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Title : Further discussion on the resolution moved by Dr. Laxminarayan Pandey on 2nd June, 1998 regarding National Housing Policy. (Contd.- Not Concluded)

[English]

MR. CHAIRMAN : Now, we will **take up further** discussion on the Resolution moved by Dr. Laxminarayan Pandey on the 2nd June, 1998. Dr. T. Subbarami Reddy.

DR. T. SUBBARAMI REDDY (VISAKHAPATNAM) : Sir, after 50 years of Independence, we find that the conditions of the people are most miserable in the country, particularly in the rural areas. When we go to the slums and villages, we get actually tears in our eyes after seeing the pathetic condition of the people who are living in huts, under the trees and in the platforms. We see their tragic life in the modern society of our country. 15.31 hrs.

(SHRI KHAGAPATI PRADHANI *in the Chair*)

If we see the statistics, we will find that there is a shortage of 33 million units out of which there is a shortage of 23.5 million units in the rural areas and 9.5 million units in the urban areas. But surprisingly, even though in the First Plan about 35 per cent was allocated for housing, it was gradually reduced to a large extent. In fact, in the Seventh Plan, it had come down to 9.6 per cent and in the Eighth Plan it had come down to 12.2 per cent. I do not know how it is going to be in the Ninth Plan. So, this is the situation we find in the country.

From the very beginning, we have been dreaming of *Hoti, Kapda aur Makan* in this sovereign country. Every citizen should be provided with drinking water nearer to his house. However, we have not been able to provide drinking water to 70 to 80 per cent poor people of this country. Then, what is the solution? What is the methodology? How is the Government going to do it? We know that our Government definitely cannot afford to provide this to all the needy people overnight, but still when there is determination, dedication, concentration, devotion, planning and practical approach, we can always achieve magnificent results. If we do it in a very systematic and planned way, we can achieve good results.

I really welcome our hon. Minister's idea of modifying urban land ceiling because the most important issue now is the availability of land. Secondly to construct houses, money is required. Even though we have got lakhs of hectares of surplus land available in the country, because of this law, which has been struck up for more than three decades, nothing is moving. Now, the time has come when drinking water is available, but the poor man cannot drink. He will be dying. What is the use? Therefore, we must use modern science, modern technology, and modern philosophy in a practical way to see that it is modified suitably to meet the present needs, and also to see that land is made available to all the needy people in India in such a way that they can construct more houses for the future of this country.

I would like to give one more good suggestion, in my opinion not only municipalities and corporations but also panchayats should be involved in identifying the surplus land. For instance, in villages and also in cities like Visakhapatnam, we find that so much of land is available. It is under the control of municipalities, corporations or some district collectors. So, now, the local MLAs, MPs, panchayats and also sarpanches must take an active part. They should be involved by the Government, to see that they take active part wherever the land is available. Now, how to do it? Suppose a land belongs to the Government. They must fix a nominal rate for that land and see that it is given to a poor man. The hon. Prime Minister, under his dynamic leadership, must try and see that the land is made available to the poor people in various ways. Not only the method of Urban Land Ceiling but other methods are also there. There is so much land belonging to Government and various other agencies still available. This must be made available to the poor people at a very reasonable and nominal rate. That is my first suggestion.

The second point that I would like to make is that we cannot expect the Government to provide money for constructing all the houses. So, the Government must involve banks, financial institutions and also private agencies to provide financial assistance to the poor people. I am happy that the Government is thinking of inviting direct foreign investment in order to encourage the construction of houses. That is a very good step but the Government should act seriously and inspire them, stimulate them and make them invest here and see that more houses come up.

Indira Awas Yojna is a good scheme started by the Congress Government a long time back, but today we need some improvement in the Scheme. When the Government is planning to make 20 lakh extra houses available, we fear how they are going to make the money available for it. Of course, they did not clearly mention how they are going to give it, but if they increase the funds for the Indira Awas Yojana substantially, the things will definitely improve.

Thirdly, you will be surprised, Sir, that even a Member of Parliament, representing seven Assembly segments in his constituency, has no role in allocating funds to needy persons. In the last Lok Sabha, almost 200 Members of Parliament had represented to the Government saying that they should be involved in the allocation of funds and other day-to-day affairs. Even though the then Prime

Minister, Shri Devegowda agreed to this, yet nothing happened. The present Government should take it as a challenge and prove that they will be successful in doing it. A few days back, several Members of Parliament requested Shri Vajpayee also. We dream and we want to see a good day when the Government will take a decision in this regard and see that M.Ps. are involved in the implementation of Indira Awas Yojna in their constituencies so that they will be able to play a more active, crucial, permanent, important and unparallel role in making this scheme more successful.

Sir, I shall be completing my speech in another five minutes. I do not believe in making long speeches; I do believe in talking in a precise, useful, befitting and concrete manner.

My next suggestion is that the Government should allow the cost of construction of one's house to be written off so that tax reduction is there. If encouragement is given to the agencies helping in construction of houses for poor people, it might lead to more agencies coming up and helping the poor people.

One more suggestion I would like to make and that is about granting exemption in Capital Gains Tax. If the capital gain on the amount invested on the construction of a house is exempted from tax, a number of people would like to invest. So, that also will be an incentive to the people.

Another suggestion that I would like to make is to allow people to depreciate their houses over a period of ten years and also to allow a steep reduction in Stamp Duty. This also will be an encouragement to the people.

My next suggestion is to remove the present ceiling of one self-occupied house for exemption from Wealth Tax. Of course, the Government has already done it. We are very happy and we welcome it.

There were suggestions for making mortgage easier and to encourage foreign investment in housing. This Budget skips over this. Barring the World Bank's large

projects where taxable income of the promoter can be reduced by half, this concession is not given to others. The World Bank loans have, of course, become doubtful because of the sanctions imposed by it, but after everything is over, I think the suggestion will be accepted.

The housing finance firms have requested the Minister for making them eligible for various tax concessions for investing in the low income housing. But the Budget is silent about it. The Budget is not yet complete and I hope that the Minister of Urban Development will think about this point at the time of approval of the Budget.

Then, I am requesting our hon. Minister to see that 20 lakh houses are provided to people. My friend, Shri Bandaru Dattatreya is telling that in Hyderabad their Government is going to give houses. By such statements, we may make their dreams happy. But how are we going to give houses to them and make the poor man's life more glorious and memorable? Let us not make only statements, but make some practical, constructive and acceptable suggestions regarding how to do it. I do agree that we have limitation of funds and resources and the Government has got its own commitments. We do agree that the Government is also to look into various other aspects of people's life. At the same time, I would say 'When there is a will, there is a Way.'¹

We have to inspire banks and financial institutions like IDBI, IFC and ICICI for this work. The RBI must give guidelines that these institutions should allocate some amount for housing schemes for lower income groups out of their profits. Even banks are today making so much of profits and some amount out of their profits should be allocated for this purpose so that it would not be a burden on the Government. In fact, I am giving good ideas to the Government. It is very easy to earn a good name if the Minister follows these ideas. In fact, the Finance Minister has done a good thing by inviting the NRIs to invest in housing here. It is a welcome thing.

But my suggestion is that the NRIs who are living in foreign countries should be given a clear-cut inspiration and stimulation to invest in this area. You must create a national spirit in them. Some people and committees should go and tell them that they should please help their country and we will give some exemptions, some good name, respect and recognition to them. By merely telling that we want foreign investment, nobody will come. They must make an effective and inspiring effort by inviting some NRIs.

Why should an NRI come here? If there is a profit, he will come. If there is no profit, he will not come. If he gets a good name or recognition, or if he feels that he must help his own country, only then, he will come. Therefore, nobody other than the NRIs will come here, so, let us make NRIs, who are having billions of dollars all over the world, to invest in this field. We must give a call through proper communication machinery to some recognised, smart, efficient and committed personalities, who could travel to all those countries and convince, inspire and stimulate them, by bringing them here and making them participate by investing their money in housing by helping in this noble cause (*Interruptions*)

In conclusion, what I would like to say is this. Firstly, It is a known fact that in our country, in villages, and in slum areas of big metropolitan cities, people are living without houses. Housing is the most burning **problem there**. Perhaps, there is no country like India **where people** are suffering so much for want of houses. You go **to a** railway station, you will find people sleeping **on the** platforms. Our hearts bleed when we see **them living in** such a pathetic condition. If you go to the **slum areas**, you will find that there is no road, no **communication** facility, no proper drainage facility and **at the same** place, they drink water, sleep and go to **toilets**. **They** are having a very tragic and pathetic life.

Till today, we are only thinking. Let us address **this problem** in a very constructive way. For this, the **only way** out is that the Ministry must take up this problem in a very serious and practical way, by avoiding red-tapism. Even if they decide, the implementation of our policies is not taking place properly. So, the Ministry must take active part in it. The Minister must immediately see to it that something is done here. There is so much of surplus land in our country. It is not only because of urban land ceiling, but also because of the fact that so much land is under the control of the District Collectors, State Governments, Central Government, Railways and various other Government agencies which are not using the land which belongs to them. For instance, there are so many acres of idle land in the areas belonging to Defence, port and with the Railways in Vishakhapatnam.

