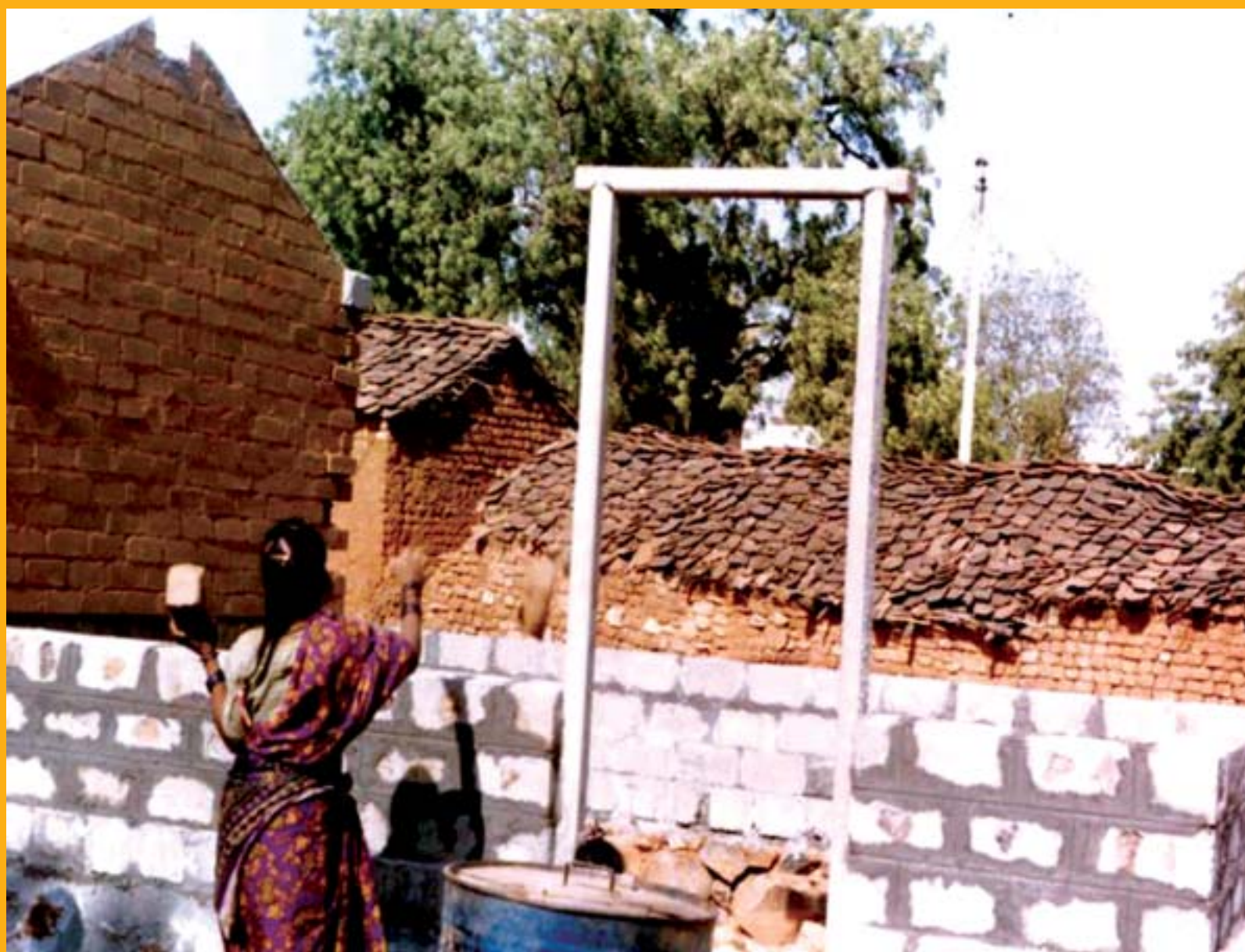


The National Rural Housing and Habitat Policy for India - 2007

A Proposal to the Government of India



ABOUT THIS PUBLICATION

This publication has been produced for the Poorest Areas Civil Society (PCAS) programme by basin-South Asia Regional Knowledge Platform with inputs from over 3000 individuals and agencies from the government, non-government and corporate sectors across the Nation.

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The National Rural Housing and Habitat Policy for India-2007

*A Proposal to the
Government of India*



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D.O. No. 82 /VI/3(RD) 01



MESSAGE

Shelter does not mean a just a roof over one's head. A house must have connectivity to water supply, sanitation, electricity and must ensure a feeling of security to its inhabitants. And with over 700 million people of India in its villages, it is essential to have a policy which provides access to adequate shelter to its populace in the villages, especially to the poorest and vulnerable in rural society.

I am also happy to know that the basin - South Asia Regional Knowledge Platform led by Development Alternatives has taken the initiative to facilitate the preparation of the document "National Rural Housing and Habitat Policy for India- 2007: a proposal to the Government of India", that contains views from all sections of our rural society.

I am confident that this Policy would be discussed and debated and would ultimately lead in framing a Rural Housing and Habitat Policy for India.

I extend my greetings and good wishes.

With best wishes,

Yours sincerely,

(Raghuvansh Prasad Singh)

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Introduction

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About this Document

A house with the basic amenities of water, sanitation and domestic energy, offering a sense of privacy, safety and dignity is the right of every individual in society. Facilities for education, health and child care, and opportunities for income generation are essential to personal growth and social well being in a productive society. All these amenities and facilities form an integral part of human habitat. It is the responsibility of a society to put in place the policies, institutions and means needed to ensure that every citizen can exercise these rights and have the opportunity to lead a healthy, happy and fulfilled life.

The National Habitat Policy has over the decades sought to achieve the aim of "adequate habitat (shelter) for all". It has undergone many revisions to suit national priorities and changing social and macro-social and economic conditions. The National Habitat Policy of 1998 is a generic policy for rural and urban areas but does not adequately address the specific and distinct concerns of the nation's rural areas. The country clearly needs a 'Rural Housing and Habitat Policy' to ensure that the **special character, priorities and potential of life in rural India** are adequately and realistically addressed.

Considering its strong linkages to the overall economy and to the natural resource base, it is essential that rural habitat development be seen in the context of the nation's efforts to end rural poverty and regenerate the natural environment. The *Bharat Nirman* Programme, the National Rural Employment Guarantee Act (NREGA) and the Forest Policy are steps in this direction. In order that positive movements are reinforced and "people's" investments are harnessed towards an integrated rural development process, it is essential that the nation adopt a Rural Housing and Habitat Policy that will promote conditions to facilitate the creation of sustainable habitat and livelihood in rural areas.

basin-South Asia Regional Knowledge Platform (**basin-SA**) has undertaken the initiative to bring together ideas, opinions and successful methodologies of different stakeholders to inform the development of the draft National Rural Housing and Habitat Policy. The dialogue was based on research and documentation supported by the Building and Social Housing Foundation (BSHF), UK and

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Swiss Agency for Development and Cooperation (SDC). In this process, intensive research and consultations with practitioners and policy makers across the country were carried out to form an understanding of rural conditions, strengths, needs and potential for large-scale development of habitat and livelihoods in rural areas. The process resulted in the development of a "Framework for a Rural Housing and Habitat Policy for India". Subsequently, a consultation was organised on February 23rd, 2006 in New Delhi by Akhil Bhartiya Samaj Sewa Sansthan (ABSSES), facilitated by **basin**-SA and supported by the Poorest Areas Civil Society (PACS) Programme of the Department for International Development (DFID), United Kingdom (U.K.). The consultation brought together NGOs, bankers and government functionaries to discuss the proposed policy and suggest improvements in it. The workshop resulted in a "Working draft of the proposed National Rural Housing and Habitat Policy" to serve as a basis for a wider discussion on policy clauses and provisions.

The vast partner network of the PACS programme realized the right to adequate shelter and basic infrastructure as an entitlement of the rural poor. In this light, the "working draft" was taken up for discussion across all the target states of the PACS programme. Village level discussions facilitated by grassroots CSOs and resource organisations were collated and the findings discussed at the PACS state level Peer Learning Workshops where CSO partners, resource organisations, subject experts and functionaries from government, financial sector and private sector debated on every clause proposed, providing recommendations reflecting the needs of the people on the ground, especially the poor.

Energised by the PACS support, the working draft was discussed all over the country from August 2006 to October 2007 through 50 village level meetings, 10 district level discussions and 21 State and Union Territory level consultations. Working sessions were also organized with sectoral stakeholders for views and inputs on habitat financing, universal access and disability and disaster risk reduction and management. Each of these consultations has been documented in print as well as on video. Various organisations joined the process and supported it financially and substantively.

Inputs from each consultation have been incorporated into this '**The National Rural Housing and Habitat Policy for India - 2007**- *a proposal to the Government of India*'. This is a proposal to the Government of India by a very wide cross-section of the People of India. **basin**-SA gratefully acknowledges the motivation and support of over 3000 women and men who have contributed directly to the revision and finalisation of the working draft in their personal and professional capacities.

Meanwhile, the conclusions of the consultations have been furnished to the Planning Commission of India to facilitate the preparation of the 11th Five Year Plan. This has been routed through the Working Group on Rural Housing, constituted by the Ministry of Rural development. The discussions in the Working Group have, in turn, enriched this final draft.

We hope that this '**The National Rural Housing and Habitat Policy for India - 2007**- *a proposal to the Government of India*' will provide the Government with valuable insights into rural India's vision of its habitats and help national policy makers in developing an effective National Rural Housing and Habitat Policy for the nation.

Glossary

1. *Bharat Nirman Programme* - Government of India programme for strengthening India's rural infrastructure - including water supply, power, housing and roads.
2. *National Rural Employment Guarantee Act* - NREGA provides an employment guarantee for one hundred days of employment in every financial year to one adult member of any rural household willing to do unskilled manual work at sixty rupees per day or the statutory minimum wages whichever is higher.
3. *Habitat* - Includes housing, alongwith access to water and sanitation facilities, livelihood infrastructures, community infrastructure and other resources.
4. *Hazardous Areas* - Areas vulnerable to natural hazards like cyclones, flooding and landslides as well as those adjoining factors and industries or having proximity to high speed highways and railways etc. not suitable for housing
5. *Indira Awas Yojna* - A national level social housing scheme for the poorest. Under this scheme construction of dwelling units is by members of Scheduled Castes/Scheduled Tribes, freed bonded labourers and also non - SC/ST rural poor subsisting below the poverty line.
6. *Provision of Urban Amenities in Rural Areas (PURA)* - An Infrastructure programme for rural clusters having growth potential. It envisages the creation of multiple connectivities viz, road, transportation and power telecommunications; knowledge and market connectivity in these areas.
7. *Safety of Buildings* - Ability to withstand shocks and damage from disasters such as earthquakes, floods, cyclones and fires.
8. *Swarn Jayanti Gram Swarozgar Yojna (SGSY)* - Poverty Eradication Plan by the Government of India to provide self-employment through small industries.
9. *Type Designs* - Standard designs with fixed plinth area, layout, size etc., irrespective of local conditions, preference of the beneficiary, community perceptions and cultural attitude.

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10. *Rural Building Centres* - Centres facilitating technology transfer, information dissemination, skill upgradation through the training of rural masons, etc.
11. *Panchayati Raj Institutions (PRIs)*- Grassroots units of self-government after the 73rd Constitutional Amendment Act, 1992.
12. *Gram Panchayat* - Local government bodies at the village level with a population of more than five hundred.
13. *Gram Sabha*- Body consisting of persons above 18 years of age from the village population registered in the electoral rolls.
14. *Pucca*- Housing facility of permanent nature
15. *Kuchha*- Housing facility of temporary nature.
16. *Universal Declaration of Human Rights*- An advisory declaration adopted by the General Assembly of the United Nations On December 10, 1948.
17. *International Covenant on Civil and Political Rights* - Adopted and opened for signature, ratification and accession by General Assembly resolution 2200A (XXI) of 16 December 1966
18. *Right to Life* - Guranted by Article 21 of the Indian Constitution, including right to health, right to good food, right to pollution free environment, etc.
19. *Self Help Groups (SHG)* - Voluntary, small group structures for mutual aid and the accomplishment of a special purpose
20. *Scheduled Castes (SCs)* - Indian communities that are accorded special status and have been notified in pursuance of articles 341 of the Constitution of india.
21. *Scheduled Tribes (ST)* - Indian communities that are accorded special status and have been notified in pursuance of articles 342 of the Constitution of India.
22. *Joint Patta* - Joint Entitlement of land by both husband and the wife.
23. *Homestead Land* - Land used for housing.
24. *Non Performing Asset* - Asset or account of borrower, which has been classified by a bank or financial institution as sub-standard, doubtful or loss asset, in accordance with the directions or guidelines relating to asset classification issued by Reserve Bank of India.
25. *BPL Households* - The official estimates of the poverty line are based on a norm of 2400 calories per capita per day for rural areas and 2100 per capita per day for urban areas.
26. *Non-Encumbrance Certificate* - Certificate issued by the Government for the purpose of mortgaging the property for seeking loans or lease.
27. *Village Councils* - Some tribes have village councils which are committees headed by usually a respectable person of mature age and experience. These councils deals with inter-village disputes and other matters pertaining to the village.
28. *Universal Design or Inclusive Design* - Designs of buildings, space or any activity (education, leisure, etc) which can be used by both able - bodied or differently abled.

Abbreviations

BPL	Below Poverty Line
CBOs	Community-Based Organisations
CPWD	Central Public Works Department
CSOs	Civil Society Organisations
HDFC	Housing Development Finance Corporation
HHs	Households
HUDCO	Housing and Urban Development Corporation
IAY	Indira Awas Yojna
MFI	Micro Finance Institutions
NABARD	National Bank for Agriculture and Rural Development
NGOs	Non-Governmental Organisations
NHB	National Housing Bank
NREGS	National Employment Guarantee Scheme
PRIs	Panchayati Raj Institutions
PURA	Provision of Urban amenities in Rural Areas
SBI	State Bank of India
SGSY	Swarnajayanti Grameen Swarozgar Yojna
SHGs	Self Help Groups
SRHAP	State Rural Housing and Habitat Action Plan
UN	United Nations
UNCHS	United Nations Center for Human Settlements (now known as UN-HABITAT)

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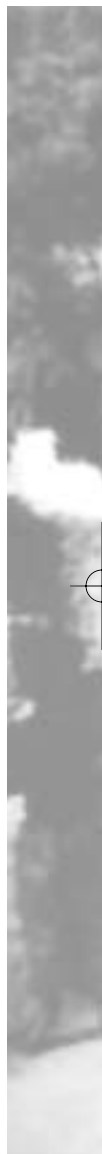
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Preamble

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1

Preamble

- 1.1 Shelter is a basic human right. It is a need just next to food and clothing. The need for a National Housing and Habitat Policy emerges from the responsibility of the State to ensure that every citizen has a safe, secure and healthy place to live and work and lead a life of dignity. It also emerges from the pressing need to enhance quality of life and opportunities of growth in rural areas. It was estimated by the UN (1999) that the average annual rate of increase in rural population would decline from 0.82% during 2000-2005 to 0.40% during 2025-30. This is indicative of the scale of migration from rural to urban areas in the country. At present, effectively over 80% of rural households do not have adequate and stable livelihood options. The consequent neglect of habitat can be evidenced in its most stark form in the impoverished rural areas of Bihar, Rajasthan, Uttar Pradesh, Orissa and Madhya Pradesh. These areas are also the most affected by the phenomenon of rural exodus. The pull of the cities can only be countered by the development of rural economies and habitat.
- 1.2 Habitat development in rural India has traditionally been a 'people's process'. It is viewed from the perspective of consumption rather than production. Women and men build and repair their homes according to the needs of the family as and when they have saved enough money. Most people in rural areas invest in facilities for drinking water and personal sanitation only if they have money to spare after building 'a roof over their head'. The latter also confers social status. An integrated approach towards 'habitat' development comprising safe and adequate housing, water and sanitation facilities, livelihood and community infrastructure needs to take root in rural development practice in India.
- 1.3 Housing, besides being a very basic requirement for human beings, also holds the key to accelerate the pace of development. Investment in housing has a very high multiplier effect on income and employment. It is estimated that overall employment generation in the economy due to additional investment in the housing/construction is eight times the direct employment (IIM-Ahmedabad Study, 2000).

