736 families took the benefit from insurance in 2004. In 2005 there were 10,203 families and in 2006 there are 21,460 families. Some of the learning experiences according to Mr. Singh were:

- Poor are ready to contribute provided they get good services and the process is quick. They have to be constantly guided/helped/and trained.
- Monitoring should be regularly done.

- “Claim” should not be dealt by everyone, since it is a very sensitive issue. A single wrong statement may destroy all the efforts. Sensitizing insurance officials should be an ongoing process as workers attitude matter a lot for rural people.

A single wrong statement may destroy all the efforts. Sensitizing insurance officials should be an ongoing process as workers attitude matter a lot for rural people. – Arvind Singh, PACS-CSO

SEWA is Self Employed Women’s Association. It started in 1972 in Ahmedabad. SEWA is an organisation of poor, self-employed women workers and works in 7 states of India. It provides composite package of life insurance, medical insurance, asset insurance and personal accident to the rural poor.

Usha Ben from SEWA elaborated on the learning experiences of the organization:

- Insurance is an essential economic support to workers during crises. In thirteen years, 32,347 women got over Rs. 6 crores (Rs. 60 million) by way of claims.
- For viability of health insurance, cash-less tie-ups with hospitals are helpful. Linkage with health

programs with focus on prevention and promotion enhances viability of health insurance.

- Health insurance creates demand for government health services.
- Linking insurance to other financial services (savings and credit) promotes long-term insurance coverage.
- Premium can be increased gradually, but services must be appropriate and timely.
- Penetration & expansion of insured members helps spread costs, increase in outreach within community and across states. Promotion of family package helps viability.

Challenges ahead as pointed by Usha ben are:

- Promotional, marketing and claim – servicing costs are high while insuring the poor.
- Unregulated medical industry, Lack of availability of appropriate product for this segment and High capital requirement are some of other challenges.

Mr. Vinod Aggrawal from LIC focused on the basic details of the LIC policies.

According to him:

- The coverage of permanent disability has increased from 50,000 to 75,000 while partial disability has increased from 25000 to 37500
- LIC has started Janashree Bima; the age is 18-59 years and it has the provision of scholarship to the students
- Accident policy has 100 rupees premium. Before claiming, death certificate is necessary, if the death is due to accident then FIR report, postmortem report and police report is required.

- Last year 45000 people were linked to Janshree this year's target is 50,000

The session ended with the presentation of the representative of ICICI Lombard.

He briefly touched upon its initiatives in rural insurance. According to him ICICI has the provisions of both Life insurance and Medical insurance. It has the provision of insurance of animals as well. ICICI has undertaken a campaign in the villages to make the poor know about its policies and help of CSOs would be very much desirable in this regard.

Disability

This session was conducted by the members of National Disability Network (NDN). NDN is networked with PACS in all the PACS states.

Mrs Meenu from NDN elaborated on the following issues:

- NDN was established to make policies on disabled, increase the livelihood opportunities, and make them aware of their rights
- NDN has 212 partners. In order to work for the disabled in Bihar, UP, Chattisgarh, MP, Maharashtra, and Jharkhand, it has networked with PACS.
- Poverty is directly linked to disability. Therefore it is important to run this programme in the poorest of the poor areas, especially in the interiors where no proper infrastructure is present.



Session on Disability in progress during the workshop

- Currently NDN is working in 16 districts of Bihar. It is important that self-help groups are made of the disabled poor as well.
- Policy advocacy is an important area to touch upon as the government needs to build pro-disabled policies
- World disability day is celebrated on the 3rd December but hardly many know about it. For the rights of the disabled, the common people also have to be

sensitized.