They will not allow it to be given to a poor man and they also will not be able to use it. Similarly, in many other cities also, the poor people have been living in the land belonging to various Government agencies for the last 15 to-20 years by building small, temporary houses. Of course, the land belongs to various Central Government agencies and they cannot go out now. Since they are occupying the land belonging to the Railways or the Defence, the Government is not giving them the facilities like drainage, road, electricity etc., and make them to suffer miserably beyond human imagination in these modern days which is not really fair and reasonable. Therefore, the hon. Minister, Shri Ram Jethmalani has to look into this problem very seriously. The Government cannot make them vacate their temporary, semi-permanent houses without providing them with proper alternative houses and if the Government vacates them from that land, they do not have any alternative there because the Government is not giving them any facilities.

Sir, this is a burning problem in many cities of **our** country. This is not a political work or perhaps, **even** the Government should not feel that it is only their duty to look after them. This is a human cause, a **noble** cause. If you help a poor man by providing him with good housing facility, it is as good as serving the God. Therefore, irrespective of our political affiliations, we **all** must make a united effort, we all must come together, give full encouragement to them, give constructive suggestions, and extend our help to this noble cause.

[English]

MR. CHAIRMAN : For the information of hon. Members I would like to state that the time allotted for this discussion is three hours and the time already taken is two-and-a-half hours. We have another **half-an-hour** left now.

Mr. Minister, how much time do you need to

THE MINISTER OF URBAN AFFAIRS AND EMPLOYMENT (SHRI RAM JETHMALANI) : Sir, I need at least half-an-hour.

[Translation]

DR. LAXMINARAYAN PANDEY : Mr. Chairman, Sir, one hour has been extended on this issue.

(English)

MR. CHAIRMAN : There is still **half-an-hour** left. After that, we can extend **the time for this discussion, if** necessary.

[Translation]

PROF. JOGENDRA KAWADE (CHIMUR) : Mr. Chairman, Sir, I rise to support the Resolution on Housing presented by Shri Pandey. It is a matter of regret that even after 50 years of our independence, we are unable to provide housing facility for the people of this country. Food, shelter and clothing along with education and medicine are the basic needs of life. As far as the question of housing is concerned, lakhs of people in urban as well as in rural areas of our country do not have a shelter. Even today, we find many people with their families sleeping under the bridges, trees and on footpaths. This is the situation after 50 years of our independence. We have been unable to provide housing facility to the poor people belonging to any caste, creed or religion though slogans like "Mera Bharat Mahan or Garibi Hatao" are raised. A poet has rightly said "Sarey jahan say achcha, Hindustan hamara, Rehney ko ghar Nahi, Sara jahan hamara." There are many people in our country who do not have shelter to protect themselves from sun, rain and cold.

They have no shelter. It is the Prime duty of the Government to arrange houses for lakhs of such people. Many schemes like Indira Awas Yojana have been implemented in urban and rural areas but very small houses have been constructed under this plan. These houses are of poor quality. The area of these flats is too small to accommodate a family. A single bed can not be put there. Parents, children and even married children live there together. It is like making fun of the poor people. There are so many examples when these flats have been allotted to the persons who already have large bungalows and flats to live. Even their pet animals and tractors are kept in a separate place. These flats have been allotted to them under the Indira Awas Yojana, however many shelterless poor people are deprived of the houses. We have received complaints also in this regard.

Maharashtra Government had announced to provide 40 lakh houses to 40 lakh shelterless people. The details regarding the implementation of this scheme have not been received. It would be better if such schemes are implemented by State Government agencies through Central Government. A policy should be formulated under which colonies and multi-storey buildings could be constructed for those who are shelterless. Poor people should get houses under these plans.

Special provision for housing should be made for the downtrodden, SCs, STs and people belonging to

the backward sections of the society who are poor, socially oppressed and are discriminated.

Construction of houses is done by many organisations like DDA of Delhi and Nagpur Improvement Trust of Nagpur. Government should provide land to the people who do not have houses. These organisations were set up with a view to provide housing facility to poor people but now-a-days these have become profit making organisations. It is a matter of regret that these organisations provide land to rich people only. Shelterless poor people could construct a good house if loan facility on easy instalment through banks is provided to them. It would be better if loan is provided at lower rate of interest.

It is a problem which concerns the entire country. This problem concerns the whole country just like the problem of employment. We see that the people come to metropolitan cities like Mumbai, Delhi and Calcutta from their villages in search of employment and start living in slums where no facilities of water, toilets, roads, electricity are available. It is very unfortunate that basic needs of the common man are not being fulfilled. Government should formulate a scheme under which we should have colonies and houses equipped with all facilities. On one side we see a small section of people who have good houses to-keep their pets but on the other there are several people who are shelterless. What more can be shameful for us? Many of our friends have made special arrangements for their pets but the man who serves the country for whole life and the poor man help in making country prosperous, remains deprived of the housing facility. It is disgraceful even after 50 years of Independence.

Mr. Chairman, Sir, I do not want to take much time of the House but I would like to draw the attention of the House towards the fact that there are still lakhs of people who do not have shelter. Hon'ble Minister is requested to pay more attention to provide this facility to the people of the country. One of our friend has suggested to make it compulsory for a person to construct a 5th storey if he wants to build a 4 storeyed building. Four stories can be used by him and fifth floor could be provided to the poor people to live. In this regard, I would like to state that there are different organisations engaged in his task. Government should set up such organisations and more housing finance should be arranged. Needy persons should be provided loans through Banking Institutions on behalf of these organisations at lower rates of interest for construction of houses. Therefore, I request you and the House the housing is a very serious problem and Government should formulate different schemes to solve this problem.

I forget to mention here that one of our friends has given a suggestion that in our country we have separate colonies of Hindus, Muslims and of Dalits but today under new plans we should develop the housing colonies where people could live irrespective of their caste or religion and there should not be the monopoly of the people of one particular caste. People belonging to all castes should live friendly, why is it that people want to live in the colonies of their own cast. I would like to draw your attention towards this also. For safety reasons dalits prefer to live in dalit colonies, Hindus in hindu colonies and muslims in muslim colonies. They feel themselves secure there. People belonging to different castes and religions can live anywhere in india if we are able to provide them guarantee of safety. People of this country, especially poor people will be benefited if such a scheme is formulated under some Bill or legislation. Rich people do not face much problems regarding housing because they can afford to construct big houses.

16.00 hrs.

Actually the problem of housing is mainly faced by poor. They spend their life time's saving to raise a modest house or hut which are demolished by government machinery in the name of encroachment. Sir, through you, I would like to say that the bill brought here should have a provision where owners of such modest houses and huts should be granted lease for ownership and their hutments should be regularised. The Government should consider its duty to provide housing facility to all citizens especially the poor and housing policy should be formulated keeping all these things in mind. The Minister of Finance has introduced a new scheme 'Sara' for payment of income tax. In the same way an easy scheme should be introduced for housing so that poor people could construct houses for themselves. Attention should be paid towards removing hurdles in the process of constructing houses. Nothing is more sacred than providing shelter to poor people. With these words I conclude and thank you for allowing me to speak.

SHRI PRABHUNATH SINGH (MAHARAJGANJ) : Mr. Chairman, Sir, a few days back golden jubilee of Independence was celebrated with great pomp and show and today concern is being expressed about people living in villages and cities who do not have houses to live in. Was golden jubilee celebration for this achievement? Food, shelter and water are the main problems of people living in rural areas. Not a single problem out of these three main problems could be solved during the last 50 years. So, I am unable to understand as to why this celebration was made. Mr. Chairman, Sir, I would like to say that the problem of housing should not be considered for villages and cities separately but it should be considered for the country as a whole. Kawadeji has rightly stated that in big cities like Calcutta and Delhi, in backside of big houses one or two rooms are constructed for dogs. I would like to raise an issue regarding Calcutta where people from different parts of the country come and settle down and most of them are from Uttar Pradesh and Bihar. Some of these people are engaged in business and others are rickshaw-puller, cart-puller and labourers. You will be pained to see their condition. They work very hard for the whole day but they do not get proper food and water. They are compelled to drink dirty water and live in small houses 10, 20 or 50 people live in such places, it is the situation of big cities. In villages also more than 50 percent people do not have houses to live in. Central Government provides funds for constructing houses for poor people under the Indira Awas Yojana. Under this scheme poor persons have been identified and fixed the percentage of housing units to be constructed for them. Under this scheme Central Government provides funds for constructing houses for identified poor people. The State Government acts as the working agency and villagers work as officials for it. Under this scheme, there is a provision to provide funds to these identified persons for getting their houses constructed. But what actually happens. The government officials and middlemen embezzle this money.

Mr. Chairman, Sir, the estimate made for Indira Awas Yojana is quite off the mark. It does not seem rational at all- The houses constructed as per the estimate of Indira Awas Yojana may cause disaster for the family as it may fall anytime within a period of 5 or 7 years. This estimate should be rationalised if you actually want to provide housing facility to poor. Under Indira Awas Yojana only one room is provided to beneficiaries which is not proper. Even today government land is lying in abundance with Revenue officers and Collectors. If the Government actually wants to provide housing facility to poor and think for their welfare then it can ask the officials of Bihar to allot one or two acres of government land for building a colony for the poor. One or two-storey houses can be built where poor people from all the section of society could settle.

Mr. Chairman, Sir, there is not much land available in villages but big landlords get the governmental land allotted in their names by giving fake numbers and that land is used as a place for keeping cattle. How it happens when circle officer of rural areas give approval for it. They prepare fake lists which do not have names of actual persons. Sir, through you, I demand that inquiry should be conducted in this regard. I would like to say to hon. Minister that Central Government provides funds for this scheme, so it should be monitored properly. The Government should monitor and inquire into it as to whether this fund is being utilized properly or it is being embezzled by government officials and middlemen. I request the honourable Members of the House to think about it.