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The construction sector provides employment to 16 percent of the work force (absolute number 146 lakh-1997). It is growing at the rate of seven percent. Out of this, the housing sector alone accounts for 85.5 lakh workers, including a significant proportion of the rural poor.

- 1.4 The magnitude of housing demand is linked to the pattern of economic and demographic growth, settlement status and overall shelter quality. According to the Census of India 2001, rural areas account for 71% of the population and about 65% of the housing shortage in the country. Of the 71% of the rural population in India, only 41% of the total rural population lives in *pucca* (or permanent) houses. About 78% of rural households have access to "some source" of water while less than 23% have access to sanitation. This data underscores the need for a holistic approach of habitat development encompassing adequate housing, livelihood infrastructure, sanitation facilities, and water supply.
- 1.5 This proposed Policy is in continuation of public sector interventions and related developments in India during the last 15 years, which began with the Economic Liberalisation Policy of 1991 and continued with the National Housing Policy of 1994, the National Housing and Habitat Policy, 1998 and the follow-up of the 73rd Constitution Amendment of 1992. It does not displace, but builds on earlier policies, which focused on re-definition of the role of the Public Sector as a 'facilitator', increased role of the private sector, development of fiscal incentives and concessions, accelerated flow of housing finance and promotion of environment-friendly, cost-effective and pro-poor technologies, especially in most backward, hilly and tribal areas, and regions with a history of disaster vulnerability.
- 1.6 Implementation of schemes such as the *Indira Awas Yojna*, and the *Swarnajayanti Grameen Swarozgar Yojna* (SGSY) have yielded mixed results in the area of housing and human settlements. This proposed draft Policy builds on the learning from previous interventions and draws upon the potential of recent initiatives of the Government, namely – the Provision of Urban amenities in Rural Areas (PURA), *Bharat Nirman* Programme and the National Employment Guarantee Scheme (NREGS).

This proposed Policy:

- 1.6.1 seeks a solution to bridge the gap between the demand and supply of housing and infrastructure to achieve the objective of increasing supply with an emphasis on affordable prices and benefits to the local economy. In this regard, specific initiatives are suggested to further re-orient the public sector as a facilitator. Convergence of resources and involvement of various stakeholders are essential to the supply of housing and infrastructure in the overall context of sustainable development of rural areas.
- 1.6.2 draws from innovations in the area of housing and habitat in India and elsewhere. It lays down aims and non-negotiable principles that must be adhered to for implementing the Policy. It also gives a menu of action points, which include promotion of community participation and self - help, linkage between livelihood and habitat, decentralisation of delivery in the framework of *Panchayati Raj*, development of ecologically sustainable technologies and standardisation for local production, supply of construction materials and technologies. It encourages savings to accelerate supply of funds, development of partnerships, conservation of

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natural resources and development of environment-friendly, affordable and disaster resistant options for building construction. The purpose is to guide various stakeholders to take well-planned, concerted, transparent, and pro-poor initiatives in the best possible manner.

- 1.6.3 dwells upon the role of various stakeholders and specific actions pertaining to land, finance, legal and regulatory reforms, technology support and transfer, infrastructure, sustainability concerns in habitat development, employment issues in the building sector and monitoring of the implementation of the Policy.
- 1.6.4 finally, it intends to build synergy, convergence and integration of housing related infrastructure and livelihood interventions. It aims to act in a complementary manner with policies and programmes related to poverty alleviation, income generation and employment to achieve the overall objective of shelter for all and sustainable development of human settlements. It strongly advocates convergence between government schemes, delivery channels and institutional mechanisms across departments for total habitat development in rural areas.

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AIMS

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2

AIMS

Shelter is a vital entitlement of the citizens of a country. The level of development of a nation is revealed by the manner in which the basic needs of food, shelter and livelihood are addressed and manifested across the society. Article 21 of the Constitution of India guarantees the 'Right to Life' to all its citizens. The scope of this Right has been expanded in resonance with various Human Rights Treaties that emphasise the overriding need to ensure, among other rights, the Right to Adequate Shelter. It implies the rights to food, water, hygienic environment, medical care, shelter and education - all woven into a basket of facilities that provide a quality life to all citizens and a habitat that facilitates dignified living, with privacy and self respect.

India, with its predominantly rural populace, dispersed over in villages with marginal to low levels of economic development, faces a unique challenge in the task of addressing adequate habitat for all. The task is a multi-dimensional one and has to factor in area specific geo-climatic features, low level of disposable incomes of majority of the people, technological and information gaps and inadequate delivery mechanisms and management capacities. The strategy of a Rural Housing and Habitat Policy would have to be sustainable, leveraging the inherent potential of the rural society. It would have to empower rural communities to manage the development of their habitat and own the assets so created.

The aims and objectives of such a Rural Housing and Habitat Policy would broadly be stated as follows:

- i. To create within the time-frame of the Eleventh Five Year Plan, adequate, safe and sustainable housing stock that would address and cater to the rural housing needs of the country.
- ii. To ensure that all dwelling units have easy access to basic sanitation facilities, drinking water, power and livelihood infrastructure for environment - friendly, farm, on-farm and non-farm economic activities.
- iii. To prepare a State-wise road map with a definite time frame for provision of appropriate and affordable housing to

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shelterless households either by way of upgradation of *kutcha* houses or through construction of new houses.

- iv. To restructure, strengthen and energise the functioning of *Panchayati Raj* Institutions (PRIs), so that issues of access to land, finance and community participation are managed effectively.
- v. To ensure the inclusion of marginalised groups in planning, design and management of housing and habitat development at all levels.
- vi. To introduce the participation of private entrepreneurship especially for sustainable habitat technologies through public-private partnership wherever deemed feasible.
- vii. To plan for removing the barriers to greater credit flow into rural areas and to suggest administrative, legal, fiscal and any other operational changes to augment the inflow of resources so that the rural-urban gap in the quality of life is bridged.
- viii. To provide for an assembly of basic services like water supply, sanitation, power, roads and other livelihood infrastructure, that eliminate daily household drudgery.
- ix. To support area specific livelihood linked habitats after factoring in the local requirements and constraints in terms of availability, adequacy and appropriateness of resources.
- x. To put in place a legal-administrative mechanism that provides housing plots for the totally landless so as to qualify them for financial targeting and subsequent livelihood initiatives.
- xi. To generate awareness and promote culturally acceptable environment - friendly, energy saving and disaster resistant technologies.
- xii. To achieve a synthesis between R&D institutions, financial institutions and implementing agencies in the planning and development of rural housing.
- xiii. To provide for operational flexibility in the implementation of housing programmes in different parts of the country. The flexibility in the delivery mechanism can be in terms of design, implementation, technology choice and allocation of financial resources.
- xiv. To develop the required technical and managerial capacity of delivery agents, including local masons and artisans.



Guiding Principles

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3

Guiding Principles

A principle is defined as a 'basic truth or law that guides processes and action and helps confirm to a perspective' (Oxford Advanced Learner's Dictionary, 1998). In the context of habitat development, principles are 'norms' that are responsible for the overall social, environmental and economic sustainability of human settlements.

The Guiding Principles for the National Rural Housing and Habitat Policy are:

The Principle of Inclusiveness and Flexibility

This principle advocates inclusion of various stakeholders in all stages of planning and management, particularly concerned communities and especially women, for habitat development as critical for quality and sustainability of habitat initiatives. Rural habitat development in India has been an 'owner-driven/ community-based process' with a high component of self-help. With access to key enablers, such as finance and technology, the end product of people's efforts is far better than what most habitat 'projects' can deliver on ground. The strength of community solidarity, especially as seen in tribal communities would be built upon. Involvement of *Panchayati Raj* Institutions (PRIs)/Village Councils which form the foundation of local governance in India, is critical as they are responsible for management of local resources and community assets as well as welfare measures at the grassroots, especially from the standpoint of the poorest sections. Similarly, the involvement of the private sector would be a catalyst for a balanced, market-driven approach to habitat development with a focus on small-scale local entrepreneurship. Mutually beneficial partnerships would lead to sustainable planning and implementation of habitat development in rural areas.

Flexibility needs to be promoted through policy measures, especially in planning and implementation. Local interpretation of the habitat policy for greater effectiveness at the grassroots must be facilitated. This principle includes flexibility in the design of interventions, technology choices and their implementation through community-based processes, and most importantly, flexibility in accessing financial resources and provision of credit, based upon local needs.

The Principle of Integration

The principle of integration promotes access to housing, basic amenities, livelihood and community infrastructure and natural resources together as habitat development. Any one of these, without the others, is ineffective in improving the quality of life, while together their impact is much greater. A *pucca* (or permanent) house very often serves as a work space for many households in rural areas, facilitating income generation. Access to a safe house with clean surroundings has a positive impact on people's physical and mental health and supports access to education. Community level livelihood infrastructure and facilities promote village industry and lead to an overall improvement in the quality of life. The development of rural regions reduces out-migration to cities, releasing pressure on urban land, infrastructure and services. Thus, in the larger perspective, there are direct links between a safe and secure habitat and all aspects of the quality of life. These links have a strong potential for improving and providing a better standard of living and reducing vulnerability.

The Principle of Access

The Habitat Agenda (1998) argues that *'adequate shelter means more than a roof over one's head. It also means adequate space; physical accessibility; adequate security; security of tenure [...] adequate basic infrastructure: water supply, sanitation [...] suitable environment quality and health-related factors; and an adequate accessible location with regard to work and basic facilities: all of which would be available at an affordable cost.'*

Basic necessities such as food, shelter and livelihood are entitlements rather than 'magnanimous' gestures of the State under the Human Rights Law. India being a signatory to major Human Rights treaties, such as the Universal Declaration of Human Rights, the International Covenant on Civil and Political Rights and the International Covenant on Economic, Social and Cultural Rights, strives to ensure the realisation of human rights, including the Right to Adequate Shelter. Article 21 of the Indian Constitution guarantees the 'Right to Life' to all its citizens. Various rulings by the Supreme Court of India have reiterated, 'the right to live in any civilised society implies the right to food, water, decent environment, education, medical care and shelter.' This principle states that, rural society as a whole and the poor in particular, must have access to livelihoods, finance and technology as well as relevant capacities, knowledge and skills for habitat development in order to enjoy the 'right to shelter'.

The Principle of Safety against Natural and Man-Made Hazards

Nearly one percent (about 15 lakh houses) of the housing stock in the country is destroyed every year due to natural hazards. Inadequate preparedness in the form of neglect of indigenous wisdom and non-compliance with safe designs and construction practices has left many families homeless and vulnerable; the poor being the worst sufferers. In addition, ecologically harmful practices have contributed to the vulnerability of the rural poor. Simple safety measures, if taken before a natural hazard, and proper planning can prevent a tremendous loss of life and property. It is imperative that the safety and security of families and houses are given due importance in habitat development. Safe individual houses and community shelters can minimise disaster losses to a large extent. Any habitat development must be such that risks to life, livelihoods and property are minimized.

The Principle of Resource Efficiency and Sustainability

The principle of resource efficiency and sustainability refers to balancing the environmental, social and economic concerns in the short and long terms. It

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encompasses all the resources - social, natural, human and financial - employed in habitat development and lays stress on their sustainable utilisation. The principle postulates that maximum benefit is derived from investment of these resources in a sustainable manner. Habitat development and building activity have tremendous impact on the quality of natural environment. Issues of land utilisation, use of natural resources and dumping of wastes make construction activity an environmentally challenging task. Given the social and economic benefits of habitat development, it is important that its negative environmental impacts are minimised.

Local human resources, when utilised effectively, are developed further through on-job capacity enhancement. There are obvious positive implications for the local economy if local resources - natural and human - are used efficiently and with discretion. Such connections can trigger positive cycles of local development.

The Principle of Appropriate Design

The principle of appropriate design advocates adequate consideration to cultural, geo-climatic and environmental appropriateness of housing and habitat design so that these interventions are functionally useful and environmentally sustainable for the user community. It also refers to the inclusion of appropriate livelihood considerations, such as space for cattle rearing, poultry, storage of agricultural implements and fishing nets so that families can pursue their livelihoods with greater efficiency.

This principle, therefore, lays emphasis on adequate provision of homestead lands and spatial design of houses to ensure that they are functional and well ventilated and allow families to pursue a healthy and dignified life. It also emphasises adaptation of indigenous technologies and locally appropriate building materials to promote greater cultural acceptance and environmental sustainability; building elements that enhance functionality such as smokeless chulhas; and, structural features to safeguard families against possible natural hazards. These will together result in houses that are culturally acceptable, durable, safe, healthy and environmentally sustainable.

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Specific Action Areas

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Specific Action Areas

The Policy would recommend concerted efforts in the following action areas:

4.1 Land - Access and Management

The most essential pre-requisite to habitat development is the availability of land for the purpose. Panchayati Raj Institutions (PRIs) have a clear role in making land available for the poorest, especially for vulnerable groups such as tribals and other socially backward groups that are traditionally dependent on ecologically sensitive forest resources for various needs. Access to land for the poorest would trigger a positive cycle of asset creation and consolidation and alleviate long-term vulnerability and poverty. At the settlement level, land use planning and management would promote the effective utilisation of village land for housing, agriculture and village industry development. Rural habitat development would be immensely accelerated with appropriate land reform.

In the past, a significant proportion of poor households have not managed to avail themselves of government grants and subsidies for housing and habitat as they do not have access to land. They are, therefore, neither eligible for the government support, nor are they able to utilise the external support effectively for want of land. The Policy would ensure that such households do not continue to be left out and are provided with adequate land and security of tenure.

