

**EVALUATION OF RURAL HOUSING SCHEMES: A STUDY
OF KRISHNA DISTRICT OF ANDHRA PRADESH**

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**Thesis Submitted for the Award of Degree of
Doctor of Philosophy in Political Science**



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October 2004**

DECLARATION

I hereby declare that the work presented in this thesis entitled "**Evaluation of Rural Housing Schemes: A study of Krishna district of Andhra Pradesh**" has been carried out by me at the University of Hyderabad under the supervision of Dr. **G. Sudarshanam** and that this is the original work and has not been submitted for a Degree or a Diploma to any other university.

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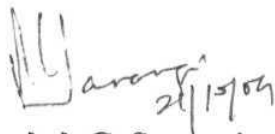

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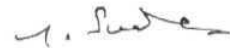


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*Dedicated to
my parents,*

*Late Sri M. Krishna Murthy &
Smt. Varadanamma*

AKNOWLEDGEMENTS

It gives me immense pleasure to express my sincere gratitude to Dr. G. Sudarshanam, my supervisor, for his continuous support, encouragement and guidance to complete this thesis. It was a great learning experience to work with him. Without the keen interest he has shown all these years it would have been impossible.

I thank Prof. Prakash Sarangi, Head, Department of Political Science, for his motivation and backing as a teacher and as Head of the Department. My earnest gratitude to Prof. G. Haragopal, Dean, School of Social Sciences and an understanding teacher, for his concern, inspiration and thoughtful suggestions throughout my academic career.

*I would also like to thank the faculty members of the Department of **Political Science**, Prof. Shantha Sinha, Prof. Rajan Harshe, Prof. P. Manikyamba, Prof. Sudhir Jacob George, Prof. P. Eswaraiah, Prof. I Ramabramham, Dr. Sanjay Palshikar, B Chandra Sekhar, Dr. K.Y. Ratnam, Dr. Arun Kumar Patnaik, Dr. Manjari Katju, Dr. Vasanthi Srinivasan, Dr. Prithvi Ram, Dr. Meena Hariharan for their counsels and constant support.*

*I am deeply indebted to the people of the villages that are under my study **area** for their selfless co-operation and help during my field studies. The **present study** would have been impossible without the interest and patience they have shown by providing the necessary information at the cost of their precious time*

Thanks are due to the General Manager of APSHCL, Mr. SMK Azad for providing the necessary details regarding rural housing programmes. I am also thankful to the Chief Warden Dr. Podili Appa Rao his continuous encouragement to see my work completed.

*My dear and loving friends on the campus made my stay **over here quite** comfortable and memorable. Their company made me always feel at home. Dr. S. Sudhakar Babu, Dr. T.D. Srinivasa Rao, Dr. R. Vijay, Dr. B.DJ. Narendra, Vijayalakshmi, Dr. Shashidhar, Radhika, Dr. MEC Murthy, Dr. V. Venugopal, P. Kennedy, Dr. Rama Krishna, Chandra (KC), Dr. Satyanarayana, Susheel Kumar, S.V. Srinivas, Sobhan Babu, Vinay, Sudha Rani, Sukumar, D.R. Satish Babu, Narasaiah, Venku, Satya Rao, Ratnam, Bhasker, Jaya Raju, Ravi, Ravindra,*

P. Kavitha, Krishna Rao, Goutham, Ashok, Pavan, Aruna, Sowmya, Nandu, Rajasekhar, Thiru, Narayana (PC), Kishore, Chittibabu, Ali, Praveen, Dharma Rao, Vamshi, Satish (Air Force), Dr. Venkatesh, Jhansi (KP), Jayantha Rao, Balaji, Yagnam Sudhakar, Sheshagiri and Lakshmi Prasad deserves special thanks in this regard.

I am indebted to Prof. R.S. Rao and family for their love and encouragement. I express my sincere thanks to Dr. S. Raja Rao Assistant Director, IGNOU, for his continuous encouragement and timely help to complete my work.

I specially thank Parasuraman, Shaji, Sowmya, Varghese and Manohar for editorial help.

I also would like to thank the non-teaching staff of the Department of Political Science, Mr. Sudheer, Mr. Srinivas, Mr. Shankaraiah and the non-teaching staff of the Department of Anthropology, Mr. V. Adinarayana, Mr. D. V. Shekar, Mr. N. Ashok Kumar, Mr. N. Niranjana, Mr. Upendra, Mr. A.R Reddy, Mr. Naganna, Mr. Benhar, Mr. Raju for their cooperation and support.

I specially thank the President of Suman Junior College, Dr. Saroj Bajaj and Radha Ramanaya, General Secretary and Divakar Rao, RN. Singh for their help. I also extend thanks for teaching staff of the collage, D. Rama Kumari, G. Devika, E.A. Anantha Lakshmi, B. Swarupa Rani, D. Gunasri, D. Rani, N. Padmavathi, Dr. B.R. Vijaya Kumar and S. J.R. Raju for their moral support.