Mr. Chairman, Sir, through you, I would like to suggest that for poor people of urban areas colonies should be developed outside the cities for their resettlement. In the same way in villages such colonies should be constructed on government land for settlement of poor villagers. At present, out of Rs. 20,000/- sanctioned for each unit, Rs. 10,000/- is usurped by middlemen and officials. You can well imagine how a room can be constructed with a meagre amount of Rs. 1000/- I would like to make a submission that for providing houses to poor and checking the misuse of public funds, monitoring of this scheme is essential. With these words, I conclude.

SHRI ADITYANATH (GORAKHPUR) : Hon'ble Chairman, Sir, first of all, I would like to thank Hon'ble Dr. Laxminarayan Pandey for having drawn the attention of the House towards such a significant matter which is of utmost importance for this nation. All the Governments and whichever Government was formed in this country in the last 50 years, raised the slogan of providing food, cloth and shelter to the people of this country, but these remained what they were- mere slogans and promises, industrial policy and all sorts of policies were formulated in the country from time to time but housing policy was never formulated. A movement was launched for alleviation of poverty but attention was never paid towards the fact that shelter is one of the basic necessities of all the citizens of this country and it has an important role to play in his life. Just as food is essential for a human being and clothes are essential for a healthy person, similarly a safe accommodation is an essential requirement for a civilized human society.

Mr. Chairman, Sir, we formulate various policies for the welfare of the country while sitting in Delhi and Lucknow, without paying any attention towards the extent to which such policies would prove effective for the 75% population of this country and whether those people will be benefited or not. When we visit the villages, we can see the results of such policies that the villages have not been benefited. We dream of achieving the position of the leaders of the world, but have we ever paid attention towards improving the economy of this country or towards improving the condition of the poor living in this country. Have we ever helped them? That is why, I would like to present certain statistics on the occasion of 50th anniversary of Independence which is being celebrated as Golden Jubilee of Independence. These statistics have been furnished not by any private institute but by the National Council of Applied and Economic Research of the Government of India. This data reveals a very terrifying picture. The Hon'ble Members of the highest panchayat of the country i.e. the Parliament might perhaps find it hard to believe that as per this data, 43% of the people of our country are living below the poverty line. 13% earn Rs. 3 per day and 18% have an income of Rs. 5 per day. 61% women are still illiterate. The literacy rate in villages stands at 20% and most of the people in the country do not have the facility of safe drinking water, 45% do not have a safe accommodation.

Mr. Chairman, Sir, we have formulated all sorts of programme. I would like to draw the attention of the House first of all towards National Family Welfare Programme. You might be aware that programme was made applicable for a particular section, hence it remained restricted to that section only. Should the law of the land not be applicable to all the citizens? Why is discrimination being made in this respect? The population of the country is increasing at the rate of 2.1 percent which means that there is an addition of two crore people every year and hence the number of families goes up by forty thousand every year. How can accommodation be provided for forty thousand families? This issue is most important for all of us and we should consider it seriously.

Mr. Chairman. Sir, quite clearly, all the programmes drawn up by the previous Government have been formulated. Keeping in view the interests of a particular section of society and that section has been benefited by all those policies. We should formulate a National Housing policy, link it with the economic and the industrial policy of the nation and undertake this work in the villages. So long as development does not take place in the villages, migration from villages to cities will not be checked. Besides, several issues have been raised

(Shri Adityanath)

here. One of them was that the urban land ceiling act was enforced. Hon'ble Minister is present here. I had pointed out earlier also

that the land in metropolitan cities, land under ceiling and state land (nazul land) was occupied in connivance with the politicians and officials under the urban land ceiling Act and even the ponds were occupied in the villages. If such is the situation, how will you be able to allot land to the poor. The surplus land in the villages was forcibly occupied by the land mafias. Indira Awas Yojana was discussed here. 20,000 rupees are given to a family under Indira Awas Yojana. 10,000 out of these 20,000 rupees are spent as commission. Now you may calculate yourself as to how can even a room be constructed in ten thousand rupees. Definitely, it is a good trend that the present Government has made a provision in the budget for this purpose.

Obviously, the housing policy of the country caters to be interests of High class and middle class people. No provision has been made for lower class people. People migrate from villages to cities to work as rickshaw pullers, cart-pullers or labourers and are able to earn 50 to 100 rupees per day, but I have never seen any proper living arrangements for such people, They are forced to sleep on footpath. It has been more than 50 years since we gained Independence. We will definitely have to consider this that every citizen of our country should have a house. The B.J.P. led coalition Government has made a provision that additional houses will be constructed for 20 lakh families, out of which 13 lakh units will be constructed in villages and 7 lakh units in urban areas. A provision has been made to raise the amount under Indira Awas Yojana from Rs. 1144 crore to Rs. 1600 crore. Apart from this, the urban land ceiling act has been repealed and an assurance has been given to get the land freed from the clutches of the land mafia which is a commendable step. We would expect from this House that as Hon'ble Member, Shri Laxminarayan Pandey has moved a resolution for provision of a safe accommodation for all the citizens of the country and through this House, all the citizens of this country should be provided a house and their basic needs should be met. I thank him for moving this bill in the House, I thank you very much for giving me time to speak. Jai Hind.

SHRI CHANDRASHEKHAR SAHU (MAHASAMUNDI) : In the Members of Parliament have not been provided accommodation so far, whereas housing-policy is being discussed here. We are concerned about the poor but what is the way out for those Hon'ble Members who do not have accommodation?

SHRI MOTILAL VORA (RAJNANDGAON) : Mr. Chairman, Sir, so far as the issue of accommodation for the Members of Parliament is concerned, Sahuji is correct but this problem will be resolved shortly. There won't be much delay in this regard. The main problem is that of the poor. Mahatama Gandhi used to say that majority of the people of India live in villages and there are 7 lakh villages in our country. If we pay proper attention towards the economy of the villages of our country, the villagers will not be inclined to migrate to Cities. When our first five year plan was started in 1950, we made an effort to implement this scheme in our predominantly agricultural country. Mahatama Gandhi was of the view that special attention should be paid towards those living in villages. The villagers should be able to live independently. There should be irrigation facilities for cultivation. They should have small scale industries and facility of primary health services should be available to all of them. There is no doubt about the fact that country has made a great progress in 50 years. At the time of gaining independence, our population stood at 35 crores which has now risen to around 98 crores. It is apprehended that our population will be around 100 crore at the end of this century. With regard to providing accommodation in this country having a population of hundred crore, I would like to say to the Hon'ble Minister that the housing boards of the State Governments construct such houses. Hon'ble Minister is one of the legal experts. He has been handed the charge of such a department, still he has handled it successfully. I would like to tell you that we will have to take into consideration the volume of requirement while formulating the housing policy for the country. If the issue is viewed from the perspective of population, our population has been rising. We are unable to check it. If we are unable to check the rise in population, we will not be able to have the same living conditions as we have now.

A very difficult position is going to be experienced in our country. The area of the houses would be insufficient for the residents even to sleep properly. I would like to thank Dr. Laxminarayan Pandey for raising such an important national issue. We have solved the problem of food and clothing to some extent. Sometimes we have to import food grains for which discussion also takes place. Over all there is no doubt that today we are self-sufficient in agricultural sector. The situation of the textile is that 233 cloth mills are on the verge of closure. That is a different matter. Today we are not concerned about clothing.... (Interruptions)

[English]

MR. CHAIRMAN : Shri Motilal Vora, please take your seat for a minute. We have to extend the time. The time allotted for this item is going to be over. If the House agrees, we can extend the time by another one hour because there are eight or ten more hon. Members to speak and the hon. Minister has to reply.

So, can we extend the time for this item?

SOME HON. MEMBERS ; Yes, we can extend the

MR. CHAIRMAN : Okay. Thank you. The time is extended by one hour.

[Translation]

SHRI MOTILAL VORA : Hon'ble Mr. Chairman, Sir, today people are migrating from villages to cities. However, we never tried to find out as to why people are migrating. Attention should be paid towards it. Earlier only 18% of the people were educated. Today literacy rate has reached 54%. Though we can't claim that there is cent percent literacy but 54% literacy rate has been achieved. Thus, the educated people in rural areas are attracted towards cities in the hope of getting employment there. But they do not get the employment. A lot of money has been spent on housing. Housing Boards have been set up in every state. These Boards have constructed number of houses. Houses are constructed for big people. Through you, I would like to tell the hon'ble Minister that thousands of houses constructed by Housing Boards in the states are lying vacant due to a number of disputes and have become ruins. These Housing Boards get loan from HUDCO.

Therefore, accountability should be fixed as to how these loans would be recovered. State Governments should be directed in this regard as it is the only solution to the immediate problem. The State Governments do not have much money to build lakhs of houses. The Government has decided to construct 30 lakh houses. I would like to thank them for this. At least Government has taken a decision in this regard. However, this decision should not remain on papers only. Generally, it happens that many good decisions remain in files and are not implemented for many years. Governments change but those decisions are not implemented. It is not an easy task to construct 30 lakh houses (*Interruptions*)

It is because your Government is taking all steps to have proper accommodation, (w e are thinking of a sum of Rs. 30 lakh. But you have reduced it by Rs. 20 lakh.... (*Interruptions*)

[*Translation*]

We often talk about Indira Awas Yojana, However, if one gets a loan under this plan to build a house he has to pay commission to get its 1st instalment released. I do not know as to how long this malady of paying commission would continue in our society. We must get rid of it. Otherwise a day will come when out of the first instalment of Rs. 10,000/-, one will have to pay Rs. 5000/- as commission. If such practice continues then the beneficiary will not have the sufficient money even to lay the foundations of the house. Monsoon brings havoc and houses collapse. Therefore, our endeavour should be to construct a large number of houses under Indira Awas Yojana. Special attention should be given to the poor villagers. Communal harmony should be maintained and Harijans and Dalits must be accommodated in the colonies constructed. Therefore, I request to enhance the amount of loan. 3.0 thousand rupees is an insufficient amount to construct a house. Price escalation has gone to an extent that it is not possible to construct the house with such a meagre amount. Therefore, both the amount and number of houses under Indira Awas Yojana should be increased.