4.1.1 A 'land and resource inventory' would be developed and maintained by the *Gram Panchayat* to record areas of land and locations under private ownership, public uses, common property - grazing and fallow lands. Alongside, a record of landless and houseless households would be maintained by the *Panchayat*. These records would be available at the village level for easy access and understanding by all. Information technologies such as Geographic Information Systems (GIS) can be used for mapping lands and recording ownership.

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- 4.1.2 At the local level, the *Gram Panchayat* is responsible for land use planning and management for housing, civic infrastructure, community and livelihood infrastructure, development of greenery and afforestation, including energy plantations, water ways and water bodies and for allocation of land for industrial and institutional uses. The *Panchayat* would plan these in consultation with the *Gram Sabha*, including women members with assistance from NGOs and technical agencies and submit its plans to the district authorities for integration in the district plans. Norms and standards for the land use distribution would be developed considering the appropriate size of the house and desired, location especially in relation to local livelihoods, mitigation of risks in hazardous areas and location of infrastructure and facilities. These norms would also consider issues of inter-generational equity, leaving adequate provisions of land for future growth.
- 4.1.3 In the local plans, it will be necessary to earmark land for housing all the landless. Donation of land to the Village *Panchayat* for housing the landless would be encouraged through tax incentives. Defectives of title deeds, especially for the marginalized sections, would be rectified in a mission mode.
- 4.1.4 Land assembly and development by the local *Panchayats* would be encouraged. The *Panchayat* can, through public referendum, allocate land for housing for the vulnerable, including women-headed households, single and destitute women, persons with disability, those rendered landless because of natural disasters and those households whose current housing conflicts with natural resources. The need for integration of communities would be kept in view while allocating land for housing.
- 4.1.5 Land as a resource belongs to the village community. It cannot be alienated from them without the concurrence of the entire *Gram Sabha*, including the excluded and marginalised people.
- 4.1.6 Access to land for housing in the rural context is a matter of granting homestead rights. States need to provide this right to the landless category with special emphasis on persons belonging to the Scheduled Castes (SC) and Scheduled Tribes (ST) categories. Lands allotted to SC/ST and other marginalised and excluded sections cannot be alienated for other purposes.
- 4.1.7 The house would be jointly owned by the female and male heads of the households by way of a joint *patta*.
- 4.1.8 Prior permission of the *Gram Sabha* would be required for acquiring land for providing homestead land to the houseless, infrastructure development and other such needs. Acquisition of fertile agricultural lands for non-agricultural purposes would be discouraged and fallow, wastelands would be used.
- 4.1.9 Residential use of government land and lands proximal to forest lands would be regularised for the landless and tribal settlements with regard to history of residence in line with the Forest Policy. Other encroachments, subject to basic right to shelter, would be removed from the government land and the land put to use for development.

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- 4.1.10 State governments, in consultation with the *Gram Panchayat*, would continue to provide appropriate land for relocation of households affected by natural disasters. In line with the National Rehabilitation Policy, such land must be suitable with regard to safety, people's livelihoods and minimum quality and quantity norms.
- 4.1.11 A comprehensive land reform policy, proposing simplified procedure, is to be formulated at all the administrative levels. A Monitoring Committee would be set up to monitor implementation of the Land Reform Policy.
- 4.1.12 A district level committee representing PRIs, government departments, NGOs and other stakeholders, would be set up to monitor land issues in the villages. This would act as a link between the local and the state/national level.
- 4.1.13 There would be a land - use policy at the district level. The concerned land policy and land-use regulations would provide statutory support for appropriate land reforms; simplified land assembly, land pooling and sharing arrangements. PRIs need to lead the process of land assembly, land pooling and sharing.

4.2 Access to Finance

Access to credit is critical for habitat development. Except for the recent success of Self Help Groups (SHGs) in micro-lending, informal sources continue to be exploitative, especially for the poor. Formal finance options, on the other hand, are still few and mostly remain inaccessible to the rural population. It is important to create conditions that encourage financial institutions to lend in rural areas. There is a need for flexible and easily accessible credit products and appropriate institutional mechanisms that respond to the needs and conditions of rural areas such as irregular income streams and low cash surpluses. Emerging successes of community-based finance mechanisms provide reasons for optimism. Communities have evolved their own informal ways of consolidating savings and accessing loans as groups. There is a need to acknowledge the ground realities in rural areas and respond to these by providing space for alternate, innovative methods of lending. Success in repayment of housing and habitat loans would only be enhanced through a dovetailing of habitat development with income-generating opportunities for the poor. While the poorest of the poor and the marginalised will require grant support for housing, it is essential that this assistance be clubbed with livelihood support so that they are able to come out of the vicious poverty cycle and into mainstream economic processes. Housing assistance to the poorest through the grant route would be gradually decreased while increasing livelihood and housing credit support.

- 4.2.1 An expert group study on practical needs and problems related to rural housing finance and habitat and livelihood loans would be conducted to provide inputs to Financial Institutions for developing their products.
- 4.2.2 *Gram Panchayats* would be empowered to mobilise finances for habitat development through generation of revenues from common lands, forests and other community resources including economic infrastructure. Besides this, government funds would be earmarked to provide support to PRIs for habitat development and management.
- 4.2.3 Financial incentives would be provided to *Gram Panchayats* to mobilise resources for funding housing for the poorest. Incentives would also be provided to encourage activities like affordable, cost effective, energy efficient, accessible and user-friendly housing, disaster resistant construction, etc.
- 4.2.4 A mix of financial options would be made available to rural families for accessing housing. These would include the option to buy land, construct or add to a house, upgrade and repair an existing house, bridge the financial assistance available from government schemes, construct toilets, bathrooms, smokeless chulhas and provide domestic lighting. Animal sheds, works-spaces and storage spaces would be comprised in house construction.
- 4.2.5 Rural Housing would be considered at par with infrastructure as far as funding and financial incentives are concerned, in order to encourage investments in the sector.
- 4.2.6 Banks and Financial Institutions would invest in awareness creation for habitat development and link loan schemes through intermediary

institutions such as PRIs, Micro Finance Institutions (MFIs), NGOs and CSOs.

- 4.2.7 Lower interest would be charged for rural housing loans, taking into consideration the credit repayment ability of the poor. Repayment schedules would take into account the budgets, and the seasonality of employment of the households. An interest subsidy scheme would be worked out to provide concessional finance for rural housing. This is to equalise the disadvantage faced by rural borrowers for higher risk and spread. The Reserve Bank of India (RBI) and the National Housing Bank (NHB) would develop separate Non-Performing Asset norms for rural housing taking into account crop seasons and other occupational revenue cycles. Lending Institutions would have flexibility in fixing appropriate repayment schedules, depending on the income stream and repayment capacity.
- 4.2.8 A National Rural Shelter Fund with an initial contribution of Rs.500 crore from the Central Government is recommended to be created under the aegis of NABARD / NHB for refinancing to banks for rural housing and habitat development (for the poor), provided the ultimate lending rate is fixed within a defined range. The rate instead of being specified could be defined as certain basis points above the NABARD/NHB rate. This rate could be up to 300 basis points above the NABARD / NHB rate. Banks using intermediary institutions for onward lending need to factor in higher overhead costs to reach rural clients. This fund would also provide for development costs of credit delivery to the rural poor so that housing finance rates in rural areas are at par with or lower than the rates for urban areas. Rate for rural housing would be lower than that for agriculture.
- 4.2.9 The private sector, especially the commercial and residential developers, would also contribute to the corpus through a 'cess'. There would be a Rural Housing 'cess' on construction industry (builders) based on the super built up area.
- 4.2.10 To mitigate the risk faced by the banks in lending to the rural housing / habitat sector on account of losses, a "Credit Guarantee Fund" with an initial corpus of Rs. 500 crore (to be contributed by the Central Government) would be created within NABARD. To enlarge the corpus of the Risk Fund, commercial banks would contribute a specified percentage of the shortfall in achievement of their target for priority sector lending. A part of the cess income from the construction industry could also be used to support this Fund.
- 4.2.11 Steps would be taken to set up a 'Title Deficiency Insurance Fund'. Part of the contribution from (viii) above would from the corpus.
- 4.2.12 Banks would step up the quantum of loans disbursed for rural housing / habitat. They would also consider fixing targets for disbursement of loans for various vulnerable groups and declaring it publicly. In order to reach the rural underprivileged, a separate priority sector sub-target of Rs. 2 lakhs for habitat construction and a limit for repairs/ up-gradation of Rs 50,000 would be suggested.

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- 4.2.13 To enable institutional housing finance mechanism to serve all segments of society in rural areas, small housing loan options would be available even to leverage Social Housing Schemes. *Gram Panchayat* Certificate on land titles would be treated as sufficient documentary evidence for banks and financial institutions to mortgage. Certification for house completion work can be carried out by the finance institution and the engineer and such a certification would be considered as sufficient proof to release the final instalment from the public finance institutions and avail subsidy from the *Panchayat*.
- 4.2.14 State governments would waive stamp duty on mortgage for rural housing loans less than Rs 2 lakhs.
- 4.2.15 To encourage financial intermediaries to increase their lending to vulnerable sections of the rural population, which involves comparatively higher risk and operational costs, benefits under Section 36 (1) (vii a) of Income Tax Act as available to public finance institutions may be extended to Housing Finance Companies also.
- 4.2.16 To encourage primary lending institutions to enhance their credit flow to the vulnerable sections of the rural population, existing institutional mechanism as available through SHGs / NGOs and Micro Finance Institutions would be actively involved in extending housing loans to the poor.
- 4.2.17 Micro-financing, especially for the rural poor, would be encouraged. In this context, micro-credit for housing would be given a strong push to provide formal finance, especially to those segments of households who do not satisfy norms for formal sector lending. Aggregation of poor households as SHGs / Cooperatives to provide social collateral for lending would be encouraged. Members of SHGs / Cooperatives may be allowed to become a part of Housing Self-Help Groups (H-SHG) / Housing Cooperatives, thus enlarging the catchment area and aggregating demand.
- 4.2.18 Livelihood and income generating schemes would be linked with saving for housing and habitat development. SHG savings would be mobilised for livelihood creation and would serve as collateral for repayment of individual loans to members directly linked to banks (with the onus of repayment residing on the individual loanee).
- 4.2.19 Fiscal and Financial incentives by the government would be provided to local producers of cost effective, energy efficient and eco-friendly building materials.
- 4.2.20 Livelihood and Community infrastructure grants would be coupled with supportive credit-cum-grant for housing development.
- 4.2.21 Private sector would be encouraged to invest in the rural infrastructure such as provision of power, water, education infrastructure, etc. through fiscal concessions.
- 4.2.22 State would have the provision to develop economic / low cost housing projects, the units of which could be sold to the people below the poverty line (BPL) at an affordable cost in suitably recoverable instalments.

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- 4.2.23 *Gram Panchayats* would also be encouraged to invest in public infrastructure like internal streets, water / power supply, drainage, etc. This would be facilitated through Public-Private-*Panchayat* partnership in a revenue generating and revenue sharing mode.
- 4.2.24 Housing for individuals and SHGs could be linked to livelihood loans. A combined finance product model is suggested, which would address low-income rural people who require livelihood supports (work-shed /petty shop/animal shed, etc.) to enable them to pay back the small housing loans. Short duration incremental housing loans would be developed in a modular funding model, to the very poor, who do not have the confidence/capability to avail a one time loan with a long repayment periods. Women SHG members may be extended housing loan by banks even when the title of the land is in the name of the husband/or other family members, on the basis of the *Panchayat* certificate and an indemnity bond/undertaking from the husband/family members.
- 4.2.25 Provision for bath and toilet facilities would be an integral part of the rural housing loan, wherever they have not been provided, separate loan would be provided for construction of toilets and bathing rooms. In addition, a product for construction of community toilets for the economically weaker section as a group loan, with the involvement of the local *Panchayats*, could be evolved.

4.3 Infrastructure: Reinforcing the 'Habitat' Paradigm over a Focus on 'Housing'

Habitat planning must be customised, keeping in mind the available technology, efficient management of resources, disaster vulnerability and socio-economic make-up of the geographical area.

Complete settlements with pucca houses, schools and health care, livelihood infrastructure and a sound natural resource base, connected with transportation and telecom facilities are indicative of the extent of 'development' and resilience of a community. At the village level, public investment in rural infrastructure development, including community sanitation, waste management systems, roads, drinking water, power supply, schools and livelihood centres, is required on the foremost basis as the infrastructure development will attract investments, enhance local skills and capacities, increase the economic and market worth of rural areas and also make lending more practical and viable.

Areas that fall within the ambit of infrastructure in all human settlements encompass the provision for accessible and adequate and safe water supply, bathing and toilet facilities, efficient waste treatment and disposal, convenient public transport, affordable continuous power supply and energy solutions; and a clean and healthy environment. Infrastructural amenities consist of educational facilities (schools and colleges, Rural Research Institutes), recreational facilities (parks, public gardens, play grounds, and entertainment centres), medical facilities (health centres and allied health care), disaster mitigation structures, connectivity via rail, road, and waterways and e-connectivity. Livelihood infrastructure such as continuous and affordable power supply, work sheds for off-farm activities; animal sheds, storage facilities, local markets, water supply and waste disposal form an important part of sustainable habitats.

- 4.3.1 *Panchayati Raj* Institutions would be responsible for infrastructure planning, implementation and management, based on the local needs through consultation with the people, especially with regard to community facilities such as sanitation.
- 4.3.2 Village communities would be involved in the planning and design of houses and related infrastructure. The assets and infrastructure would be built, owned and managed by the community. Habitat planning would be preceded by baseline mapping and data collection to know the existing status of infrastructure and desired/aspired needs. Infrastructure planning, development and management would be done in a manner that is inclusive and participatory, sensitive to the needs of women, the elderly and persons with disabilities, taking into consideration socio-cultural values and lifestyle of rural communities. Habitat planning would integrate with various government schemes for different components of habitat such as water, sanitation, roads, connectivity, energy and power.
- 4.3.3 Village level habitat interventions would be finalized by the *Gram Sabha* and enforced by the *Gram Panchayat*. In line with the Panchayat Act, a Habitat Standing Committee would be created at the level of the *Gram Panchayat* and empowered to check the overall quality of construction and development.

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- 4.3.4 The infrastructure may vary significantly from one settlement to another and the unit of infrastructure planning may not always be a revenue village. Every hamlet would also be provided with basic infrastructure and livelihood opportunities.
- 4.3.5 Special emphasis would be laid on planning and creating the necessary infrastructure and its management for ensuring village energy security, drinking water security, sanitation and drainage and waste management.
- 4.3.6 The State shall ensure enhanced public investment for rural infrastructure development. 'Public-Private-Partnership' or 'Public-Private-Panchayat-Partnership' approach for Infrastructure would be devised for the infrastructure development. Macro-economic strategies would be devised to enable the flow of resources, including attracting private capital to the infrastructure sector. Initiatives by micro and small scale entrepreneurs would be encouraged for decentralised power generation, water treatment, and waste treatment and disposal.
- 4.3.7 The policy would work towards reducing the gap between rural and urban areas and provide similar infrastructure and livelihood opportunities in rural areas. Village infrastructure would be developed in line with larger development programmes, and schemes like PURA may be implemented in a participatory manner, using contribution from various stakeholders and feedback would be sought from demonstration projects being implemented by the States.
- 4.3.8 Financial Institutions, State Governments and Central Government would encourage and support 'local' and barrier-free infrastructure development created by local authorities as well as by the private sector.
- 4.3.9 If programmes of infrastructure development result in or require displacement in line with the Rehabilitation Policy, it would be ensured that alternative or compensatory site is made accessible and not smaller or inferior to original site conditions. The basic minimum area for housing would not be less than that as per norms, depending upon the livelihood needs of the affected families. Equal opportunities for livelihood would also be ensured. The resettlement and rehabilitation of the displaced persons would be done with their opinion and consent.

