

A SYSTEM FOR IMPLEMENTING RESETTLEMENT HOUSING PROJECTS IN THE NORTHERN PROVINCE OF SRI LANKA

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ABSTRACT

With the end of the armed conflict in May 2009, the resettlement activities of the Government of Sri Lanka (GOSL) commenced in November 2009 in the Northern Province (NP). Non-Governmental Organisations (NGOs) and International Non-Governmental Organisations (INGOs) and foreign governments were involved in providing transitional shelters, repairing damaged houses and constructing new houses. The number of houses initially planned to be constructed could not be completed on schedule. According to media reports, there have been issues during Before Construction Period (BCP) and During Construction Period (DCP). Thus it has become necessary to propose a framework to identify a suitable system for implementing housing projects in these areas.

This study develops an approach to solve identified problems using a mixed research approach. The Relative Important Index and Spearman Rank Correlation were used for the data analysis.

A suitable system consisting of two frameworks was then developed to make the beneficiaries aware of the importance of keeping land documents safely to prove their ownership of the land and also on the proper utilization of funds they receive through grants. The Implementing Partners also need to conduct awareness programmes on these aspects. Authorities need to issue land documents and resolve common issues related to land ownership and the Banks need to serve the resettled people well and open new branches and mobile banking services in the areas.

Keywords: *Before Construction Period; During Construction Period; Framework; Housing Projects; Resettlement.*

1. INTRODUCTION

1.1. BACKGROUND

In Sri Lanka there is a long history of people getting voluntarily or involuntarily displaced (Centre for Poverty Analysis (CEPA), 2009). These Internally Displaced Persons (IDPs) who live in camps faced many difficulties (International Medical Health Organisation, 2010). In November 2009, the GOSL initiated an accelerated resettlement programme in the Northern Province to enable people to return to their homes or to their districts of origin at least. (United Nations Human settlement programme (UN Habitat, 2010).

According to the 2012 report of the Ministry of Resettlement Performance and Progress, as at 2012.08.31 there were 93,631 houses in the Northern Province that had got fully damaged due to the conflict (Ministry of Resettlement, 2013). The GOSL had to seek assistance from Semi Government Organisations, INGOs, local NGOs, UN Agencies and countries like India, Australia, Pakistan and Saudi Arabia etc. to help families to reconstruct their damaged houses. Some housing programmes such as the World Bank funded North East Housing Reconstruction Programme (NEHRP) were initiated even before the war ended.

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1.2. AIM AND OBJECTIVES

The aim of this study is to identify a suitable system for implementing housing projects when resettling displaced persons in the Northern Province and had the following as its main objectives:

- Identification of significant problems
- Identification of the causes of those significant problems
- Identification of the role of each party involved in the abovementioned projects in solving these problems

Proposing frameworks to identify a suitable system for implementing these housing projects in BCP and DCP.

2. LITERATURE REVIEW

2.1. PROBLEMS RELATED TO DISPLACEMENTS IN SRI LANKA

In Sri Lanka, most of the displacements occurred internally and Thiyagaraja (2012) stated that they are a major obstacle for development. There were overcrowding, spread of communicable diseases, insufficient medical care, shortage of clean drinking water, lack of freedom of movement, separation from family members and psycho social problems etc. in the Menik Farm Relief Villages in Vavuniya (International Medical Health Organisation, 2010).

2.2. RESETTLEMENT AND GOVERNMENT INSTITUTIONS

Thiyagaraja (2012) stated that Sri Lanka is the first South Asian country to incorporate fully into its state policy the guiding principles of displacement. The displaced people have to be resettled either in their original places of living or in alternative places provided they are agreeable. Thiyagaraja (2012) stated that the Ministry of Relief, Rehabilitation and Reconciliation was set up in July 1999 to ensure that basic needs of people affected by conflict are met and to rebuild their productive livelihoods.

The Ministry of Resettlement was established during the latter part of 2005 mainly to resettle the displaced people of the Northern and the Eastern Provinces in coordination with the World Bank, UNHCR, United Nations International Children's Emergency Fund, NGOs and INGOs. There are several other Ministries also that deal with IDPs and their resettlement (South Asian for Human Rights, 2012).

2.3. IMPORTANCE OF HOUSING FACILITIES IN RESETTLEMENT

The war victims of the Northern and Eastern Provinces lost their dignity with the loss of their homes. They lived in temporary shelters, welfare camps or with friends and relatives (NEHRP, 2012). The NEHRP report also indicated that a limited number of housing programmes were undertaken by UN agencies, donor agencies and the NHDA in these areas. Barakat (2003) argued that housing reconstruction should receive more prominence in post - conflict and post - disaster work.