People in the rural areas have their own houses and the problem of housing is not so bad as it is in urban areas. You may notice that in every large city, 400-500 slum colonies are there. It is difficult even to imagine the condition of the people living there in the absence of civic amenities. As you belong to Bombay, you may be well versed with the situation there. People are compelled to live in hose pipes. It is difficult for a family to live and cook meal there. Therefore, adequate attention is required in this direction.

Our country is an agriculture based country. There is need to divert people towards agriculture. People should not migrate from villages. Small scale industries should be set up in rural areas which will solve the problem of unemployment in these areas and also help in solving the problem of slums in cities. Such slums are in every metropolitan city. No arrangements are there for water, electricity and other facilities to live. The question to give education to their wards does not arise. Crores of people are leading such an inhuman life. It can be confirmed through census but according to unconfirmed figures 30 crore people do not have shelter to live. What more can be disgraceful that out of 90 crore population of the country 30 crore do not have houses.

Mr. Chairman, Sir, I congratulate Shri Pandey for raising this matter in the House through a resolution. He can withdraw it on the request of hon'ble Minister but we should pressurise the Hon'ble Minister to get an assurance that Central Government will help in this regard. We can definitely achieve our target by constructing the houses in an organised manner. However, it is also a fact that this target can not be achieved in a day. This malady has not developed in a day. To solve this problem planning should be done on the five year plan basis. Also the mentality of the people in this regard should be changed. There are big industrialists and land mafias in the cities. The Government should get their co-operation in the construction of houses in big cities. These industrialists get lot of benefits from us. So they should also co-operate with the Government. It is a social work and big industrialists from all over the country should contribute a part of their earnings in this direction. They should present themselves as an example and show that they can do social service also along with running the industries. Social organisations should also be involved in this task. The Government alone cannot accomplish this work. People's interest should be motivated towards this direction. This national problem can definitely be solved by our joint efforts. Besides, I would also like to state that we should control our population in the coming years. Our population will be around 110 crores by the year 2000. We have not been able to control the population explosion. In the coming years we will be unable to cater to the needs of schools, colleges and hospitals due to increase in population.

I request Pandeyji not to pressurize hon. Minister for it because it is not a question of pressurizing anyone. Hon. Minister is well aware of this problem. He has seen Mumbai and many other cities of the country. This problem can be solved if Central Government takes this issue seriously and then discussion on this subject would not be required again.

With these words I conclude and thank you for allowing me to speak.

SHRI RAGHUVANSH PRASAD SINGH(VAISHAMH): Chairman. Sir, an important issue of public importance is being debated in this House through the Private member's resolution moved by Pandeyji. I feel that issue raised by him is very important. As we all know that food, clothing and shelter is the basic need of a person, in the context of housing I would like to say that the position is not up to the mark. Out of the total population, 32 crore people live below the poverty

line or we can say that 6 crore families live below the poverty line. For these six crore families the Government is required to construct 3 lakh to 20-25 lakh houses every year through Indira Awas Yojna or Mini-Mum Need programme. It will take 12 years if 50 lakh houses are constructed every year by the Government and 24 years if every year 25 lakh houses are constructed. These people are living in miserable conditions. People are living with their children and cattle and all the household chores including cooking is done at the same place. Government should have willpower for providing housing facility and formulate a national policy. A provision for it should be made in the budget. The Government should show generosity towards these poor people for providing houses to them.

Sir, when we go to villages, people, especially women demand houses. Indira Awas Yojana has been included in the Minimum Needs Programme and a provision has been made for providing housing facility to poor people of all the castes, who live below the poverty line. I would like to say that 300-400 houses constructed under this scheme annually are divided in blocks. When we, the MLAs and MPs go to villages, people often complain that houses in certain blocks have been constructed but their houses in other blocks are lying incomplete which should be completed at the earliest. This work is done through State Governments which do not identify appropriate persons. Another problem is that earlier such a house used to cost Rs. 14 thousand but now due to increase in prices of bricks and cement, this cost escalated to Rs. 20 thousand. In such a situation, with a grant of Rs. 14 thousand walls are constructed but for paucity of funds roof could not be constructed.

These poor people are not in a position to construct roof themselves and there is no provision to facilitate them to do it. So how their houses could be completed? There should be such a policy and provision in the budget to enable the poor people to construct their houses. The same problem would arise if a grant of Rs. 20 thousand is provided. It takes two or three years time in construction of such houses and during this period prices of building material increase and the houses remain incomplete. I get feedback from every state that these houses remain incomplete. The Government should find a solution to this problem. The houses in cities are constructed according to their designs and there is also a provision for repair whereas no such provision is made for repair of houses of poor. Whether it is hutment or house with roof of cupels it falls in rough whether. People demand that houses with concrete roof should be given to them. These houses take four or five years to complete. The houses which are not constructed as per specification are falling. Therefore, the national housing policy should have provisions for all these issues so that housing problem of poor could be solved.

Sir, I would like to cite two lines from the poem of late Gopal Singh 'Nepali'—

"Jab Chandra Kiran Se mahlon ki
deewar Chamakti rahati hai, , Chandni jhonpri se lipat kar
raat sisakti rahati hai.

In these lines the poet had said that on the one hand moonlight illuminates the walls of palaces and increases its beauty but on the other hand there are broken huts of poor in dilapidated condition. Two or three generations are living together in the same dwelling unit, all the household chores are done there. They are living in subhuman conditions. In such a situation these people think about their share in the budget of the country. The Government should make special provision for them in the budget and should monitor the time period in which those houses are to be constructed.

I would also like to draw attention of this House towards one more point. In villages, people often lose their belongings and savings of their whole life in case of fire. In cities in such cases of fire, people are given assistance. In villages people cannot face such problems with an assistance of Rs. 100 or 200. The Government does not support them and they are left on mercy of God. Therefore, I would like to say that such a legislation should be formulated and implemented effectively. State Governments have several other problems and cannot solve these problems due to paucity of funds. So Central Government should support them and formulate a legislation if required. People whose houses perish in incidents of fire should be given assistance to rebuild them. The State Governments do not have sufficient funds for implementation of Indira Awas Yojana, Minimum Need Programme and providing relief from the Relief Fund. Such schemes can be formulated and executed with strong will power of the Government. The Britishers had a law named Relief Code under which relief was provided if someone's house was destroyed in case of fire, floods, cyclone or similar other reasons. Recently we have heard and

read in newspapers that 2500 jhuggi-jhonpris were gutted in Delhi. They lost all their belongings in it. What will happen to them if Government do not pay attention towards them. Shri Ram Jethmalaniji is the Minister of Urban Affairs and Employment,...

(Interruptions)

Sir, I do not know as to how much relief is provided to poor? He is also in charge of houses allotted to us. I have heard that he is a famous lawyer and charges Rs. 4 or 5 lakh as fees, I do not know as to whether he would fight our case in court without charging any fees but I request him to advocate the case of poor in this House. Now he has been given responsibility to solve the problem of housing. He is an expert of law and a famous lawyer. Pandeyji has raised the problem of housing regarding poor and emphasized the need to include it in the National Housing Policy. I would like to say that the Government and officials should not shirk their responsibility to make it a legal binding. A proper arrangement should be made for providing assistance to people of villages as well as in cities, who are rendered shelterless due to cyclone, flood, incidents of fire or due to any other similar reason. But I feel that in this also we should categorize people as rich and poor. I would like to say that even those who come under the definition of prosperous, become poor if their house is destroyed due to fire or any other natural calamity and all belongings and Bank Pass Book etc. get destroyed. The Government should immediately provide some alternate shelter to such families. Most of the people in Bihar live in huts. Due to fire all their belongings are gutted, no one is there to listen to their hues.

Sir, I submit that the administration which is unable to provide shelter to its people, is a maladministration. Housing facility should be provided to the poor people. Loans should be provided to middle class people to construct their houses. Government servants often pressure the members of Parliament to get a house. Housing arrangements should be made for them also. Loan should be provided to the rural people also who like to construct a house. However, priority should be given to construct houses for the 6 crore families living below the poverty line. Such provisions should be made in the proposed national Housing Policy. With these words, I again thank the hon'ble Minister who listens us carefully. The hon'ble Minister charges so much fees in Supreme Court but I do not know whether this discussion will be put into practice, however, I am confident that the intellectuals sitting here will understand our feelings and efforts will be made for the welfare of the poor people.

SHRI CHANDRASHEKHAR SAHU(MAHASAMUNDRA):Chairman, Sir, today in the House discussion is taking place on the Private Member's Resolution presented by hon'ble Shri Pandey for quite a long time. We all know that housing is our basic requirement. Keeping my views in brief, I would like to state that this problem is due to the ever increasing population and urbanisation. Swami Aatyanath was expressing his concern about the rising population. The entire House is unanimous over this issue. There cannot be two opinions regarding National Housing Policy.

