

- (b) Need to provide further concessions, benefits and facilities in the nature of ôVridhashramô, free medical treatment etc. to the senior citizens of this country.

as it is stalling minor developmental works in Garhwal Division of Uttar Pradesh.

[Translation]

SHRI CHINMAYANAND SWAMI (Badaun): Sir, I request that the following items may be included in the next week's Agenda:

1. Need to introduce two daily chaircar trains from Bareilly to Kasganj and Kasganj to Mathura separately.
2. Need to introduce a Shatabdi Express between Delhi and Dehradun.

SHRIMATI BHAVNA CHIKHALIA (Junagarh): Sir, I request that the following items may be included in the next week's Agenda:

1. Need to check trafficking of narcotics in Saurashtra Kutch.
2. Need to check incidents of atrocities being committed on women and children.

MAJ. GEN. (RETD.) BHUWAN CHANDRA KHANDURI (Garhwal): Sir, I request that the following items may be included in the next week's Agenda:

1. The situation arising out of implementation of 27 per cent reservation in Uttaranchal of Uttar Pradesh (Pauri Garhwal and Kumaon Divisions).
2. Need to exempt the hill areas from application of the Forest Act, 1980

12. 38 hrs.

RESOLUTION RE : APPROVAL OF NATIONAL HOUSING POLICY—Contd.

[English]

MR. SPEAKER: The House shall now take up the discussion on National Housing Policy. The time allotted for the discussion was four hours. We have discussed this issue for seven hours and 26 minutes. Now, please we shall have to curtail our speeches so that we can take up other subjects also. I will request the Members not to repeat the points and be brief. We would like you to speak but speak very briefly and without repeating the points so that it should be completed today itself. It should not go beyond today.

[Translation]

SHRI DAU DAYAL JOSHI (Kota): Mr. Speaker, Sir, food is very essential for subsistence of man. Clothes come next in the list. Everybody tries his level best to earn bread for himself and his family. The third essential requirement is of shelter and everybody wants to construct a house even by compromising with his meals.

12. 39 hrs.

[MR. DEPUTY SPEAKER *in the Chair*]

Nobody wants to remain without a house. It is very unfortunate that the problem of housing is becoming more and more serious in our country. Keeping shortage of houses in view, the United Nations

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Organisation declared the year 1987 as æHouse for allÆ year, and the target was fixed and the then Government had also resolved to provide houses to all in the country by the year 2000. But we are sorry to say that the Government has not been able to take any step regarding such an important topic as housing. It had been envisaged to provide houses to all by the year 2000 but at present 10 crore people are forced to live without houses.

Sir, providing of houses means a good house including the basic amenities like electricity, water, sewerage system etc. So that house provided should give complete shelter, it should not be incomplete in any way. The slums, incomplete houses etc. prove to be breeding ground of problems and several diseases, that is why, a complete house with all basic facilities are required for the people.

Sir, though India has attained first position in the list of developing nations but we are still lagging behind several countries from the housing point of view and we are still finding it very difficult to solve this problem even after 47 years of Independence. The Centre formulated several schemes to solve this problem like "Shelter for the poor" and "Indira Awas Yojna" and states were provided funds for this but it seems the Government does not have full control over the State Governments which has resulted in the failure of these schemes and people are still living in difficulties.

Sir, we had prepared a draft of a housing policy in 1988 after the announcement made in 1987 and it was sent for the consideration of the State Governments. The State Governments did not take it seriously and the Central Government also shelved this policy. The draft was prepared again in May, 1990 which was presented before the House

in 1992 and we are discussing it today in 1994. It is evident from it that the Government is not at all concerned about this serious problem.

A conference of SAARC countries was held in Delhi a few days back which was attended by the Secretaries of SAARC countries like Nepal, Pakistan, Sri Lanka etc. Our Housing Secretary, Shrimati Nirmala Buch was also supposed to make a speech in that but she did not attend the conference. We were to present before them the situation prevailing in India and it might have led to some concrete suggestions but we could not present our views. The Joint Secretary read out the speech of Shrimati Nirmala Buch in her absence. It brought dishonour to our country, though, your Ministry did not take it seriously. This policy was first formulated in 1988, then in 1990, then again in 1992 and now we are discussing it here in August, 1994. When will this policy be implemented and when would we be able to provide houses to people is the main question. You are requested to consider it seriously.

