

*Resolution Re: Approval of  
National Housing Policy*

Hardoi town in which training of rural development as well as industrial development can be imparted. The projects formulated by 'Vigyan Prasar' may also be implemented on a large scale with top priority in this area so as to acquaint the people of the area with modern scientific techniques and bring them back to the country's mainstream of development.

**(vii) Need to provide Financial Assistance to the Government of Rajasthan for Providing Compensation to the farmers whose crops have been affected by the water Logging in Suratgarh Tehsil**

SHRI MANPHOOL SINGH (Bikaner) : I would like to draw the attention of the House towards the above mentioned important issue under rule 377.

The fertile land of about 15 villages in Suratgarh tehsil of Rajasthan irrigated by the Bhakhra canal is affected by the water logging. The landowning farmers have been rendered landless in these villages. These farmers have not been compensated for their damaged crops so far and their condition has worsened.

I have many times urged upon the Central Government and the Government of Rajasthan to conduct a survey of that area and take steps to remove water logging but no action has been taken till date.

In Punjab, the problem of water logging was solved by constructing drains but no such scheme has been formulated for this area.

Therefore, I urge upon the Central Government to immediately take measures to remove water logging by constructing

drains and provide sufficient funds to the State Government for providing compensation to the farmers whose crops have been affected.

*[English]*

MR. DEPUTY-SPEAKER : The House stands adjourned to re-assemble at 2.35 p.m..

13.32 hrs.

*The Lok Sabha then adjourned for  
Lunch till Thirty-Five Minutes past  
Fourteen of the Clock.*

14. 39 hrs.

*The Lok Sabha re-assembled after  
Lunch at Thirty-Nine Minutes past  
Fourteen of the Clock.*

[MR. DEPUTY-SPEAKER in the Chair]

RESOLUTION RE : APPROVAL OF  
NATIONAL HOUSING POLICY-Contd.

*[English]*

MR. DEPUTY-SPEAKER : We will now take up further discussion on the Resolution regarding approval of National Housing Policy.

*[Translation]*

DR. P.R. GANGWAR (Pilibhit) : Mr. Deputy Speaker, Sir, we are discussing National Housing Policy. I have to say a few words on it.

Mr. Deputy Speaker, Sir the Government presented this policy in the Parliament first in May, 1988 and then again in May, 1990. After the people had discussed mer-

its and demerits of the policy, it was once again presented in the Parliament in May, 1992 but no solution to the Housing problem has been found till date. This is because the government has always formulated a wrong policy. This problem has been turning into a complex one day by day and has acquired serious proportions whenever the Government formulated a wrong National Housing Policy. Some facilities were provided in the urban areas but rural areas were devoid of any facility. In villages, people live in kachcha houses or huts or even under the open sky. Besides food and clothing, housing is another need of the human beings. The tragic part of it is that houses are not provided anywhere. At the time of 1991 census, it was observed that 5 lakh families were homeless, 31 lakh families lived jointly, one crore 14 lakh families lived in kachcha houses and 26 lakh families lived in kachcha houses in towns, 6 crore 10 lakh families lived in one room tenements and one crore 40 lakh families lived in rented houses. 40 lakh people lived in rented houses in rural areas. Lakhs of families are leading a miserable life in the slums in rural/urban areas. Besides thousands of people are living nomadic life under the open sky with their household goods loaded on buffalos, horses and mules. Lakhs of people are living on pavements.

Mr. Deputy Speaker, Sir according to the figures of National Building Construction Organisation, there is need of 36.7 million houses in urban areas and 20.6 million houses in rural areas. In 1990, 48.8 million people were living in slums and their number is likely to increase upto 79 million by 2001 A.D. Besides the present shortage, the estimated shortage of houses during the Eighth Five Year Plan period is 122.2 lakh in rural areas and 95.5 lakh houses in urban areas. Therefore, it is obvious that the maximum need of houses is in rural areas.

Due to the faulty policies of the Government, some leaders and big capitalists are having as many as 20 houses whereas a poor person does not have even a jhuggi to live in. Even dogs and cats of big capitalists are living in palaces. But poor people do not have even thatch roofs over their heads. In rural areas, houses are constructed and allotted under Indira Avas Yojana through block authorities. For construction of such houses only Rs. 12000 are sanctioned for one unit. How a house can be constructed with such a meagre amount because now-a-days bricks, cement and iron have become very costly. That is why these houses collapse after one or two years of their construction. There is also rampant corruption in the construction of these house. The block authorities put a condition of family planning so that block officers and employees could make money in the name of family planning. Only 70 per cent of such houses are constructed and rest 20 to 30 percent houses are merely shown on papers. It is very difficult to live in those houses in villages because they generally collapse within 3-4 years.

What I want to point out that due to the high costs, cement and iron are not at all used in the construction of these houses which are provided under Jawahar Rozgar Yojana or Indira Avas Yojana as a result of which they collapse with in a very short period. 30 per cent of the amount is misappropriated by the officers and employees. The Government should check such practices so that people in rural areas may get housing facility.

I would like to give some suggestions also. The loan or grant given for housing purpose should be increased. The amount of Rs. 12,000 given under Indira Avas Yojana should atleast be doubled so that worth living houses could be provided to the

poor wherein their family members could live comfortably. Secondly, the rate of interest on such loan should be reduced. Land should be allotted for housing purpose and house building techniques should be made available to the people.

The topmost need of the hour is to check the large scale corruption in this sphere. Be it a construction agency or the Block authorities entrusted with the work of construction of houses, the major problem being faced in this sphere is of the rampant corruption prevalent in them. If Corruption is checked, the entire system can be set right.

I would also like to say that there should be a proper arrangement for electricity, water, toilet cleanliness etc. in the houses constructed in rural and urban areas. Besides, there should be proper education and medical facilities in the areas where these houses are being constructed. Every family should get house according to their requirement. The poor person having a big family should be provided a big house and one who has small family should be given small flat according to one's need. But no body should have more than one house. Only then proper housing arrangement for all can be made. Today rich persons have 10 to 20 houses whereas a poor person does not have even a single house to live in.

In addition to it I would like to say that many houses have been destroyed by the floods. In our area many houses have been destroyed by floods several times. Owners of such houses should be given housing facility. Due to the flood in Sharda river atleast 10 to 12 villages have been washed away and no arrangements has been made for them. Earlier also their houses were destroyed twice or thrice by the floods. They

are compelled to live under the open sky. My humble submission is that the Government should have a policy under which houses could also be constructed for flood affected people.

At the end, I would like to say that the National Housing policy is being formulated third time by the Government but due to the non-implementation of these policies neither houses could be constructed in adequate number nor housing problem could be solved. If the Government is really sincere in solving the housing policy, it should formulate a housing policy properly and after eradicating the prevailing corruption and favoritism it should be implemented effectively so that our housing problem could be solved.

[English]

MR. DEPUTY SPEAKER : Shri Sharad Dighe. Each speaker will have ten minutes because a number of participants are there.

SHRI SHARAD DIGHE (Bombay North Central) : Mr. Deputy-Speaker, I rise to support the Motion of the Minister of Urban Development regarding the approval of the National Housing Policy. In a way, it is a sad thing that we have taken nearly seven year to formulate the Policy itself.

The Global Shelter Strategy adopted by the United Nations in November, 1988 called upon different Governments to formulate their national housing policies to achieve those goals and accordingly our Government tabled in both the Houses the first Draft in May, 1988. It was only discussed in the Rajya Sabha and the Lok Sabha had no opportunity to discuss the same.

Again, it took nearly four years there-

after to revise that Draft. It was widely circulated and several opinions were called for. But even then, I must say that it took such a long time to revise the draft and put before this House in the year 1992.

From 1992 it took further two years for us to discuss this Policy. I am referring to these dates to show that we ought to be more serious about this housing problem in our country. If we take six years even to formulate the Policy, then I do not know how we shall proceed to solve this problem at all.

The housing shortage as has been stated by the earlier speakers also is estimated at 31 million units in the year 1991. The Eighth Plan projection also shows that the shortage is 122.2 lakhs in the rural areas and 95.5 lakhs in the urban areas. It is, of course, gratifying to note that after the Seventh Five Year Plan we had taken a big jump.

As far as the outlays are concerned, the provision was only Rs. 2,424.34 crore in the Seventh Five Year Plan which has been raised to Rs.6,377 crore in the Eighth Plan. For that purpose I congratulate the Government. But merely formulating the Policy and providing certain outlays as far as the Five Plans are concerned is not sufficient. Further dynamism is necessary in this policy even though the basic responsibility in this respect is of the State Governments.

The Policy statement itself begins with the sentence,

"Shelter and development are merely supporting. Housing forms an important part of the strategy of the Government for the alleviation of poverty and employment

generation and is to be viewed as an integral part of the overall improvement of human settlements and economic development."

So, housing is not merely providing shelter to houseless people but it is also accompanied by this programme of alleviation of poverty in the form of employment generation.

This programme itself should generate employment and if that is so I do not know why this subject is neglected so far in such a manner and to such an extent.

Now, this Policy statement contains a major shift from the previous one. As the hon. Minister of Urban Development here has stated on the first day, when this discussion started, there is a major shift in this Policy and she has stated that the Policy envisages a major shift in the role of Government from that of a builder of houses to facilitator of housing activities with responsibility for creating an enabling environment of eliminating constraints and developing an affective system for the delivery of various housing inputs." It is true that this is a shift from builders role to a role of facilitating the building activity as far as citizens are concerned. But, for this purpose major and dynamic steps are necessary. As the hon. Minister has herself stated in her opening speech that "in keeping with the National Housing Policy, several initiatives have been taken in the shelter section." The initiatives are only with respect to the amendments of certain Acts of Constitution. Merely providing legislation would not be sufficient as far as this programme is concerned and that legislation has only direction, in the first place, of making these Rent Control Acts further suitable for the purpose of encouraging housing activities and also certain

other Acts such as Public Premises Acts to provide an early eviction as far as unauthorized occupants are concerned.

Now, my submission is that this is not the correct direction to make the Rent Acts suitable for encouraging the private housing activity. I think, is not at all a realistic approach. At present, at least, in the bigger cities like Bombay, the housing activity has already been hijacked from private landlords by the builders themselves. Now there is no scope for private persons building houses for the purpose of letting out. I do not think investors are thinking of building houses for the purpose of letting houses. They build them for their own use. There is now community of builders who have come forward to invest capital or most probably the black money in this and snatch this housing activity for the purpose of profits and exploitation of the houseless people. Therefore, we must now find out ways and means to take back this housing activity from notorious builders and bring it back either to the Government or if that is not possible and if the Government does not want to play the role of a builder then at least encouragement should be given to the citizens to come forward themselves for the purpose of building their own houses.

**15.00 hrs.**

Therefore, from that point of view, my submission is that following up of this scheme of creating model rent control laws is not of much use. It is not going to increase housing activity. However much encouragement you give to the private persons to build houses for letting purpose, you are not going to succeed in that attempt because that activity has already died down and has been snatched by these unscrupulous builders. Therefore, you will have to encourage people to build their houses for

themselves or for a group of people such as cooperative housing which has to be encouraged in a large way.

I remember that a few years back, in Bombay, the situation was that several citizens were coming forward to form cooperating housing societies. They were building houses for themselves. They themselves were becoming tenant-members and they were conducting their affairs as far as the cooperative housing was concerned. But thereafter, slowly, the whole movement died down. Why did it die down? It was because we have never encouraged thereafter the real, genuine and traditional cooperative housing in this country particularly in big cities. We have not given encouragement for giving them finance. We have not provided lands for the cooperative housing societies. There is no word in this Housing Policy document to encourage cooperative housing at all.

Now the main critical areas as far as housing is concerned, are four which are as follows :-

- (i) Supply and management of lands;
- (ii) Rural housing;
- (iii) Legal and regulatory framework; and
- (iv) housing finance.

Item numbers (i) and (iii) namely supply and management of land and legal and regulatory framework are inter-related. As far as supply of land is concerned, for that purpose itself the then Prime Minister, late Shrimati Indira Gandhi got enacted this Urban Land (Ceiling and Regulation) Act, 1976. The idea was to give the surplus land to the cooperative housing societies or to the citizens, the poor people who will come

forward for the purpose of the housing. Now that Act has been completely distorted and the vested interests have created such an atmosphere today that they go on demanding that this Act may be scrapped. That is what they want. Now I am happy to know that this Housing Policy document does not speak of scrapping of this Act but it speaks of amending this Act. I am not one of those who say that this Act should be scrapped. The Act had a very laudable object and it had very salutary provisions as far this is concerned.