Last but not least I am deeply indebted to my family members, my brothers M. Babu Rao, M. Prajana Babu, and sisters, N. Jayamma, Prashanti, Mary, Kumari, Hepsiba, Varalakshmi for their unfailing love and constant support. My relatives M. Vidya Sagar, T. Swarupa Rani, Devajamma, Tabitha, Sundar Rao, Vimalakar, Anil, T. Mr&Mrs. Neerkshna Rao, Ravi Kumar, Ratna Kumari deserves special thanks for their encouragement all through the years.

Also thanks are due to the Library staff of the Central University of Hyderabad, National Institute Rural Development, Centre for Economic and Social Studies, Andhra Pradesh State Housing Corporation limited, for allowing me to use their library facilities and extending their helping hand whenever it was necessary.

M. AJANTHA KUMAR

Contents

	Pages
Acknowledgements	
List of Tables	
Abbreviations	
Chapter-I	
Introduction	1 - 26
Chapter-II	
Review of Literature	27 - 57
Chapter-III	
Housing policy in India	58- 82
Chapter-IV	
Rural Housing Programmes in A.P.	83 - 119
Chapter - V	
Profile of the Study Area	120 - 139
Chapter-VI	
Rural Housing - Perceptions of Beneficiaries	140 - 168
Chapter-VII	
Profile of the Non-Beneficiaries	169 - 193
Chapter-VIII	
Conclusion	194 -207
Bibliography	i - viii

LIST OF TABLES

Sl. No.	Table No.	Title of the Table	Page No.
01	1.1	Population Households and housing stock in India	15
02	1.2	House holds usable Housing stock. Housing shortage in 1991-2001	15
03	1.3	Percentage of Rural Houses According to Type of Houses	18
04	1.4	Housing conditions and facilities	19
05	3.1	Rural Housing in Five Year Plans	60
06	3.2.	Housing Needs and Investment in India Investment Requirement	64
07	4.1	Housing particulars	85
08	4.2	Percent of Households having basic facilities	86
09	4.3	Rural-Urban Housing schemes since inception 2001	102
10	4.4	Financial and Physical Achievements under IAY	103
11	4.5	Unit cost particulars of Rural Permanent Housing Scheme (RPHS)	108
13	5.1	Percentage of Families, occupying different Housing structure in the Krishna District, (1991 census)	124
14	5.2	Availability of Household Amenities, Electricity, safe Drinking water, and Toilet Facilities in Krishna district (1991) census.	125
15	5.3	RPH achievement in Krishna district since 1990-2002	126
16	5.4	Caste-wise completed RPH housing scheme in Krishna district	127
17	5.5	Achievement of IAY housing scheme in Krishna district	128
18	5.6	Completed Houses caste wise under IAY scheme in Krishna district.	129
19	5.7	Achievement of various Housing schemes in Krishna district	130
20	5.8	General profile of the Adaviravulapadu village	132
21	5.9	General profile of the Raghavapuram village	134
22	5.10	General profile of the Eturu village	136
23	5.11	General profile of the Kodavatikallu village	138
24	6.1	Age and caste of Beneficiaries	140
25	6.2	Caste and Gender background of beneficiaries	141
26	6.3	Educational Background of beneficiaries	142
27	6.4	Occupation of beneficiaries	143
28	6.5	Landholding pattern of beneficiaries	144
29	6.6	Type of the family	145
30	6.7	Size of the family and caste wise distribution of beneficiaries	145
31	6.8	Occupation and size of the family of beneficiaries	146
32	6.9	Income of beneficiaries caste-wide	147

33	6.10	Housing position of beneficiaries prior to IAY, RPH	148
34	6.11	Caste and knowledge of IAY, RPH schemes	149
35	6.12	Through whom the respondents came to know about IAY, RPH	150
36	6.13	Literacy and knowledge of the programmes	151
37	6.14	Response of the beneficiaries on the sufficiency of new house and their family size	151
38	6.15	Caste and location of the new house	152
39	6.16	Caste and sanitation facility	153
40	6.17	Income and availability of sanitation facility	154
41	6.18	Improvement of economic position after the construction of the new house	155
42	6.19	Electricity facility of the beneficiaries	156
43	6.20	Whether political leaders played any role in getting housing schemes	156
44	6.21	Beneficiaries using smokeless chullahas	157
45	6.22	Caste and opinion on quality of housing	158
46	6.23	Planting of trees around the house	159
47	6.24	Occupation and extra expenditure incurred in construction of the house	160
48	6.25	Problems faced by the beneficiaries and their educational background (multiple response)	161
49	6.26	Land ownership and problems based by the beneficiaries (Multiple response)	162
50	6.27	Feeling of Security in the New Houses	163
51	6.28	Beneficiaries suggestions about schemes and their caste background (Multiple response)	163