According to the 1991 census, about 5 lakh families were homeless, 39 lakh families used to live in othersÆ houses. More than one crore lived in Kachcha houses, six crore ten lakh families lived in one room tenements, more than one crore 40 lakh people lived in rented houses. The problem of housing is gaping at us. You are a woman. You can yourself perceive how shameful it is for us that 88 percent citizens of this poor country have no lavatories. Such a blatant situation would be prevailing in no other country. What an appalling situation it must have been for the rural womenfolk sitting on roadsides for defecation when they have to withhold the discharge of excreta and stand up whenever a vehicle passes by! What a despicable situation.

A friend of mine returned home alongwith his two British colleagues after spending 22 years abroad. While travelling from Delhi to Kota by train, their eyes caught the sight of the railway track running parallel to theirs where there was water-logging and people were sitting for defecation. When the Britons asked my friend as to what those people were doing, the latter had to bow his head in shame thinking that the country had not changed from what it was 21 years ago when he had left for abroad. But, immediately, he collected his wits and said that they were catching fish because he could not say to his foreign friends that there are no public conveniences for men and women in our country. 47 years have passed since we became independant. According to the data of 1991 census, 88 per cent houses do not have lavatories and people are compelled to defecate in the open. Under this Housing Policy, there is need to formulate a scheme providing for lavatories at least in villages. Only God knows whether they will be provided with house or not but arrangements for public conveniences should definitely be made.

We aim at providing houses for all by 2000 A.D. At first, a Housing Policy was formulated in 1988, then in 1990, it was discussed in Rajya Sabha and in 1992, in Lok Sabha and now, we are discussing it again in 1994. When will this target be achieved at last? You are a noble lady and give satisfactory replies in Lok Sabha but please do exert pressure on your Ministry. You need Rs.thirty thousand crores to accomplish this task. I cannot understand how can this Government mobilise such huge resources? Just imagine, wherefrom will this huge amount come so that every Indian is provided with a shelter. The poor should be provided with houses. The affluents can do everything for themselves. I do not think that this Government can

provide shelter to any poor man. I assert that this Government will be losing ground 'on this front due' to its wrong policies and deeds. Therefrom, I request you to consider it.

Mr. Deputy Speaker, Sir, look at Delhi itself. A labourer comes from his village here for earning bread. The Chief Minister of Delhi, Shri Madan Lal Khurana has stated that three lakh people come to settle here every year. Labourers in large number come from my area, Rajasthan and no buildings can be constructed here if they stop coming here. So, where shall a middle class man of Delhi go? He does not get a house. Please see the gravity of the situation and take concrete steps. You can exert pressure on the hon. Prime Minister emphasising the need for constructing houses in the country and formulate a healthy policy in this connection.

Mr. Deputy Speaker, Sir, Urban Land Ceiling Act has been enforced but in Kota some people have purchased plots of land worth crores of rupees whereas you had given a ruling in 1988 that a person selling plots of 20 \* 50 will be considered poor. Can they be given such a relaxation? I maintain that this is not happening in Kota alone but all over India. You are aware that the prices of land are sky-rocketing now-a-days. Then, the prices of cement too have increased. A cement factory owner earns such a huge profit that he sets up another factory after three years of business. Cement is used in the construction of houses and stone is also used. Stone is too costly and there is no price control on it. It is only those land and factory owners who decide the prices of stone. Now think, how can a poor man construct a house? He manages with a sheet of polythene on his roof. You should pay some consideration to it also.

Mr. Deputy Speaker, Sir, the Government should amend the Rent Control Act because the house owners rather than letting their houses keep them vacant for years together and let out of marriages purpose etc. alone. That way, such people are making a mockery of that law.

This business is flourishing like anything. 70-80 people have been sent to jail under this Act.

In the last, I would like to say that corruption is rampant throughout the country in the name of stamp duty and you are aware of the foul play being played with those who go for the registration of houses in the concerned office. You are well aware of it. It is not a healthy practice. You are a common man and know everything about the evasion of stamp duty, the leakage and the bungling. Everyone knows that the officer related to Stamp duty i.e. the Registrar plainly says that what amount of registration you need, why do you go for this much of amount, go for the registration of this much of amount, pay this much of amount to me and keep the rest with yourself. The deal of a building of crores of rupees is done in few lakhs. The Central Government should have a check on it by enacting an Act. If such a step is taken, only then I will feel that this housing policy would be a success; otherwise we do not think that it will be a success since each wife asks for a house and the husband says that this is merely a dream and will remain a dream.