Mr. Chairman, Sir, I would like to draw the attention of the House towards page 21 of election Manifesto of Bhartiya Janta Party issued in the year 1998 in which this party has clearly mentioned its resolution and has stated:

"BJP is of the opinion that very soon 1/3 of our population will start living in cities and it is very important to ensure planned development of these centres into small cities and metropolitans."

BJP has further stated that a national level housing policy should be formulated as housing is the basic need of every human being. It is also there in the resolution that no person will remain shelterless by the year 2002 i.e. during the first decade of 21st century if Bhartiya Janata Party remain in power. It is the basic resolution of our manifesto. I request the hon'ble Members of the House to provide opportunity to BJP to rule not only for 5 years but upto the 1st decade of 21st century. Then Members like Shri Raghuvansh will never get the chance to complain again.

Sir, I would like to draw the attention of the House towards the pointed suggestions. The housing problem is same in urban as well as in rural areas. There is problem of slums in cities. There is no proper arrangement for sewerage. In rural areas, there is land problem. Government is acquiring the grazing lands due to increase in population, 2.5 Bismil of land is the minimum need of a human being which he is not getting. On one hand he is not getting this minimum requirement while on the other bureaucrats, politicians and rich people are living in hundreds of acres of land.

They live in the palace-like houses equipped with all the facilities. An hon'ble Member is present in the House, I would not like to name him, but he knows the situation in Madhya Pradesh. It is a feudal state. The availability of land is very less here and Government had to take a decision to allot the land on lease which was acquired by it through an ordinance.

I would like to draw the attention of the hon'ble Minister towards one more point. We should promote the low cost housing technology. To construct the houses we should use our local resources like soil, water etc. which are easily available in rural areas. The material used for constructing a house, like bricks etc. should be made available on cheaper rate.

As far as urbanisation is concerned, a new trend has been started in the world and in countries like Britain-rural orientation has started. There, a person is considered more resourceful if he lives in a village. The situation is just opposite in our country. People migrate from villages and are compelled to live in slums. We should find out the reasons behind it.

I would like to state one more point. The activities of HUDCO and other national level organisations in Delhi are confined only to urban areas. They do not even approach the towns. The work of Housing Societies and other co-operative societies is limited to

cities only. Who will build houses in villages? We can't tackle this problem only by Indira Awas Yojana. There is lot of tussle along the blocks sarpanchs to get the allocated quota under Indira Awas Yojana. When the representatives of people visit the people, they are flooded with thousand of applications to get house under Indira Awas Yojana. Is it not possible to constitute a national level institute for this purpose. There is an organisation for building material research in Delhi. What functions are being performed by this organisation? Has it any role of play? The research going on in the field of building material should be useful for the development of infrastructure facilities and social structure of the country. This is the intention of the House and I hope hon'ble Minister is committed to fulfill our intention. With this view while concluding my speech, I support this resolution on behalf of all the shelterless people of the country.

THE MINISTER OF URBAN AFFAIRS AND EMPLOYMENT (SHRI RAM JETHMALAN!) : Hon'ble Chairman, Sir, a time limit should be fixed otherwise it will not conclude. We should conclude it today.

MR. CHAIRMAN : All right. Not more than 5 minutes will be allowed to any speaker.

SHRI MANIKRAO HODLYA GAVIT (NANDURBAR) : Chairman, Sir, I thank Dr. Laxminarayan Pandey for moving this resolution regarding National Housing Policy. This House is expressing its concern about shelterless people in this country. Indira Awas Yojana, Hudco, Housing Board and several other institutions have been engaged in the work of constructing houses but all these institutions construct houses for middle class and big officials. I demand from the hon. Minister that there should be reservation for Scheduled Castes and Scheduled Tribes in these houses.

The second point is that this year we are celebrating the golden jubilee of Independence. The voice of people, who are shelterless, does not reach the Centre as well as State Governments.

We, the representatives of public, including Government are responsible to raise, their voice here. I, myself have seen the houses constructed in Maharashtra under the Indira Awas Yojana. Village Panchayats provide list of shelterless for allotment of these houses. The poor families of people belonging to Scheduled Castes, Scheduled Tribes and other categories live in dilapidated houses of 10'x10' or 15'x15' with their 2 or 3 children and sometimes with their married children. While preparing list of shelterless in Panchayat Sarpanch drops their name from the list on this ground that they had a house of their own. Thus injustice is done to poor. Therefore, State Governments are requested to pay attention towards it.

I request the hon. Minister that a meeting of the Ministers of Rural Development in all the States and Secretaries of the Department of Rural Development should be convened to discuss the Indira Awas Yojana. Indira Awas Yojana is also applicable to tribal areas. We have made a provision to allow construction of similar type of houses under Indira Awas Yojana as are occupied by us in the State. During 1998-99, 30 thousand rupees are proposed to be provided under Indira Awas Yojana but officers of State Government and district-level behave arbitrarily in this matter. Recommendation of MPs or MLAs are not given any importance, Gramsevaks, overseers and engineers prepare list of shelterless and then approval for Indira Awas Yojana is given for that village. Maharashtra is one step ahead in this matter. Members from Madhya Pradesh are well aware of Sardar Sarovar Project. The funds allotted for Indira Awas Yojana are being spent on rehabilitation of people displaced as a result of Sardar Sarovar Project. Central Government and Government of Gujarat are collectively responsible for Sardar Sarovar Project. The State Government may not be aware of the fact that officers of the State Government are spending the funds of Central Government on the rehabilitation of displaced persons, consequently the number of actual beneficiaries under Indira Awas Yojana is

declining. I, therefore, request the Government to look into this matter that employees of State Government are spending the funds meant for Indira Awas Yojana on rehabilitation of displaced persons of Sardar Sarovar Project. I have raised this issue in Lok Sabha two years ago and written to Accountant General and Chief Secretary of Maharashtra but no action was taken in this regard. Funds allocated for such a good scheme are being diverted to another project. Such arbitrary attitude of officials should be stopped. A few houses are constructed under Indira Awas Yojana in the areas inhabited by poor. As per the rules of State Government, all the scheme like scheme of electrification, drinking water or construction of road should be started from the areas inhabited by poor but actually it is not so. Electricity, drinking water facility and roads are provided in villages and such areas inhabited by poor are not provided with these facilities. Hon. Minister comes from Mumbai. I therefore request him to pay attention towards it. Maharashtra Government had made an announcement in 1995 that 40 lakh houses would be constructed in Mumbai, but so far this scheme could not be implemented. The land occupied by Jhuggi-Jhonpri dwellers had been given to builders.

17.00 hrs.

(SHRI P. M. SAYEED *in the Chair*)

Mr. Chairman, Sir, the Government is planning to formulate a national housing policy and, therefore, this issue is being debated here but the State Governments are giving the land of Jhuggi-Jhonpri dwellers which was occupied by them for years to builders. The Government should pay attention towards this problem.

was occupied by them for years to builders. The Government should pay attention towards this problem. I thank Dr. Laxminarayan Pandeyji for moving the resolution regarding national housing policy and conclude

SHRI RAMA NAND SINGH (SATNA): Mr. Chairman, Sir, I congratulate Dr. Laxminarayan Pandeyji for moving this resolution in this House. Housing is one of the major problems of our country. Acharya Narendra Dev and Jai Prakash Narayanji went to Satna in 1952 before the 1st general election. I was a student of class VI at that time. He had given a slogan at that time that—"Maang raha hai Hindustan, roti, kapda aur makaan" That problem is still there. Even 50 years after Independence this problem could not be solved but it is increasing day by day. People are living in inhuman conditions in the cities. In cities like Mumbai thousands of people are living in open. Sometimes 4 or 5 tiers are raised in a place barely sufficient to accommodate a single bed and people are forced to sleep in those enclosed places.

[Shri Rama Nand Singh]

Mr. Chairman, Sir, same situation prevails in rural areas. Hon. Motilal Vora had been a Governor and a Minister also. I am happy that he has sympathy for

adopted in Other villages also. KUIBS has seen that in a room of 10x10 people are living with their married children in inhuman condition. You might have seen people defecating along the road side and in villages. Jai Prakash Narayanji had once termed it

Mr. Chairman, Sir, it is correct that the amount given for construction of houses under the Indira Awas Yojana is small. But it is not that small that nothing could be done by it. It can provide relief and support to a person if it is given properly and honestly. But actual position is quite different. People do not get the full amount of grant, even if their names are included in list of beneficiaries under Indira Awas Yojana. About 50 percent amount of grant is usurped by officials like B.D.O., district officials, Sarpanch, Secretary and others. A person can construct a house if he gets the full amount of grant honestly under Indira Awas Yojana. The houses constructed by Housing Boards in the urban areas are purchased by the rich people, but no such arrangements are there for poor people. Therefore, this issue is also required to be considered.

Mr. Chairman, Sir, the feudal lords of Andhra Pradesh, Madhya Pradesh, Orissa and Bihar have accommodated poor people in rear portion of their houses and farms so that those poor people could work in their fields and houses. Shri Vora is present here. He has been a Minister in the state and enacted many laws in this regard. Such laws have been enacted in many other States also but they are not followed. Even today people are not getting the lease of their ancestral land but these are being given to those influential people who have settled them on the back of their big houses and farms.

Mr. Chairman, Sir, farm houses are being developed in our country also. Rich people are developing farms outside the city though they already have 10-15

houses in the cities. On the other hand, District Administrations do not allot 10x10 feet plot to a poor man. Central Government should clearly instruct the State Government to do the same on priority basis. Population in villages has also increased. Plots are not being allotted to even those people in villages who are capable to build a house. They are living in the same old houses with their children and grand children.