Shaw and Ahmed (2010) classified the provision of post disaster housing assistance mainly under two modes, i.e rebuilding them in their origin allocations and in alternative locations. More than 230,000 houses are estimated to have got damaged or destroyed during the conflict (United Nations Office Coordination of Humanitarian Affairs (UNOCHA), 2010).

Indian Housing Projects, NEHRP and United Nations Human settlements Programme (UN Habitat) are some of the major Projects implemented in the North.

2.4. DETAILS OF RESETTLEMENT HOUSING PROJECTS AS AT 31.12.2013

Table 1 shows that in the Northern Province there is a difference of 19,533 between the required number of houses and the number of houses that were planned.

Table 1: District Wise Details of Housing Projects 2013 (Owner Driven Model) in Northern Province as at 31.12.2013

S.No	District	No. of Houses Required	No. of Houses Planned	No. of Houses Completed
1	Jaffna	33,386	20,808	13,891
2	Kilinochchi	26,730	16,309	10,415
3	Vavuniya	14,189	9,057	3,657
4	Mannar	6,150	13,124	6,860
5	Mullaitivu	15,065	9,743	6,808
	Total	88,574	69,041	43,311

Source: Jaffna District Secretariat, 2014; Vavuniya District Secretariat, 2014; Mannar District Secretariat, 2014; Mullaitivu District Secretariat, 2014; Kilinochchi, 2014

2.5. OVERVIEW OF THE APPROACHES AND MODALITIES OF HOUSING PROJECTS

Karunasena and Rameezdeen (2010) stated that a good housing reconstructing strategy meets social needs while ensuring long term disaster mitigation and sustainability. Barenstein (2006) has identified five approaches, namely Owner Driven, Subsidiary Housing, Participatory Housing, Contractor Driven for houses built in their original locations and the Contractor Driven Approach for houses built in alternative locations. Barakat (2003) indicated two types of models, i.e Contractor Model (Donor Driven Model) and Self-build Model (Owner Driven Model). Donor Driven Approach and the Owner Driven Approach are used in the Northern Province.

2.6. OWNER DRIVEN APPROACH - PROBLEMS AND THEIR CAUSES

2.6.1. VILLAGE RELATED PROBLEMS

The wrong selection of war affected villages (The World Bank, 2011) and the duplication of selected villages (Shaw and Ahmed, 2010) are the two problems that come under this category.

2.6.2. BENEFICIARY RELATED PROBLEMS

Barakat (2003) stated that the selection of the beneficiary is difficult. Unnati (2006) indicated some deserving families had not been selected for warrant of legal documentation. Further Shaw and Ahmed (2010) observed that there had been delays in selecting beneficiaries after the 2004 Tsunami in India and Sri Lanka.

2.6.3. LAND RELATED PROBLEMS

- **Land Ownership** - Barakat (2003) indicated that in Kosova and Rwanda there were difficulties in verifying the legal status and ownership of land subsequent to a disaster. In post – disaster situations, especially after a conflict, the legal framework collapses totally and it is difficult to verify the legal status of land and ownership especially with new owners.
- **Shortage of Suitable Land and Loss of Agricultural Land** - In Sri Lanka and Kenya, there is a shortage of land for residential purposes (Ministry of Construction, Engineering Services, Housing and Common Amenities, 2011; Njathi, 2011). Further in India, Barenstein and Iyengar (2012) indicated that in India the use of agricultural land for housing projects is a critical issue for farmers.

2.6.4. FUND RELATED PROBLEMS

- **Delay in Receiving Second and Third Installments** - Karunasena and Rameezdeen (2010) observed that victims were unable to collect their instalments on schedule as they failed to show their progress making them depend on their own resources.