I would like to thank the Chairman of the Housing Board of Rajasthan who has helped me in getting my house.

[English]

SHRI SUDHIR GIRI (Contai): Mr. Speaker, Sir, I rise to avail myself of this

opportunity to participate in the National Housing Policy.

The most essential necessities of a civilised human being are food, shelter, clothing, health and education. The people of India expected before Independence that they would be able to secure their bare necessities after the achievement of Independence. But, not less than 47 years have already elapsed after Independence. Still, there is a good section of our population living without a roof over their head. We hang our head in shame when we find the people running hither and tither for the purpose of obtaining a shelter when it rains. However, thanks to the Government that they have ultimately brought a National Policy for Housing on the floor of the House for discussion.

Housing is a tremendous problem. It is a fact that there was a shortage of 31 million units in 1991. This shortage would be in the range of 41 million units in the year 2001.

The matter of housing problem does not affect all equally. There are people who are totally homeless. They require a minimum shelter. They require only a roof over their head. There are people who have a shelter but not adequate at all. They have some income and out of that income they can afford a part for housing. There are people who are able to build up their own houses out of their own resources. They need only land. Again, there are persons who have enough monetary resources to spend for housing. There are rich persons who also like to have more houses than one. Thus, the problem is there and the problem is tremendous. But the Government must not be blind to the distressed people living below the poverty line.

So, the policy must be eradication of

homelessness. I do emphasise upon this policy. There should be none in the country who is homeless. It is a national disgrace that there are persons not hundreds in numbers, but millions and millions, who are homeless. Really, we hang our heads in shame when we claim that we are the largest democracy in the world. So, the target group must be first identified both in the urban and rural areas. The poorest of the poor must be provided with shelter first of all. So long as there is one homeless, the Government money should not be spent for other purposes. Thus, for providing a shelter to the homeless, this should be the policy of the nation.

**13. 00 hrs.**

Housing problem is not a separate entity. It is one of the so many basic problems of the Indian economy. The poor had been deprived of the fruits of economic development. Only a few have been enjoying the privileges. The scope of enjoyment has been further widened by the liberalisation policy. The National Housing Policy Document has not underscored the very importance of distinctly upholding the principle of eradication of homelessness on a war-footing. So, I cannot agree with a national policy which does not give topmost priority to a problem which needs immediate attention. I cannot glorify myself for sharing a deck which is engaged in giving more and more to those who æhaveÆ, at the cost of those who æhave-notÆ. The dimension of the homelessness is so wide that at the end of 2000 A.D, there will be 41 million people who will be totally homeless in India. In this connection, I would draw the attention of the Government to Article 25 (1) of the Universal Declaration of Rights, 1948. That Article recognises that everyone has the right to certain standard of living including food, clothing and housing.

This right to adequate housing finds its acceptance in Article 5 (e) of the International Covenant on the Elimination of All Forms of Racial Discrimination and the UN Vancouver Declaration on Human Settlements, 1975.

On the basis of these Universal Declarations of Right to Housing, we demand that the right to housing must be declared as a Fundamental Right like the right to speak, right to religion, etc.

Besides providing houses to the homeless, the problem of providing houses to the economically weaker sections, low income groups and middle class people should be carefully tackled. For this purpose, flow of finances should be tactfully managed. Here, both the Governments- Central and State- should have a coordinated and integrated approach. Government is the major player in this field. But records show that the Government spends only two per cent of the GNP for housing. This is unsatisfactory. The spending by the Government should be increased.

As regards other agencies, who provide finances for housing purposes, their role is not encouraging. According to experts, only ten per cent of the houses that are built are financed by financial institutions. 90 per cent of the houses are built from out of the borrowings and savings. In rural areas, 5.18 per cent of finance comes from formal financial agencies; 42.57 per cent comes from savings; 9.36 per cent from borrowings from friends and relatives; and 22.03 per cent from other sources.

In providing finances, the Central Government should decrease the rate of interest; and easy methods of providing finances should be evolved and that should be given effect to. The States should be helped.

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MR. DEPUTY SPEAKER: Shri Sudhir Giri, you may remember that hon. Speaker has just expressed his desire that the speeches should be brief.

SHRI SUDHIR GIRI: I am going to just conclude.

MR. DEPUTY-SPEAKER: Kindly conclude, please.

SHRI SUDHIR GIRI: Sir, the States should be helped because this is a State subject. The States are heavily burdened. The States would definitely spend for housing purpose. But, the total expenditure must be shared by the Central and the State Governments. Three-fourths of the total expenditure in this regard should be shared by the Central Government.