Section 11 of this Act says and I quote:

“Where any vacant land is deemed to have been acquired by any State Government. to the person or persons.

(a) in a case where there is any income from such vacant land, an amount equal to eight and one-third times the net average annual income actually derived from such land during the period of five consecutive years immediately preceding the date of publication of the notification;

(b) in a case where no income is derived such vacant land, an amount calculated at a rate not exceeding :-

(i) ten rupees per square metre in the case of vacant land situated in an urban agglomeration falling within Category A or category B specified in Schedule I; and

(ii) five rupees per square metre in the case of vacant land situated in an urban agglomeration falling within Category C or category D

specified in that Schedule.”

Have we done that? we have not implemented this Act at all. No State Government has seriously implemented this Act. If they has acquired excess lands at this rate of Rs.10 or Rs.5 or basing upon the income of that vacant land, the prices of lands would not have skyrocketed today and the housing activity would not have come to a standstill.

In that case, the housing activity also would not have gone into the hands of the exploiters who are the builders. We have not implemented this Act at all and now we say that this is a failure. We also say that this Act is of no use and we should scrap it. We have not implemented it, we have not followed it. No State Government has implemented it and the Central Government has not taken any steps to persuade the State Governments or to put a check on the State Governments to implement this laudable Act.

Under Sections 21 and 22 the exemption from acquiring these lands from the persons having excess vacant lands has been completely misused by the State Governments. Every State Government has kept these Sections 21 and 22 and the guidelines were framed for the purpose of giving exemptions and for the purpose of indulging in corrupt practices. The Ministers, the bureaucrats, the Secretaries and the whole machinery working under Sections 21 and 22 had become completely corrupt and this had become a grassland for corruption from Ministers to the bureaucrats. Therefore, the whole thing has been negated. The object of this Act has been negated by the State Governments, by the corrupt bureaucrats and the corrupt Ministers. So, we have come to the conclusion today that we should scrap this Act. We have not imple-

mented it and those who have implemented it, they have exploited the people and have exploited the provisions of this Act. The schemes and the guidelines framed under this Act are not uniform in all the States. Every State has framed its own rules and guidelines and the guidelines have been framed in such a manner that more and more corruption can be made for granting exemptions under this Act.

Therefore, the vacant surplus land has not been acquired at all and whenever it is acquired, corruption takes place there. The schemes are framed in such a manner that the whole object of this Urban Land Ceiling (Regulation) Act is completely negated and today a big lobby is working in the society persuading the Government and persuading even the elected representatives to say that this Act should be scrapped because it has not served any purpose. Therefore, my submission is that we should amend this Act properly and we should lands can be acquired. Even today, a lot of surplus land is available. If the surplus land is acquired by the State Governments at a very low rate and made available to the traditional, genuine cooperative housing societies for the purpose of constructing houses for their members without any exploiter being in the middle, then, I think, it will be a dynamic policy as far as housing is concerned. So, we should not concentrate on merely liberalising the Rent Control Act because if you evict 'A' from a house and give that house to 'B', it does not solve the housing problem. You can solve the problem of 'A', but again 'B' becomes houseless. So, what is the use of liberalising the Eviction Proceedings Act? What is the use of establishing tribunals for expediting the matters or liberalising the causes for eviction? It is not the real solution as far as creating housing is concerned.

We want to create more housing stock and we must think as to how we shall create more housing stock. Therefore, I submit that we must concentrate on supplying land to the poor citizens for the purpose for constructing houses and from that point of view legal and regulatory framework should be made. Then the Government should proceed ahead in the matter. So, viewing from this angle, this Policy Statement is not satisfactory and it will have to be amended in such a manner that we include all these things.

As I was saying, taking further initiative, the hon. Minister has given the list of few Acts which have been amended. Why has the Urban Land Ceiling Act not been amended? There has been demand also that the Urban Land Ceiling Act should be properly amended. But we are very slow, reluctant to take any steps for the purpose of amending the Urban Land Ceiling Act and instead of that we are allowing this lobby to grow as far as scraping of this Act is concerned.

THE MINISTER OF URBAN DEVELOPMENT (SHRIMATI SHEILA KAUL) : We will do it after taking your views.

SHRI SHARAD DIGHE : But it is taking so many years. This Act has been enacted with a very laudable objective by the late Prime Minister, Shrimati Indira Gandhi, in 1976. And we have not got any fruits from it. We must now take very prompt action to see that it becomes effective. It is of no use today. It should achieve the objective for which it was, at that time, enacted, as far as the housing problem is concerned.

I will now refer to the last point, that is housing finance. As far as housing finance is concerned, we must concentrate on this and make finance available to the poor citi-

zens and to the traditional cooperative housing societies so that they can come forward and provide further housing stock. From that point of view, I will make two suggestions only.

The Reserve Bank can declare housing and construction finance as a priority core sector like agriculture and exports so that money released through Statutory Liquidity Ratio could be earmarked for funding housing requirements of the economy for a specified period. Unless you provide housing finance early and on easy terms to those who come forward for constructing their own houses or group housing, it is not going to succeed at all. Therefore, from this point of view, Reserve Bank also must lay down this policy and make this credit available to the citizens.

Innovative housing credit programme with a view to encouraging construction activities can be activated and secondly we can have mortgage finance. If you want to amend laws properly, amend this law so that second mortgage can be created; people can give further bank loans and from other sources also for the purpose of constructing houses.

For the purpose of providing finance we established a few years ago, the National Housing Bank with some seed capital. I do not remember the exact figure, but it is, I think, Rs. 500 crore. Then, what is the progress that the National Housing Bank has made? It had the object of refinancing the loans. The financial institutions who give loans for housing, also had the object of giving loans, themselves. Now, what is the progress made by it? There is not much progress made by it. We have provided further funds, but in the scam scandal we found that those funds were misused and strictures have been passed as far as National

Housing Bank is concerned by the Joint Parliamentary Committee also. What does it show? The funds are not properly going for the housing activities at all. From that point of view also, I would urge upon the Government to look into the matter and provide funds from the National Housing Bank as well as from other banks also by liberalising the Reserve Bank's restrictions and making it a priority sector, core sector so that the people will get easy finance.

So, providing lands, providing finances and even providing expertise for those who come forward would be of great help. People do not know how to construct houses. They are again exploited by those experts. Therefore, a machinery should be created in such a manner that expertise is also available to the cooperative housing societies, to the persons who want to construct houses themselves and that should be made available so that they can also proceed further and they can come out of the clutches of the exploiting builders who are taking great advantage in the present shortage of housing.

With these suggestions, I support this Resolution.

MR. DEPUTY-SPEAKER : The rules to be observed by the Members are, a Member shall not cross between the Chair and any Member who is speaking. A Member shall not read a written speech except with the permission of the Chair.

15.16 hours

[SHRI TARA SINGH *in the Chair*]

SHRI NIRMAL KANTI CHATTERJEE (DUMDUM) : Sir, we are discussing a subject which is no less important than the problem of poverty eradication from our coun-



try. It is the experience of thickly populated countries which are under-developed that even when poverty has been eradicated in the sense that people below poverty line are reduced substantially, the problem of housing continues. This problem does not have a very easy solution and it is also in our knowledge now that some of the countries where the Government took upon itself the responsibility of providing shelter to all, have now liberalised their position and have started allowing private sector to build houses. One such country which comes to my mind immediately is China. This is not to say that the Government should abdicate its responsibility of directly providing housing or shelter to the people. The argument was that the resources are not enough in the hands of the Government. Therefore, resources from outside the Government should be added to the Government's resources.

Talking about our Policy, attention has been drawn to the fact that it was conceived in 1988. Then this Policy has a date mentioned as May, 1992 which we are discussing slightly more than two years after, in August, 1994. I refer to this apart from whatever has been stated.

I will come to what has been stated and what the gap is. It is very interesting to know that on page 21 of the Action Plan, it is noted that housing is a State subject. Now we are debating something which belongs to the State in terms of our Constitutional distribution of responsibilities and, therefore, our approach is merely to provide a framework as a good guidance for the State. This is number one.

Number two is, what are the facilities connected with providing shelter which are in the hands of the Centre and what is our approach to that kind of provision which we

make in our Statement on Housing Policy? I mentioned the date for another reason. In the same Section on Action Plan, these interesting things are stated. It is stated that the Action Plans will be formulated for each State and Union Territory within a time-frame of one year for time-bound implementation by State and local agencies. This was stated in May, 1992 and we are discussing it after two years.

I thought the situation should be indicated by the hon. Minister. It is also stated that a complete estimate of the number, the type, that is, economic category and standards of dwellings to be constructed or upgraded both by the private and public sector and the units to be offered in the entire market, all these have to be completed in the perspective plan of action and short-term plan of the Eighth Plan. Where are they? The declaration of intentions in the policy and the implementation of the policy even if it is a State sector affair, there is a huge gap to which some explanation from the Centre should be had, some report from the Centre should be had.

One of the things that strikes me in this Policy Statement is that it contains so many good things which are inescapable. In any Statement of Policy, good things will not be said so much so that the Statement of Policy loses its focus. The Statement of Policy cannot indicate which kind of prioritisation, as between so many objectives which we cannot achieve, should be given. But that is completely lacking in this Statement on Housing Policy. We have so many problems with each one of us wanting to have a house, a still bigger house. The people who are above the poverty line, they want some kind of shelter and those who are absolutely shelterless and are below the poverty line, they have their problems. Now in terms of prioritisation where should our finances go?

Which proportion of our finances should go to these different kinds of desires in the community? That prioritisation is entirely absent in this Statement of Housing Policy, although many laudable objectives, many laudable statements are contained in the Housing Policy.

And even as I say, it is so omnibus that the priority sense is lost. I want to draw your attention to certain gaps. On page 18, there is a reference about employers providing housing to its employees. But in the Whole Report, it forgets to mention about the biggest employer, that is, the Government of India. What is the Government of India's attitude to providing its employees with housing facilities? I will just give an example. In a hill resort where I had been to very recently, there is an ITDC hotel and in that hotel, a different kind of problem is generated. There are only four rooms so to say which are offered as quarters. These rooms are meant for the people who are the lowest paid employees there. But since the officers are not provided with any quarters, they have occupied those quarters which are inside the complex and the poor sections of the employees are thrown outside to stay and pay a very high rent. These things are there. Apart from this particular example, there is a general need, there is a general cry that the housing satisfaction of the employees of the Government must rise from the present low proportion of 20-25 per cent to at least 80-90 per cent. That itself will be a big solution and the private sector cannot do this. Government as an employer must provide its own employees facilities either in terms of rent or, if possible, in terms of ownership.

There is no mention at all that after serving thirty years in the Government, paying rent for the quarters, whether an employee is entitled to that flat when he re-

tires. When he is thrown out, he will go and fall in the hands of the promoters and builders to which aspect Shri Dighe just now made a reference. This is a gap in the Statement which must be filled up and the Government must promise in the Housing Policy itself that it is not a State sector at all, it is the Central Government sector. I suggest that there should be a provision that while on duty a flat would be offered as rental accommodation to an employee, when retires it should be offered to him for purchase and becoming its owner.

I will refer to another aspect and draw your attention to it. This complex issue is also connected to environment. In Bengal, very recently we have started a factory for manufacturing bricks from fly ash. A rough estimate will show that if there is a hundred million tonnes of coal production in the country, there will be about 40 million tonnes of fly ash in the country. All that creates problem for environment. They mentioned that fly ash bricks should be introduced and such factories should be opened up. Why don't you say in the Policy that all power centres, thermal power stations, where coal is being consumed, must compulsorily start fly ash brick factories? The Railways should be asked to carry those bricks to various places.

Shri Nitish Kumar mentioned that in trying to make bricks from brown soil, the top soil is being removed and it is a very serious problem for our agriculture and for our countryside. Every year if 40 million tonnes of fly ash production in the country is utilised, a good deal of our agricultural land can be saved. But the point is, you must make it compulsory for our power producers, the ACB, the NTPC as well as the pitheads in the coal areas. This is one suggestion which I want the Minister to consider whether or not some compulsion can be introduced in

this area.

I have just one more suggestion. There is one thing which is not mentioned in the whole infrastructural facilities that should be provided in the urban areas. That is, in all urban areas there is a problem of garbage removal. It is polluting and affecting the growth of new urban centres. Wherever new urban centres are growing, the garbage accumulation is creating a hell in the life of the residents there. Very recently there are experimentations going on as to how garbage can be transformed into sources of power. Removal of garbage is entirely missing in the problem areas of Housing in this Policy Statement. So I draw your attention to this. I would like to know whether or not much more finances will be provisioned from garbage to power and removal of garbage. Otherwise, garbage will require land as much as housing will require land. If anything, those lands will generate pollution, if untapped. If tapped, they will provide our agriculture with very good fertilizers and also provide power in the rural areas. This is another aspect to which I wanted to draw the attention of the hon. Minister.