4.4 Habitat Technology

Construction sector in general and the habitat sector in particular have a tremendous potential to foster sustainable development processes in the country. Initiatives to support environment - friendly technologies, systems and processes in this sector would create a massive impact in resource and energy efficiency, pollution levels, and sustainable livelihood creation and add to quality of life of people. Balancing the supply- demand equation for habitat solutions that has been the thrust of many initiatives, needs to include awareness creation and policy influence in order to tilt the choice in favour of environment - friendly solutions.

- 4.4.1 Clean environment and quality of life in settlements depend on various legislations and the quality of coordination amongst regulatory authorities. There is a need to integrate policies regarding conservation of natural resource management, decentralised solid waste and waste water management, rainwater harvesting and use of renewable energy sources in the planning process.
- 4.4.2 To reduce energy consumption and pollution, energy efficient construction techniques and materials would be used. Guidelines and regulations would be drawn up for use of renewable energy sources, particularly solar water heating, cooking and lighting systems in residential buildings. Plantation of secondary timber for use in construction would be encouraged.
- 4.4.3 Governments at National, State and District levels would take an active lead in promoting and using building materials and components based on local agricultural residues and industrial waste such as stone dust, fly ash and red mud, locally produced in a decentralised manner by small and micro-scale entrepreneurs.
- 4.4.4 Governments at all levels would also take an active lead in promoting and using decentralised systems and technologies of water conservation and waste management. Systems such as the Decentralised Waste Water Treatment Systems (DEWATS) that employ local resources and skills in their installation and maintenance would be encouraged.
- 4.4.5 Construction materials and technologies to be used would be derived from indigenous practices in line with local needs, traditions, resources and norms for disaster safety. State governments would ensure development and adaptation of local indigenous technologies to ensure disaster safety. Building Codes for their use would be developed and included in the state schedule of rates.
- 4.4.6 All public institutional and residential buildings would be designed in line with accessibility guidelines and constructed using proven, safe construction technologies. Sustainable building materials would be procured from local entrepreneurs.
- 4.4.7 Home owners using sustainable / low energy building materials would be given credit at a rate lower than the prevalent market rates.
- 4.4.8 Delivery of sustainable building materials produced locally within the district, by micro and small entrepreneurs in rural areas would be encouraged through fiscal incentives and capacity building. Locally produced materials would comply with standard specifications.

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- 4.4.9 Small and micro enterprises involved in production of sustainable / green building materials would be given rebates on excise duty paid on purchase of modern raw material used for the production of sustainable building materials on the lines of post-disaster reconstruction.
- 4.4.10 Central and State government would invest in technology development, promotion and application of these technologies through organised groups of entrepreneurs. Use of locally available, sustainable materials such as bamboo, wherever it can be grown in abundance, will be particularly encouraged.
- 4.4.11 Given the state of environmental degradation in the country, availability of natural materials required for construction such as good quality aggregates (coarse and fine) would become a constraint. State government in partnership with the local *Gram Panchayat* will ensure that reckless mining is checked and miners use appropriate quarrying equipment and methods that do not result in environmental degradation. All the processes followed in the mining activity would be made transparent and open to scrutiny by the *Gram Sabha*.
- 4.4.12 Greater awareness would be created on the correct use and application of standard building materials such as cement for different purposes in building construction.
- 4.4.13 Standardisation of various building components, based on local conditions would be emphasised so as to get better quality products at competitive rates, through decentralised production.
- 4.4.14 States would include the specifications of new building materials in their schedule of rates and promote them vigorously. *Zila / Village Panchayat* would modify state level schedule of rates as per local conditions.
- 4.4.15 The vulnerability atlas of the country has identified zones which are prone to earthquake, floods and cyclones. The Code for disaster resistant construction and land use planning would be observed and enforced by all State Governments / Union Territories. Traditional construction practices in eco-sensitive/disaster prone areas would to be adapted along with the revised safety norms and codes.
- 4.4.16 Transfer of proven cost-effective building materials and technologies, from 'lab to land', would be intensified through institutions at village or district level. New materials and technologies would be demonstrated in public buildings in initial stages.
- 4.4.17 Rural Building Centres need to be set up at the district or block level for easy access to sustainable building materials and technologies by the people. Building Centres would be set up on an entrepreneurial model. These Centres may also function as decentralised production units for building materials based on local raw materials and as training centres for construction workers.
- 4.4.18 Certification of plans and designs, materials and technology and accessibility standards would be made mandatory.

4.5 Reorganising Delivery Mechanisms

An essential part of rural housing challenge in India is developing a self-sustaining delivery system. Given the ground conditions in rural areas, a habitat delivery system can be self-sustaining only if it is based on diverse and flexible financing options. Lack of effective demand, which is a function of stable income and savings, coupled with absence of a viable, sustainable credit system and lack of affordable technologies and skills are major constraints in habitat development. Involvement of the commercial private sector in production and supply of rural housing is also negligible. There is a need to re-organise the delivery mechanisms, involving various stakeholders in the process besides the government to decentralise delivery to whatever extent possible. Recent trends indicate that a viable, profitable local supply system for appropriate building materials and labour via enterprise route enables better habitat for rural poor with several additional benefits such as improvement of local economies.

Basic needs' products, such as houses, sanitation, energy and clean water can be converted into demand through a market creation / development approach. Significant impact can be made on accessibility to quality products and services by setting up village based production units run by Self Help Groups and privately owned micro-enterprises that use clean technology. In addition, this would provide gains to micro and small entrepreneurs.

- 4.5.1 With regard to habitat delivery, it is important to shift focus from "end product" to "process". Habitat delivery requires services of design, technology, building materials and training of delivery agents. The delivery of these services would be ensured through local markets or specialised agencies. This will make service delivery sustainable and demand driven, thus ensuring quality.
- 4.5.2 Public agencies and rural housing schemes would support and facilitate technical certification as opposed to 'type designs' in order to promote people centered housing. A set of alternatives would be made available to the people to choose from as per their affordability and requirements. Rural customers would be involved while formulating these alternatives. States will identify resource centres to develop and provide contextually applicable alternatives to *Panchayats* and delivery agents.
- 4.5.3 Owner driven and community based construction processes need to be encouraged and integrated with the livelihood generation programmes such as NREGS to construct housing and infrastructure.
- 4.5.4 SHG based housing programmes, especially those comprising women members, with the help of financial institutions, would be promoted under the leadership of *Gram Panchayats*. At the same time, individual based programmes would also be devised, based on certification and guarantees from the *Panchayats*.
- 4.5.5 Use of proven, cost-effective building materials and technologies, would be intensified through Building Centres and local enterprises at the block or district level. All public buildings would use energy efficient construction technologies using local resources and skills.

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- 4.5.6 The Rural Building Centres or *Nirmithi Kendras* / *Nirman Kendras* / *Awas Kendras* would be encouraged to operate in an entrepreneurial mode. Such centres need to be set up for each block for easy access to sustainable building materials and technologies by the people. These centres could also function as decentralised production units for locally appropriate building materials and as training centres for construction workers.
- 4.5.7 Delivery of sustainable technologies locally produced within the district, by micro and small entrepreneurs or SHGs in rural areas would be encouraged through fiscal incentives and capacity building. Locally produced materials would comply with standard specifications. The use of these materials by the public sector works would be made mandatory. Existing *Nirmithi Kendras* or Rural Building Centres would also function as Rural Resource Centres providing guidance and advice to communities and Panchayats to encourage appropriate construction technologies in housing and infrastructure.

4.6 Capacity Development

Adequate capacity development of all stakeholders is essential for effective implementation of the policy on ground. There is a need for developing technical, planning, management and monitoring capacities of government functionaries, including Panchayat representatives for design of community based programmes and facilitating delivery of safe and accessible habitats. At the level of the local communities, besides general awareness on the value of safe construction, habitat based livelihood orientation will go a long way in institutionalising safe and accessible construction in rural India. It is essential to develop technical and managerial capacity of delivery agents such as entrepreneurs, artisans and the like for further market development.

- 4.6.1 Capacity building of all stakeholders in a campaign mode would form an integral part of the policy. Capacity development would be an essential component of all habitat and housing development initiatives - especially ones that promote eco-friendly construction and operating systems.
- 4.6.2 Campaign on rural habitat would be initiated as a movement to create awareness on the right to safe environment and user-friendly habitat, using media such as wall writing, street theatre, folk media, film shows, exposure opportunities and demonstration models, etc.
- 4.6.3 Capacity development of households for participating in planning, design and monitoring of construction through Village Panchayats with the support from technical institutes would be promoted. SHGs and their federations would be a useful link in orienting people to various options for accessing housing.
- 4.6.1 Capacities of State functionaries and *Panchayati Raj* Institutions would be enhanced for planning and management of effective delivery of habitat in villages. Capacity building of PRIs, especially the *Gram Sabha* is an absolute need for preparation of Integrated Village Action Plans and for Habitat Management.
- 4.6.2 The scope of NREGS would be expanded to include habitat infrastructure development works. It would be used as an opportunity for on-the-job training of unskilled labour for skill up-gradation. Under this, landless labourers would be separately identified and trained for construction of infrastructure works. At places where NREGS is not available, other opportunities for on-the-job training would be explored and tapped.
- 4.6.3 A training component of up to two percent would be built into the development schemes to impart new skills to construction workers. All development projects in rural areas would have a component of construction training.
- 4.6.4 Masons, carpenters, plumbers and other artisans would be considered at par with rural entrepreneurs. They would be included in State sponsored schemes for skill enhancement and enterprise training.
- 4.6.5 Training of women and persons with disability for appropriate jobs would be emphasised. Youth would also be included in the capacity development programmes, especially for maintenance of habitat infrastructure.

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- 4.6.6 Construction industry is the biggest employer of women workers and is perhaps their biggest exploiter in terms of disparity in wages. The solution lies in skill up-gradation and induction of women at supervisory levels and also encouraging women as contractors. Public agencies would take a lead in this. All training institutions must enrol women on a preferential basis and they would be exempted from paying any kind of training fees.
- 4.6.7 Adequate provision for the safety and health of women engaged in construction activities which are hazardous in nature would be made by the authorities executing the project. Support services like crèches and temporary accommodation would be provided by the implementing authority at the construction site.
- 4.6.8 States would be advised to provide decentralised training, both for men and women. Several schemes of the government for imparting training and skill enhancement could be converged to integrate efforts in this direction. Building Centres would provide decentralised training, both for men and women. Capacity building of producers of building materials would be serviced through technical institutions at State and District levels.
- 4.6.9 Existing ITIs, technical NGOs and trained SHGs would be brought in to deliver training and technical services to rural communities and Village Panchayats and also artisans and building material producers.
- 4.6.10 The Private sector, especially large construction companies, the cement manufacturing industry and related corporate agencies, has a significant role to play in supporting the development of improved skill base and also in absorbing the skilled work-force. The technical capacities of this sector will be leveraged to develop and deliver capacity building for rural artisans, small contractors and supervisors. Placement, certification and refresher training, based on market needs, would thus be provided to the rural work-force.
- 4.6.11 Corporate sector, especially cement companies, may also be involved in providing guidance and other support services to house owners and small builders through Building Centres / *Awas Kendras* / *Nirmithi Kendras*.
- 4.6.12 All training and capacity development programmes would include social, financial, technical, gender sensitisation and disability development components. Guidelines for preparing training modules would be formulated. They would be customised as per the local conditions and state-specific issues like disaster resistant construction in vulnerable locations such as hilly states and the islands. The focus would be on achieving quality in capacity building measures, along with feedback and follow-up measures; training would be taken up as a process and not just an activity.
- 4.6.13 Training programmes would be developed on the basis of a well-established demand from the market. Training, in response to this need, would be designed keeping in view all the hard and soft aspects of the market demand. Effectiveness of the training programme must be assessed in due course and should be followed up with refresher / up-gradation courses.

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- 4.6.14 Besides training and capacity development programmes, exposure visits or experience sharing programmes would be organised.
- 4.6.15 Tool kits would be given to trainees as part of the training material. Trainees would be assisted in the purchase of machinery required for enterprises through linkage with subsidy schemes and credit from banks.
- 4.6.16 Through appropriate technological inputs, effectiveness of local building materials can be enhanced. Innovative building materials, construction techniques, accessibility guidelines and energy optimising features would be made an integral part of the curricula in architecture, engineering colleges, polytechnics and training institutions in order that their use and application can be mainstreamed. Cost-effective, environment - friendly house construction practices will be introduced as a subject for study in technical courses at the district, state and national levels.

4.7 Livelihood issues in the Housing Sector - Linkage between Livelihood Sector and Habitat Technology

Women and men in rural areas participating in formal or informal savings schemes can access financial resources for habitat upgrading either by using their own savings or through credit. Habitat planning in villages needs to include facilities for physical infrastructure for pursuing livelihoods and market linkages. Livelihood opportunities in production of building materials and construction skills are well known. Options also exist in ancillary services such as sanitary marts that promote environmental sanitation on one hand and provide jobs to the poor on the other.

- 4.7.1 Poverty and unemployment are detrimental to healthy growth of any settlement. State Government and local authorities need to vigorously implement poverty alleviation and employment generating schemes, especially those that result in creation of habitat infrastructure. Development of income augmenting activities, expansion of the services sector and imparting of training and skill up-gradation would be taken up.
- 4.7.2 Housing initiatives would consider a 'house' not only as a 'product' to be delivered but as a 'productive asset' or a facility for 'productive work' for the inhabitants. Thus, habitat planning and house design would be in line with the occupation of the inhabitants.
- 4.7.3 Housing loan products would also have to tie up components such as life, accident and health insurance to mitigate the risk of livelihood loss due to ill-health or death.
- 4.7.4 *Panchayati Raj* Institutions are an effective channel for implementation of local employment schemes targeted at developing local infrastructure. They would be supported by Civil Society Organisations for building the necessary local capacities for gainful employment. Skilled and unskilled labourers would be provided training for skill up-gradation and an organised "labour exchange" or database at the Rural Building Centres at the block level would be set up to bridge the gap between skills and opportunities.
- 4.7.5 Funds would be clearly allocated to *Gram Panchayats* for habitat development. Of this, a specified percentage of funds would be spent on creation of habitat infrastructure, on-the-job training of local people and on housing and community facilities.
- 4.7.6 The government would take an active lead in promoting and using building materials and components based on local agricultural and industrial waste such as stone dust, fly ash and red mud, locally produced in a decentralised manner by small and micro-scale entrepreneurs. Adequate attention would be paid to sustainability of these enterprises and provision for continued technical support and quality assurance would be made by designated state level institutions.
- 4.7.7 Unemployed youth and women would be given preference in local livelihood opportunities. At least 50% of the labour employed in habitat projects of the Government would be drawn from the same *Gram Sabha*. At least 50% of this labour would be women engaged in semi skilled / skilled jobs drawing equal wages.
- 4.7.8 Physically challenged persons would be preferred for suitable jobs. And post - disaster reconstruction would also comply with (vii) above.