- **Corruption** - In the Gujarat Earth Quake (2001) Reconstruction Programme implemented in India, technical staff in anticipation of bribes, allowed beneficiaries to construct their houses by themselves (Unnati, 2006). Dauvergne (1997) indicated that there was corruption in the Indonesian Housing Reconstruction Programme.
- **Beneficiaries' Behaviour** - The guideline published by the International Federation of Red Cross and Red Crescent Societies (2010) states that under the owner driven model, beneficiaries utilize the money they receive to meet their daily expenses and that the most vulnerable families will not take part in the Programme fully unless there is a financial benefit.
- **Insufficient Grants and Under Estimation** - Krishnar (2011) observed that beneficiaries in the Vadamarachchi South West Division in the Jaffna District faced difficulties when the grants they received under NEHRP were insufficient. Beneficiaries also failed to meet the budgetary requirements (Zabihullah *et al.*, 2011). Barakat (2003) stated that in China, authorities underestimate the work and according to Chang (2012) this compels beneficiaries not to take part in the programmes. They do not seek support from banks because of high lending rates and lack of information on credit facilities (Ministry of Construction, Engineering Services, Housing and Common Amenities, 2011).

2.6.5. PHYSICAL RESOURCE RELATED PROBLEMS

After the December 2004 Tsunami, the cost of building material started to increase because of the shortage of resources (Jayasuriya and McCawley, 2008; Ministry of Construction, Engineering Services, Housing and Common Amenities, 2011). In Indonesia there had been a shortage of building material and the need for alternatives had created a major bottleneck in the programme (Nazara and Resosudarmo, 2007; Zuo and Wilkinson, 2008). Barenstein and Iyengar (2012) stated that in India, targets could not be met because of the low quality of material used which resulted in poorly built structures. Barakat (2003) indicated that there was a disruption in the chain of supply and according to Chang (2012) in China there was inflation in the earthquake affected areas.

2.6.6. HUMAN RESOURCE RELATED PROBLEMS

Shaw and Ahmed (2010) indicated that in the Tsunami reconstruction programmes in Sri Lanka and India, local government offices did not have sufficient resources to cope up with their drastically increasing workloads. High wages had to be paid for labourers (Ministry of Construction, Engineering Services, Housing and Common Amenities, 2011). Indonesian reconstruction programmes there was a shortage of human resources (Verby *et al.*, 2007). Prior to the Christchurch earthquakes of 2010 and 2011, the shortage of human resources was identified as one of the potential constraints that follow a major disaster in local production facilities (Nazara and Resosudarmo, 2007).

2.6.7. CONSTRUCTION QUALITY RELATED PROBLEMS

The World Bank (2010) observed that the fact that owner driven houses are not designed by professionally qualified architects and the fact that owners often occupy their houses before completion of work are two main reasons for the poor construction quality. Low quality houses are prone to damage (Guideline of the International Federation of Red Cross and Red Crescent Societies, 2010). In Indonesia due to poor coordination and communication between the housing providers and beneficiaries there were issues on the quality of work. (ACARP, 2007 and Steinberg, 2007).

2.6.8. BUILDING PERMIT RELATED PROBLEMS

The procedure for obtaining building permits was complicated. In Rwanda, there was no set procedure for obtaining a building permit (Barakat, 2003). Unatti (2006) stated that often a beneficiary had to spend at least Rs.10,000.00 from the Rs. 550,000.00 he received, for designing the house and for obtaining the permit. Bureaucracy and intuitional problems caused the delays in obtaining building permits (Verby *et al.*, 2007).

2.6.9. INFRASTRUCTURE FACILITIES AND AMENITIES RELATED PROBLEMS

Shaw and Ahmed (2010) pointed out that in Sri Lanka; there were delays in developing infrastructure under the Tsunami reconstruction programme. There had also been a shortage of services and amenities in the housing sector in Sri Lanka and Indonesia (Ministry of Construction, Engineering Services, Housing and Common Amenities, 2011 and Oxfam, 2006).

2.6.10. OTHER PROBLEMS

Work related problems due to delays in commencing the work (Guideline of International Federation of Red Cross and Red Crescent Societies, 2010), Communication and coordination related problems (Verby *et al.*; 2007, Shaw and Ahmed, 2010; ACARP, 2007; Zabihullah *et al.*, 2011), Environmental problems (UN Habitat, 2010 and Salazar, 2011), Construction related problems due to delays and incomplete work (Salazar, 2011; Ophiyandri *et al.*, 2010; Oxfam, 2006). Culture related problems (The World Bank, 2010; Chang, 2012 and Dauvergne, 1997) and Weather related problems (UNHabitat, 2012; Susilawati and Al – Surf, 2011) are some of the other problems.

2.7. CONTRIBUTION FROM THE SYSTEM

System is an organized purposeful structure created to solve problem. System can concentrate on end results rather than the means, provides an orderly and efficient plan of action, develops coordination of the specialized activities, provides a good basis of control and frees management from many daily details of operations management (Banerjee, 2012).