Then, I will come to another problem. This is an area in conjunction with other areas like Indira Vikas Patra, like gold and ornaments, like shares and land where black money is laundered. Quite often, we shall discover that it is the private sector buildings which are sold much more rapidly because black money generated in the hands of the purchaser or the buyer is transferred as black money to the private sector builders. Therefore, the Government sector, quite often, is neglected because the owners, the possessors of black money would not go to the Government builders. This is another area which should be remembered by our hon. Minister. What should be done to this problem, I do not

have any answer.

I have another suggestion to make. One of the requirements for the people who are above the poverty line but the people who are not very rich and who do not have black income or black money or black wealth is this. What they suffer from is squeezing by the contractors. They want to build a building. But then, those people do not have time, they are not the people who are below the poverty line, nor they are the people who are paying the tax, that is one per cent of our population. In-between comes, a section of the population which is quite large, that is 30 to 40 per cent of the population. What they seek from the Government is that instead of a contractor's raj, can the Government come to help them by organising or by offering the services for building? That is, there will be public sector building agencies and nothing more. Instead of the private contractors, private builders and private promoters, there will be one arm where the public sector can be of great help for this section of the population.

Similarly, we are talking of cooperative housing. What we are not talking of is cooperatives of the actual building labourers or the cooperatives of, whom we call in Bengali as 'raj-mistries', the builders, the skilled labour. If such cooperatives are encouraged there, - it is not mentioned in the document - even then, since contractors profit and squeezing are not there, cost of building the houses would come down and this section of the population would benefit. (Interruption) I am coming to a close..... (Interruptions) I am trying to conclude by saying this..... (Interruptions) Mr. Chairman, Sir, you know, I cooperate with you.....(Interruptions)

MR. CHAIRMAN : You are very cooperative!

SHRI NIRMAL KANTI CHATTERJEE (DUMDUM) : Since I cooperate with you, I will get sympathy from you !

Sir, let me conclude by saying this. Even where we are trying to build housing complexes, the one thing that should not be forgotten is this. I stay in Calcutta in an area where the panchayat area has been converted into a Municipality. There is a problem. The Government should indicate to all the State Governments that instead of waiting for certain areas to be declared as Municipality areas or notified areas, as soon as the census data point out some areas as urban agglomeration, new building rules should be imposed. Otherwise, what happens is this. The States do not have enough funds; they hesitate to declare those areas as Municipalities; and in the meantime, the whole area develops in a monstrous manner which becomes not worth-living in.

Therefore, I would suggest that in the National Housing Policy itself, it should be indicated to the States that as soon as any Census report states that here is an urban agglomeration, which is neither a municipality nor a notified area, the new building rules - not the rural building rules - should be made applicable there.

I think, Mr. Nitish Kumar mentioned about the Ministers in Delhi as to how they should be accommodated in some particular areas, like Akbar Road. I refer to MPs. Sometimes I was suggesting to people, why not the entire Talkatora Road full of bungalows, and the flats of Baba Kharak Singh Marg be converted into flats. Then, all the 750 MPs can be accommodated there. I would suggest it with one rider. It will be a monstrosity if eight or ten storeyed blocks of good flats are created there without provision of wider front, a garden, or at least

some areas for vegetable-growing. As our colleague, Mr. Amal Datta mentioned, it can be approved even in Delhi. This is another suggestion which I make before the House for its kind consideration.

SHRI ANKUSHRAO RAOSAHEB TOPE (JALNA) : Mr. Speaker, Sir, I rise to support the Resolution moved by hon. Minister for Housing and Urban Development, Shrimati Sheila Kaul, for approval of National Housing Policy. Much has been said about housing. And I should not say much more about the importance of housing. However, housing is as fundamental a human need as food and clothing. Lack of any of these things deprive the human-being the right to live a dignified life. Taking this into consideration, the importance of housing in this policy, the goals and the aims and object that have been enumerated by our hon. Minister are definitely to be welcomed.

The long-term main goals that have been mentioned in the National Housing Policy are: to eradicate houselessness; to improve the housing condition of the inadequately housed; and to provide a minimum level of basic services and amenities to all. Moreover, the Policy has laid stress on rural housing, slums and squatters' settlements and housing for urban poor; housing finance; cooperative housing movement, specially for lower and medium income groups.

Special programmes for disadvantaged sectors have been taken up in this Policy. The Housing Policy could accord priority to the promotion of access to shelter for the houseless, inadequately housed and disadvantaged groups, such as households below the poverty line in all settlements; rural landless labourers, including artisans; the households dislocated by development projects and victims of natural calamities,

like the earthquake that took place in Latur and Osmanabad in Marathwada and now the floods which are coming throughout India; Scheduled Castes and Scheduled Tribes and freed bonded labour; widows, single-woman and women-headed households, including construction workers below the poverty line; and physically handicapped.

These have definitely been considered in the Policy. Even now, we are lacking in development if we take into consideration the developed countries. But no nation in the world can now say that they have completed it in every sense so far as housing is concerned. The United Nations global strategy for shelter unequivocally says :

"No nation can claim to have reached the objective of adequate shelter for all citizens and, therefore, no nation can claim to possess the recipe for reaching its objective worldwide."

As per the figures pertaining to the year 1990-91, there were 42.6 million dwelling units in the urban area and 106.2 million dwelling units in the rural areas. The backlog in 1990-91 was 31 million. Our requirement by 2001 A.D. will go up by 64.4 million houses. As against this demand, currently, what is the rate of our construction? Currently we are constructing only four dwelling units per thousand population per annum. The United Nations Study says that the requirement for India is a minimum of 8 to 10 dwelling units per thousand population per annum. That means, we have to increase twofold the pace of our construction activity. So, the hon. Minister and his Ministry should prepare themselves adequately to undertake this work.

In this context, I would like to mention

that day by day, the percentage of the outlay for housing sector in the total Plan is falling down. It was 34 per cent in the First Five Year Plan. Due to paucity of time, I will not give the figures relating to the subsequent Plans. But in the Seventh Plan, it has come down to 9.6 per cent. Now, I am happy to note that in the Eighth Plan, it has been raised to 12.6 per cent, i.e. there is a rise of about three per cent. This, definitely is a welcome step and I thank the hon. Minister. My only request is that it should be increased in this way every year and it should again comprise 34 per cent of the total Plan, as was the case in the First Five Year Plan.

We must seriously consider one point here. Housing does not come under priority sector at present. I earnestly request the hon. Minister that steps should be taken to see that Housing comes under the priority sector. Housing encompasses various other disciplines rolled in one. It provides employment to artisans, manufacturers, unskilled workers and so on. Its contribution to the exchequer is worthy of a special mention. It is a life supporting sector because it supports many secondary segments such as plumbing, flooring, brick-kilns, cement, steel, electrical appliances and so on. Cement and Steel which mainly depend on housing sector are declared as industries. So also is the case with the electrical appliances. All these industries are dependent on housing but housing itself is not declared an industry. I request the hon. Minister to declare housing as an industry so that people who are employed in this core sector will be eligible to get all the benefits and incentives applicable to the industry sector.

Now I come to the aspect of flow of housing finance which is between 15 and 20 per cent whereas in developed countries the percentage is quite substantial. I represent the Maharashtra Housing Financial

corporation as its Chairman. I am also the Vice-Chairman of the National Cooperative Housing Movement. Our National Cooperative Housing Federation has provided loans in 25 States to the extent of Rs. 3,000 crore up to March 1993. We could construct 12 lakh houses. We have 80,000 cooperative housing societies with a membership of about 50 lakhs. This Cooperative Movement is doing a lot of work in the housing sector. So, this sector should also be taken into consideration along with other housing sectors.

Now I come to my own State of Maharashtra. I am the Chairman of the Maharashtra Cooperative Housing Finance Corporation.

My own State is having twelve thousand cooperative societies. Up-till now we could build up two lakh houses in Maharashtra through cooperative movement and a loan of about six hundred crores have been disbursed through our Housing Corporation.

Sir, our resources are LIC, NHB, UTC, HUDCO and Cooperative banks. During the last twenty five years we have been getting only Rs. 16 crore as loan from LIC on concessional interest. We have been demanding that it should at least be increased to Rs. 35-40 crore, because yearly we disburse loan to the tune of about Rs. 50 crore. So, my humble request to the Minister is that, the Government should direct LIC to increase the loan amount of the cooperative societies from Rs. 16 crore to Rs. 30-35 crore.

Mr next question is about LIC.

SHRI NIRMAL KANTI CHATTERJEE :  
What is the rate of interest that you pay?

SHRI ANKUSHRAO TOPE : 13 per cent.

SHRI NIRMAL KANTI CHATTERJEE :  
The Export Finance charges only 7-8 per cent. Why do you not raise that?

MR. CHAIRMAN : No cross arguments please.

SHRI ANKUSHRAO TOPE : Sir, you know about 25,000 people were affected in the earthquake. From our society, we demanded a loan of Rs. 25 crore from LIC, but without taking into consideration our application, they flatly rejected it without even assigning any reason. So, any humble submission to the hon. Minister is that due consideration should be given to our request for Rs. 25 crore from the LIC for the earthquake affected persons in Latur and Osmanabad.

Sir, my next point is about the National Housing Bank. National Housing Bank is giving loan to HDFC, which is a private institution, for financing on individual basis. Whereas when we have also started directly financing on individual basis and asked loan from them, they have rejected it. When HDFC is getting loan from NHB for individual financing, what about the cooperative institutions? So, I would request the Minister to see that the cooperatives get priority in this regard and it is also included.

Sir, my last point is about the World Bank. Now, just it has been stated that HDFC is getting loan on 6-7 per cent interest through the World Bank. When HDFC, being a private institution, is getting the loan, what about the cooperatives? We submitted a Project Report to the Government of Maharashtra for construction of 53,514 dwelling units involving a total cost of Rs. 548.20 crore. It will come to the hon. Minis-

ter and then it will go the World Bank. If this World Bank project is sanctioned, then definitely, one more outlet for housing with minimum interest, will be opened. It will definitely help the poorer persons because 96 per cent of the loan amount will be utilised for the economically weaker sections, lower income groups and the medium income groups.

So, with all these, again, I support the Resolution and I am very much thankful to you for giving me an opportunity to speak.

SHRIMATI GEETA MUKHERJEE (PANSKURA) : Sir, some of my predecessors, including Shri Sharad Dighe, have dealt with the question of delay. Now, I would like to deal with that question from another point of view.

What has this delay has meant to the entire policy? Had this policy been discussed in time when it was first proposed, that was the time when our Government's economic policy was quite different. In the early seventies, the nationalisation of coal, steel and all that was taking place.

So, the Government then was prepared to bear the main burden. I do not think that in a country like India, where so many poorest of the poor and homeless people are there, it can be left to the individual entrepreneur or State Government. Therefore, I would say that the delay in bringing this Resolution before the House has changed the whole scenario.

After going through the document hurriedly, certain things have struck my mind. I will come to that in a minute but before that I would like to say that in the background of the new Economic Policy—where privatisation is the order of the day, where unemployment is increasing by leaps and

bounds, where due to unbearable price hike the poor and middle class people are becoming poorer and poorer—this draft is full of good intentions and platitudes but what result will it produce? Perhaps it will be full of sound and fury signifying nothing. Let us take a few examples from the document itself to prove this. Since there is not much time I will not repeat what other Members have already said.

Take, for example, the subheading under the Supply and Management of Land. The Central Government and the State Governments have been asked to take 11 initiatives. In the fifth initiative it has been stated:

“Encouraging the involvement of private developers in land development, construction and infrastructure provision with adequate safeguards to protect consumers and increasing supply of developed land for lower income group.

I wonder if any developer will come for this. Many of my predecessors have explained how black money is coming into this. Will they come up for lower income group? Is it possible? It is just a talk.

Let us take some more examples. Under the heading Housing Finance, it has been stated that it is envisaged that 20 per cent of the requirement in housing would be met by specialised finance institutions, insurance, banking sector, provident fund, mutual funds, etc. and additional mobilisation of household savings.

As it is, we find that the banking sector is not able to give loan in time to those unemployed youth who are seeking employment. I have a very bitter experience about that. I am not going to repeat it. In this situ-

ation no insurance company will come for this. No insurance company will come for this because they are under pressure. I think the banks also will not be eager to come up for this. Moreover, by making all these efforts only 20 per cent of the requirement of the poorest of the poor will be met. Poorest of the poor come under the priority sector. It is a good thing to give them the priority but will this housing finance meet the needs of this priority sector?