- To get the correct picture, data of the disabled are being collected from each state. NGOs and other developing agencies should take the help of Right to Information to get the information on the disabled

World disability day is celebrated on the 3rd December but hardly many know about it. For the rights of the disabled, the common people also have to be sensitized-Mrs Meenu, NDN

Mr. Mohan Choudhury, Secretary, Bihar Disability Welfare Department touched upon certain other issues. According to him:

- NGO can play a lead role in diffusing the discrimination against the disabled.
- All the institutions for public should have the facilities for the disabled people. Earlier there were no arrangements for the disabled in the Election Booth but with the Supreme Court's orders arrangements are being done.
- All the information collected through the NDN is supplied to

the NGOs working on disability.

Mr. Sunil from Adarsh Viklang Sewa Sansthan reiterated many of the above mentioned points but added a few:

- All the stakeholders need to come up for the development of the disabled
- The Capacity of the disabled needs to be strengthened so that they contribute in the overall development of the country
- The politicians should also ensure participation of the disabled in the Assembly / Parliament.

This session ended with the question & answer round between the CSOs and the NDN representatives

Question & Answers

Q. How to link the disabled who live in the interior areas with development?

Ans: Here comes the dedication and the skill of the NGOs. Only we can make them aware of their rights

Q. The disabled do not get admission in schools how they can be educated?

Ans: Disabled especially of eyes and ears have separate education system. That system should be availed

Q. The bankers do not open account of the disabled?

Ans: If they do not they can get punished. It's every disabled right to have an account.



Rural-Habitat

Mrs Mona Chhabra from Development Alternatives was the resource person in the session of *Policy on Rural Housing & Habitat*. She started by explaining the difference between *Habitat* and *Housing*. According to her a house is inside four walls while habitat is the total environment that surrounds the house.

Thereafter she elaborated upon the aim and objectives of the National Rural Housing and Habitat policy:

- Creation of adequate rural Housing stock both on ownership and rental basis
- Facilitating accelerated supply of serviced land with particular focus on vulnerable sections such as tribals, backward classes, disabled, aged, women, etc.
- Ensuring that all the dwelling units have the easy access to basic sanitation, drinking water, power, etc, and the development of the



Chndrma Singh, DRDA Director, Nalanda, being welcomed in the 7th PLW

village is done in a manner, which provides healthy environment

- Pro-poor and proactive flow of fund through institutions and groups
- Providing quality and cost effective cost housing options, ensuring people participation, etc

A video film on rural habitat was also shown in the workshop to relate the existing ground realities with the policies being discussed during this session. Thereafter the CSOs from Nawada Cluster made a joint presentation on the rural habitat in the context of Bihar. Following is a summary of the presentation:

- The terms used in the policy document should be easily understandable; like house, villages, family etc
- The policy on habitat should be built upon both traditional as well as modern concepts
- There are four kinds of land in rural Bihar Gaimajurua Aam, Gaimajurua Khas, Gochar, and kabragah. In all these only Gair Majurua Khas can be sublet by Panchayats
- The rural habitat policy should have specific criterion for identifying the beneficiaries and hierarchy of beneficiaries should be made.
- Detail provision should be made for the landless in this policy.

After the presentation Mrs. Mona Chabbra elaborated upon the 8 significant action points in the policy document:

Land Access and Management: The most essential pre-requisite to habitat development is the availability of land for the purpose. Policy should ensure that all the landless should avail the benefit of the housing and habitat policy.

Access to Finance: Though there are financial institutions in the rural areas, the ground conditions need to be improved to encourage better and more encouraging lending institutions for this policy.

Legal and Regulatory reforms: This is the backbone of the whole policy. Here, it is important to re-evaluate the overall regulatory framework governing the habitat sector such as land right, land use, building regulations and price controls.

Infrastructure: Pucca Houses, schools and health care, livelihood infrastructure and a sound resource base connected with transportation and telecom facilities are indicative of complete settlement. These areas should be the prime focus of all the stakeholders for rural housing and habitat.

Reorganizing Delivery mechanisms: There is a need to reorganize the delivery mechanism, involving various stakeholders. Recent trend shows that a viable, profitable local supply system for

appropriate building materials and labour via enterprise route enables better habitat for poor with several additional benefits such as improvement of local economies.