3. METHODOLOGY

3.1. PRELIMINARY SURVEY

Preliminary Survey is one of the guidance to develop the detailed Survey. Since it helped to validate the factors which developed using literature review and develop the questionnaire for the detailed survey. Semi structured interviews were adopted in this study as preliminary survey since in this research, researchers had to get respondents' opinion about the suitability of identified problems, causes and roles relevant to the implementation of housing projects for resettlement in Northern Province of Sri Lanka. Further interviewees were asked to express their ideas, views, share the knowledge and experiences on the above mentioned matters. Considering semi structured interview, all questions are well structured and no space for respondents' opinion. Further face -to -face interviews were used in this study due to highest response rates, less time consuming , less expensive and Small Number of (only six) interviews were held. Two interviewees were randomly selected for each (three) type of resettlement housing projects.

3.2. QUESTIONNAIRE

Section A of the questionnaire obtained information on the respondents and the rest of the sections focused on problems encountered in implementing housing projects, their ranking and causes and role of each stakeholder in resolving the problems and their ranking. A five point Likert Scale, commonly used in the literature and ranging from 1 (Very Low Significance and Importance) to 5 (Very High Significance and Importance) was used in the study. The Quantitative Research Approach and the Qualitative Research Approach were both used for the study. Therefore the research approach used in the study is a mixed approach.

3.3. DATA ANALYSIS

The Relative Important Index (RII) was used to determine the relative significance of the problems, their causes and the importance of the role of each party in implementing housing projects. To examine the agreement of the ranking of the significant or important variables between beneficiaries and implementing partners, the Spearman Rank Correlation Test was conducted. The Statistical Software package Minitab and Microsoft Excel were used for data analysis.

4. FINDINGS

The questionnaire survey was conducted for the first three objectives of the study.

4.1. SIGNIFICANCE OF MAIN PROBLEMS BASED ON THE IMPLEMENTING PARTNERS' (C) AND BENEFICIARIES' (D) VIEWS

As indicated in Table 2, both Implementing Partners and Beneficiaries ranked BCP related problems (A) above DCP related problems (B). This is justified as in a post conflict situation all systems collapse and people find it difficult to submit required documents either them being lost or misplaced. The selection of the most deserving village and the beneficiary is also not easy. In the BCP stage, there are common Problems such as those due to land mines and High security Zones. There are also individual problems such as loss of land documentation, delays in getting approval for using one's own resources in the BCP stage making them more significant than those of DCP.

Table 2: Main Problems and their Ranks

Notation	Main Problems	Implementing Partners (C)		Beneficiaries (D)		Overall (C+D)	
		RII	Rank	RII	Rank	RII	Rank
A	Before Construction Period (BCP)	0.779	1	0.768	1	0.774	1
B	During Construction Period (DCP)	0.738	2	0.756	2	0.747	2

4.2. SIGNIFICANCE OF GROUP PROBLEMS BASED ON THE IMPLEMENTING PARTNERS' (C) AND BENEFICIARIES' (D) VIEWS

The significance of group problems in the BCP is shown in Table 3.

Table 3: Significance of Group Problems in Main Problem A

Main Problem	Notation	Group Problems	Implementing Partners (C)		Beneficiaries (D)		Overall (C+D)	
			RII	Rank	RII	Rank	RII	Rank
A	A ₁	Ownership of Land	0.845	1	0.856	1	0.850	1
	A ₂	Selection of Beneficiary	0.793	3	0.792	2	0.793	2
	A ₃	Selection of Village	0.807	2	0.72	3	0.763	3
	A ₄	Commencement of construction	0.741	4	0.692	5	0.717	4
	A ₅	Approval of housing plans	0.717	5	0.66	4	0.689	5

4.3. SIGNIFICANCE OF GROUP PROBLEMS BASED ON THE IMPLEMENTING PARTNERS' (C) AND BENEFICIARIES' (D) VIEWS

Table 4 indicates the significance of group problems in the DCP stage.

Table 4: Significance of Group Problems in Main Problem B

Main Problem	Notation	Group Problems	Implementing Partners (C)		Beneficiaries (D)		Overall (C+D)	
			RII	Rank	RII	Rank	RII	Rank
B								
	B ₁	Fund	0.834	1	0.836	1	0.835	1
	B ₂	Infrastructure facilities	0.717	2	0.676	2	0.697	2
	B ₃	Physical Resources	0.700	4	0.656	3	0.678	3
	B ₄	Other	0.666	5	0.608	4	0.637	4
	B ₅	Human Resources	0.710	3	0.548	5	0.629	5

5. FRAMEWORKS

5.1. FRAMEWORK FOR IMPLEMENTATION OF HOUSING PROJECTS

The two frameworks developed based on the findings are shown in Figures 1 and 2.