4.8 Legal and Regulatory Reforms

To speed up the process of habitat development, fundamental legal and regulatory reforms would be set in place that will form the backbone of habitat development initiatives. There is a need for the government to act as an enabler and create a suitable environment for the village communities, panchayats, civil society, private sector and other stakeholders to effectively participate in the overall habitat development process. It can be an effective enabler only if adequate sensitisation and capacity development is carried out. These need to be backed by effective and transparent monitoring systems.

It is important to re-evaluate the overall legal and regulatory framework governing the habitat sector such as land rights, land use, building regulations and codes and price controls. It is imperative to ensure integration between programmes and coordination between the various government departments and agencies. Legal and regulatory reforms will check supply constraints and promote equitable access to habitat in rural areas.

- 4.8.1 Clear definitions of 'poor' and 'houseless' needs to be formulated and also 'kutcha' and 'pucca' house characteristics need to be revised.
- 4.8.2 In accordance with scheme of devolution of functions and powers envisaged in article 243G of the Constitution, the subject of 'Rural Housing' would be assigned to *Panchayats* and the requisite resources made available to them to discharge this function responsibly.
- 4.8.3 *Gram Panchayat*, in consultation with the *Gram Sabha* would be responsible for developing rural habitat plans. The *Panchayats* may formulate their Rural Habitat Plans on the basis of the availability of funds through the State Finance Commissions for *Panchayats* supplemented by resources raised locally. In this way, environmental resources - land, water systems and forests, shall be in the planning and administrative control of local governments to ensure that they are used in a sustainable and transparent manner. The plans would be aggregated / consolidated as District Rural Housing and Habitat Plans at the level of District *Panchayat* / District Planning Committee (DPC). These plans shall be prepared and finalised for implementation within two years. Professional services would be hired for the planning exercise undertaken by the *Zila Panchayat* / District Planning Committee. Local experts and NGOs would also be included in the development of district plans.
- 4.8.4 *Gram Panchayats* would also be responsible for making the land available for habitat development and enforcement of building and safety norms within a given period of time. Procedures for conversion of land use would be simplified to eliminate delays. A single window clearance system would be set up. Re-sale of land or house allotted to poor / marginalised / discriminated women or men would be banned. The abandoned land/house would need to be surrendered to the *Gram Panchayat*.
- 4.8.5 *Gram Panchayat* would be involved in formulation of local habitat projects and distribution of allocated resources within the various elements of the plan. *Panchayats* would also be involved in allocation of resources to different components of schemes.

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- 4.8.6 Participation and transparency in the *Gram Sabha* and *Gram Panchayat* would be ensured and social audit mechanisms would be adopted.
- 4.8.7 State Housing and Habitat Policy would be prepared by all the states based on the National Policy. All states would be advised to adopt a "Model Panchayat Law on Rural Habitat" the prepared by, central government. Provisions relating to housing and basic services including minimum quantity and quality standards may be examined in line with the model law to make specific recommendations for implementation at the State and District level. Minimum standards for area of homestead land, considering livelihood activities in residential space as well as minimum standards of basic services such as sanitation, water supply, domestic energy and waste management in rural areas, would be developed and implemented. The standards would also take into consideration regional cultural characteristics.
- 4.8.8 Rent Control Legislations in the States would be amended to stimulate investment in rental housing in peri-urban rural areas or urbanising villages.
- 4.8.9 NGOs and Community Based Organisations (CBOs) would be promoted as part of Public-Private-Partnership (P-P-P) housing schemes, based on clearly defined roles and responsibilities. All NGOs and CBOs working in villages would be accountable to the *Gram Sabha*.
- 4.8.10 Acts relating to the Insurance Sector would be amended to facilitate housing insurance even in rural areas in the country. Title insurance would be encouraged for housing to prevent fraudulent transactions. Adequate awareness would be created on the benefits of insurance.
- 4.8.11 No stamp duty would be levied on landless and BPL households. Concession on stamp duty would be provided for properties owned by women. Stamp duty collected by the states would be made available to the *Gram Panchayats* to undertake habitat development for the houseless households.
- 4.8.12 States would be persuaded to simplify registration procedures in the conveyance of immovable properties. The Indian Registration Act and the rules, circulars, guidelines and government orders issued by the respective State Government would be amended within a time frame. The procedure of the process of registration would be made simple and computerised. Non-Encumbrance Certificate and other details would be readily made available for any transaction of land.
- 4.8.13 The land revenue records of the states and other governments would be computerised and put on a GIS platform within a defined time frame. Once this system is put in place, e-governance would be encouraged.
- 4.8.14 Guidelines and regulations would need to be developed by the State and District officials to facilitate adoption of sustainable building practices.

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- 4.8.15 Integration of policies regarding natural resource management, solid and liquid waste disposal, use of solar energy, rainwater harvesting, energy recovery from wastes and electricity supply in the planning process would be facilitated. Maintenance of internal feeder/distribution lines free from pollution would be the obligation of the developer/local bodies.
- 4.8.16 No settlement would support unbridled consumption of natural resources, such as land, water, forest cover and energy. Norms for consumption of these resources and also conservation techniques would be specified and enforced. However, no permission would be required to construct houses on agricultural land free from hazards, if required for their own use by the owners of the land.
- 4.8.17 In order to reduce energy consumption and pollution, low energy consuming construction techniques and materials would be used. Guidelines and regulations would be drawn up for regulating domestic energy consumption and encouraging the use of renewable energy sources, particularly solar water heating, cooking and lighting systems in residential buildings. Plantation of secondary timber for use in construction would be encouraged.
- 4.8.18 The Government would take an active lead in promoting and using building materials and components based on agricultural and industrial wastes. All government housing and building projects must increasingly use such materials and components whenever available.
- 4.8.19 The Vulnerability Atlas of the country has identified zones, which are prone to earthquake, floods and cyclones. The Code for Disaster Resistant Construction and Land Use Planning would be observed and enforced without exception by all State Governments / Union Territories.
- 4.8.20 Habitat policy would be integrated with land use policy, water policy, mining policy, environment policy and other related policies. At the PRI level, there would be a single agency, preferably *Gram Panchayat* to look into all these.

4.9 Effective Monitoring and Access to Information

Several problems related to effective habitat development can be addressed through consistent monitoring and transparent information flows. Besides monitoring and implementation of on-going programmes, there is a need for information systems related to land, pricing and local resources for design of effective programmes. Information and telecommunication systems have a huge potential in facilitating such information flows as has been demonstrated by various e-governance initiatives.

- 4.9.1 Village planning of housing and habitat infrastructure would be led by *Gram Panchayat* with the support from the *District Panchayat* and appropriate technical agencies and would be available for public scrutiny under the Right to Information.
- 4.9.2 An Information Centre for disseminating information related to habitat development would be set up at the village level in conjunction with the ongoing programme of Rural Resource Centre. Complete information related to local building codes and norms, especially in relation to sustainable building and safe construction as well as laws, rules and policies would be made available to the *Village Panchayat*, in the local language. A trained and conversant Information Officer /Resource Officer would be assigned the responsibility to provide information to all proactively.
- 4.9.3 Gram Panchayats and Village Councils would be enabled to play an effective role in information dissemination and monitoring through extensive use of information and communication technologies.
- 4.9.4 Social audits would be conducted at the *Gram Panchayat* level annually as are being done under NREGA.
- 4.9.5 A review mission on habitat and housing would be undertaken annually with representation of all groups and institutions, including the *Panchayat*. Reviews at the local level would be collected, consolidated and circulated at the State level so as to facilitate change / improvement in the policies.
- 4.9.6 A Management Information System would be developed to track the implementation of the District Action Plans at the State level. Monitoring would be both qualitative and quantitative undertaken by an independent neutral body.
- 4.9.7 Panchayats would prepare local Housing and Habitat Plans to feed into the State Rural Housing and Habitat Action Plan (SRHAP) through District Housing and Habitat Action Plans, giving a road map of actions pertaining to institutional, legal, regulatory and financial initiatives in relation to supply of land, modification of Acts/Bye-laws, technology promotion, infrastructure provision
- 4.9.8 SRHAP would cover actions to motivate, guide and encourage a participatory approach, including PRIs, NGOs, CBOs, State parastatals and other stakeholders, for converging resources along with the Government resources.

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- 4.9.9 Monitoring framework at State level would be set up to review implementation of SRHAP. This framework would essentially include an interface with the direct beneficiaries of housing and habitat interventions.
- 4.9.10 A High Level Monitoring Committee comprising members from the Government, PRIs, women groups, NGOs, CBOs, Banks and Technical Agencies would be set up to periodically review, monitor and oversee the processes of planning and implementation of National Rural Housing and Habitat Policy.
- 4.9.11 A National Commission on Human Settlements (NCHS) would be set up by Government of India to:
- Assess the status of 'Human Settlements in India' in terms of 'sustainability', 'balanced regional development', 'shelter status', access to basic services, nature and dimension of poverty.
 - Suggest inter-sectoral action plan to achieve housing and habitat related policy objectives.
 - Carry out research; undertake field visits, meetings, etc. to gather information on (a), (b) and (c) above.
 - To suggest corrections in the policy implementation mechanism.
- 4.9.12 All processes promoted by the National Rural Housing and Habitat Policy and their monitoring would be carried out in a transparent manner and made available for public scrutiny under the Right to Information Act.

The table below summarises the monitoring framework recommended in the policy:

	What has to be monitored	What level	By Whom
1.	Local level housing and habitat action plans (in house monitoring)	<i>Gram Panchayat</i>	<i>Gram Panchayat</i> with representation from <i>Gram Sabha</i>
2.	Social audit of habitat development works	<i>Gram / block Panchayat</i>	<i>Gram Sabha</i> supported by NGOs, other groups
3.	Review of village action plans	<i>Gram / block Panchayat</i>	Review mission comprising of representatives from <i>Gram Sabha</i> , <i>Gram Panchayat</i> , Local institutions supported by District <i>Panchayat</i> & Technical Agencies.
4.	Implementation of the District Action Plan	State	A neutral, professional agency reporting to the through MIS Ministry at the state level
5.	Implementation of State Rural Housing & Habitat Action Plan (SRHAP)	State	Monitoring Committee including representatives of Union Ministry(s), state parastatals, NGOs, CBOs
6.	Implementation of National Rural Habitat and Housing Policy	National	Autonomous Monitoring Committee comprising of representatives from Government, PRIs, NGOs, CBOs, Banks, Technical agencies
7.	Status of rural habitat in India in terms of sustainability, access to basic services etc.	National	National Commission on Human Settlements



Role of Stakeholders

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Role of Stakeholders

The objectives of the Policy would be carried out through action-oriented initiatives by various stakeholders as follows:

5.1 Village *Panchayats* in consultation with *Gram Sabhas* would

- 5.1.1 Identify specific housing shortages and prepare village level Rural Habitat Action Plans based on housing, infrastructure and related livelihood needs of the people such as work-sheds and energy.
- 5.1.2 Develop, maintain and display a list of landless and houseless households eligible for government support with the approval of the *Gram Sabha*.
- 5.1.3 Promote participatory planning and funding based on potential of local level stakeholders for innovative mechanisms of habitat development.
- 5.1.4 Facilitate capacity development of households for participating in planning, design and monitoring of construction through Village *Panchayats* with support from technical institutes.
- 5.1.5 Provide homestead land particularly for marginalised groups through land assembly and sharing.
- 5.1.6 Participate in the implementation of government schemes at the local level and monitor quality.
- 5.1.7 Develop, maintain and display a 'land and resource inventory' to record areas of land and locations under private ownership, public uses, common property - grazing and fallow lands.
- 5.1.8 Access and disseminate information on government schemes and public policy for the benefit of the people.
- 5.1.9 Undertake management of village and community infrastructure, including water bodies, roads and energy infrastructure.

5.2 District level Governments and their Instruments would

- 5.2.1 Compile District Level Habitat Action Plans and monitor implementation.
- 5.2.2 Promote planning of housing, together with infrastructure services, including roads, safe water supply, treatment and disposal of waste, energy, public transport, power supply, and health, educational and recreational facilities.
- 5.2.3 Facilitate implementation habitat development programmes sponsored by the centre at states.
- 5.2.4 Devise capacity building programmes for district and village level functionaries, especially with regard to the 29 subjects covered under the 11th Schedule of the Constitution of India.
- 5.2.5 Effectively enforce regulatory measures for planned development.
- 5.2.6 Promote land redistribution between the *Panchayats* having a shortfall / no land and those having excess land to be given to the landless.
- 5.2.7 Harmonise development interventions through effective sharing/ balancing and redistribution of resources across the district.
- 5.2.8 Ensure the establishment and effective functioning of an Information Centre for disseminating information related to habitat development in simple local language at the village level. This Centre would be combined with the ongoing programme of Rural Resource Centres.

5.3 State Governments and their instruments would

- 5.3.1 Prepare State Rural Housing and Habitat Policy (SRHHP) and State Rural Housing and Habitat Action Plans (SRHAP) and monitor progress.
- 5.3.2 Lead the process of development of a comprehensive land reform policy and regularly monitor the implementation of the same, especially focusing on the regularisation of defective title deeds.
- 5.3.3 Facilitate, restructure and empower village institutions in regulatory and development functions.
- 5.3.4 Facilitate training of PRIs for effective design, implementation and monitoring of habitat and livelihood initiatives of the State and the private sector.
- 5.3.5 Promote and provide incentives to the local private sector and corporate sector for undertaking rural habitat development projects.
- 5.3.6 Promote decentralised production of building materials, especially through fiscal incentives and facilitate training of habitat services providers for power generation, water treatment and waste treatment and disposal.
- 5.3.7 Facilitate research and development activities in the field of housing through appropriate capacity building programmes.

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- 5.3.8 Revive defunct Building Centres and bolster their capacity to function as habitat resource centres at the block / district level in a financially self-sustaining mode. Ensure large-scale dissemination of government habitat and livelihood schemes and set up structures for accessing them.
- 5.3.9 Ensure development and adaptation of indigenous building technologies to ensure disaster safety and environmental sustainability in buildings. Building Codes for their use would be developed and they would be included in the state schedule of rates.
- 5.3.10 If required, make efforts to mobilise resources from international development / funding agencies exclusively for the purpose of rural habitat development.