Among the schemes meant for financing, one scheme suggests that housing linked Provident Fund Saving Scheme for the Provident Fund subscribers and workers in public and private enterprises should be formed.

As it is, the private entrepreneurs are denying to deposit their proper share of the normal provident Fund, and even some State enterprises are also lagging behind in this. In this situation, will they come up with another housing-linked Provident Fund scheme? Is it expected in this situation?

Then, in this rural Housing, there are many interesting things. When a project is being set up, those who are uprooted by the project must be rehabilitated. But, what is happening now? Look at Narmada Sarovar project. Every now and then they come here and sit in *Satyagraha*. Have they been rehabilitated? Have the Koyal Karo people been rehabilitated? While drafting this Policy one just did not at all think of the practical realities of today and now how to amend all those? I am not saying that this should not be done. I am trying to say that in the situation that obtains now due to the new policies, these are all very difficult to implement. Had it been done at proper time, I think, something more could have been done.

There is another item, that is, building materials. It seems from the document that the Government gives guidelines that building materials like cement, brick etc., should be given at cheaper rates and for that the small scale industries will be given particular help. Sir, which building material-wala will give his material to the poor at cheaper rates? Nobody will come forward, whatever we may say. Not only that, the small scale industries are being destroyed due to the new economic policy. The Government now says that they will give this task to the small scale industries. Is it possible for them to bear this task in the present situation? Of course, not.

As I promised I will not take a very long time. I will mention two more points and then I will conclude.

After all, the most interesting part is, Housing is a State Subject and, therefore, it is left to the States to formulate all the guidelines. It is very good, indeed. But where are the finances available with the States? I do not know if any consultation had taken place with the State Governments. If a consultation had taken place, many of the States would have said that they would not be in a position to do it. Therefore, Sir, it seems to me that right to housing has to be declared a fundamental right under the Constitution. I know that just a declaration will not make it liable to be implemented immediately. But this is a question of fundamental rights. When something is placed in the Fundamental Rights chapter of the Constitution, that naturally attracts great attention. Then there will be the question of priority. Then, there will be the question of how much of finances will go towards that Sector; how much of our State Government finances will go towards that; and how much of the Central Government finances will go towards that. All these ques-



tions can really come in this background.

Finally, unless the new economic policy is reversed, I do not believe that all this kind of documents will make any sense to anybody, let alone to the poor and homeless for whom we are shedding tears here. I hope the Minister will kindly remember all this and do the needful to the extent that she can do.

16.00 hrs.

[Translation]

SHRI GIRDHARI LAL BHARGAVA (Jaipur) : Mr. Chairman, Sir, Housing is a problem toward which the attention was drawn first by the United Nations Organisation. This policy was formulated in November, 1988. The Central Government has tried to present this policy in the House in 1990 and later on with certain Amendments on 9th July, 1992. It has been stated in it that amendments are being made in it to make it favourable for the poor so that they can get houses, land and technical assistance. The Government has not succeeded in it even after the lapse of so many years. Two major laws are main obstacles in it, the one is the Rent Control Act. The Government employees misused it and occupied the houses. You are very well aware of the fact that today people do not want to construct the houses. They know that if the house is constructed and given on rent, the tenant will become the landlord. If the Government does not think about the Rent Control Act, the Housing Policy will not be successful.

Secondly, the Urban Land Ceiling Act has made a mess of the country's housing policy. Not even a single inch of a land could have been taken under it. The Government should abolish this Act and the State Gov-

ernment should be given the right that the one who wants to buy the land can do so. During the last few decades some people have collected "a ot of money. The problem of housing is of the poor and the middle class and the Government has not paid any attention towards it.

The Government had made a provision of 34 percent in the First Five Years plan to solve the problem of housing in the Second Five Year Plan it was reduced to 10 per cent, in the Third Five Year Plan it was 15 per cent, in the Fourth Five Year Plan it was 12 per cent in the Fifth Five Year Plan it was 10 per cent, in the Sixth Five Year Plan it is 9 per cent only. These data make it clear that the percentage was going down gradually and the Congress Government went on neglecting the housing problem. The shortage of houses went on increasing. On the basis of these data how the Government can claim that it want to solve the housing problem of the poor, give them land and technical assistance. These data clearly show that the Government has adopted indifferent attitude on this issue.

In 1951, there was shortage of 90 lakh houses which has increased to 210 lakh by 1981, and in 1991 this figure has gone up to 290 lakh. The people of the Congress party and corrupt officers are involved in it and they have provided protection to the contractors and on account of it they have become rich.

According to the Eighth Five Year Plan, there are six crore 10 lakhs such families which have one room sets and half of such houses do not have electricity connections. In cities 25 per cent houses do not have this facility. You will be surprised to know that 88 per cent people, who live in villages do not have even the facility of latrines and 24 per cent of the rural population do not

get pure drinking water. It is clear from the data that the Government did not pay attention towards it and the National Housing Board was constituted. The National Housing Board have adequate funds but it is investing its money in some other activities It should invest money for the welfare or the poor but it is doing otherwise. HUDCO is a big institution which holds the responsibility of providing money to the poor for the construction of houses. Out of its total amount, it is giving only 15 per cent to the backward class people living in the rural areas. It is the position of both these institutions. My submission is that corruption is in the proof of this case. You are aware of the fact that if one goes for the registration of a land, ne is supposed to pay 20 per cent of the cost of land to the Government for the same but apart from that money is also paid to the owner there. Even if it is an urban lay out of the house is to be got cleared, corruption is rampant there also. The house, which can be constructed in Rs. 25,000 is constructed in Rs. 35000 and the one which can be constructed in 50,000 is constructed in Rs. 75,000. In this way the land mafia and the contractors do not let the problem of cities and the villages solved. Therefore, not going into details, I would like to conclude with some suggestions to the hon. Minister that this complicated procedure should be simplified at the earliest. Secondly, the land in the cities where houses can be constructed should be immediately given to the cooperative societies of the middle class people. Thirdly, the unfertile land around the cities should be made available to the middle class societies to solve the problem of housing in the cities.

Likewise, I would like to submit that the jhuggi dwellers will not go from the cities to live and if they do so, there are no arrangements of buses for them because they will have to come to cities for work. Jhuggies

are put up near the sites of constructions of big schools, hospitals and multi storied buildings. Those who come to work start living there. My submission is that multi storied buildings should be constructed for the jhuggi dwellers to get them rid of the hellish life and if necessary even loan should be taken for this purpose. People are living in the jhuggi-jhomparis on the protection of some goondas, they pay some commission to these goondas to live there.

I think a nominal amount can be taken from them. HUDCO gives loan for this purpose and it should be asked to sanction more amount for this purpose. When I was the Chairman of U.I.T. Jaipur, I had taken loan from HUDCO for 19 years at the rate of Rs.19. I would like to say that the houses should be provided to the slum dwellers where they are living and if necessary some rent can also be charged from them. If these colonies are to be constructed at far away places, public transports facility should be provided from there.

I would also like to say that the amount spent on purchase of a house should be free from income tax. The process of approving the plan lay out of houses should also be simplified otherwise this problem will remain as it is. Besides it, I would like to say that corruption should be checked. Today it has become a nation wide phenomenon and it has been a point of discussion here also. Today, if we wish to stamp out corruption in this Congress regime, it would be like a day dreaming. I would not like to go into the details but I feel that this problem will remain as it is and the people will not get houses to live in. The National Housing Board and HUDCO have adequate funds, but we will bring the Housing Policy next year also and will say that the poverty is on the increase, people are not getting houses and the price of the house is increas-

ing. Therefore the Government should atleast make available the technical assistance for the construction of durable and comfortable houses and arrangement should be made to impart proper training to those technicians artisans, who construct houses. At the end, I would like to conclude from where I had started that the Rent Control Act should be pondered over and good and cheap land should be provided to the people. The ineffective laws like the Urban Ceiling Act, under which the Government could not take possession of even one per cent of land, should be abolished and the State Governments should be given the right only then the problem of housing can be solved. The Government has at last brought this Housing policy in the House after having a deep slumber, therefore, I find myself unable to support this Housing policy.

I am thankful to you for giving me an opportunity to speak.

[English]

PROF. K.V. THOMAS (ERNAKULAM)

: Mr. Chairman, Sir, I congratulate Shrimati Sheila Kaul for moving this Resolution in this House. This is an earnest attempt from the Government as well as from Shrimati Sheila Kaulji, who can be considered as the mother of this House to wipe out tears of the millions of homeless and landless poor in this country.

My first request is to declare right to housing as a fundamental right. On this I support Shrimati Geeta Mukherjee's demand.

Sir, my State, Kerala, which is a pioneer State in implementing one hundred per cent literacy scheme, which is a pioneer State in implementing one hundred per cent

drinking water schemes, is also a pioneer State in implementing a mass scale housing schemes. In 1976, when Shri Achutha Menon was the Chief Minister of Kerala and Shri K. Karunakaran was the Home Minister, first time in the history of India we start a very well known scheme, known as 'one lakh housing scheme. It was in my district, Ernakulam, and in a small village, called Puthrika, that the first House was inaugurated by Shrimati Indira Gandhi herself. In this House, Shri Rajiv Gandhi, her son, as a Member of this House in the Seventh Lok Sabha, as the Prime Minister in the Eighth Lok Sabha and again in the Ninth Lok Sabha as the Leader of the Opposition, had stressed the importance of implementing a national housing policy.

Sir, housing policy basically can be implemented only by the State. The Centre can give some general directions. The Centre can give some financial assistance. The Centre can give some technological assistance. But basically this is a work that the State Governments have to do.

Sir, in Kerala when we started in 1976 with one lakh housing scheme. many people thought that this was a scheme that would be only in the paper..... (Interruptions)

SHRI LOKANATH CHOUDHURY (JAGATSINGHPUR) : What about the Thomas scheme? You have not mentioned his name..... (Interruptions)

PROF. K.V. THOMAS : I am only telling about that scheme. Shri M.N. Govindan Nair was the Housing Minister..... (Interruptions)

SHRI LOKANATH CHOUDHURY : You should tell the history and the facts..... (Interruptions)

PROF. K.V. THOMAS : When we started that scheme, many people thought that it would be only on paper. But we got the participation of the people. We could give the land. The land is with the Government. The excess land is with the private persons.

Then the land was distributed with the people's participation.

Similarly, when the construction started we got the material which was available in the local market, we got the construction people who were locally available, the work was done as a work done by the people and we could complete the work within the stipulated time.

16.15 hrs.

(SHRI SHARAD DIGHE in the Chair) : Again, this time we have started with one million houses under the Rajiv Gandhi Housing Scheme. The Scheme was inaugurated by Shrimati Sonia Gandhi last year in my own constituency and within this short period we could complete the construction of about ten lakhs of houses. Anybody who had three cents of land would be assisted by this Scheme. Voluntary associations and social organisations can take up this. The Government will be able to give about 20 per cent of financial assistance. The other things are being managed by the social organisations.

So, I think when we formulate this policy one of the important stresses that we have to make is how we can amass the people's cooperation and people's participation. Here the importance of the social organisations comes. If the Government machinery alone moves, we cannot implement the Scheme. So, my first request to the Government is that the Government should see that the

people's awareness is created for this. Social organisations should come to this field and and we should start implementing scheme.

Sir, one area where I would like to give more thrust is the slums in our towns and cities. In cities like Bombay, Madras, Calcutta, where we have got the largest of slums in Asia, we have to take more concrete steps to improve these slums. For example, in Bombay what is the major problem? People are encroaching the land one after another, just near the Bombay Airport. The land is with the National Airports Authority of India. Neither the Airports Authority of India could take back this land and construct the airport nor did the people vacate it. So, a time-bound decision has to be taken. Either the people should be evicted, they should be given alternative land or alternative accommodation and the National Airports Authority should take back the land. Or, if it is not possible then these slums near the airports should be properly improved. It should not be a no-man's land. Decisions have to be taken at an appropriate time. Slums near the cities are black spots. The anti-social elements are growing there. All anti-social activities are taking place there. So, unless these slum improvement schemes are implemented, the major social programmes, law and order problems in these big cities cannot be settled.

So, when we look at this Housing Policy, it is not just providing houses. It is a social problem to which we have to find a solution. That is why I accept the proposal of Shrimati Geeta Mukherjee that the right of housing should be considered as a Fundamental Right, just like the right to employment. It should be considered a Fundamental Right. The Government should monitor all its machinery. For example, when we go to the construction we cannot go in

the way of construction which we are doing now. She had also mentioned about fly ash near the thermal power plants. They have become a major hazard to the environment. Similarly, the waste material from the factories has become a hazard to the environment.