5.2. OBJECTIVES OF THE FRAMEWORKS

The objectives of the two frameworks are as follows:

- To indicate in one single diagram for easy reference, the most significant problems, their most significant causes and the most important role of the implementing partners and beneficiaries.
- To indicate the relationships among the above mentioned factors

5.3. FRAMEWORK FOR BCP

Based on the findings, **ten** most significant sub problems (**overall RII > 0.65**) **thirteen** most significant causes of them (**overall RII > 0.65** or causes of identified sub problem with an **Overall Rank 1**) and important roles of implementing partners and beneficiaries related to these sub problems (**overall RII > 0.75**) were identified. Table 5 shows the relevant details.

5.4. FRAMEWORK FOR DCP

Based on the findings, **twelve** most significant sub problems (**overall RII > 0.65**), **fifteen** most significant causes of these sub problems (**overall RII > 0.65** or with an **Overall Rank of 1**) and important roles of implementing partners and beneficiaries related to these sub problems (**overall RII > 0.75**) were identified. Table 6 shows the relevant details.

5.5. USE OF THE SYSTEM

Developed system provides following uses;

- Reduce bottlenecks to implement resettlement housing projects as well as community based owner driven approaches especially BCP and DCP stages.
- Educate the beneficiaries who are involving resettlement housing projects.
- Conduct advocacy programmes to officials, politicians and etc. who are stakeholders of the resettlement housing projects.

Table 5: Notation of Identification Factors in the Framework for BCP

Sub Problems	Causes	Roles of Implementing Partners	Roles of Beneficiaries
A ₁₁ - Loss of Land Development Ordinance (LDO) Permits/ Grants/ Deeds	C ₁ - Conflict situation	RI ₁ - Taking action to issue land documents	RB ₁ - People to obtain land documents
A ₁₂ - Families who previously occupied the land not transferring / subdividing it to the new owners	C ₂ - Low income families C ₃ - No awareness about importance of transfer C ₄ - Lack of Human Resources in Offices	RI ₂ - Instructing Beneficiaries to take responsibility to keep documents with them RI ₃ - Conducting awareness programme about the importance of Land documents/ starting on time /building plan/permit	RB ₂ - Taking responsibility to keep land documents safely RB ₃ - To participate actively RB ₄ - Owners to submit on time
A ₁₃ - Non regularization of encroachments which took place prior to 15.06.1995	C ₅ - Un educated families C ₆ - Affected families' villages being not selected	RI ₄ - Conducting Land Mobile Services periodically RI ₅ - Regularizing land ownership	RB ₅ - To get interested in getting other housing projects RB ₆ - Not to complain unnecessarily RB ₇ - To be interested in resettling in their own land
A ₂₁ - Non selection of eligible families as beneficiaries	C ₇ - Beneficiary not fulfilling the requirements	RI ₇ - Making beneficiaries understand the criteria of selection and avoiding complaints to politicians	RB ₈ - To be interested in resettling in their own land RB ₉ - To get involved in income generation projects
A ₂₂ - Influence exerted by pressure groups and political parties during beneficiary selection	C ₈ - Political parties interested in their election campaigns C ₉ - Lack of infrastructure facilities	RI ₈ - Making arrangements to resettle the people in their own land RI ₉ - Implementing income generation projects	
A ₂₃ - Delay in receipt of House Damage Assessment Survey form / conducting the above Survey	C ₁₀ - Delay in getting approval for the building plan	RI ₁₀ - Arranging the supply of material on time	
A ₃₁ - Non Selection of affected villages	C ₁₁ - No proper utilization of funds	RI ₁₁ - Advising technical staff to provide technical advice	
A ₃₂ - Delay in selection of affected Villages	C ₁₂ - Delay in getting approval to use one's own resources	RI ₁₂ - Conducting awareness programme about procedure to get building permit	
A ₄₁ - Delay in the commencement of construction	C ₁₃ - No awareness on the procedure to get approval for the building plan		
A ₅₁ - Delay in getting approval of building plan			