5.4 The Central Government would

- 5.4.1 Ensure integration of the habitat policy with land use policy, water policy, mining policy, environment policy and any other related policies.
- 5.4.2 Continue and pursue rural reforms with the focus on revision of laws, simplification of legal and procedural framework, introduction of property title, introduction of regulators and development of effective schemes.
- 5.4.3 Develop and enforce appropriate ecological standards to protect the environment and provide a better quality of life in human settlements.
- 5.4.4 Devise macro economic policies to enable flow of resources to the housing and infrastructure sector.
- 5.4.5 Set up the National Rural Shelter Fund and Credit Guarantee Fund.
- 5.4.6 Ensure revision of the Vulnerability Atlas of India and enforce adherence of necessary codes for disaster resistant construction and land use planning by all State Governments / Union Territories.
- 5.4.7 Support and promote R & D in Housing and Habitat technology Capacity Building system and other areas which requires innovation.
- 5.4.8 Set up the institutional mechanisms for the development / revision of building and planning norms and standards, including construction codes for various building types and in different regions of the country for adoption in the CPWD schedule of rates.
- 5.4.9 Ensure that all public buildings use alternative and energy efficient construction technologies using local resources and skills.
- 5.4.10 Advise and guide respective State Governments to adopt and implement the National Rural Housing and Habitat Policy, once approved in a time bound manner.
- 5.4.11 Strengthen a nation-wide Management Information System on house building activities to help in designing housing programmes and also assist in decision-making.
- 5.4.12 Set up a high level Monitoring Committee comprising members from Government, PRIs, NGOs, CBOs, Banks and technical agencies at the Central

Government level to periodically review, monitor and oversee processes of planning and implementation of National Rural Housing and Habitat Policy.

- 5.4.13 Set up a National Commission on Human Settlements (NCHS) for a regular State of Rural Habitat Reporting.

5.5 Financial Institutions (FIs) would

- 5.5.1 Reassess their strategies and identify potential areas for habitat development in rural areas.
- 5.5.2 Undertake an expert group study on practical needs and problems related to rural housing finance and habitat and livelihood loans for developing appropriate products.
- 5.5.3 Develop flexible, customised finance products that address the needs of the rural population and facilitate easy repayment by the rural clients.
- 5.5.4 Adopt a more flexible and innovative approach in credit appraisal norms and encourage rural clients to take insurance cover. Facilitate use of safe and sustainable construction practices and building systems by offering financial incentives for application of these practices.
- 5.5.5 Invest in awareness creation for habitat development and link loan schemes through intermediary institutions such as PRIs, MFIs, NGOs and CSOs.

5.6 Non-Governmental Organisations (NGOs) would:

- 5.6.1 Promote common public opinion in favour of safe and healthy habitat environment and re-orient the people, government functionaries and other stakeholders towards holistic habitat development.
- 5.6.2 Facilitate exposure and access to innovative technological and institutional solutions for habitat development by PRIs and village communities.
- 5.6.3 Aggregate rural customers for making large scale habitat interventions effective and manageable and also private investments viable.
- 5.6.4 Facilitate *Panchayats* to access foreign funds / grants and wherever required, provide services for increased effectiveness and greater work efficiency.
- 5.6.5 Participate in Social Audits of habitat development initiatives at the village level.
- 5.6.6 Provide services related to capacity development of *Panchayats*, SHGs, artisans and other agents of planning and implementation at the village and district levels.

5.7 Private and Corporate Agencies would:

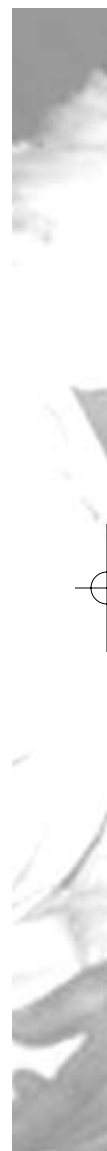
- 5.7.1 Develop innovative ways to realise the potential of rural areas as viable markets for private sector products and services with regard to habitat development.
- 5.7.2 Customise habitat related products and services for rural markets and promote local entrepreneurship for the same.

- 5.7.3 Initiate research and development activities for low-cost building material and sustainable technology development.
- 5.7.4 Work with PRIs and local NGOs for developing viable rural habitat initiatives that can be effectively implemented.
- 5.7.5 Provide services related to capacity development of rural work-force as well as their absorption in industry.
- 5.7.6 Invest in the development of habitat infrastructure in village in partnership with Panchayats.

5.8 Research and Technology Transfer Agencies would

- 5.8.1 Integrate new sustainable technology alternatives with conventional and traditional building practices, both technically and in delivery.
- 5.8.2 Promote use of locally available raw materials as far as possible and reduce the use of scarce resources, so that the stress on the natural environment is reduced.
- 5.8.3 Promote disaster mitigation techniques for new constructions as well as strengthening of the existing ones.
- 5.8.4 Share information and technologies with the other stakeholders and facilitate awareness creation on new, innovative and sustainable methods of construction.
- 5.8.5 Lead the standardisation of various building components based on local conditions
- 5.8.6 Work with NGOs, ITIs, private agencies, technical agencies and trained SHGs for imparting training and knowledge to rural communities and other stakeholders.
- 5.8.7 Assist the states to include the specifications of safe and sustainable indigenous as well as new building materials in their schedule of rates and promote them vigorously.
- 5.8.8 Transfer proven cost-effective building materials and technologies, from 'lab to land', through institutions at the village or district level.

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Proposed Action Plan

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6

Proposed Action Plan

Certain immediate practical actions are proposed that can initiate the implementation of the proposed Policy:

- 6.1 The Central Government to set up a mechanism to document disseminate and promote application of good practices in housing and habitat development demonstrated by public, private and civil society actors.
- 6.2 The Central and State governments to ensure programmatic integration of schemes and departmental functioning across various policies so that holistic development of rural habitat is possible.
- 6.3 The Central Government to support the States to prepare a State level Rural Housing and Habitat Policy and also specific action plans.
- 6.4 States to prepare a SRHAP (State Rural Housing and Habitat Action Plan) giving a road map of actions pertaining to (a) institutional, legal, regulatory and financial initiatives in relation to (i) supply of land (ii) modification of Acts/Bye-laws (iii) technology promotion (iv) infrastructure provision and (v) livelihood strengthening through habitat.
- 6.5 SRHAP would also cover actions to motivate, guide and encourage participatory approach, including the private sector, NGOs, CBOs, State parastatals and PRIs for institutionalising community sector and private sector resources along with the Government resources.
- 6.6 In order to augment sustainable housing stock with related infrastructure, including water, drainage and sanitation facilities, the action plans and programmes will focus upon the flow of funds for housing, including various cost effective shelter options, promotion of a planned and balanced regional growth, creation of employment, protection of weaker sections and vulnerable groups, promotion of partnerships, conservation of rural environment and development of an MIS.
- 6.7 The Financial Institutions led by NABARD / NHB to set in motion the development of appropriate rural habitat finance

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products as well as to set up mechanisms to deliver and monitor the utilisation of these products for the various sections of rural society. A National Commission on Human Settlements (NCHS) may be set up by the Government of India to:

- Assess the status of 'Human Settlements in India' in terms of 'sustainability', 'balanced regional development', 'shelter status', access to basic services, nature and dimension of poverty.
- Review the progress made on the decentralisation process initiated by the 73rd Constitution Amendment
- Suggest inter-sectoral action plan to achieve Housing and Habitat related policy objectives
- Carry out research; undertake field visits, meetings, etc. to gather information on (a), (b) and (c) above.

6.8 A High Level Monitoring Committee at the Central Government comprising of members from the Government, *Zila Panchayat*, NGOs, CBOs, Banks and Technical Agencies to be set up at the Central Government level or an autonomous body would be constituted to periodically review, monitor and oversee processes of planning and implementation of National Rural Housing and Habitat Policy 2007.

6.9 To achieve the desired objectives, National Rural Housing and Habitat Policy 2007 backed with an operational action plan shall be formulated within two years. The Policy may be revised periodically as and when the need arises.

The ultimate goal of this Policy is to ensure sustainable and inclusive development of human settlements. It promotes "adequate shelter" and a better quality of life for all citizens using the potential of all the stakeholders.



Annexures

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Partners in Process

Consultation for Workshop on Impact of Rural Habitat Initiatives: 5th May 2005

A.Garg-NABARD; A.K.Angurana-CAPART; A.V.M Sahn-Development Alternatives; Amarjeet-PRISMO; Amitabh Kundu-JNU; Amitabh Mukherjee-Holtec Consulting Pvt. Ltd.; Anandiya Sarkar-UNDP(Orissa); Anjali K. Mohan-INHAF; Arun Kumar-Development Alternatives; Avni Malhotra-SDC; Delhi; B.N.Yugander-Planning Commission of India; Binoy Acharya-Unnati; Diane-BSHF; G. Venugopala Sarma-National Institute of Rural Development; Gayatri. R. Rajesh-HSMI; Hari Kumar-UNDP; Orissa; Indumati Sahoo-NABARD; J.K. Prasad-BMTPC; Jahnvi-Anandi; Jayashree Vyas-SEWA; Jean Dreze-Centre for Development Economics; Joe Madiath-Gram Vikas; Joy Elamon-CapDick-Kila; K. K.Upadhyay-Development Alternatives; K. Ravindran-School of Planning & Architecture; Kiran Sharma-PACS; Kirtee Shah-INHAF; L.V.Saptharishi-CAPART; M.Khurana-National Cooperative Housing Federation of India; M.K.Khanna-Rural Development; M.P.Rawal-JK Cement; M.Shankar-Ministry of Rural Development; Mariamma Sanu George-CapDick-Kila; Mihir Bhatt-Disaster Mitigation Institute; Miloon Kothari-UNCHS; Nachiket More-ICICI Bank Ltd.; Neeraj Akhoury-Lafarge India Pvt. Ltd. P.S.Rana-HUDCO; Peter Smith-DFID India; Poonam Mehta-PACS; Prema Gera-UNDP; R.Elango-TVSG; Rajendra Desai-NCPADP; Reema Nanavati-SEWA; Rohini Nayaar-Planning Commission of India; S.K. Sharma-Development Alternatives; S.Sen-CII ; Silvia-BSHF; Sudipto Mukherjee-DFID India; T.Jose-Kudumbashree; Veena Joshi-SDC; Delhi; Vijayalakshmi Das-Friends of Women's World Banking (FWWB/INDIA); Wajahat Habibullah-Panchayati Raj Ministry; Wilfred Lakra-Ministry of Rural Development

Consultation for Draft National Rural Habitat and Housing Policy: February 2006

Amitabh Mukherjee-Holtec Consulting Pvt. Ltd.;Ashok Khosla-Development Alternatives;Avni Malhotra-Swiss Agency for Development and Cooperation; Bhagwat Prasad-ABSSS;Binoy Acharya-UNNATI; G. S. Menon-NABARD; Joe Madiath-Gram Vikas;

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Joy Elamon-SDC-CapDeck; Kiran Sharma-PACS Programme; Kirtee Shah-INHAF; Meghna Kulkarni-Sahayog Nirmitee; Mona Chhabra Anand-Development Alternatives; Naina Shah-Exnora International

Prabhat Rao-HDFC Bank Ltd.; Previn Waran-UN Commission on Human Rights; R. Elango-TVSG; D. Subrahmanyam -HUDCO; S. K. Sharma-People First; Shivani Choudhry-UN Commission on Human Rights; Subhash Chandra Jalora-Development Solutions; Zeenat Niazi-Development Alternatives

Consultation for Framework for A Rural Habitat Policy for India: April 2006

A.V.M. (Retd) S. Sahni-Development Alternatives; Abhay Siddham-Holtec Consulting Pvt. Ltd.; Amitabh Mukherji-Holtec Consulting Pvt. Ltd; Anil Laul-Anangpur Building Centre; Anindya Kr.-United Nations Development Programme; Ashok Khosla-Development Alternatives; Avni Malhotra-Swiss Agency for Development and Cooperation; B. Chakravorty-National Institute of Rural Development; Brajendra Singh-Cement Manufacturers Association; D.P.Sharma-Institute of Research and Action Planning; Darshan Lal-Ministry of Rural Development; Dolly Jain-International Institute of Energy Conservation; Geetika Anand-Development Alternatives; Harish Kapoor-RPG Life Sciences; Indira Mansingh-Development Alternatives; J.C. Kapur-Environment and Social Care; J.N.Khanduja-Society for Development Education Literacy; Jitendra; Anarde-Foundation; Joe Maidiath-Gram Vikas; Joy Elamon-SDC-CapDeck; K.C.Nahata-Forum of Voters; Kirtee Shah-India Habitat Forum; Lalit Maurya-National Bank for Agriculture and Rural Development; Mariamma Sanu George-SDC-CapDeck; N.M.Prusty-CARE India; Neeraj Akhoury-Lafarge India Pvt. Ltd.; P.Kesavan Nair-Kudumbashree Programme; P.S.Rana-HUDCO; Rajendra Desai-National Centre for People's Action in Disaster; Ramesh Chandra-Development Alternatives; Shivani Chaudhary-Housing and Land Rights Network; Shrashtant Patara-Development Alternatives; Silvia Guimaraes;-Building and Social Housing; Vinay D. Lall-Society for Development Studies; Wajahat Habibullah-Ministry of Panchayati Raj; Wilfred Lakra-TRIFED; Zeenat Niazi-Development Alternatives.