Why do we not think of getting new technology so that the fly ashes near the thermal power stations, waste from our factories etc. can be converted in bricks?

In Kerala there is a famous man called Mr. Larie Becker who went to Maharashtra when that earthquake took place. He is one of the persons who is well-known throughout the world for constructing low cost buildings. He is a person who has been able to construct 1000 sq. ft. of building for Rs. 10,000 or Rs. 12,000. He makes use of the services of unemployed youth and he trains them properly.

In Kerala there are a large number of beggar houses which, everybody will appreciate, are lost cost buildings.

Yesterday my colleague Shri Ramesh Chennithala mentioned about the development activities in Kerala. We do develop the technology. We train unemployed youths, so that tomorrow when the housing process starts in a village, we get locally available materials from the nearby places and not the cement from the companies and not the steel from the factories but the materials which are locally available. We are not getting expert workers. We are getting trained unemployed people. I think with the local peoples' participation we will be able to implement schemes.

Here I would like to say another point about which the hon. Chairman was also mentioning and which is about the Coop-

erative Housing Schemes. The Cooperative Housing Schemes are the Schemes which we have to encourage and not the private sector. It has been suggested here about the private sector. But they are the places where the black moneys comes from and goes to. But in the cooperative sector people are aware of the situation and people know what is their right and people know how to run the cooperative sector. We should know how to encourage by all means these Cooperative Housing Schemes. Our banks should be asked to finance them.

Unfortunately, in our country banks are accessible only to the affluent people and not to the poor man and not to the Cooperative Societies. If the Cooperative Societies go to the banks they put so many rules and regulations. A private person or an affluent person when he goes to the bank he gets all the facilities. We have seen what is happening in the country and how the money goes to the private sector. So, the Government of India has to give strict instructions. It should be considered as a priority sector, so that banks should be forced to give enough financial assistance to the Cooperative Housing Schemes.

Another point which I would like to bring to the attention of the House is about the existing Rental Acts which are existing in the country and about which the hon. Chairman has also narrated here. We all know, litigations are going on for years. Either you stop them or find out how we can have new legislations, so that these litigations on rents should be finished as early as possible. So, we have to find a way out.

Then, I want to say that Land Reforms Act especially the Urban Ceiling Acts have to be improved. Many of the States have their own Land Reforms Acts. We have to sit together is that the entire nation should

have a uniform Land Reforms Act. Unless there is a uniform Land Reforms Act and unless there is a ceiling on urban property, we will not be able to implement this scheme.

Now, let me come to the problems of Government servants. Government servants are belonging to that section of the people who have to come on transfer to Delhi or for joining jobs in Delhi. What are there problems in Delhi? Sir, we come to you with the recommendations for allotment of government accommodation to them. You may sanction in one or two cases but I get hundreds for such requests. My colleague may also be getting hundreds of such requests. When the government servants come to Delhi they have no shelter and they stay in rented houses. They have to line with their families. So, some concerted effort has to be made so that government servants are given reasonable accommodation. I am not pleading for luxurious type of accommodation for them.

With the present meagre salary which the Government servants get, they cannot rent a house. So, a reasonable housing facility has to be given to them. I can tell about the case of Kerala. We are proud to say that all the policemen in Kerala have been provided with houses. This is one of our achievements. Our Government servants there have formed into cooperative societies and have their own houses. My request, therefore, to the Government is that the Central Government employees should be provided with adequate housing facilities.

Let me come to the problems of M.Ps. and their facilities. We are staying in old flats. My flat is leaking. It starts leaking as soon as monsoon starts. We are not asking for luxurious bungalows. we stay in small flats. Some of my friends have deposited

money for allotment of D.D.A. flats even 15 years back. If it is reasonable and within the limit, you try to help them. I know that the hon. Minister is so kind and considerate that we go to her for help and whatever is possible she helps. Personally I know that she helps. She helped me. But I know her limitations also. There are so many M.Ps. If one house is given to one M.P. she has to give so many houses. It may be very difficult. But, still, within her limits, she has helped many.

Sir, I request you to look into our problems and take suitable action. I wholeheartedly support the Resolution moved by you and we thank you for bringing it.

SHRI A. ASOKARAJ (PERAMBALUR)  
: Mr Chairman, Sir, on behalf of my party, All India Anna D.M.K., I would like to say a few words on the Resolution on National Housing Policy. The Government has placed this in Parliament in the year 1992 in accordance with the U.N. Declaration on Global Shelter Strategy 2001. The long-time role of the National Housing Policy is to eradicate houselessness and to improve the housing conditions of the inadequately housed and to provide a minimum level of basic services and amenities to all. For reading, the goal seems to be very impressive. But I do not know whether we can achieve it.

The magnitude of the issue 'housing for all' calls for involvement of various agencies including the Government at different levels - cooperative, community and the private sector. The Government's policy and its role now is to act more as a facilitator than as a builder. By Government's direct intervention, it is necessary to fulfil the needs of vulnerable sections of the society.

I would like to point out that most of

our Indian people - whether in villages or in towns, whether they belong to S.C. or S.T. or the most backward classes - are suffering and their conditions are very worst.

According to the estimates made by the sub-group on the magnitude of the housing problem, 64.4 million new houses will be needed by the year 2001 AD. I hope that I will not be mistaken when I say that these statistics may not be really correct. I have a doubt over these statistics because each and every year the statistics are changing. When you are making this based on the statistics of 2 or 4 years ago and when you are envisaging it for another 6-7 years, I do not know how it would be possible to achieve this goal.

The main aims of the National Housing Policy is to reduce houselessness, supply of developed land and finances, appropriate easily available materials, upgradation of unserviceable houses in rural and urban areas, minimum level of basic services and amenities to ensure a healthy environment. It is very impressive. But unless and until the Government moves faster and a large amount is earmarked for this purpose, it is very difficult to achieve this goal.

Sir, when I went through the statistics I found that it was not at all satisfactory; rather it was miserable. The share of investment in housing in the GDP has fallen from five per cent in the 1960s to three per cent in the 1980s. So, instead of increasing it has really fallen from five per cent to three per cent in 20 years. The total Plan outlay of housing has fallen from 34 per cent in the First Plan to 9.6 per cent in the Seventh Plan. Now, an outlay of 12.2 per cent is proposed. So, I request the Government to view it very seriously and allocate more funds for housing. If it is not done, then we cannot achieve this goal.

Sir, black money is heavily used in the real estate business and the people in the real estate business are thriving like anything. Almost all the Members of Parliament who have spoken in this debate demanded that the private sector entry in this field should be curbed. Otherwise, they will try to buy all the land with their black money.

Now, I would like to say a few words about slum dwellers. As has been pointed out already, the slum dwellers, wherever they are, whether they are in the cities or in the villages their plight is very much pitiable. They are the vote banks for both the Central and State Governments. But they are living with animals like pigs in some places. When they migrate from villages to towns we see as to how they are living there. The Government, either should curb their coming to the towns or should make appropriate arrangement for their living. I do not believe that in the next seven years we can do some wonders. So, I request the Government that at least in the next 10 to 15 years proper housing arrangement should be made for these people. Then, the building materials should either be given by cooperative societies or should be given at a fixed price. We have to find out some way for this. If it is not done, the building contractors or the traders who have own imaginary prices will sell all these things at a higher price.

In Tamil Nadu, under the able leadership of our Chief Minister, Dr. Puratchi Thalaivi we are doing a very good work and because of the works done by the Tamil Nadu Housing Board, they are able to get the HUDCO loan. They are utilising the loan fully and they are also repaying the loan very promptly. The hon. Minister knows it very well. Our State is at the top position in the cooperative movement. Our Chief Minister has also indicated that she proposes to build

millions of houses for the slum dwellers.

I request the hon. Minister to help in fulfilling the task of our Chief Minister which is meant for the poor people. They are from the Scheduled Castes, Scheduled Tribes and from the most backward classes. When I am wholeheartedly welcoming this Bill, I would like to say that this Government should not be satisfied with bringing this Bill alone. It should act promptly and all their words should be turned into deeds. That is my humble request.

[Translation]

SHRIMATI GIRIJA DEVI (Maharajanj)  
: Mr. Chairman, Sir, I rise to support the National Housing Policy. I have gone through the draft of this policy and I found it very attractive. It seems that through this National Housing Policy the whole scenario of Housing activity in the country is going to be changed and every houseless person will be a house-owner. But the real position is that if we look around we will find that the number of houseless people is more than that of house-owners and this gap is becoming wider with every passing day. As our colleague has mentioned here that in the First Five Year Plan we resolved to use the 34% of the total estimated expenditure for the housing sector but it has gradually reduced to 9%. It clearly shows that we have a tendency to shirk from the responsibility to solve this problem. Now, it is a good thing to introduce this National Housing Policy in the House, irrespective of the intention behind it and I support it.

I am of the view that the National Housing Policy should have been introduced in the House much earlier as it has been under consideration since 1986. Once it had been even placed on the Table of the Rajya Sabha in 1988 but in the matter of placing it

in this House their attitude has been negative. I would like to thank the hon. Minister on this occasion that though it might not be possible to provide houses to everybody but she is definitely inspiring everybody to have a house of their own through the National Housing Policy.

The Housing problem in our country is so acute that not lakhs but crores of children take birth in the open and finally breath their last with an unfulfilled desire of owning a house. This is the stark reality of our country. More than half of our population live in slums. The growing urbanisation and the poverty in the villages have further worsened the situation.

Though our population was less earlier but the poor people somehow managed to make houses for themselves by borrowing from others and it was made possible due to the plantation of certain types of trees. But now in the absence of plantation of such trees, they are not able to make their houses as the capacity of the people of helping others has also declined. The houseless people belonging to middle class, lower middle class and lower class, whose income amounts to Rs. 5-6 thousand only cannot afford to make true their dream of owning a house. In metropolitan cities the people having an income of about Rs. 3-4 thousand are living in slums. They are able to buy transistor/T.V. set etc. but cannot afford to have a house of their own. The cost of houses has increased so much that ordinary people can not buy those because the purchasing power of the people has gone down a lot and our present policy of urbanisation is turning people of rural areas poorer. Today, a land owner sells off lands to the middle men lured by money. The farmer who was earlier growing wheat and who was a land owner and whose family would glow with happiness at the sight of



produce from his fields - has been reduced to becoming a mere watchman of high rise buildings there.

A reference has been made as to how would land he acquired under this policy but unless some concrete steps are taken in this regard, nothing will materialise. Let's look around Delhi only. the villages near Delhi are neither considered urban nor rural areas. They can neither sell their lands nor can construct houses thereon.

Sir, apart from villages, this policy aims at providing several facilities to slums etc. The foreigners visiting this metropolitan city form their opinion about our economic condition by looking at these big slums. The condition in these slums is very bad. There are numerous colonies here. It is not clear from the policy as to how they proposes to regularise these colonies. You should see to it that the middlemen do not defeat your very purpose of providing houses to these poor people and they also put jhuggi jhompris over night and say that these are also very old colonies and thus may be regularised. No concrete steps have been envisaged to avoid such a situation.

Sir, through you, I would like to say that the condition of such slum dwellers is really bad and cannot be explained in words. There is no proper system of drinking water or sewerage. That is why, it is my submission that you should first of all provide drinking water and sewerage facilities to these people. If you really want to provide the benefits of this policy to everyone then arrangements for proper lighting, sewerage and water supply should be made there. If you succeed in doing this, it will be a very big achievement of this year.

Sir, the workers have to take loans and loans are available only from 2-3 sources.

It is given by Insurance companies, HUDCO and Housing Banks. After taking the loan from these institutions, the borrower is burdened with heavy amount of instalments and interest on loan, as the interest rate is very high. My submission is that the loans should be provided on low rate of interest, if not interest free. The present rate of interest of 13 to 19 per cent is very high. Housing Banks and other loan advancing agencies should be set up which would advance loans at lower rates of interest so that the needy people can easily avail of loans.

Sir as per the available data regarding requirement of houses in villages is concerned you will not be able to provide the requisite number of houses there without the help of the Cooperative Housing Societies. The same is the position with regard to urban areas. I suggest that Cooperative Housing Societies should be encouraged. May be we would be able to make the country tide over this crisis.

Sir, the people engaged in self-employment are given exemption in income tax on every ten thousand rupees. But I request that they should get the income tax exemption on the whole amount of loan sanctioned. Till the time he pays the loans he should not be subjected to income tax.