Capacity Development: capacity development of all the stakeholders (including the delivery agents such as the entrepreneurs, artisans etc)) is essential to the effective implementation of this policy.

Employment Issues in the Housing sector: Habitat planning in the villages need to include livelihood creation physical infrastructure, working capital and market linkages. Livelihood opportunities in production of building material and construction skills are well known. Options also exist in the ancillary industries such as sanitary marts.

Effective Monitoring and Access to information: Implementation and monitoring and communication systems related to land, pricing and local resources are important for the effective implementation of this policy.

Mr. Chandrama Singh, Director, DRDA, Nalanda who arrived a bit late spoke succinctly about the role of the government and the non-government organizations on the issue of rural habitat.

According to him there are a plethora of schemes running in the rural areas but there is a big dearth of government staffs. Therefore cooperation of NGO is essential in implementing any of these schemes. He however, said that the NGO should also maintain coordination with the government agencies and fit in the criterion set by the government to get the projects.

After this brief speech the participants were divided into eight groups and were asked to comment on the draft policy. Following are the issues strongly put up by the CSOs for the final draft of the policy document on rural habitat.

- One of the basic problems with the schemes and policies is that the documents are extremely complex and the terms used are such that they can be interpreted in multiple ways. In the rural habitat policy, specific and commonly used terms should used
- The role of NGO should be well defined and NGO representatives should be involved in policy

There are a plethora of schemes running in the rural areas but there is a big dearth of government staffs. Therefore cooperation of NGO is essential in implementing any of these schemes-

formulation of rural habitat at the national, state level and local level.

- Generally the guidelines and

policy documents mention responsibilities and not accountability. This policy should have the accountability fixed and if not performed, punishment should also be mentioned in it.

- The criterion for identifying the poor should be clearly mentioned in the policy
- The information dissemination should have a proper guideline and it should be made such that
- Provision of Suchna Kendra should be mentioned in the policy

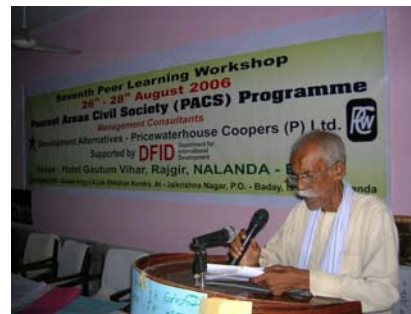
- Structure and activities of the monitoring committee should be clearly mentioned

This session ended with Mrs Mona Chhabra expressing sincere gratitude to all the participants for sharing their experiences and putting up vital suggestions in formulating the final draft of Policy on Rural Housing & Habitat.

Way Ahead

Mr. Vinod Kumar of PACS-CSO BALSUK gave the vote of thanks to all the participants and the resource persons for sharing their experiences and ideas in the 7th Peer Learning Workshop. He also thanked all those who helped in organizing this workshop. In the end he invited poet Shree Yogesh for refreshing the participants with his critical and humorous poems based on the proceedings of PLW. Shree Yogesh is a poet and every evening at the end of the sessions he used to sum up the proceedings in his humorous poems in the regional dialect.

With that note the 7th Peer Learning Workshop came to an end, however it did highlight several questions, plans and strategies for developing agencies to work upon:



Shree Yogesh summing up the proceedings of 7th PLW through his poem

- Creating favorable environment for the implementation of NREGS in the villages in coordination with the local administration and the state government
- Strengthening of the PRI institutions through the capacity building of the members and mobilizing villagers to participate in Gram Sabhas

- Awareness and Advocacy at all levels on Bank linkages and livelihood promotions
- Linking disability with all the poverty alleviation schemes
- Advocacy and awareness on the upcoming policy of Rural Habitat.

The basic challenge ahead of PACS is to speed up the development process by carrying forward current-multiple-inter-related issues in collaboration with the government and the non-government agencies in achieving the goal of poverty alleviation in Bihar.