Mr. Chairman, Sir, the problem of land mafia is also there. Many land mafias are operating in urban areas. Land mafias have grabbed Government ponds and pastures in rural areas also. They will use the land as grazing field. However, poor people do not have a house to live. Union Government should direct State Governments also in this regard.

Mr. Chairman, Sir, our Government has fixed a target of constructing 20 lakh houses. Hon'ble Minister is an expert in law and is one

of the eminent lawyers. I hope that rules will be enacted without any loopholes and no unscrupulous person will be spared. A national level policy should be formulated for a country like India. State Governments should be directed clearly so that this problem could be solved.

In the end, I would like to say that we had listened to the speech of Shri Jai Prakash Narayan in 1974 at Boat Club when he launched an agitation against corruption. In the end of his speech he vowed to eradicate corruption. I would like to serve a warning..(Interruptions) Government should vacate the throne. It is applicable to all the Governments whether it is present or past.

MR, CHAIRMAN : Your time is over.

SHRI RAMA NAND SINGH : On behalf of the shelterless people of, our country, I would like to serve the warning given by Shri Jai Prakash Narayan to the Central and State Governments that housing problems should be solved as early as possible. For the sake of poor, educated, unemployed and shelterless people, all such problems should be given consideration.

A decision should also be taken in regard to family planning. The MPs, MLAs having more than two children should not be allowed to contest election. Government servants with more than two children should not be given increment and promotion. Their wards should not be recruited on compassionate grounds. You have to take some strict steps for the implementation of the policy.

SHRI NAKLI SINGH (SAHARANPUR) : Mr. Chairman, Sir, I thank you for giving me an opportunity to speak on such an important issue of housing. I support the resolution moved by hon'ble Shri Laxminarayan Pandey. I hope that this resolution will prove effective and housing problem will be solved. Because when Laxmi and Narayan both are at the back of this resolution then everything will go smoothly.

MR. CHAIRMAN: Please come to the point, your time will be over.

SHRI NAKLI SINGH : It is a strange country where crores of people are living without any shelter. The labourers who construct the multi-storey building for rich people all over the country and also die while lifting the building material etc. are not allowed to enter the building after its completion. The labourer who spends his whole life constructing houses for others does not have a shelter for himself. When he goes to one of these houses and rings the bell, someone living there would ask him as to who he was. In a great hesitation he asked about the owner of the house. If he takes more time, the dog starts barking. The plight of Jhugji-Jhonpuri dwellers is more pathetic. Earlier these Jhugji-Jhonpuri dwellers were skilled artisans and great artists. There were no takers of their art and they migrated to cities. These are the artisans who once used to make world famous mulmul of Dhaka. Their occupations were snatched away by mills and they became homeless.

Houses are built in rural areas under Indira Awas Yojana. In Uttar Pradesh perhaps Rs.20,000 are being given for constructing a house, out of which Rs.10,000 are to be paid as commission. Eucalyptus trees are planted in a row but their life span is only two-three years. Population is increasing rapidly in urban as well as in rural areas. What would be the condition of the people living in Jhugji-Jhonpuries when it starts raining during the month of July? The Government of India has taken a very good step to construct 20 lakh houses. Hon'ble Minister is a very capable man. I hope that he will solve this problem. If housing problem is not solved then even the people living in big houses will not feel secure when neighbour's house is on fire. One should not think that it will not affect him. Therefore, concrete efforts should be made well in time. Central Government has taken a step. We wish that the resolution presented by Shri Laxminarayan is fulfilled. If this dream becomes true then people will live happily in their houses.

SHRI GANGA CHARAN RAJPUT (HAMIRPUR) (U.P.): Chairman, Sir, I would like to thank you for having given me the opportunity to speak on the Resolution moved by Dr. Laxminarayan Pandey regarding National Housing policy. The problem of housing is a major problem in our country, however, the solution of this problem is not as easy. . .

Power has changed hands many times, but it is not as easy a task as it is thought to be. Such is the position in the country due to rising population that no Government can provide a house to all the poor people. I would like to deviate from the main topic. Whether it is the health policy, agricultural policy or the education policy, all the policies are bound to fail until we check the rise in population. Ever increasing population is the root cause of all the problems. I would briefly express my views regarding the housing policy. The rising tendency of encroachment is also a major contributor. There is no housing policy in the villages. When we visit small villages, we see that they construct houses wherever they wish. **One is required to** get the construction plans approved in cities **and towns**, however there is no such need in the villages. **The** villages have become so congested that there is no passage left between houses. Hence we should cover villages in the housing policy, whereas we **tend to** cover only cities and towns. It is true that poor people are unable to build houses. We will have to remove poverty to enable them. People will be able **to** own a house only if their purchasing power increases and they have surplus money. We are giving subsidy. There is Indira Awas Yojana and there are other schemes for building houses for the poor, but we have not had very good results so far. We are encouraging wrong tendencies in people. I am not in agreement with the proposal of providing houses to all the poor people. Tomorrow they will have children and again there will be a shortage of houses. How long will we continue providing houses to them. We can not solve the problem in this manner. We will have to develop infrastructure to solve it. First of all, five facilities are required to be provided. Electricity, Water, proper roads, health services and education is required to be provided to all. Then we should generate awareness among the people.

The tendency of begging is rising among the people belonging to weaker sections. We'll have to remove that. The Scheduled Caste people say that they are given subsidy. Half the money is misappropriated by Bank Manager and the rest is embezzled by the officials. The subsidy does not reach the targeted beneficiaries because that section is still illiterate. The Government funds fail to reach the **poor**. His first requirement is literacy so that he may become self sufficient and join the mainstream of the nation. Our country holds the second position in the world in terms of population. China is at the top. However, if we take into account the density of population, we surpass China in this regard.

We should provide employment to all. I have been elected M.P. for the third time. Many times, I have pondered with regard to my constituency as to how development can take place there. If we set up a N.Q.O. comprising of youth of the village and the funds being given at present to the Government machinery are given to such N.G.Os, training can be imparted to educated, diploma holders and engineers who are presently unemployed. The youth of that area should utilise the money. They should decide as to how good quality and airy houses can be constructed in villages and if the houses are built in systematic way, shelter may be provided to people. Houses, can't be built in 10,000 or 20,000 rupees. The Government provides help and the machinery but in turns out to be a sheer wastage of time and the objectives of the Government are also not fulfilled.

50 years have passed since Independence. The Congress has been in power for 40-45 years, but the problem of housing is growing. Shri Raghuvansh Prasadji and other Hon'ble Members have expressed their views on it. It is true that the poor people are living in small houses or huts along with their children and also their livestock, I have a suggestion for solving this problem that an experts' committee should be set up.

Population is rising in the villages every year. Arrangement will have to be made to build houses every year as per requirement in view of rising population. We will have to strengthen the villages units. People are migrating from villages to cities. Population is rising in Delhi and it is rising to such an extent that one can see a sea of vehicles or people all around.

[English]

MR. CHAIRMAN : The time allotted for this resolution is over. Now, is it the pleasure of the House to extend the time for this resolution by another half an hour?

SEVERAL HON. MEMBERS: Yes.

MR. CHAIRMAN : Now, the time for this resolution is extended by another half an hour.

[Translation]

SHRI GANGA CHARAN RAJPUT : Sir, I would suggest Hon'ble Minister to utilise the youth power among a large number of unemployed youth in the country. There are four crore people in this country who are unemployed and lakhs amongst them are engineers, Doctors, Graduates and post graduates. The Government should tap this potential. The Government can utilise the youth power to solve this problem. I regret to state that I had raised this issue in the last special session also, but the youth policy is not being formulated. The Government is not announcing the youth policy.

Sir, I organised the unemployed youth in my constituency, set up NGO and inspired them to put in voluntary service. The drains were constructed in the villages and nullahs were repaired. What the Government could not achieve after spending lakhs of rupees, was achieved by the collective effort put in by the villagers. Hence I would like to submit that the Government should formulate some such policy. The youth of the country should be involved in building the nation. The villagers, prominent leaders and Hon'ble Minister should offer voluntary service and if they decide that they would offer voluntary service for just an hour in a day, the problem can be solved to a large extent. We decided to put in voluntary service in our constituency and completed all the work. If the people holding high offices the officers and other people also decide that they would offer one hour of voluntary service, this problem can be solved. We do not have money and we may formulate as many policies as we want, be it the education policy, foreign policy or agricultural policy but when we don't have the money, we should utilise the youth power. However we are not utilising it. We are formulating the policies but we don't have the money to implement them. I would also like to submit that as the superpowers—Japan, U.S.A., France etc. have imposed sanctions against us, we will have paucity of money and hence will be unable to fully implement our programmes.

Hence I would like to say that the youth power must be utilised and such a policy should be formulated so as to enable every person to build his house. As regards the quality of the houses built under Indira Awas Yojana, these houses are not good enough to be used even as cattle sheds. Rs.1600 crore have been allotted for Indira Awas Yojana. I don't think that even 600 crore rupees would reach the poor. Hence I conclude with this point that the Government should seriously consider the proposal of utilising youth power.