Sir, the draft of the National Housing Policy presented in the House by the hon. Minister says that the resources and the art of the country would be presented but even in Delhi Several buildings which are our national cultural heritage are collapsing. Earlier our architecture was indigenous but now the foreigners are being invited. I do not understand how are we going to have the indigenous art promoted in the fields of human values and at the same time, have the high heritage of the nation preserved?

On the one hand, the Government is inviting foreign builders and on the other hand, it is talking of indigenization. It has been stated in the Annual Report that the Government would launch special schemes for scheduled castes and scheduled tribes as well as the bonded labourers. Though, Indira Awas Yojana is already in vogue, yet the amount allocated therefor is very less. Therefore, the number of houses built are less than two per cent of the population of these communities. The Government of Bihar has done a good job in this direction. It gives loan to the poor people living in slums and also ask them to work as labourers in the construction of these houses.

The Government should see how the houses are being constructed in the slums having a population of ten thousand or fourteen thousand in urban areas. In this way, the slums are also being cleaned. If this method is also adopted by the Municipal Corporation of Delhi, the slums here can also be made clean. Besides the provision made for the landless including the artisans, I would also like to add that if the Government provides some jobs to the unorganised artists who perform their art and lead their life on a meagre income, their income would increase. Nobody knows what would happen tomorrow. In such a situation, it is a dream for them to think of constructing a house. I would like to submit that unorganised artists should also be given a special facility of loan for house building.

With these words, I support this policy.

SHRI ANADI CHARAN DAS (Jajpur) :  
Mr. Chairman, Sir, while participating in the discussion on National Housing Policy, I would like to raise some points in the House. The discussion on Urban and rural areas is going on in this House. The hon. Minister is

incharge of Urban Development. Apart from urban development, which part of the rural development should be included in this ? It is a good step because earlier it was not started. I would like to thank the Government for this. There are only 20 per cent people who live in the cities and 80 per cent people live in the villages.

Mr. Chairman, Sir, for the first time, I was elected to the Lok Sabha in 1977. Earlier I used to live in jungles. When I took a round of Delhi, I found large hume pipes lying here and there. When I peeped into them, I found a small child alongwith his mother sitting in one of them. When the people live inside hume pipes in the cities, what would be the condition in the villages? Here, most of the M.Ps have been elected from rural areas. We all know that who have or who do not have a house. It is not only us, but there are other adivasi brethren also who don't own houses. 'Mankaria' community hunt monkeys and do not construct their houses. There is a belief that the houses of their ancestors were destroyed by Hanumanji. So they had requested Ramachandraji to build their houses but he could not do so. Since then, they do not build their houses and hunt monkeys. Monkey is their main food. Similar community is also found in Maharashtra, Orissa and Andhra Pradesh.

In villages, a large number of houses are destroyed in fire every year and as a result, property worth crores of rupees is lost.

Sir, my first suggestion is that this should be a housing ministry and a separate budget should be provided for that.

All the Members are speaking about cities in this House but nobody has spoken about the villages. I would like to submit that

if a housing policy is to be formulated, first of all, we will have to make provision for one family, one House. The Government should itself build the house and rent them to the shelterless people.

There should be a separate rural housing policy. If it is not done, the allocation made for rural areas would also be diverted to urban areas.

First of all, houses for the Government employees should be built. Even if a Scheduled Caste or an adivasi gets a job here, he does not join for the fear that he would have to face difficulty in finding a shelter for him. The Government should make one type of houses for them.

Though housing schemes are formulated for the scavengers, yet these are not implemented properly. They should be brought in the mainstream by building pucca houses for them. The Government have launched Indira Awas Yojana. I have been seeing since my childhood that the houses built for the poor last only 5-7 years. Under this scheme, some good work has been done in Andhra Pradesh. Orissa Government has also taken a new initiative. They give rupees twenty thousand for this purpose. A good house can be built with this amount. The Government of Orissa is also going to obtain loan from Stock Exchange for this purpose. They have made good efforts in this field. The Union Government should also make efforts.

Today, the officials of LIC do not go to the villages. If there is no development of villages, the country will not prosper. Potatoes, wheat and paddy are grown in the villages. Most of our farmers who live in the villages are poor. Whereas, the people in the cities lead a comfortable life. They earn in a different way. The officials of LIC

should be asked to go to the villages and help them to build the houses. Thus, they will not turn towards cities and the money will be circulated there itself.

The people, who come from the villages, live here in jhuggi jhompris. They too are the citizens of India. The way they should live a life, they do not do so.

The Government should look into the suggestions given by me. A good beginning is being made. I have been here for the last 25 years. When an industry is set up in a tribal area, many people are displaced from there. They become shelterless.

17.00 hrs.

They have to face the problem of accommodating new bride to be added in the family and their cattle etc. because there is no room for them. Their problems make them people of a different class that is they drink and live under the spell of liquor and the people coming from outside for setting up industries etc. there exploit them. You should issue a special specification in this regard enumerating clearly that permission for construction of houses will not be granted until this is done.

I have watched their predicament closely while I was the Chairman of SC and ST Welfare Committee. In view of their present situation, I am appalled to imagine the plight of their next generation. Where shall their children live? Because there is no space for extension surrounding their too small tenements. A person living there can not accommodate his daughter in law if he married his son. Therefore, this is not a right housing policy. The Government construct houses at random. Therefore, a policy should be formulated for them leaving some space around the proposed house.

There is an organisation named HUDCO. I fail to understand what is the need of this white elephant; what at all is it doing? They are not given the whole money granted by HUDCO. This organisation should be closed and banks should be asked to take over its functions by opening their branches in villages as the State Bank is doing now. At present, the banks do not grant loans for construction of houses in villages as they fear that rural people may not be able to repay the loan amount. But why shall not they reimburse their loans taken for constructing houses if they are repaying loan amounts taken for doing one or the other small trades?

You have brought this policy here; it is a welcome step but it would have been better to bring forth a comprehensive policy in view of suggestions given during the discussion here if only it would have preceded the bringing of policy. I suggest you to present it again in the House after making it a comprehensive policy. You have taken a good initiative now.

SHRI JAGAT VIR SINGH DRONA (Kanpur) : Mr. Chairman, Sir, I would like to thank the hon. Minister for bringing a National Housing Policy before the House, for the first time of course delayed, in a country where more than three crore families are homeless and which is an independent country for the past 47 years.

I have gone through the whole policy and almost all the points have been considered and incorporated in it but the problem is very grave and complex. I am apprehensive about the total success of these policies which can be implemented only through the State Governments because housing is a State subject. I am concerned about it. There are more than 3 crore homeless families in this country and

it is estimated that their number will touch 4 crore by the end of this century. Two points are clear from the points which you have mentioned in your policy statement. The first thing is that it aims at providing a small shelter to the poor families and the other is that the Government while withdrawing itself from the construction work will only give a momentum to housing policy. I want to know how this problem has taken place. As Girdhari Lal Bhargava ji said just now that total housing investment was 34 per cent in the first Five Year Plan and now in the current year of Eighth Five Year Plan, the investment has been reduced to a mere 12.6 per cent. It clearly indicates that the Government's policy does not aim at solving this grave problem or there would not have been so many poor people in this country. This reduction in investment resulted in the spread of slums, unauthorised colonies and rural people's migration to cities. This has added to the plight of the cities and the city dwellers. This is a very serious issue and the Government should have pondered over it first.

Everybody wants to have a house. The question of how to acquire a house involves some responsibilities of the Government. There are hurdles in it. There are certain suggestions and resolutions in your document policy. First some land, a plot is needed to construct the house. The cost of land and the building material should be within the limits of a person's purchasing power and limited resources. The income of our general poor class is limited. The costly plots of land, the increasing prices of building material and the technology involved therein are beyond his reach. Therefore, the main point of consideration in it will be to make plots available and you have decided to keep yourself off from directly going for house construction, so the onus needs to be shifted from the Public

sector to the Private sector. The Group Housing Societies can be invited for the purpose. The State Governments have agencies like State Housing Boards, Development Authorities and Improvement Trusts. Besides, there are metropolitan cities like Kanpur which is my constituency. We are not in a position to provide houses to the growing population of Kanpur under our scheme. Many efforts have been made to provide houses to them but while visiting my area, I find that unauthorised constructions have been built at the park sites of residential colonies, the land of the Defence department and the land lying vacant around the rail line. Such colonies have grow in large numbers and it is not possible to remove them.

I appreciate your policy and I am confident that the destiny of the country will take a new turn if you have the right motive and the State Governments implement it stringently. The credibility of the Government agencies has fallen steeply in the eyes of the people. For example, there is Kanpur Development Authority in Kanpur metropolis. I do not know whether you are aware of the fact that a fraud has been played with the people of the area. The authority has paid no attention to the quality of the houses constructed. The delay in construction of the houses have cost a house at Rs. 65000/- whereas Rs. 15000/- were taken from the applicants earlier. The authority could not provide a house within the stipulated amount and even after cost escalation, the houses constructed had no windows, no plaster on roofs and walls and also lacked in other facilities. We construct houses for the people to live in but no attention is paid to the citizens' amenities. Barara is a place in my constituency which can be termed as the largest colony of Asia. If you visit the area in rainy season, you will find that there is no outlet for water, no

sewer line, no drinking water facility, no street lights and at places no roads. At places, the rain water accumulated there finds its way back to residential houses through the sewers. No attention is paid to this aspect. Then the process of construction of houses has become so complicated that it needs to be paid attention. The procedure of getting the lay out of the proposed construction passed is so intricate that one is really perplexed. The problem lies in the contralisation of all authority in a high level officer of the department.

17.10 hrs.

[MR. DEPUTY SPEAKER *in the Chair*]

I have no hesitation in calling a spade in the House when I say that there are bunglings at a large scale. They plunder people by selling one and the same house and plot of land to more than one customer. Then they absolve themselves of the culpability and thus lose their credibility. Strict measures need to be taken in tandem with the State Government in order to check this practice.

Sir, my second submission is that the big industrialists should construct residential colonies for their workers. Like wise Group Housing Societies should be encouraged for the purpose in Public Sector Undertakings. The financial institutions should provide loans on specifically reduced interest rate to the very poor people and economically weaker section after classifying them on the basis of their income so that their dream of living in their own house comes true.

Sir, I want to make certain suggestions. HUDCO was constituted in 1970. 55 per cent of its funds are channelised to economically weaker sections and LIG.

HUDCO delegates this work to a department of the State Government and its use is turned into its misuse. That colony is left semi constructed. I would like to bring to your notice a suggestion of Shri Chetan Chauhan ji made just now about the first home buyer grant given in some foreign countries.

A limit to income and cost of the house should be determined and it should be announced that some grant would be provided on behalf of the Government to people shifting to their houses after their marriage. It will give a boost to house building. In your policy it is also mentioned that they should forge ahead in life after owning houses but in my opinion it is not sufficient. After all what created this problem? This problem never arose in the past.

Sir, you have effected some amendments in the Rent Control Act. I am of the view that the land owners do not construct houses these days as they feel that it is not in their interest. I have seen tenants residing in the same houses for the last 40-50 years without adding anything to the original rent. I would like to mention that these days many people say.

*[English]*

**"Only fools construct houses and wise men live in them."**

*[Translation]*

You will have to make them change this conception. A person constructs a house and lets it out with a hope to live comfortably in his old age with the income earned as rent but in fact it so happens that the tenants become the house owner and the house owner keeps on hovering around

the house. The rights of the house owners should be protected and they should be encouraged to invest their money and construct houses to let out with a view to solve the housing problem. The stamp duty system is prevailing in our country which accrues revenue to the exchequer. But 25 per cent money of the land owners has to be spent on stamp duty or registration, thus this system needs to be simplified. This would also encourage people for buying and selling of houses.

Sir, through you, I would like to draw the attention of the Government to the most serious matter. Shri Sharad Dighe just talked about the Urban Land Ceiling Act which had been introduced in 1976. I do not disagree to the objective with which it had been introduced by Shrimati Indira Gandhi. It's objective was good. I do not disagree with Shri Dighe on that point but he should enlighten the House on the achievements made through this Act during the last 18 years. I would like to state that the utility of this Act has been negligible, just zero and it has given bad results. I would like to say that the Ceiling Officers have become the breeding centres of corruption. They harass the people to whom they issue notices to come to their office and no work is done without greasing palms of these officers. In these circumstances the people can not take up construction on their lands as they are not given permission by the Ceiling Officer to do so. I feel that the realisation of the objectives of this Act is nil. As the several states have proposed. I also strongly demand and urge upon the Government to immediately repeal this Act. This Urban Ceiling Act has been mainly responsible for the shortage of houses in the metropolitan cities. As a result thereof, the prices of lands are sky rocketing and a common man can not afford to buy a plot for constructing a house. He can never see his dream of

owning a house fulfilled. That is why, I submit that my suggestion be considered and the Urban Ceiling Act repealed.