Consultation for Orissa and Jharkhand: 22nd August 2006

A K Singh-SPAR; AAKhan-AAAT; Amit Narayan-IRMA Angur Mahato-Lokhit ; Arvind Kumar-LJK; Asha Rathod-Badlao Foundation; Ashish Ekka-SASKK; Gumla; Asjad Parwar-Cheshire Home India; Awadesh Kr Prasad-Sahbhagi Kendra; Awadesh Kumar-GVT; B N Bhagat-GVFB N Odhar-SHADE; Bhaero Pd. Verma-ANKSS; Bhagvat Ravidas-VBF; Birbal-Manav Vikas; Birendra -Naya Savera Vikas Kendra; Bitus Xess-IDF; Chatradhari Pd. Mehta-Cheshire Home India; Dilip Kumar-Ashray; Filman Bakla-Lok Prerna Kendra; Ghanshyamji; -Judav; Hasmat Rabbani-GSKVM; Jagabandu Sandu-SEEDS; Jageswar Kumar-JVK; Jawaharlal Tanti-Cheshire Home India; Kalyani Meena-Prerna Bharati; Kameshwar Verma-SHARC; Karabi-Helpage India; Khalid Husain-KSRA Kiran Bala Minj-Vikas Maitri; Kiron Shankar Dutta-Agargati; Lalit Kumar -NBJK; Lsingh-Prayas M Bhakt-KSRA; M Rauf-Lok Vikas Bharti; Madhneshwar-Pragati Luyadih ; Mahabir Mahato-Adarsh Seva Sansthan Maitrayee Ghosh- SPAR; Manoj Mishra-GVT; Manoranjan Acharya-

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Durgesh Lok Lalit; Mantu Patar-Cheshire Home India; Maskur Alam-Social Action Foundation; Mr Coudhury-MASSP ; Mr. Ashok Shukla-Prakash Jan Sewa Samiti; Mr. Kumar Ranjan-Chetna Vikas ; Mr. Thobius Soren-Vikas Kendra Simdega; Murlidhar Mandal-Gram Sabha Sansthan; Nirmal Lakra-Samaj Pragati Kendra; Pankaj Kumar-Liok Jagrit Kendra; Pasumati Kumar-Gram Jyoti PP Verma-Jay Vasundra; Pradip Kr Singh-Lokdeep Prakash Hessa-SLADS; Praveen Ohal-HOPE & Animal Purabi Paul-Shramjivi Mahila Samiti; R.N.Mishra-GNK Rajan Kumar-SGVV; Rakesh Pandey-Jan Utthan Samiti Rakesh Ranjan Sinha-Manas Parivartan; Ramawtar Shastri-NARMDA; Rameswar Kumar-Jan Sanskriti; Ramlal Prasad-Jan Sewa Parishad; Ranjan Das-Gramodaya Sansthan; Jamtara; Razi Alam-Vikas Foundation; Reshma Devi-Jago Mahila Jagriti Kendra Ritesh Sinha -TSRDS; Roksana Begam-YMCA; S Azad-Vikas Kendra; Sachidanad-Maharshi Mehi Kalyan Kendra Sadhana-Yam India; Santosh Kumar-Lok Prerna; Sarjit Singh-Support for Sustainable Society; Sarojit Kumar-Jago Foundation; Savita Banerjee-Gramodaya Chetna Kendra; Shrawan Kumar Mandal-RAISE; Suanand Barla-Jan Vikas Kendra; Sudhir Kumar-CCDS; Swapan Manna-Srijan Foundation; Tarkeshwar Singh-AAA (Dumka) TCDR-H R Mahato; Tileshwar Prasad-Ram Krishna Sharda Math; Tur Mohammed-LGSS; Uma Kant-Adivasi Kalyan Parishad; Utpal Kundu-LCSS; Uttam Dubey-Pravah; Vinod Kumar-SGVK; Vivek Singh-CHI; Ashok Kumar Paikaray-Mahavir Yuvak Sangh; Aswin Kumar Pati-IGIEC; Gouranga Chanda Mohapatra-The Humanity Jitendra Kumar-GPSVS; Jugal Kishore Nayak-Ashram Manoj Kumar Mishra-YCDA; Pravat Pradhan-WOSCA; SN Padihari & RG Pankaj-ODTF; Bhubaneshwar SS Mohapatra-Oscard; Suresh Pakki-SHRISTI.

Consultation for Bihar and West Bengal: 28th August 2006

A.K. Thakur -Kisan Sewa Kendra; Anjani Kumar Verma -NABARD; Asim Sarkar - Associated Foundation Engineers; Bhagirath Lal Das -Trram Panchayat Raj Piprilia; Bina Devi -Raj Lakshmi Rastra Seva sansthan; Binod Kumar -Nav Shakti Natya Sansthan. Bipradas Roy -NABARD Brajesh Kumar Jha -Bhagalpur Apoorva Foundation; Brajnandan Prasad-Nav Bihar Samaj Kalyan Pratishthan Kendra; Deepak Bharti -Samajik Shaikshanik Vikas Kendra (SSVK); Dharmendra Kumar -Sanscar Foundation; Indrajit Dey -Society for Rural Industrialisation; Indranil Chattopadhyay -NABARD; J.K. Jhunjunwala-S K Industries; Jitendra Kumar -Ghoghardiha Prakhand Swarajya Vikas Sangh; Kunal Development-UTHNAU; Lakshman Prasad -Institute of Entrepreneurship Development; M. Jha -NABARD; M.P. Sarangi -Bhoruka Public Welfare Trust M Alamgir -Forum Of Communities United In Service (FOCUS) ; P Dutta -Howrah South Point(Social Welfare & Community Development Centre); P. P. Ghosh -Asian Development Research Institute; P.K. Saha-NABARD; Pramod K. Jain -Institute of Entrepreneurship Development; Raghu Roy -Dharaninagar Rural Development Society (DRDS) ; Ram Avtar Sah -Mahila Kalyaan Evem Unnyan Sansthan; Ram Kishor Prasad Singh -Gramin Evam Nagar Vikas Parishad; S. Pankaj -Organisation for Social-Economic and Rural Development; Sakti Rajan Mandal -Central Schedule Caste & Tribe Welfare Association; Shabari Hazra -Haldia Vigyan Parishad; Shabnam-Jagriti Foundation; Shashti Nath Jha -Gram Vikas Parishad Sudhir Jain -Sri Bahubali Cement Ltd.; Susanta Giri - Baikunthapur Tarun Sangh; Swami Yugeshwarananda -Ramkrishna Mission Lokshiksha Prishad; V.S. Bhaduria -NABARD Vinod Kumar -Sampurna Gram Vikas Kendra; Y. P. Prasad -Institute of Social Studies

Consultation for Maharashtra and Goa: 09th September 2006

A.K. Balasubramaniam -Indian Institute of Modern Management; A. K. Garg -Agricultural Finance Corporation Ltd.; A. M. Girbal -NABARD; A. D. Karve -Appropriate Rural Technology Institute; A. Ramesh Kumar -State Bank of India; Abhay G Tilak -Centre of Studies in Social Sciences; Adolf Tragler -Slum Rehabilitation Society; AJIT Muricen -Vikas Adhyayan Kendra Albertina Almeida -Bailancho Saad; Amitabh Behar -National Centre for Advocacy Studies; Amitabh Pitre -CEHAT ; Amitha Bhide -Tata Institute of Social Sciences Deonar; Anand Damle -Damle Clay Structural Pvt. Ltd.; Anna Hazare -Hind Swaraj Trust; Arvind Salvi -MITCON Consultancy Pvt. Ltd.; Asad Bin Saif -Bombay Urban Industrial League for Development; B.K. Dodkey -NABARD; B.B.Ghadge -NABARD; Caroline Collasso-Bailancho Manch Celine D'cruz -Society for Promotion of Area Resource Centers; Claude Alvares -Goa Foundation; D.K. Sankaran -Govt. of Maharashtra; Dagdu Narayan -Sewadas Gram Vikas Sanstha; Deepak S. Parikh -HDFC Bank Ltd.; Delip Mougalekar -Pune Housing & Area Development Board ; Delnaz Paliwal -HDFC Bank Ltd.; Dharmendra Sharma -UTs of Daman & Diu ; Earnest D'costa -World Vision India; Eknath Awad -Rural Development Center Sangharsh Fatima da Silva Gracias -Research Institute for Women; G.S. Menon -National Bank for Agriculture and Rural Development; Govind Dhaske-ANaRDe Foundation; H. Bedi-Development Support Team; Haseeb. A. Drabu -Business Standard Ltd.; Hem Rairkar -Centre For Cooperative Research in Social Sciences ; Ibonio D'souza -Goa Sudharop Community Development; Inc.; Indumati Sahoo -National Bank for Agriculture and Rural Development J.M. Pathak -Rural Development and Water Conversation ; John D'Souza -Centre for Education & Documentation ; Jyoti Desai -Development Support Team; K.M. Mistry -HDFC Bank Ltd. K.A. Srinivasan -Maharashtra Centre for Entrepreneurship Developments; K.S. Vatsa -Rural Development; Panchayat Raj ; Kiran Kalamdani -KIMAYA ; Kishore Moghe -Gramin Samassya Mukti Trust ; Kumar Kalanand Mani -Peaceful Society; Manino D'souza -Govt. of Goa Meghna Kulkarni -Sahayog Nirmitee; N. Srinivasan -NABARD; Namita Datta -Govt. of. Goa; Nancy Gaikwad -Disha Kendra ; Narendra Prasad -Bank of India; Neeraj Semwal -Collectorate Office ; P.V. Narayanan -National Bank for Agriculture and Rural Development ; P.Selvaraj -NABARD; Pallavi Latkar -Centre for Urban Studies ; Pallavi -Academy of Architectural Patricia Pinto -People's Movement For Civic Action; Pradeep Bavadekar -MITCON Consultancy Pvt. Ltd.; Prakash Saraswat -Rotary Club of Vasco da gama ; Prashant Karve -Centre of Science for Villages; Prashant S. Zawar -Innovative Marketing; Pravin Mahajan -Janarth R. Muthuvel -State Bank of India; R.V.S. Rao -HDFC Bank Ltd.; Rahul Rawat -Gangotree Architects & Desingers; Rahul Sangupta -United Nations Development Programme; Rajani Kant Verma ; Rajesh Patel -ANaRDe Foundation; Ratnakar Gaikwad -YASHADA; Rohit Shinkre-Rohit Shinkre Architects ; Roland Martins -Goa Desc resource Center; S.V. Dharap -NABARD S.C. Jamir -Govt. of. Goa; S.C. Natu -MITCON Consultancy Pvt. Ltd.; S.P. Ranade -S P Ranade Associate; S. B. Soman -Seetram Building Center; Sachit Bhandarkar -Indian Institute of Youth Welfare ; Sailandra Narain -Centre for SME Growth & Development Finance; Sambasiva Rao Aluru -National Bank for Agriculture and Rural Development; Sanjeev Kumrah -Network for Preventive Environment Management; Sarjerao Rangnathrao Rewankar -Lok Sewa Gramin Vikas Sansthan; Sharad Mahajan -MASHAL; Sheela Patel -Society for Promotion of Area Resource Centres ; Subhash -Department of Politics & Public Administration Subodh M. Wagle -PRAYAS; Sudhakar Kshirsagar -Sankalp Manav Vikas Sansthan; Sunil Madhukar Bhat -National Rural Research and Development Association ; Surekha Ghogale -Aga Khan Planning and Building Service; India; Suryakant Kulkarni -Socio-Economic Development Trust; T K.

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Gaikwad -Gramin Vikas Mandal ; T.Maharana -National Bank for Agriculture and Rural Development; Tapan Kumar Mukherjee -Bank of Maharashtra ; Tarak Kate -Dharamitra; Terence Mazarelo -South Goa Public Interest Action Group; Umakant Khaire -VANI India; V.K. Agarwal -Planning Department; Development Commissioner; Vaishali Kadulkar - Rural Communes; Vibha Gupta -Women Technology; Vikram Patel -SANGATH; VIPULA Vipula Kadri -Save The Children India Yogesh Kulkarni -Vigyan Ashram ; Yugandhar Mandavkar -Grass-Roots Action for Social Participation

Consultation for Madhya Pradesh and Chhattisgarh: 14th September 2006

Abdul Razzak-Muslim Mahila Kalyan Shiksha Samiti; A.K. Gupta -National Centre for Human Settlement & Environment; A.B. Hanfi -State Bank of India; A.C. Srivastava - NABARD A. V. Jadav -NABARD; A.A. Khan -Anuradha Pandey Memorial Vikalang Seva Sanstha Achyut Mishra -M P Pollution Control Board; Aditya Mishra -Small Industries Development Bank of India; Ajay Kumar Rathi -Artec India; Ajay Singh -SEWA Bhopal; Ajay Singhal -State Bank of India; Ajit Prakash -Darpan Tile; Ajit Sahaijwani -Small Industries Development Bank of India Amin Charles -Wainganga Samudayik Vikas Kendra; Anil Gulati -United Nations Childrens Fund Anil Kumar Sharma -Chattisgarh Environment Conservation Board; Anjana Gupta -Amit Smriti Anurag Shrivastava - ANUGRIH; Arun P. Bhatnagar -State Bank of India; Arun Tyagi -Gram Sudhar Samiti; Ashok K. Mathur -National Bank for Agriculture and Rural Development; Awadhesh Singh -Sandhan Jan Kalyan Seva Sansthan; B. Arya-Arya Sewa Samiti; Bhagirath Prasad - Government of Madhya Pradesh; Bharat Pathak -Deendayal Upadhyay Research Institute; Brajesh Rai -Paryavaran Sanrakshan Evam Adivasi Vikas Kendra; C. S. Sharma -Ajay Memorial Charitable Trust; D.K. Waghmare -NABARD; Dilip G. Badwelkar -State Bank of India; G.C. Pande -State Bank of India; Geeta Geet -Adhar Yuva ; Gyanranjan-Pahal; Jabalpur; H.K. Dubey -Housing and Urban Development Corporation Ltd.; H.M. Purohit -NABARD; Hafeez Khan -Ankur Manch; Ujjain Husna Parveen -Ansar Mahila Samaj Seva Samithi; Hari Prasada Rao -Action for Integrated Development; Ira Saraswat -Aide et Action North India Bureau; J .N. Mishra -Manav Vikash Samiti; J.S. Saran -Madhya Pradesh Laghu Udyog Nigam Ltd.; Jayant Verma -Society for Advocacy and Development; Jyoti Chaurasia -Abhinav Mahila Kala Shiksha Samiti; Kirti Trivedi - Malwanchal Vikas Parisad; K. L. Sao -M.P. Housing Board; Kailash Jain -Lal Sons Bricks; Kamlesh Kumar Oza -Grameen Vikas Sewa; Kanhaya Lal chugani -District Brick Association; Kashinath Pathak -SOS Children's Village of India; Bhopal; K. P. Sinha - Jagriti Sewa Sanstha ; M. N. Buch -National Centre for Human Settlement and Environment; M. K. Jain-Science & Technology Entrepreneur's Park M. R. Prabhu -Small Industries Development Bank of India; M. K. Saxena -CEDMAP-RTC; M. G.P. Pathodia -Small Industries Service Institute; Manoj Choubey -SARTHAK - Centre for Participatory Development; Maya Koul -Takshshila Mahila Gramothan Samiti ; Meena Pimpalpure - Akhil Bhartiya Mahila Parishad; Sagar; Mohini Saxena -Regional Research Laboratory; Mahendra Yadav -Aruna Shiksha Samiti; Mukesh Khare -State Bank of India; N. Vishwanathan-Madhya Pradesh Consultancy Organisation Ltd.; N. R. Banwar -The Board of Community Health; Empowerment; Relief; Rural Development and Agriculture; Nikhil Mathur -Indian School of Livelihood Promotion Nioti Mandal -Women Against Discrimination and Abuse; Nirmla Dev-Arya Mahila Samaj O.P. Dhaneria -NABARD; O.P.

