

Points for intervention by India on human settlements

- We associate ourselves with the statement made by Jamaica on behalf of the Group of 77.
- We thank the Secretary General for his detailed report on policy options and possible actions to expedite implementations in the thematic area of human settlements. It has been our experience that success of any venture depends upon a large number of factors and what succeeds in one area/context may not succeed in others. Detailing of the successful experiments, however, help in their replicability.
- The National Housing and Habitat Policy 1988 of India provides the framework for achieving the objective of "shelter for all". The Indian experience suggests that in providing housing for the poor, the Government's role will have to be more than that of a facilitator. The public housing agencies in India have played an active role in providing affordable housing for the poor.

Policy on Habitat has to have a very strong pro-poor focus. Our experience has been that traditional methods of collateral supported institutional financial instruments do not adequately address the problem of the economically weak and poor. The international community will need to come together to devise and develop funding instruments to provide long term funding for domestic financial institutions engaged in financing the habitat needs of the weaker section including through micro-credit/micro-finance.

- In urban areas, the proliferation of slums is a major concern. We recognize that 'slums are an integral part of urban areas and contribute to their economy'. We endorse 'an upgrading and improvement approach in all slums, rather than slum clearance, except under strict guidelines'.

- It is recognized that security of tenure is an important element in improving housing conditions of the poor. The poor mostly do not have access to formal housing finance due to their inability to provide security. The public housing agencies have provided 'credit' to the poor through hire purchase and other innovative schemes. Housing Finance is also being made available to them by many NGOs through micro-credit system.
 - In India, title is invariably provided for all housing sites in rural areas and all resettlement areas in urban areas. While slums on public lands are provided basic services like water, sanitation, electricity, roads, waste management, health care, and education, titles to house sites cannot be given in their case, as it would only impede rational urban planning and provide incentives for encroachment on public land. However, while title may be helpful for access to credit, it is not the only way, as the experience of micro credit models based on peer group joint responsibility have effectively demonstrated.
 - It is important to have a flexible land policy wherein conversion from one use to another is cost effective and efficient. Computerization of land records and data, and e-governance should also make important elements of an urban land policy.
 - Some views have been expressed on rights-based approaches and global monitoring to development co-operation. Public policy certainly needs to have ethical foundations, and accordingly progressive realization of social and economic rights, in step with growth of the resource base of society, is essential. However, this process cannot be accelerated through external pressure. In our view, pursuit of rights-based approach to development co-operation would do nothing to advance JPOI goals, and may in fact impede them, through reduced emphasis on resource flows, technical assistance and capacity building.
 - The reports favour use of labor-intensive technologies in construction and infrastructure development. Whereas these
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technologies score high marks in terms of employment creation in the construction sector, these may not be the most efficient technologies. One is not to look at the problem of poverty in isolation. Low productivity of labor leads to low wages and low economic growth. The objective should be to create more employment avenues and not necessarily through advocating labor intensive techniques. We however, agree that such technologies should be used wherever these are cost efficient and technically feasible.

- Before concluding, let me say that there is need for an integrated and holistic approach on human settlements which adequately address issues of land, finance, legal and regulatory framework, technology support and transfer, employment and sustainability with clearly defined roles for Government, local authority, housing finance corporations, research and technology transfer institutions and public-private partnerships. However, it has to be understood that there can be no one solution and various options and initiatives would need to be determined based on national/local priorities.

Thank You, Mr. Chairman.