These days slums and unauthorised colonies are spread over several miles. These colonies are inhabited by the people of lower strata of society like carrier pullers, mill workers, hawkers etc. whose sources of income are limited. When such people migrate to cities, they do not have any housing accommodation, then, they start living in such colonies and the number of such people increase. Since they have ration cards, electricity connections and their names are included in the voters lists also, it is not appropriate to displace them from these places. I urge that all such unauthorised colonies, known as Jhuggi jhompry colonies, should be authorised, recognised and regularised after constructing multi storied houses with full facilities on the land belonging to Railways, the State Governments or, the Department of Defence, which is under unauthorised occupation of these people and then the ownership rights should be given to them so that this problem could be solved. Such tracts of land are definitely lying unused and the Departments have surplus land. I have information about Kanpur that there are several tracts of land with the Department of Defence where such colonies are located. Implementation of my suggestion would solve the housing problem of poor people and enhance the beauty of cities.

The data shown in the Report submitted by you mentions that there are less than 4 dwelling units against each 1000 persons whereas the United Nations Report suggests that 8-10 dwelling units should be set up every year for each group of 1000 persons if we were to maintain the present position, otherwise, the situation would become out of control. The efforts made by

you in the policy will make the situation more complicated by the year 2001. If 8-10 dwelling units on every 1,000 people are not set up every year it will deteriorate further. This problem will have to be solved after seriously considering it and facilities like sanitation, water, electricity, roads etc. will have to be provided after setting up dwelling units. If this problem is not attended to, the life of the inhabitants will become very difficult and they will not be able to fulfil their dream of owning a house.

In the end, I hope that you will certainly consider all I have said about Development Authority, Urban Ceiling Act etc. It should also be seen how the Private Sector Undertakings can be involved in this field of activity and how they can be made to feel assured of the benefits. They are going to get from the invest they make in it. Thus, you should accord the status of industry to construction sector. It will result in a lower rate of interest and simplified process of capital investment.

Time and again we talk about flushing out black money and announcements in this regard are also made from time to time on behalf of the Ministry of Finance. Though now a provision has been made by setting up National Housing Bank that whoever invests money in it will be charged less income tax, but we have seen that the earmarked amount was not spent thereon. Infact, these funds were misappropriated, hence the recent scam. The steps should be taken to check recurrence of such practices. If somebody invests money to build housing colonies or buildings for the poor class he should be given some sort of relaxation so that the money could be used for the welfare of poor people.

Unless you put some restrictions on the Improvement Trusts, Housing Boards etc.

of the State Governments this problem cannot be solved. Thus, you will have to make arrangements to direct the State Governments to stringently follow it.

Mr. Deputy Speaker, Sir, I thank you for allowing me to speak and with these words I conclude.

SHRI BHERU LAL MEENA (Salumbar) : Mr. Deputy Speaker, Sir, an important discussion is underway in the House on National Housing Policy. While formulating any housing Scheme, you are requested to keep in mind the condition of the houses being constructed by the Housing Board in Rajasthan. The houses constructed by the Government have weak foundations and sub-standard material is used and several irregularities are committed in their construction. The houses constructed in my area, Udaipur are not of the kind they should have been. Our area is a tribal area and the tribal areas should also be benefited by such housing schemes. Usually the rich people manage to get houses and the poor ones are left without them. Since it is a national scheme the people of rural areas should also be benefited by it. Your policy says that the housing scheme will be launched in highly populated areas, having more population at least a population of 30-40 thousand people. But the areas where small farmers are living, the people of small townships will not be benefited by it. That is why, I submit that the population limit should be brought down. Then the people of small townships will also be benefited. Only then our national housing scheme will be successful. The population of rural areas constitute the 80 per cent of the total population. We are going to formulate the National Housing Scheme, but its benefits would be available only to 20 per cent population. I would submit that you should keep the rural areas also in mind. Like,

Indira Housing Scheme has been launched in rural areas but the funds provided under this scheme are inadequate. The construction of houses remains incomplete. If the efforts are made to somehow complete them, even then many things remain incomplete. As a result the house collapse after a few years and the people are again rendered without shelter. In this context I would request you to increase the funds provided under Indira Housing Scheme to enable people to get all the facilities for the construction of their houses. You are aware that wood has become very expensive these days. These people can not even get even the materials for hovels and thatched huts. I would request that more funds should be provided under this scheme.

Mr. Deputy Speaker, Sir, while concluding my speech I would submit that the hon. Minister should give more attention to rural areas.

[English]

SHRI SYED SHAHABUDDIN (Kishanganj) : Mr. Deputy Speaker, Sir, I have gone through this Statement of National Housing Policy and I also recall the statistics on housing shortage from year to year as mentioned in various Parliamentary questions. I do not believe those statistics. They vary from year to year. The only thing we can say is that our increasing population demands roughly four million housing units every year. Surely, the Government is not in a position to devise any policy which would meet this recurring shortage far less fill the backlog. Therefore, I do not believe, even for a moment, that at the end of this century, we shall be a country without the homeless.

I prefer to speak of shelter, not of



housing. If we can provide just shelter, a roof over the head of every individual citizen, far less a home, perhaps we should be satisfied. The hon. Minister had my sympathies. She is racing not only against the natural decay of old housing, she is also racing against the rural exodus. The triple factors of rising population, rural exodus and urban decay make it virtually impossible for the country to meet the housing shortage. There must be a massive resource input.

Sir, housing has become a matter of social prestige in our country. We find tremendous disparity in the level of housing. We must be prepared to bring this disparity down, to conceive some sort of housing unit which should be available to every individual family and cut out all grandiose housing. You find here housing units which are spread over thousands of square metres right in the heart of Delhi. Is that justifiable? Is that fair? Is that in consonance with the national objectives? I feel, Mr. Deputy Speaker, Sir, that they are not. Whatever be our policy, our entire programme of housing has been elite oriented, has been in favour of the privileged classes.

I regard, Sir, even the Government servants compared to the rest of ordinary Indians are a privileged class. This is what is making us short of resources and also making it difficult for us to meet the shortages.

Sir, as regards urban housing scheme, I have gone through the figures of HUDCO. I find that there is a wide disparity in the level of HUDCO allocations between one State and another. In fact the States with a higher housing shortage in terms of percentage of population not covered by housing are getting less allocation. Therefore, the HUDCO allocations themselves are creating more and more

disparities.

Sir, you look at these schemes of Higher Income Groups, Middle Income Groups and Lower Income Groups. In fact when they are implemented, even the Lower Income Group Housing is utilised for the benefit of the Higher Income Groups. In fact, the low income group hardly gets any housing.

The State acquires the land sometimes at a very cheap price. Then they develop it at a tremendous cost; then it allocates it for the cooperative group housing.

A lot has been said here about cooperative housing. But who are the beneficiaries of the cooperative housing? Are they the homeless? They are the elite; they are the privileged class; they are the service holders; they are the rich people who get cheap developed land at public expense. This is not fair. There is something wrong; there is something distorted in our implementation of the entire housing programme.

In the rural housing sector, there is an emphasis today under the Indira Awas Yojana on upgradation of housing. Upgradation will not add to the national pool of housing; upgradation leaves the pool exactly of the same size as it was before. Earlier the emphasis was on additional housing, even a small house low cost house, houses built of locally available material costing Rs. 7000 or Rs. 8000. You allot a piece of land to the people who are absolutely homeless, who should get the first priority. They could be given a small loan in order to build a house. Today, you are going to the next strata; are you forgetting the homeless; you are going to the strata which has already a house; you are helping them to upgrade their houses.

Upgradation of housing, to my mind, is contrary to the national objective of reducing the housing gap.

In every village, we have got people who are below the poverty line; we have got people who have been identified under the IRDP. In my opinion, the people who are living below the poverty line, the families which are absolutely homeless, the families which are registered under IRDP, should get priority in allocation of resources; it should not be done on the caste basis, because that creates social distortions; it creates more social tensions within the same village. If you adopt a purely economic standard, if you adopt the standard of homelessness and you help the homeless to find a shelter irrespective of caste to which they belong, I am sure, that will be far more conducive.

In towns and cities, we have got slums. I recall the problem of post war France. The man who devised it was then the Mayor of Marseilles. Later, he became the President of the Republic of France. He had this concept of social housing. This I saw with my own eyes in practice in Algeria where there are a large number of homeless people and they are accommodated in high rising buildings with minimum comforts. That is the policy that was followed also in other Socialist countries. He was called the socialist Mayor. In my view, in towns and cities just tinkering with the slums problem will not do. I am not in favour of just making slums more liveable so that you make them a permanent feature of our urban life. Why should we accept it? We want to do without slums; we want to have a neat life, clean life, a simple life. This can be done only by going in for high rise construction because urban land is limited. In my view urban land should be nationalised, should be rationed, should be made available equally to all who are homeless. You can, of course, solve the

problem if you adopt this technique of high rise buildings.

I would suggest a few financial measures. Apart from the modification of the Rent control Law, which has been mentioned here, I would suggest that for bank credit, housing should become a priority sector. I would like to go to the extent of suggesting to the Government for their consideration that black money, should be permitted to be utilised for social housing, should be permitted. No question should be asked about it so long as the rent is kept under proper regulation.

Sir, there is one item which has come to my notice. There is a programme about rehabilitation of flood and fire victims. Again I am told that in some States it is applicable only to some classes of people. It is again very wrong. Flood and fire know no castes, no religions. Anyone, any family, below the poverty line, which is affected by flood and fire and loses whatever home stead it had should be helped to build their house again.

Sir, finally I come to an aspect of social planning. Here and there, in every town we are building harijan colonies. Even in villages, we are building harijan colonies. That reminds me of the policy of apartheid. That is not the way of trying to do away with this menace, with this vice of untouchability. You must have mixed housing. Let all the poor live together. Why can they not live together? In this age when children can go to the same school, why can the people of different castes and different social strata not live together in the same colonies? Why should we have harijan colonies, exclusively harijan colonies, as if those were the untouchable parts of the town. It is a reservation. I do not accept this policy of reservation. I cannot accept this policy of apartheid.

Finally, I would say that in the Action Plan we have talked about the State Plan and we have talked about the District Plan. I feel that housing and shelter are problems so close to the ground that unless you have the village Plan, unless you have a Mohalla Plan, you cannot achieve the housing target, you cannot even identify the size of the problem. You have to go below the town level, you have to go below the Panchayat level and you have to find in every village, what is the housing shortage, who are the persons involved, how can they best be helped, individual by individual, group by group, at least to have the minimum shelter which they should have over their rood.

Sir, therefore, I feel that without really bringing in, ushering in, the Panchayati Raj and without making our Municipalities more functional, I do not think that the housing shortage can easily be resolved.

Sir, I would once again express my view that the entire housing policy needs to be oriented towards the masses. The big people shall take care of themselves. There is enough black money flowing through our economy, which can help the rich, which can help the affluent, which can help the businessmen, the civil servants to find their own housing. In fact, I was once a Government servant. I go to the extent of suggesting that in many developing countries, even in many developed countries, the Government servants are not provided with housing. The Government servants have an inbuilt element in their emoluments to find a house for themselves and surely we can adopt a policy of recruitment in which less people are transferable, more people at least in the lower levels work where they live and they are recruited from the area where they live. So, if you adopt a new employment policy, you can even do away with this expenditure

of national resources for a given sector, a very specialised sector, a very narrow sector, a very narrow slice of the national population.

Therefore, Sir, with your permission, while participating in this debate, I would only appeal to the hon. Minister to adopt a new criterion and not to look at the problem from the point of view of the urban rich or the urban elite but from the point of view of the rural masses, from the point of view of the people who are living in the slums. Let us give them some hope that within their lifetime, they shall be able to have a roof over their heads. We should plan not in terms of a static figure of 1980 or 1990 but in terms of a dynamic flow of population that we as a nation, have to provide for at least five million houses every year. Unless we can do that, the problem will remain with us. One Minister may come, one Minister may go, one Government may come, one Government may go but the problem will go on for ever.

SHRI LOKANATH CHOUDHURY (Jagatsinghpur) : Mr. Deputy Speaker, Sir, at least when we are going into the Forty eighth year of our Independence, Madam — Shrimati Sheila Kaul, the hon. Minister of Urban Development — has brought a statement on the National Housing Policy for which I thank her. But, as I go through this Policy, I find that it does not reflect what the problem is both in the urban areas and in the rural areas. I would rather say that the whole policy will only remain a policy statement for ever, for years to come. We should understand first what really the problem is and what its dimensions are today.