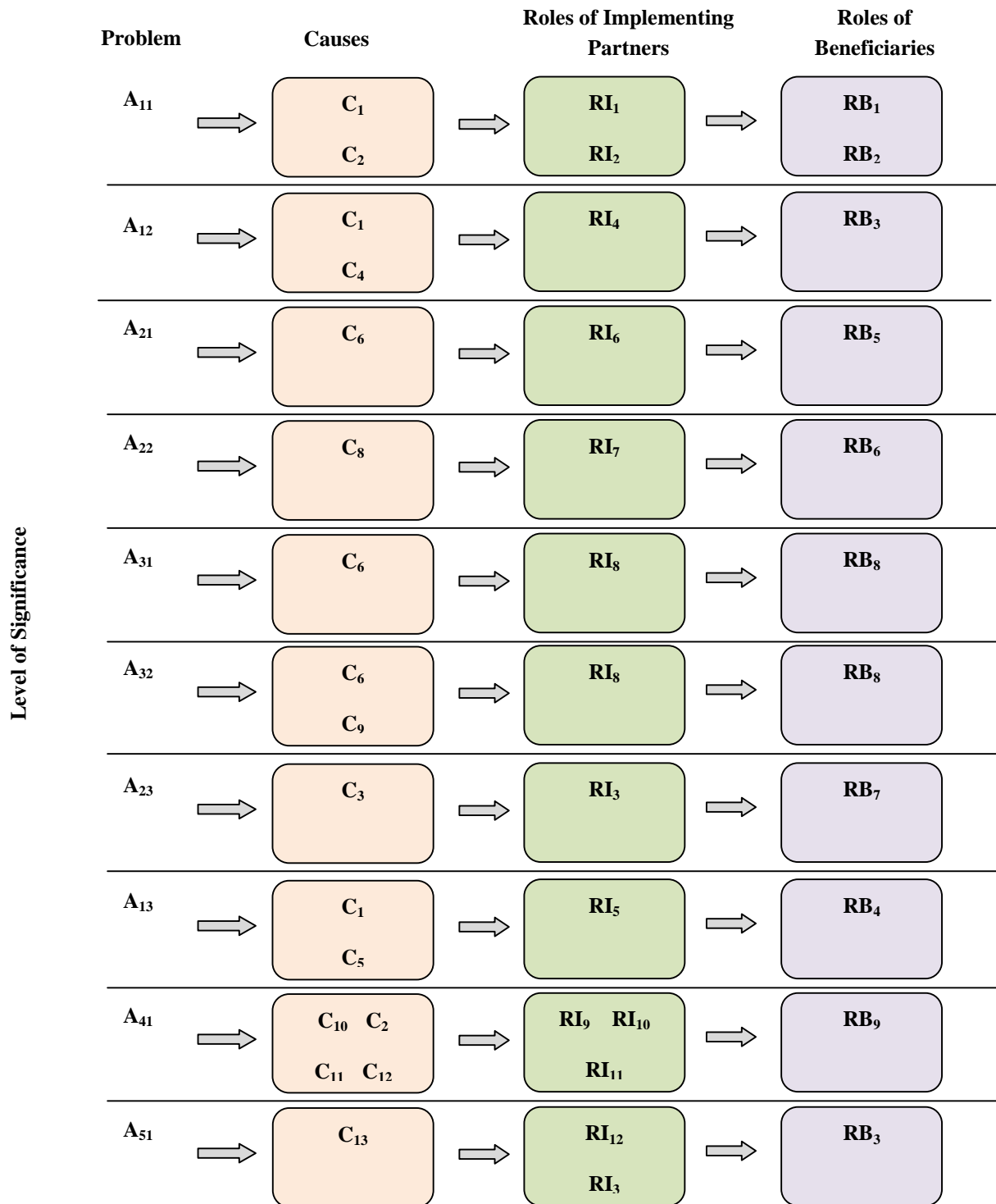


Figure 1: Framework for BCP

Table 6: Notation of Identification Factors in the Framework for DCP

Sub Problems	Causes	Roles of Implementing Partners	Roles of Beneficiaries
B ₁₁ - Failure to properly utilize funds	C ₁ - Lack of income generation facilities for resettled people	RI ₁ - Creating income generation opportunities/	RB ₁ - To be self-employed
B ₁₂ - Delay in releasing second and third instalments of payments	C ₂ - Low income of the Beneficiaries	RI ₂ - Conducting awareness programme about the importance of completing the construction on time	RB ₂ - To participate in awareness programmes RB ₃ - To be keen to get involved in income generation activities
B ₁₃ - Lack of Bank facilities	C ₃ - Beneficiary not fulfilling the requirements	RI ₃ - Instructing the beneficiaries of any changes immediately	RB ₄ - To be kept informed immediately of any changes
B ₁₄ - Change in names/Account Numbers of beneficiaries	C ₄ - Lack of infrastructure facilities and security	RI ₄ - Instructing the officers to perform duties on time	RB ₅ - To fulfil the requirements on time
B ₂₁ - Lack of services and amenities (water supply, electricity and etc.)	C ₅ - Non availability of the original beneficiary (Death / being out of the country)	RI ₅ - Instructing Beneficiaries to fulfil the requirements on time	RB ₆ - To inform their needs