Now, I come to IRDP programme. These programmes are there in order to provide housing facilities to the poor. Indira Avas Yojana also has a provision for providing houses to the rural people, the rural poor. But these are meant for the Scheduled Castes and the Scheduled Tribes. It is a fact that in other castes also, there are poorest of the poor and they should also be provided with the benefits of this provision.

Under the Jawahar Rozgar Yojana, there is a provision of Rs.1,600 in plain areas and Rs.2,100 in the hilly areas as grant. This is not enough. This should be increased.

Financial institutions should be instructed to provide finance under certain regulations. The promoters should be allowed only on certain criteria. In Calcutta or in major cities, the promoters are being encouraged. They do come forward to build houses. But they are guided by the profit motive. This should be controlled.

Cooperatives and private entrepreneurs should be encouraged. Under the rules, their profit motive should be decreased.

Housing means not only houses but all amenities required for the housing. So provision of houses in rural areas should be accompanied by sanitation, kitchen, drinking water, etc. Slums in the urban areas should be provided with sanitation facilities. The poorest of the poor live in slum areas. They do not get sanitation facilities. They should be provided these facilities. The drainage system should be there. Due to lack of drainage system in the slum areas, the poor people are very much distressed, particularly during the rainy season.

Jhuggi and Jhonpri colonies are being created near the big cities. These colonies should be tackled in such a way that the minimum necessities of their life can be met.

For housing purposes, land is a major factor. There is the Land Acquisition Act. But certain provisions of this Act are not encouraging at all. The provisions of the Land Acquisition Act should be suitably amended. In the Standing Committee, this proposal had also been discussed. I think, the Government will come forward to suitably amend the provisions of this Act so that land could be acquired for the purpose of housing.

Now I come to valuation and land market management. In the land market management, there is speculation. Speculative forces are increasing the value of land required for housing purposes. I think, because of this, legal hurdles do come up. Those problems should also be tackled.

While concluding, I would say that there has been a proposal about low-cost housing. If low-cost houses mean low-quality and

substandard houses and if those substandard houses are meant for the poor people, that should not be done. The poorest people are also human beings. They should be treated at par with other people. So, only the lowest quality or substandard houses should not be given to them.

The Government should establish more technological centres so that research and development programmes can be undertaken and low-cost housing facilities could be provided to the rural poor-the rural masses.

Now I will say a word about HUDCO. There are tremendous financial irregularities prevailing in the HUDCO. The Government should set up a machinery to go into the details of the financial irregularities which have been reported in different places. That should be taken up immediately.

I will say that all these things can be met if there is a strong will on the part of the Government. I think, since Independence, the Government did not have such a will. That should be emphasised. I earnestly solicit the Government to change its attitude towards the poorest of the poor and bring forward suitable legislation and measures for solving the housing problems.

[Translation]

KUMARI SUSHILA TIRIYA (Mayurbhanj): Mr. Deputy Speaker, Sir, I support the National Housing Policy brought by the Government and would like to submit a few words. The policy of our Government is to uplift the poor. Therefore, it is ready to implement the National Housing Policy immediately. I, therefore, would like to congratulate both the Government and the Ministry for it.

MR. DEPUTY SPEAKER: You may

continue your speech after lunch break.

13. 10 hrs

*The Lok Sabha then adjourned for Lunch till Ten Minutes past fourteen of the Clock.*

*At 14.10 hours quorum bell was rung. No quorum was made. At 14.13 hours quorum bell was rung again and no quorum was made. At 14.16 hours again quorum bell was rung and no quorum was made. Thereafter, the Secretary-General made the following announcement.*

14. 20 hrs.

**Announcement re: Postponement of the sitting of the House upto Forty Minutes past Fourteen of the clock for want of quorum.**

[English]

SECRETARY-GENERAL : There is no quorum. The House, therefore, cannot meet; and we may not start the House till there is quorum. Hon. Speaker has directed that the House should re-assemble at forty minutes past Fourteen of the Clock.

14. 43 hrs.

*The Lok Sabha re-assembled at forty-three minutes past Fourteen of the Clock.*

[MR. SPEAKER in the chair]

ANNOUNCEMENT BY SPEAKER

**Non-acceptance of resignations of the Members of the Legislative Committees.**

[English]

MR. SPEAKER: Hon. Members. I have