I come from a rural area. I have seen villages where eleven members of a family stay in a house measuring eleven feet by

ten feet. You may not believe it. Then if we go further into the more interior villages we will find that many people are homeless. And today, due to our economic policy, centralised economic policy or due to the industrialisation, the people from the villages, are coming to the towns and slums are created. Today, towns in India consist of more people who are without a roof. So, the time has come to consider whether getting a house or a shelter should be a Fundamental Right or not. It should be now treated so, because as the position stands today, the thrust of the National Policy should be to go to a particular position and analyse the factors and go to another position where very citizen of the country will have the right to have a house.

So, this Policy does not go to that extent. It just wants to tackle some problems which are coming up now and from the point of view of some influential people who are capable of influencing the policy in a particular direction. The real National Policy should aim at solving the whole nation's problem. Beginning from the poorest to poor the need of the richest man should be reflected. Does this policy reflect that? I think that you and all of us in this House will agree that it does not.

So, we have failed to do it.

Then the question of urbanisation comes. There are also question of floods and cyclones in this country. When floods come damages do take place. In Himachal - Shri Sukh Ram will agree with me - that due to this year's floods many houses were damaged. In Orissa, in my constituency houses of more than 1,40,000 houses have collapsed recently and the people are living on the embankments. That is a regular feature there. When cyclone comes whatever roof is there, that goes away.

So, all these factors which are very much natural to us, should be taken into consideration. It should be considered that in chronically cyclone affected areas houses which could resist cyclone are the first urgency. Our housing schemes should also take into consideration the special needs of flood affected areas where the houses are generally damaged by floods.

You go to Bombay or you go to Calcutta, you see lakhs of people sleeping on the pavements. I do not know whether they are the people whom we take into consideration. So, the question comes how to tackle this problem. Can you tackle this problem with your resources, with the money you have got? I think, whatever money, whatever planning, whatever housing is made today, it is not available to the poor people. Actually, the benefits do not go to them. You take the case of Indira Awas Yojana. I want to tell the hon. Minister of State in the Ministry of Social Welfare that, no doubt, you have given the money but are you allowing those harijans or those poor people to build their houses? Your block administration gives it to the contractors and within two years houses collapse. So, will the Government not have the eyes to see to it? It is related with our economic problems.

I remember in 1936 when I was a boy of ten years old, in spite of restrictions imposed by the school, I went to the school and got ten canes from the headmaster. When one Congress Leader was addressing a meeting in 1931, he said we had 34 crores of people and when he was talking, countries like Pakistan and Burma were there. Now, India's population is 93 crores or something like that. By the end of the century, it will be 100 crores. So, in a populous country like us, let us not look in that way. Unless we change our very

thinking process, we will not be able to provide housing to all the people. We may take a little satisfaction that we are going to build some houses for some prosperous people, who have the benefit of house building schemes. It also relates to the Land Policy in the villages. In the rural areas, the question of homestead land is there. I know that even eleven family members stay in a house of 12' x 10' size. They can build the house with whatever material that is available. But they have got no piece of land to build a house.

I remember one instance of Kerala. When there was a joint Ministry of Congress and CPI - Shri Achyuta Menon was the Chief Minister - a housing scheme was envisaged. What was that housing scheme? They could build one lakh houses with the peoples cooperation and participation. Unless house building schemes are taken up with the peoples cooperation, you cannot do it. With this sort of approach you cannot solve the housing problem of the country. You are only going to make it further worse.

Therefore, I have taken this opportunity to speak and I say that when we decide any National Policy, we should take the whole national reality into consideration in all its aspects.

This Policy has not taken all the aspects into consideration. Those who have drafted the Policy have not kept the whole nation's interests before them. You cannot call this a national policy. You can say it is a policy of Madam Shiela Kaul for the time being and not to solve the national interest. Our objective should be to serve the people. I will request the Government to keep the objective in mind that housing is a fundamental right of a citizen. It should be included in the Constitution of India as a fundamental right of the citizen. The

Government should take all these factors like population, cyclone etc. and fix the priority so that the same type of expenditure is not incurred again and again. There should be some saving. The most important thing is in the rural areas and especially in the urban areas, if we go to the roadside you will see that there are houses on the roadside and people have taken shelter. Railways cannot maintain speed of the trains because people have built houses near the track. You go to Sealdah. You will find that the Railways cannot maintain the speed because people have built houses along the railway line. You go to anywhere in India and you will find the same situation. Taking all these things into consideration the Government should do something to solve their problems and this should be done with a Gandhian outlook.

I apprehend another thing. By giving the construction work to big construction companies etc. we may have some problem. We once created the landlord class in India. The Britishers created a landlord class in India. I think by this new policy let the Government not create another class of housing landlords. You cannot rule out the situation. In a situation where so many people are below the poverty line, by handing over the housing work to different housing companies you are only creating another class of housing landlords like the erstwhile landlords. Let it not happen.

I make a suggestion that the political parties here, if they feel it is a problem which has surpassed the limits, should do something. It could have been done much earlier. In this aspect, instead of depending on money contribution from the Government, a new scheme with the people's cooperation and participation should come to solve the problem. Then

alone you can justify that every citizen has a right to get a house.

I think the Government will take all these factors into consideration. By having only limited ideas and by not having the whole problem of the country before them, they should not call it a National Housing Policy but they should say it is a policy of Madam Sheila Kaul.

With these words I conclude.

*[Translation]*

SHRI LAKSHMAN SINGH (Rajgarh) :  
Mr. Deputy Speaker, Sir, I support the National Housing Policy and congratulate the hon. Minister for not bringing an end to the Minimum Need Programme of the Seventh Five Year Plan but it has been included in the Eighth Five Year Plan which will help considerably in solving the problem of Housing in rural areas. Under this Housing Policy 51 percent amount has been kept for the construction of houses in the rural areas. She deserves to be congratulated for it. Apart from it there are a number of problems both in urban and rural areas, which need to be paid attention. There is a need of 20.36 million houses in rural areas. This need is increasing continuously in the wake of the growing population. Therefore, we must prepare new housing schemes for rural areas. Earlier also many schemes were prepared like the Jawahar Rozgar Yojana and the Indira Awas Yojana which are still in operation. These schemes have solved this problem to great extent. Earlier a room could be constructed in 4-5 thousand rupees but today the price of material has increased manifold. Therefore, only local material should be used in the construction of houses under Indira Awas Yojana and Jawahar Rozgar Yojana. The rules of mining should be

amended for it. It must be done since if a house is constructed in a rural area of Madhya Pradesh under the Indira Awas Yojana, the bricks for this purpose are brought from Uttar Pradesh since the rules of mining there are such that even the local material like soil etc. can not be dug. Therefore, it should be changed. It is must that the rules of mining should be easy.

The poor person has to pay a heavy price by losing his land and house when the development in rural areas takes place. I would like to cite an example. In Vijaypur in my constituency in Madhya Pradesh a gas based fertilizer plant and a big project of the Gas Authority of India have been set up. These are public sector projects and the Central Government has spent 3-4 thousand crore rupees on them but those who have lost their land and houses on account of it have not been provided constructed houses by the companies till date. This is the attitude of the Government projects. One can imagine the plight of the people who are rendered homeless due to the setting up of the factories by the private companies. Therefore, it is necessary to rehabilitate those people whose land and houses are taken over in the name of development by the big factories. I hope that the hon. Minister would include this point also in this policy.

Natural calamities like floods, earthquake and fire take place in our country. Latur in Maharashtra was severely hit by earthquake recently in which thousands of people were killed and thousands of houses had collapsed. Military and the voluntary organisations did well in the matter of rehabilitation there. The Government has also done something but it has no comparison with the work done by the other organisations. Therefore, it is necessary that those voluntary

organisations which have worked for the rehabilitation of the earthquake affected persons should be associated in such activities and given the responsibility to work there and get the houses constructed there. I would like to say that the aid given by the State or the Central Government should be sent to these voluntary organisations, which have stood by the people in troubled time, instead of sending it to the Government officers, so that the amount can reach in the proper hands.

This year, there has been heavy floods in Kerala and Madhya Pradesh. It is the need of the hour that the Government should prepare plans for the rehabilitation of the flood affected persons.

18.00 hrs.

Mr. Deputy Speaker, Sir, there are so many architects living in the cities who are the owners of mines and who can go to villages to get the houses constructed at a very low price, the Government should utilise the services of those architects.

[English]

MR. DEPUTY SPEAKER : Shri Laxman Singh, how much more time do you need?

SHRI LAKSHMAN SINGH : Another two minutes, Sir.

MR. DEPUTY SPEAKER : Can we sit for another ten or fifteen minutes ?

SOME HON. MEMBERS : Sir, we will continue tomorrow.

MR. DEPUTY SPEAKER : Okay, he will be the last speaker.

[Translation]

SHRI LAKSHMAN SINGH : Mr. Deputy Speaker, Sir, a provision has been made in this Housing Policy to give loan to the Co-operative societies for building houses but I would like to inform you that the capitalists are taking advantage of this facility in name of the cooperative societies. The Government should enquire into it and such people should be severely punished. I would like to say that even their properties should be confiscated and distributed among those who do not have houses.

The Government must do something for the bonded labourers living in rural areas. There are many such castes in our rural areas like the Banjaras, who roam from place to place. Neither any scheme has been made till date for constructing houses for them, nor any effort has ever been made to rehabilitate them. Therefore, a policy for the rehabilitation of the communities like the Banjaras who are in large number should be formulated.

As far as HUDCO is concerned, this organisation is limited only to cities. In rural areas it has not done any significant work. Therefore, HUDCO should be asked to extend its area of activities to the villages. We provide facilities to the municipal committees through HUDCO but recount the number of such municipal committees which have been given loan by the HUDCO. As far as I think their number is limited. I would like to submit that Madhya Pradesh is the only State which has implemented the Panchayati Raj. My suggestion is that amount should be made available to these panchayats by HUDCO. Besides, it, the members of the municipal committees, the Sarpanchs and the members of the municipal committees should be given an opportunity to make available the houses

in villages.

There is one more problem today that people come to settle down in cities from villages. Such people have the problem of housing in cities. My submission to the Government is that something should be done for such people also. The colonisers in cities, I do not claim that all the colonisers are dishonest, but majority of the colonisers do play fraud with the poor people. A coloniser sells the same plot to five persons. I would like to inform you that there are many developed countries where the amount of the coloniser is kept in the bank and the coloniser does not have the right to use this amount. I think that we should also have such a law. The Government in consultation with the RBI should pass an order that the amount received by the coloniser, should be deposited in the bank and he should only be allowed to use this amount as a guarantee. He should not be allowed to utilise that amount for his personal work. This condition should continue to remain in force till he comes to the position of allotment of houses to the people.

The rate of interest on the loan given to the poor is very high. A common man can not pay it. Besides it, a number of plots of land are disputed in the cities and cases are pending in the courts about them. Just now our colleague has said that the urban ceiling should be abolished. I do not say that there should be no urban ceiling but it should be changed. We should change it and ask the party to take back the litigation. There we can have the rule that 30 per cent of the land which the party is going to acquire should be kept for those who have no house. The houses should be constructed on that land.

Sir, the Central Building Research

Institute is in Roorkee. Such type of institutes should be set up more since we are spending crores of rupees on the housing but its know how is not available everywhere. Therefore, it is must that the technology should reach the villages, so that the villagers can understand it and for all this we must pay attention towards such institutions. I would like to submit one more thing that in our housing policy, we should have a provision for the rehabilitation of the people who have migrated or have been uprooted from Jammu and Kashmir. We should have the provision in housing policy for the rehabilitation of those who have been uprooted by the militants.

Sir, in the end, I would like to submit that we are running the National Housing Bank. We have given a loan of 132 crore rupees to the Private and cooperative societies for house building, out of that 1.5 per cent has been given to the housing sector and out of that 1.5 per cent only 30 per cent a very meagre part has been given as a loan to the individuals. The percentage of this amount should be increased so that the individuals can also have the right to go to the National Housing Bank to take the loans to build houses.

Sir, with these words I conclude and I am thankful to you for giving me an opportunity to speak.

[English]

MR. DEPUTY SPEAKER : The House stands adjourned to meet again tomorrow, 19th August, 1994 at 11.00 hours.

18.07 hrs.

*The Lok Sabha then adjourned till Eleven  
of the Clock on Friday, August 19, 1994  
Sravana 28, 1916 (Saka)*