B ₃₁ - Shortage of physical resources	C ₆ - Difficulty in providing all services and amenities in a short period	RI ₆ - Priority to be given to development work in resettled places	RB ₇ - To be aware of banking services
B ₃₂ - Slow Delivery	C ₇ - Increasing price of material	RI ₇ - Educating the people (interest) on banking services	RB ₈ - To coordinate with suppliers and requesting them to deliver material at low prices
B ₅₁ - Unavailability of skilled labourers	C ₈ - Lack of transportation facilities	RI ₈ - Improving road development especially in resettlement areas on time	RB ₉ - To participate in training programmes
B ₃₃ - Lack of storage	C ₉ - Non availability of proper storage facilities	RI ₁₀ - Advise to/ select a common place for proper storage	RB ₁₀ - Finding labourers from adjoining areas
B ₄₁ - Lack of community influence and participation in construction planning and designing facilities	C ₁₁ - Implementing partners following donors' guidelines	RI ₁₁ - Conducting/ participating in awareness programmes about planning and designing of constructions	
B ₅₂ - Unskilled labourers	C ₁₅ - Lack of skilled labourers	RI ₁₂ - Conducting training programmes	
	C ₁₃ - Unequal distribution of the labour force	RI ₁₃ - Finding labourers from adjoining areas	
	C ₁₄ - Skilled Labours being involved with other on-going Mega development projects		
	C ₁₂ - Implementing partners being keen to perform their agencies' duty perfectly		