SHRIMATI USHA VERMA (HARDOI): Mr. Chairman, Sir, I thank you for allowing me to speak for two

minutes. Food, clothing and shelter are the basic needs of human beings. The Government has provided housing facility for people living below the poverty line through Indira Awas Yojana and Housing for Low Income Group. But unfortunately at block level in place of selecting the deserving people, such persons, who afford to grease the palms of officials are selected for allotment of houses through Indira Awas Yojana. It is a reality that at block level Block Development officer, Secretary and gram Sevaks do not identify persons properly. Transparency should be maintained in selection of persons for providing housing through Indira Awas Yojana but in reality this selection is made behind the closed doors. Officials at block level select only those people for it who afford to bribe them and names of actual needy persons are dropped.

Sir, under this scheme a grant of Rs.20 thousand is provided and Rs.10 thousand are given as 1st instalment. Names of beneficiaries are decided earlier and poor people are not included in it. In spite of implementation of Indira Awas Yojana, the problem of 'Kuchha' houses in village could not be solved. I would like to say that a Committee of experts should be constituted for selecting the beneficiaries among the people living below poverty line for allotment of houses.

SHRI GYAN SINGH (SHAHDOL) ; Mr. Chairman, today the issue of National Housing Policy is being debated here comprehensively. All the Members have participated in this debate and given their suggestions for providing housing facility to shelterless. Several hon. Members have raised the issue regarding 'commission' taken for it. Today we have resolved to provide housing facility to tribals and poor. I feel that those regions would also react in the same manner. It is ironical that houses constructed by tribals themselves with their own efforts by using 'Kachha' bricks are durable but houses constructed by the Government usually fall in a period of 2, 3 or 4 years. There is a great difference. On the one hand in our country there are poor families and on the other hand are people like us who are politicians, IAS, or IPS. There is disparity between these sections of society-

'Ham adivasi harijan garibon ko baante badal gai duniya khali naam lekar.'

Sir, I wholeheartedly support the resolution moved by hon. Pandeyji regarding housing facility for poor. I would like to make a submission that procedure for it should be changed. People try to influence officials and go there to get their names included in the list, when selection for it is made at block level. In such a situation actual needy persons do not get the benefit. We are celebrating golden jubilee of our independence this year. To some extent we are also responsible for the present situation of tribals and harijans. We are in politics and our interventions in these matters may harm interests of some tribal families.

It is my humble submission that participation of MPs should also be ensured in utilization of funds issued by Parliament or the Central Government. I also come from a tribal family. Shahdol is a tribal dominated area. We know that officials accept bribe. When we point it out they tell us to keep quiet as we are from opposition party.

One of our friend and hon. Member has also raised the issue to ensure participation and intervention of MPs in such matters. A legislation should be enacted for it. While concluding I thank you for allowing me to speak.

issue is being debated here seriously

Mr. Chairman, Sir, it is correct that in spite of considering housing as an emotional issue, the required attention has not been paid towards it and now it has become a national problem. The new Government has given priority to this issue and made an announcement that 20 lakh houses would be constructed this year. It is a good sign and I welcome this step.

Mr. Chairman. Sir, we are very much concerned about the problems of unemployed and shelterless in the country. The issue of Indira Awas Yojana was debated here. Some concrete steps were taken by the previous Government in this regard. I appreciate the steps taken for strengthening the Indira Awas Yojana. A heart-rending picture has been unfolded about cities through this debate. In context of villages I would like to say that people do not get equal opportunities to work. Last week we discussed the issue of farmers that 500 farmers committed suicide in various parts of the country because timely and proper attention was not paid towards their justified demands. People migrate from villages for getting employment in cities. In cities they get some work because they are ready to

[Shri Vilas Muttemwar]

work for less wages. Somehow or the other, they also get shelter there. Hon. Minister has also given an assurance to solve the problem of housing in big cities that -

[English]

"What has not been done in ten years that will be done on priority."

[Translation]

This has also encouraged them. But in cities people are living in pitiable condition in jhuggi-jhonpries. Five or six people are living together in a house of 10x10. Just now Voraji was saying that after sometime people would not find any place to live. The target of 20 lakh, houses fixed by the Government should be raised because it is not sufficient. The Government has invited NRIs and Private Sector to work in this field but at the same time the speed of the programmes launched by the Government should be accelerated. Only then all the people would be able to get housing facility.

Crime especially the incidents of theft and rape are on the rise in cities. Several new problems which are arising in the cities originate from jhuggi-jhonpries. In the absence of any control, these jhuggi-jhonpries have been developed into a breeding ground of

crime. They do not observe any rule or law. They do not need to go to any Government office for any facility. Hon'ble Minister Shri Ram Jethmalani knows the condition of Mumbai very well. The people who migrate from villages to Mumbai for getting employment get the house but they have to depend upon land mafia for it and so remain in their clutches for ever. Attention should be paid towards it well in time otherwise people living in big houses will not feel secure. Similarly, other cities of the country will also be affected by this.

I represent Nagpur constituency. I would like to tell Shri Jethmalani that like Mumbai, Nagpur has also been expanded very much. The condition of housing in Nagpur is also deteriorating. People from Vidarbha region come to Nagpur daily to get an employment. Nagpur is an industrial area and 15 lakh people are leading an inhuman life there in three thousand authorised and unauthorised jhuggies. Electricity, toilet and drinking water facilities have not been provided to them. Mr. Chairman, Sir, it is a very serious matter. Maharashtra Electricity Board does not provide electric-

ity easily. People themselves connect their wires on the passing M.S.E.B. line to get electricity. They do not need to apply for electricity connection. As far as water connection is concerned, they attach the unauthorised pipes to the main line for water. Such connections do not have any account and as a result, the corporation fails to provide water to those people to whom it is committed. Moreover, the number of jhuggi dwellers are not included in the census..(Interruptions)

Mr. Chairman, Sir, we think that we have become powerful by conducting nuclear explosion but we have not been able to provide toilets to 30% people of our population living in villages and cities. Our own brothers and sisters have to defecate in the open. These people are living in inhuman conditions. It is a matter of grave concern. Therefore, I would like the hon'ble Minister not to discriminate between urban and rural areas while formulating a policy in this regard. Both should be accorded equal priority.

Maharashtra Government has given a proposal to Central Government to transfer all its lands under Railways, Income Tax, Airport Authority etc. on which jhuggi-jhonpries have been built to the State Government. Maharashtra Government has a plan to provide house free of cost to 40 lakh people. However, due to non-transfer of this land to State Government, this plan is lying pending. I would request the hon'ble Minister that there should not be any discrimination between cities and villages with regard to the development work. The Maharashtra Government's Project to construct 40 lakh houses in Mumbai free of cost does not include Nagpur and other cities of Maharashtra. Therefore, through you, I would like to request the hon'ble Minister to include Nagpur city and other States also under this project. With these words I conclude my speech.

SHRI CHHATTRA PAL SINGH (BULANDSHAHAR): The resolution presented by hon'ble Shri Laxminarayan Pandey is commendable. Today, housing policies are formulated only for urban areas though jhuggi-jhonpri clusters are present not only in cities but in villages also. Agricultural labourers possess only one house in which they live with their parents and children. Moreover, they have to keep their cattle, cook the meals in the same place. They live in unhygienic conditions. Drinking water is not available in villages. People have to bring it from far off places. Ground water is polluted there. Therefore, the water which comes through hand pumps is also polluted and people fall sick after drinking it. A person who migrates from village to city in search of employment is compelled to live in jhuggi-jhonpries which are too small for a man to live. They are forced to live there like animals live in their cages. No proper arrangement for water, air and sanitation is there. To maintain the cleanliness, public toilets should be made there. During last 50 years, Government never thought that the population explosion is one of the major reasons of poverty in our country.

Poverty could not be eradicated because of rising population in urban areas and inadequate employment opportunities in rural areas. When poor villager faces the problem of food there, he migrates to city. There he has to pull the rickshaw or he becomes loader. He works in the shops during day time and in the evening he rests in his Jhonpri. After two years, he comes to know that he is suffering from T.B. and is on the verge of death. He does not get proper medical care in hospitals. Housing arrangements are not being made for them in the cities. Electricity is not provided to them. One of my colleague was rightly saying about the pilferage of electricity but they are compelled to do so as in the absence of their house number and ration card, legal connection for electricity cannot be issued to them. All these things are necessary for getting electricity connection. One room houses should be constructed for them. They face many problems in the cities. They face the problem of water and electricity. Ration cards are not being provided to them. Please pay attention towards it.

[English]

MR. CHAIRMAN : Mr. Minister, how long will you take to reply to this Resolution?

THE MINISTER OF URBAN AFFAIRS AND EMPLOYMENT (SHRI RAM JETHMALANI): Sir, I will take, at least half-an-hour to reply.... (Interruptions)

[Translation]

SHRI PRABHU DAYAL KATHERIA (FEROZABAD): Chairman, Sir, it is an important issue. Members both from ruling and opposition parties would like to express their views on this issue. Therefore, time may be extended. Every Member should be provided the opportunity to speak.

[English] MR. CHAIRMAN : The hon. Minister will take at least half-an-hour to reply.

(Interruptions)

[Translation]

MR. CHAIRMAN: It should be finished by 6 O'clock.

SHRI LAXMINARAYAN PANDEY ; Mr. Chairman, Sir, how is it possible to conclude it by 6 O'clock. I have to give reply also on it.

[English]

MR. CHAIRMAN : There are still so many speakers who want to participate. In that case, we may not be in a position to complete it today.

[Translation]'

SHRI PRABHU DAYAL KATHERIA : It can be continued till next week also. What is the hurry to finish it now?... *(Interruptions)*

[English]

MR. CHAIRMAN : Shri V.V. Raghavan is ready for his Resolution.

