Symbiosis through linkages of SHG and Housing Cooperatives to enable and provide shelter to poor, an Indian experience of State Policy and Voluntary Organisations

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This paper discusses how an individual with help of peer members may enable himself and with Self Help Group linked up with Housing and other Cooperatives in India synergies strengths for housing and employment creation. Study is an experience of Indian Urban Housing Cooperative Movement. The world’s urban population is growing fast. Urban centers are important to national economies because they are the engines of economic growth and the focal points for important activities like trade, commerce, industry, and government administration.

Cities are centers of excellence for education, health care, technological innovation, entrepreneurship, and governance. They provide access to large markets for goods and services and communication with the rest of the world. Urban centers create opportunities for jobs, employment, and livelihood. Report the Eighth Plan (1992-97) explicitly recognized the role and importance of urban sector for the national economy. While growth rate of employment in the urban areas averaged around 3.8% per annum, it dropped to about 1.6% in the rural areas.

The U.N. Conference on Human settlements held at Istanbul in 1996, had in its Global Plan of action, endorsed two themes of crucial importance, Adequate Shelter for all and Sustainable Human settlements Development in an urbanized world. The Supreme Court of India, in one public interest litigation expanded term right to life, guaranteed as fundamental right by Constitution to .right to livelihood. No citizen can enjoy right of livelihood and life without the shelter.

The problem of urbanization, housing, employment and poverty is interlinked, cascading and cyclical. Urbanization is driver for growth if handled carefully and vice versa. The Indian urban scenario has been aptly summarized by a demographer as the 2-3-4-5 syndrome. In the last decade, as India grew at an average annual growth of 2%, Urban India grew at 3%, mega cities at 4% and slum populations rose by 5%. If such a trend continues unabated, we will have only slums and no cities. No one can ignore the succeeding issues, while meeting problem of urbanization to be solved and that can properly be addressed by joint efforts of Government, Public and Private Organisations well supported by an individual. Framing appropriate macro-economic policy, creating (In the First Five Year Plan (1951-56), the emphasis was given on institution building) and supporting institutions and institutionalizing policy through people’s movement can address the crucial issues like this.
The National Agenda of Government also emphasized that housing activity would be an engine for substantial generation of employment, and all legal and administrative impediments that stand in the way of vigorous housing activity should be removed forthwith. The challenge, therefore, lie in creating a synergy where shelter becomes available, affordable and acceptable. To make available, government can help; to make affordable cooperatives (credit and other) can help while to make acceptable SHG can play a bigger role.

Self Help Group in various sectors in India has shown tremendous growth and its importance without any government support, cooperatives have also always remained blessing for weaker section of the society. There are more than half million cooperatives are networking of 230 million members engaged in various activities including that of housing. It is important socio-economic segment of the country, and its expansion and networking with SHG and other institutes, networking of credit cooperatives with housing may fulfill needs of each other may create wonderful housing cooperatives in India. SHG is self driving force helping each other to grow. There are half million SHG working in the country, may be replicated for housing. Benefits of Housing Cooperatives are plenty. Housing Cooperatives are considered the most appropriate agencies which can help the Government in meeting the targets set under the National agenda, for building additional houses particularly for the poorer and the deprived sections of the society. Considering the advantage of cooperative housing, the National Housing and Habitat Policy has assigned a special role to housing cooperatives. The policy aims to forge strong partnership between private, public and cooperative sectors to enhance the capacity of the construction industry and to participate in every sphere of housing and habitat activity. The policy specifically provides that cooperative sector to be given preference in allotment of land and houses to encourage group housing by this sector.

Government of India has set a target of construction of 2 million houses every year with emphasis on poor and deprived, out of this cooperative sector constructed on an average constructs 200,000 houses every year that is double than the target set for cooperatives! As a research conducted by World Bank emphasized three (Tenure security, property rights and land development regulations, Housing finance and Service provision ) items as sine qua non for sustainable housing development, can be achieved by mechanism by this symbiosis relations of SHG and Cooperatives. **Housing Cooperatives have provided 7 million dwelling units in urban area till date.** The Working Group on Housing has observed that around 90 per cent of housing shortage pertains to the weaker sections. There is a need to increase the supply of affordable housing to the economically weaker sections and the low-income category through a proper programme of allocation of land, extension of funding assistance, and provision of support services.

As UN Millennium Declaration’s Target of “**By 2020 to have achieved a significant improvement in the lives of at least 100 million slum dwellers**”, UN-HABITAT has developed a Secure Tenure Index, which is a statistical composite of permanency of structure, access to water, sewerage and electricity and legality of structure. Access to
adequate shelter does not in itself reduce poverty, the paper also set out to investigate innovative initiatives that integrated improvements in housing conditions with enhanced income generation may be attained by SHG and Housing Cooperatives.

Thus, Housing Cooperatives in India shows that poverty reduction policies need, among other elements, both stable institutional mechanisms and adequate planning tools. It is important to notice that it is not enough to count on strong planning tools if the institutional environment in which they operate is weak. The discussion establish a case can be made for adopting an integrated approach to urban housing development as a sustainable shelter delivery strategy for the urban poor in India, and may be replicable in rest of the world subject to compatibility with local conditions. It is a case that reveal introspection, drawing out some lessons for promoting synergies among citizens though SHG, Cooperatives (networking of credit and other cooperatives) supported by government policies and programmes, urban housing process lead participants to reconsider the traditions and values that shaped institutional relationships - both between themselves and other institutions and within individual stakeholder groups e.g. how the capacity of members of civil society could be enhanced to engage in planning; and how conservative forces within the system can be included.

The problem of urbanization, housing, employment and poverty is interlinked, cascading and cyclical and can be well addressed by networking SHG, Cooperatives backed by government policies and programmes.