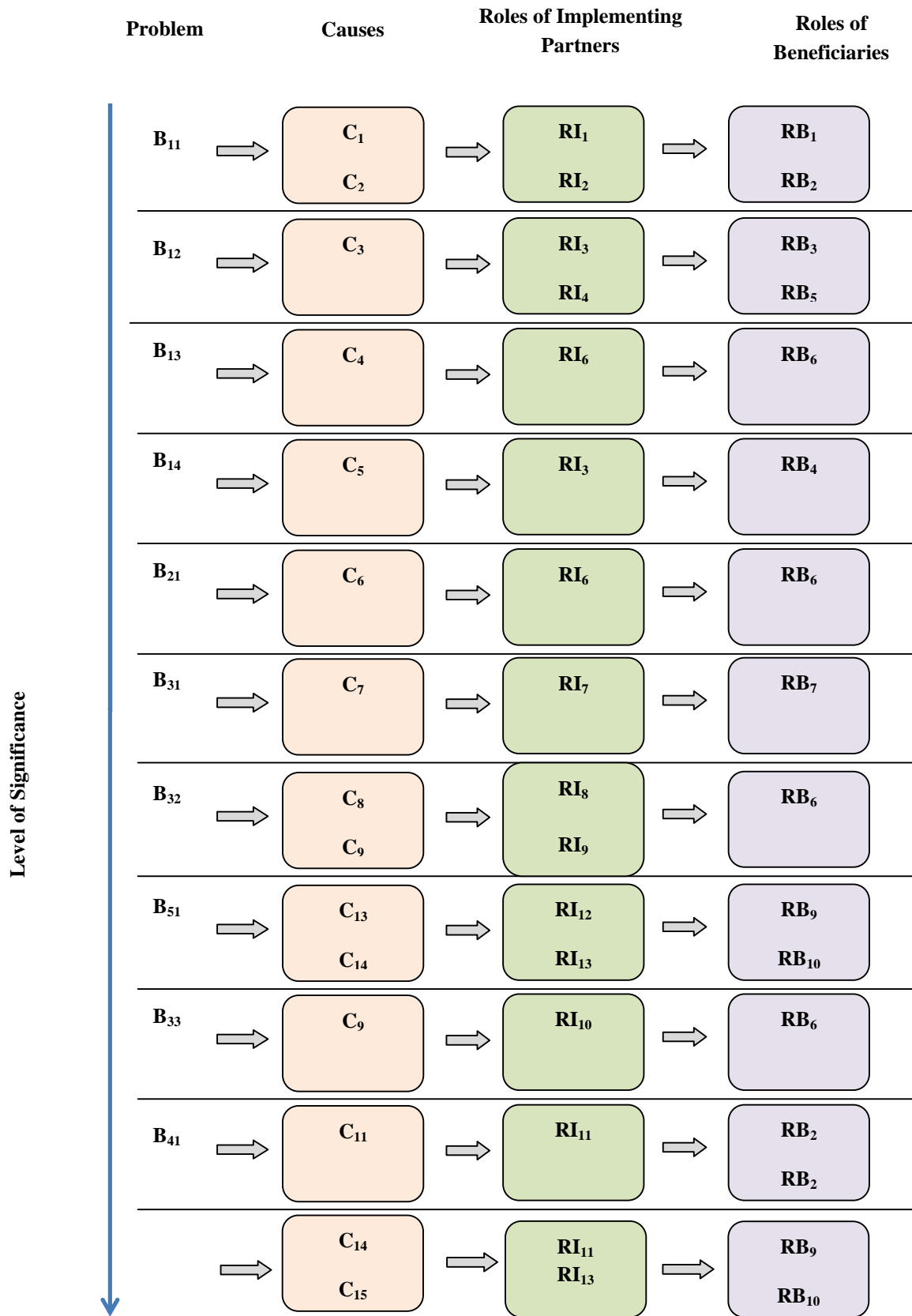


Figure 2: Framework for DCP

6. CONCLUSIONS AND RECOMMENDATIONS

6.1. CONCLUSIONS

Main Problems, Group Problems and Sub Problems were the three types of problems considered in this study. According to RII values obtained for the Main Problems, problems 'Before Construction Period (BCP)' are more significant than those encountered 'During Construction Period (DCP)'. Under BCP 'Ownership of Land' is the most significant group problem and under DCP 'Fund Related' problems is the most significant group problem. Considering the sub problems under land related problems, 'Loss of LDO Permits/Grants/Deeds' is the most significant sub problem. Likewise under Fund Related Problems, 'Failure to properly utilize funds' is the most significant sub problem. The most significant cause of the sub problem 'Loss of LDO Permits/ Grants/ Deeds' under BCP is 'Displacement'. The most significant cause of the sub problem 'Failure to properly utilize Funds' under DCP is 'Lack of income generation facilities for resettled people'.

The roles of the implementing partners and beneficiaries in relation to the most significant sub problem 'Loss of L.D.O permits/ Grants/ Deeds' under BCP in the order of their importance are 'Taking action to issue copies of deeds for private land', 'Regularizing land ownership' and 'Taking responsibility to keep land documents safely'. Likewise the roles of the implementing partners' and beneficiaries' in relation to the most significant sub problem 'Failure to properly utilize funds' under DCP in the order of their importance are 'Implementing income generation activities' and 'To be keen to get involved in income generation activities'.

The final objective was to propose frameworks to identify a suitable system for the implementation of BCP and DCP. The two frame works identified could be used in any future housing projects mitigating associated impediments.

6.2. RECOMMENDATIONS

This study reveals that Implementing Partners should conduct awareness programme on the importance of having land documents and the relevant authorities should take necessary action to issue copies of the missing deeds to land owners formally. Land related issues on ownership should be resolved by conducting land mobile services, strengthening human resources and utilizing aid received from donors and NGOs. All land documents must be computerized. Beneficiaries should be aware of the importance and usefulness of land documents and should take care of them. Beneficiaries must actively participate in the awareness programmes and land mobile services.

Implementing partners should get the beneficiaries involved in income generation activities. Resettled people should strive to have their own income sources rather than waiting for outside aid. Banks should provide an optimum service to resettled people and there should be new branches and mobile banking services. Beneficiaries should be interested in these new services. To ensure that the most deserving Villages and Beneficiaries are selected, housing plans should be approved with transparency without yielding to pressure groups and the beneficiaries too need to cooperate with officers to help them perform their duties properly. Authorities should give priority to infrastructure development projects in resettlement areas. Implementing partners, relevant agencies, community and other service providers should have good communication and coordination among them working as a team. It is also recommended that authorities consider using the frameworks developed use them in future housing projects.

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