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Shrivastava -State Bank of India; OM Prakash Dave-Indian Institute of Social Development; Om Karan Pandey -Nehru Yuva Kendra; Balaghat; P N. Sikka -Apang Sewashram; P. K. Behra -NABARD; P. K. Das -State Bank of India; P. N. Mandal -Small Industries Development Bank of India; P.K. Nimonkar -CITCON; Panch Narayan Mishra -Udyamita Vikas Kendra Madhya Pradesh; Paveen Mnikpuri -Akar Foundation; Prabodha Kumar Jain -Image Builders; Pradeep Kumar -Small Industries Service Institute; P Toppo SJ -Xavier Institute of Development Action and Studies; Pradeep Singh -Society for Resource Integration and Development Action; Prahlad Vishwakarma -Action Aid India; Pratyush -Society for Empowerment and Development Action ; R. K. Swarnkar -Chattisgarh Industrial & Technical Consultancy Center Rabi Das Gupta -Regional Research Laboratory; Rajendra Khullar -Sarthak Samanvyay Sansthan; Rajesh Sharma -Housing and Urban Development Corporation Ltd.; Rajesh Chhatriya -Narmada Vikas Avam Paryavaran Samiti; Raju Samson -Lok Shakti Samaj Sevi Sanstha; Ram Chandra Prasad -M P Gramin Vikas Mandal; Ranjit Chakravarty -Institute of Rural Industrialisation; Ravi Manav -VARDAN; S.R. Azad -Technology Core Group; M.P. Vigyan Sabha; S. Bhattacharya -State Bank of India; S.K. Chatterjee -NABARD; S. G. Dave -Central Building Research Institute; S.P. Singh Bundela -Darshna Mahila Kalyan Samiti; S.K. Tripathy -Anand Welfare Centre; Dewas S.M. Wakude -NABARD; Sadiq Agwan -Institute for Development of Youth Children & Women Sandesh Bansal -RACHNA; Sanjay Sharma -Surguja Gramothan; Santosh Chaubey -Abhivyakti State Resource Centre; Santosh Singh -Abhiyan Mahila Mandal; Shahab A Syed -Society For Rural Upliftment Betul; Shishir Kumar -Naman Sewa Samiti; Shiv Kumar Singh -Sambhav Social Services Organisation; Shivani Taneja -Muskaan; Bhopal; Shiela Tiwari -Anupama Education Society Shubhada Paranjpe -SAHAYOG Consumer Protection Education and Social Welfare Committee; Smita Ramesh -Rural India Resource Network; Sukhram Singh -Prabhas Rural Development; Training and Research Institute; Surendra Singh -Utkarsh Samajk Shaikshanik Anusandhan Evam Gramin Vikas Sansthan; Sushila Chaurasia -Asian Institute of Human Rights Education; V. J. George -Disaster Management Institute; V. S. Raghuvanshi -Khadi Gramoudyog; Vijay Shankar Dixit -Alaukik Seva Samiti ; Yogendra Bhosar -Gramin Vikas Parisad; Yogesh Kumar -SAMARTHAN; Yogesh Singh Rathore -Society For Development Of Humanity

Consultation for Uttar Pradesh and Uttarakhand: 21st September 2006

Ajit Singh Gehlot -Rajiv Gandhi Charitable Trust; Asha John -Purvanchal Rural Development and Training Institute; Ashok Kumar -Purvanchal Rural Development and Training Institute; C.Anantnarayan -Bankers Institute of Rural Development; Dev Kumar Malasi -Parvatiya Gramin Vikas Samiti; Dharendra Joshi -Himlayan Seva Samiti; Hari Govind Singh -Arthik Anusandhan Kendra; Kapil Development-Purvanchal Rural Development and Training Institute; M. A. Kidwai -NABARD; Manoj Kumar -Neo Integrated Development of Himalaya Society ; Ram Jatan-Purvanchal Rural Development and Training Institute; Subhash Verma -Centre for Social and Environment Development; Sunita Singh -Centre for Social and Environment Development

Consultation for Kerala and Lakshadweep: 26th October 2006

Abey George-KILA; Ahamad O V-State Bank of India; Anil Akkara-Adat Gram Panchayat Aymanam Babu-Ettumanoor Block Panchayat; Balan P P -KILA; Chandra Dutt T R-Costford Jagadeesan C K -Director of Health Services; Jamal S-Asst. Registrar of CS (General) Kollam James M J-State Bank of Travancore; Jayasreee S-Kerala State Nirmithi Kendra; Joy Elamon Dr.-SDC CapDecK; Kalladi Aboobacker-Kottopadam Gram Panchayat; Kochukunju P S-Mulanthuruthy Gram Panchayat; Laju P V-Puthenvelikkara Gram Panchayat; Lakshmanan P-KILA; Madanmohan K B-SDC CapDecK; Mariamma Sanu George (Nirmala)-SDC CapDecK Menon P J-NABARD; Mohammadebroy-Scheduled Caste Development; Nalina Kumar S-Grameena Padana Kendram; Nalini Nayak-SEWA; Nisamudeen S-Kerala Gram Panchayat Association; Trivandrum; Reji V G-RASTA; Sadanarajan G K-Irrigation Department Sajan P B-Costford; Satheesh R V-Grameena Padana Kendram; Shekhawat-NABARD; Sreekumar D-Kerala State Housing Board; Sudha-Town Planning Department; Sunil kumar P S-Maithri; Velayudhan Pillai A R Prof-M G College of Engineering; Vijayan A J-Pratsahan Vijayanand S M-Government Secretariat Trivandrum.

Consultation for Karnataka: 07th November 2006

A. N. S Rao-Rajeev Gandhi Rural Housing Corp. Ltd. B'lore; A.R. Shivakumar-KSCST IISC; Bangalore; Allabakash-DHDC; Bijapur; Anusuya-Action group; Samarasa ; Bidar B. Siddalingkumar-NKRDS Humanabad; B.K.SubbaRao-Mico; B.vijaykumar-G.P.Bidar Baswarajappa-T.P.Nelamangla; Brajesh Panday-HOLTEC ; Channegowda -M.C.RTiles; Talakadu; Chikka Rangayya-P.E.O Kanakapur; D.M.Bilekudari-G.P.Biraladinni ; Bijapur Deepak Gore-NABARD; Deepika-D.A.; Delhi; Geeta K.-G.P.Aliyabad; Geeta Shetty-Marg Women and child devp. Trust; Gulbarga.; H.C.Shiva-Myarada; Mysore; H.Rangaswamy-NKRDS; Tumkur; H.S. Todalabagi-T. P; Bijapur; I. K. Nayak-Kadamba Nilaya Chowkimath SIRSI (U.K) Jyoti.b.Walikal-DHDC ; K. K JASWAL-Development Alternatives; Delhi; K. Mallikarjun-BAIF; Tipatur; K.Budappa-REACH.S NGO; Muddebihal Tq. Bijapur. Dist; Laxmi Chalwadi-DHDC; Bijapur M. Madaiah-Samarasa; Bidar; M.P.Tanga-Sabala; Bijapur; Mallamma .S. Yalwar-Sabala; Bijapur Manojkumar-Sabala; Bijapur; Mohid Miya -Action group; Samarasa ; Bidar; N. Sivasailam -K.S. B.C. L; Bangalore; N. Srinivasa Rao-ASSIST; Chilakaluripet; Naglingayya Pujari-DHDC; Bijapur P. Narayanappa -Prakurrti; Mulbagal; Taluk; Kolar District; P. Thirupathi Rao-ASSIST; Chilakaluripet; P.Bhattacharaya -SBI; Bangalore; Prashanth-CMSS; B.katahalli; Hassan Dis. R.N Hegade-Kadamba Nilaya Chowkimath SIRSI (U.K); R.N. Revanavar-G.P Inapur; Bijapur Raghunath H. Khade-D.H.D.C; Bijapur.; Rajani-HOLTEC; Bangalore; Rama Rao Ganganpalli-S.B.I. R.B.O; Gulbarga.; Ramesh Patil -Renukadevi Foundation; Davangere ; Ramswamy-NABARD; Ravikumar.U.N.-CART N.I.E. Mysore; S. Nara-Syndicate Bank. Bangalore ; S.M.Chandra-Dept of Women&Child welfare; S.S. Malagond-G.P.Biraladinni ; Bijapur; Sangamesh S.Dashayal-G.P; Baratagi Bijapur ; Santosh-G.P.Bidar; Santosh-Samarasa; Bidar.; Sheela Nashi-Sabala Bijapur; Shivakant.Patil-Sabala; Bijapur; Srinivas Murthy -RDPR Bangalore; Sudhakar.C.N.-Mother; Sira; T. Surendara -J.C.S.S Kadappa; T.N. Naidu-J.C.S.S. Kadappa V.Jagananth-T.P.Bidar; V.Susheela -SAPANDANA; Belgaum.; Varalaxmi - Action group; Samarasa Bidar; Vedamani -Samarasa; Bidar; Veena S.Ligade - Chatanya Mahila Bank; Bijapur Veershetty -Samarasa; Bidar.; Yamuna -Sabala; Bijapur; Zeenat - DA; Delhi

Consultation for Rajasthan: 14th - 15th November 2006

Abhishikta Roy -DA ; Amar Jeet Kaur-Livelihood solutions; Aruna Chowdhary -Elected representative; Panchayat samiti; Mandore; Ashish Deshpande -UNNATI; Bhagavana Ram ji -MASON; Bhanwar Lal tailor-Jan Vikash Sansthan ; Binoy Acharaya-UNNATI Biswaroop Thakur-Aravali jaipur; Chandra Prakash -Simant Kisan Sahyod Sansthan Hazi Mohd.-UNNATI; Kapil Gaur-Shaki Metri Mission Bikaner; Kheta Ram Chaudhari -Yuwa Sansthan; Madho Singh Rathore -UNNATI; Mahendra Singh Dewra-Dhara Sansthan Manu Sharma-Sukhma Sansthan; Mohni Choudari-Maru Shakti Sansthan; Sujangarh Mona Chhabra Anand-DA; Mota Ram Gaur-Prayas Sansthan; Rajendra Jaiswal -Prakrati Sansthan; Ram Kishor Prajapat -Gramouthan Sansthan; Ratan Katyani- Muktidhara Jaipur Sachin Sachdeva; -UNNATI; Sambhu Lal Nangasi -Alert Sansthan; Syam Singh Sekhawat -Sikhsma Sansthan

Consultation for Gujarat: 01st December 2006

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Consultation for Andaman and Nicobar: 23rd January 2007

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Consultation for Tamil Nadu and Pondicherry: 5th - 6th February 2007

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P. Venkataraman -Karaikal District Consumer Protection Association / Exnora Pondy State Palanisamy -Society for Education Village Action and Improvement; Prabahar N.R. -Endeavour Trust; R. Mogane -Government of Pondicherry; R.V. Swamyathan -Village rathaparamapuram Rangaswamy Elango -Trust for Village Self Governance; Rishi Kapoor -Auroville Renewable Energy; S.S. Ganesh -SCAD; S.Gopanath -The India Cements Ltd.; S.Karuppasamy -Agriculter; Water and Action for Rural Development; S.R. Palani -Development Alternatives - Project Office S.Seralathan -Project Implimentation Agency; S.Noorjahan Sikkanthar -Village Panchayat Saith Thomas -South Indian Fedration Fishermen Societies; Satprem Maini -Auroville Earth Institute; T. Andrews -Oxfam (India) Trust; T. Gunachandran -Padalur Panchayat; T. Karunakaran -Gandhigram Rural Institute - Deemed University; Tency Baetens -Center For Scientific Research ; V. Nadasabapathy -Centre for Rural Education & Economic Development

Consultation for Sectoral Consultation on Universal Access: February 2007

Amita Joseph -BCF; Anjali Lalitha -Delhi Foundation of Deaf Women; Anuradha Jha - Delhi Association of the Deaf; Arati Pandya -HI ; Arun C Rao-The Deaf Way Foundation; Ashok Agarwal -Social Jurist ; Dharmendar Kumar-IPH ; G. Karna-JNU ; G. Syamala-AADI; George Abraham-Score Foundation; Ian Cardozo -RCI ; J. P. Singh-RCI; Javed Abidi-NCPEDP; Krishna-AASTHA; Kumar-AICB; Madhumita Puri -Society for Child

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Consultation for Review of the Final Draft: 16th - 17th August 2007 SDC

Abhishikta Roy-Development Alternatives; A. Ramesh Kumar-S.B.I; Anjee -Samarthya; Aparna -Development Alternatives ; Avni Malhotra -Swiss Agency for Development and Cooperation; Devendra-ODTF; Elango-TVSG ; Indu Prakash Singh-Action Aid India; K.Loganathan-Architecture and Development; Kamal Jaswal-Ret.IAS; Mona Chhabra Anand-; Development Alternatives N.P.Panigrahi-ODTF; Naina Shah -Exnora International; Nirmala-SDC-CapDeck; Sanjeev Ranjan-PACS; Santosh-PACS; Zeenat Niazi-Development Alternatives.

Consultation for North East-Assam: 30th October 2007

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Schedule of State Consultation

1. **Orissa and Jharkhand**
22nd August 2006
2. **Bihar and west Bengal**
28th August 2006
3. **Maharashtra and Goa**
09th September 2006
4. **Madhya Pradesh and Chhattisgarh**
14th September 2006
5. **Uttar Pradesh and Uttranchal**
21st September 2006
6. **Kerala and Lakshadweep**
26th October 2006
7. **Karnataka**
07th November 2006
8. **Rajasthan**
14th-15th November 2006
9. **Gujarat**
01st December 2006
10. **Andaman and Nicobar**
23rd January 2007
11. **Tamilnadu and Pondicherry**
5th-6th February 2007
12. **North East**
30th October 2007

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- <http://ddws.nic.in>
- <http://nrega.nic.in>
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basin-South Asia supports multi-stakeholder dialogues to generate new knowledge and bridge the critical gap between policy and practice. It works to encourage collaborations between agencies, facilitates communication between grassroots actors and decision makers and consolidates and makes knowledge of practical solutions available to implementing and decision making agencies across the South Asian region.

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About Development Alternatives

Development Alternatives is a social enterprise dedicated to sustainable national development. Its mission is to create sustainable livelihoods on a large scale. Its strategy is to innovate and deliver market based technologies and institutions that improve the lives of common people and the health of their environment.

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POOREST AREAS CIVIL SOCIETY (PACS) PROGRAMME

The Poorest Areas Civil Society (PACS) Programme is the single largest anti-poverty programme being implemented in India by a network of Civil Society Organisations. Supported by the UK Government's Department for International Development (DFID) and managed by Development Alternatives and Pricewaterhouse Coopers (P) Ltd, the PACS Programme focuses on the 108 poorest districts of India. Over 80% of India's poorest districts are located in the states of Maharashtra, Bihar, Jharkhand, Uttar Pradesh, Madhya Pradesh and Chhattisgarh.

PACS has reached out to 94 districts, 468 blocks and 19,467 villages. It has reached out to the most backward areas in the Programme States, which lack infrastructure and adequate Government services. It has implemented 178 projects (half of which are network projects) in partnership with approximately 665 civil society organisations till date.

PACS has promoted approximately 40,000 diverse Community Based Organisations (CBOs) across the six Programme States, of which 35,000 are Self Help Groups (SHGs) with largely women as members. The remaining groups are working as 'pressure groups' as well as issue based groups for grassroots coordination and advocacy.

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