(Interruptions)

MR. CHAIRMAN : We may do one thing. We may call Shri V.V. Raghavan to introduce his Resolution and after that we will continue the Resolution which is going on. If we are not in a position to complete it, we will continue it next time.

SHRI V.V. RAGHAVAN (TRICHUR) : Mr. Chairman, Sir, my Resolution is an SOS to the Government of India *(Interruptions)*

MR. CHAIRMAN: Please wait, Shri Raghavan told that according to the procedure laid down, the Resolution of Dr. Pandey should be completed first before I allow you to introduce your Resolution.

SHRI V.V. RAGHAVAN : Sir, that Resolution has been discussed for about two days now.... *(Interruptions)* My Resolution is also listed for today.

MR. CHAIRMAN : But we have to proceed as per the procedure of the Lok Sabha. In any case, your Resolution is not going to lapse and therefore, you do not have to worry on this issue.

[T r a n s l a t i o n]

DR, LAXMINARAYAN PANDEY : Hon'ble Members should not have any objection on it. Many resolutions have

[Or. Laxminarayan Pandey]

been taken up for four days continuously. If hon'ble Members want, the time can be extended for this resolution. It is not a new practice...*(Interruptions)*

SHRI RAM JETHMALANI : The time of the House may be extended for today. It should be finished today.

[English]

We can sit till 8 o'clock today. What is the difficulty? Let us finish it today. What is the problem?

MR. CHAIRMAN : Direction No.9A by the Speaker says that the Private Members' Business must be over by 6 o'clock.

SHRI RAM JETHMALANI ; I am entirely in your hands. I think we will ask the discussion on the Railway Budget to be postponed so that we can extend the time for this discussion. In any case the discussion on the Railway Budget cannot be completed today. It will go on for a couple of days. They are going to sit till midnight on Monday.

MR. CHAIRMAN: What is the difficulty for you? Let it continue. It is a good subject. Many people can participate. His Resolution will also not lapse. Let it come on the next occasion also. People are very much interested. Let the Members continue. The hon. Minister should not come in the way.

SHRI RAM JETHMALANI : I have no desire that anybody should be prevented from speaking. But I am only anxious that we finish this business today.

MR. CHAIRMAN : Why? Can it not go for the next occasion? Let it go. After all it is a very interesting subject.

[Translation]

SHRI PRABHU DAYAL KATHERIA (FEROZABAD) : Hon'ble Mr. Chairman, Sir, first of all, I would like to thank Hon'ble Dr.

Laxminarayan Pandey for having moved this Resolution and as per your instruction, I'll conclude within five minutes.

Mr. Chairman, Sir, the concern expressed by other Members is quite natural because disparity has grown between the rural and the urban areas in the last fifty years due to dual policy adopted in this regard. This is condemnable. Whichever party may have been in power, all the Governments have neglected the rural areas. This is truly condemnable.

I support this Resolution and would like more time to be given to discuss it. 65% of the population of the country is living in rural areas, hence it is essential to pay attention towards them. Just now a Member was expressing his concern that the father-in-law, mother-in-law, husband wife, sister, children, all of them live* in the same house alongwith their livestock. They are living in the huts where even the animals can't live. 90% of the people do not even have huts. Tents are pitched and the entire family lives in these tents. Such a freedom of India has no meaning for the poor. They are shelterless even after fifty years. My friend here was talking of subsidy. The Government has announced that it will construct 20 lakh houses. I would appreciate the gesture of Hon'ble Prime Minister of having given 20 lakh houses at least, but who is to be held responsible for the corruption prevalent in the country. Who frames the law? We frame laws in Lok Sabha but we should also formulate a policy for the proper implementation of the law. Many people throughout the country are still forced to live at Railway Station and other such places. Women spend nights in such places with their newborn babies. What is the meaning of this freedom? The role of I.A.S. and I.P.S. officers is discussed. Who is responsible for this state of affairs? All such officers and politicians own palatial houses in Mumbai, Pune and Goa. An enquiry should be held in this regard. While one person owns five houses, the other does not even own a hut and still another is living in a tent. I would like to submit to Hon'ble Prime Minister that he must introduce a proper bill in this regard.... *(Interruptions)*

[English]

MR. CHAIRMAN : Order please. Already we are short of time.

[Translation]

SHRI PRABHU DAYAL KATHERIA : I would request the Government that if it sincerely wishes to do some work, it should introduce such a law so that one family possesses just one house and only then the situation would improve to some extent. If a rich person owns ten houses and his sons and wife own separate houses, things can not be systematised.

If the Government wishes to have such a system, it would be a great achievement for this Lok Sabha. We are the members of Lok Sabha. Our statements carry some weight. The entire country is watching us as to what we are saying and what we are doing. If we don't utilise our time properly and simply waste it in vain, it won't leave a good impression. I would like to reiterate that if Hon'ble Minister wants the policy to be implemented also, he should introduce another bill in Lok Sabha to provide for one house for one family or one individual and secondly, 40 lakh houses should be constructed instead of 20 lakh houses. The corruption prevalent in the case of rural areas should be checked and the funds given should be utilised properly. As I understand, the Prime Minister has also said that corruption in Government sector will not be tolerated and whether it is any officer, employee, political person or any other person, legal action will be taken against them. They will be punished also. I was given five minutes' time and while concluding in the stipulated time, I would reiterate that such a provision should be made so that a family has only one house.

SHRIMATI REENA CHOUDHARY (MOHANLALGANJ): Chairman, Sir, I thank you for giving me an opportunity to express my views. Besides, I would like to thank Shri Laxminarayan Pandey for having raised such a serious matter which is under discussion now. There are such schemes as Indira Awas and accommodation for the deprived under the housing policy but in reality the poor are not benefited by it as there is a lot of bungling at block level. The houses are allotted at the behest of Pradhan. Pradhan gets the houses allotted to such persons whom he favours personally and those who are actually entitled remain deprived of this facility. Loan facility is available for the poor for construction of their houses and they are entitled to receive a certain amount as loan, still they are unable to avail of this facility because most of the money is misappropriated by the middlemen and the loan amount is reduced so much by the time it trickles down to the beneficiaries that they are unable to build a house. Hence I would suggest that the land allotted on lease to the poor for building houses should be allotted on the basis of size of the family. At times, there are large families and the land allotted is insufficient to accommodate the entire family. At times, such problems also arise that powerful people demolish the huts of the poor and occupy their land. I request Hon'ble Minister to pay attention towards this problem also that the powerful people should not demolish the huts of the poor and construct their own houses on that land. At times, the houses of the poor are destroyed due to fire. The compensation amount paid by the Government is insufficient in comparison to the loss suffered by the poor. All his belongings are destroyed in the fire.

Mr. Chairman, Sir, the compensation amount is sufficient. Not even a hut can be constructed in that much amount. Hence I request that compensation amount should be raised. The loan amount is also required to be increased so that these persons are compensated to some extent.

Mr. Chairman, Sir, several jhuggi dwellers were displaced in my constituency Mohanlalganj without any prior notice in the name of beautification of the area. Their huts were demolished by bulldozers. These people were living there for 20-25 years. If they were to be removed, they should have been served prior notice. The Government is implementing so many schemes, hence arrangement could have been made to rehabilitate them under some such schemes and after taking these steps, if their huts had been demolished, it would not have mattered much. However, these people were rendered shelterless all of a sudden without prior notice. Where would they go with their children and where would they live? Through you, I request Hon'ble Minister to pay attention in

this regard.

Mr. Chairman, Sir, I have brought two-three points to the notice of Hon'ble Minister i.e., increasing the amount of compensation, not demolishing the houses without serving prior notice and providing the lease of houses to people on the basis of number of family members. I am hopeful that attention will be paid to all these points. With this, I conclude.

SHRI ANANT KUMAR HEGDE (CANARA) : Mr. Chairman, Sir, I rise to support the resolution presented by Dr. Laxminarayan Pandey. I would like to give some suggestions rather than making a speech. My first suggestion is that a new scheme 'one child-one house' should be formulated for the people living below poverty line. While allotting the house, priority should be given to those who have only one child. My second suggestion is that a Committee should be set up to check the rising prices of house building material so that poor people could purchase the material easily to build their own houses. My third suggestion is same as many other hon'ble Members have stated that a quality control board should be set up to curb the creeping corruption in Indira Awas Yojana and probe should be made immediately against the defaulters if any. Efforts should be made to take other steps also. My fourth suggestion is that the land on which we are going to construct the houses in villages is totally a reserve forest land which is difficult to be acquired. A policy should be formulated for the next 25 years and a land bank should be formed. Only that much land should be acquired at present which would be sufficient to construct houses for the next 25 years, if such a step is taken, the land would be distributed properly in the villages. Steps should also be taken to curb the evil of corruption. More attention should be given towards the development of villages and rural areas.

MR. CHAIRMAN : Shri Hegde, you can continue your speech when we take it up next time. You will get a chance to speak.

[Translation]

SHRI ANANT KUMAR HEGDE : Mr. Chairman, I would like to state the last point only.

[English!]

MR CHAIRMAN : Okay, you can make that last point.

[Translation]

SHRI ANANT KUMAR HEGDE : In the end I would like to state that the policy which would be formulated for poor should be such that the house allotted to a person should not be transferred to anyone else. A law should be enacted for this purpose otherwise they can sell the house for the sake of money and will come again on the footpaths. With those words, I conclude my speech. I am grateful to you for giving me an opportunity to speak.

21.07 hrs.

The Lok Sabha then adjourned till Eleven of the Clock on Monday. June 8, 1998/Jyaishta? 18, 1920 (Saka)