ABBREVIATIONS

MNP	=	Minimum Needs Programme
HUDC	=	Housing Urban Development Corporation.
IAY	=	Indira Awaas Yojana
SDS	=	Society for Development Studies
RH	=	Rural Housing
R & D	=	Research and Development
IYSH	=	International Year of Shelter for Homeless
NHP	=	National Housing Policy
LIC	=	Life Insurance Corporation
GIC	=	General Insurance Corporation
UTI	=	Unit Trust of India
NHB	=	National Housing Bank
HDFC	=	Housing Development Finance Corporation
NSS	=	National Sample Survey
MIG	=	Middle Income Group
HIG	=	Higher Income Group
EWS	=	Economically Weaker Sections
RBI	=	Reserve Bank of India
NBO	=	National Building Organisation
NCHR	=	National Campaign for Housing Rights
WBE	=	World Bank Encyclopaedia
IESS	=	International Encyclopaedia of the Social Sciences
HDP	=	Human Development Report
UNGA	=	United Nations General Assembly
UN	=	United Nation
GNP	=	Gross National Product
PC	=	Planning Commission
WHO	=	World Health Organisation
NDC	=	National Development Council
RPHS	=	Rural Permanent Housing Scheme
AP	=	Andhra Pradesh
CARI	=	Central Building Research Institute
NGO	=	Non-Government Organisation
NK	=	Nirmithi Kendra
ULCRA	=	Urban Land Ceiling and Regulation Act.
UNDP	=	United Nations Development programme.

Chapter-I

INTRODUCTION

This chapter deals with the definitions of housing, the importance of housing, the global housing scenario and other related issues. It discusses the importance of housing in India, and the housing problem faced by Indian's rural poor. This chapter also states objectives of the study, delineates the methodology and mentions the limitations of the study.

Housing is one of the basic needs of mankind. It provides safety, security, self-esteem, social status, cultural identity, satisfaction and lays the ground for achievement in various spheres. Human development and the overall improvement in the quality of life are the ultimate objectives of housing. This is to be achieved through housing policies and programmes aimed at promotion of both equity and excellence. Social sector planning, therefore, ensures that appropriate policies and programmes are formulated and adequate investments are made by the state so that order of the poor and vulnerable segments of the population can have access to essential facilities based on their needs rather than ability to pay¹.

Development and Housing:

Although food is the primary need of the people and shelter secondary, nonetheless both food and shelter are two sides of the same coin and are closely linked to each other. Poverty in society leads to the social deprivation of the poor. Homelessness is expressed in social segregation. Hence, the removal of poverty and homelessness are problems that have to be tackled simultaneously. In fact, planning for housing for the poor is a part and parcel of planning for overall economic and social development².

Definition and Importance of Housing:

The General Assembly of United Nations adopted resolution 217 A (III) on 10 December 1948, that in its article 25 (1) states. "Every one has the right to a standard of living adequate for the health and well being of himself and his family including food, clothing, housing and medical care and necessary social service, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control"."

The Planning Commission of India observes that in fulfilling the basic needs of the population, housing ranks next only to food and clothing. It acknowledges that a certain minimum standard of housing is essential for healthy and civilized existence. The development of housing, therefore, must enjoy high priority in a society such as ours where housing amenities are far below the minimum standards that have been internationally accepted. Housing activity serves to fulfill many of the fundamental objectives of the Planning Commission such as providing shelter and raising the quality of life particularly of the poorer sections of the population of the country.⁴

The National Campaign for Housing Rights (NCHR), 1986 defined housing as being much more than the provision of a building of four walls and a roof. Housing is seen as an activity which empowered one to "live with dignity in social, legal, and environmental security",⁵ and with adequate access to the essential resources of land, building material, water, fuel, as well as civic services and finance.

The World Bank Encyclopedia (1987), while defining 'housing' states that the category housing includes any kind of building that provides shelter to people. It also widens the scope of the term by including the problems of city planning and community services that provide good living conditions. According to the World Bank Encyclopedia, dwellings which are safe, sanitary and comfortable can be classified as essential while setting standard for housing. It also says that housing that has proper

heating and ventilation helps people to stay in good health. Good housing provides privacy and freedom. Standard housing includes hot and cold running water and a well-planned sewage disposal system. It also provides electric light at night and lets in plenty of sunlight by day. Poorly constructed, run-down, unsanitary or over crowded dwellings are called sub-standard housing.⁶

Many people especially the poor and the oppressed both in the rural and urban areas do not have houses. Deprived of shelter, millions of citizens are forced to resort to unauthorised ways of housing themselves. They look for patronage and protection. Thus begins the endless chain of manipulation and violence by landlords, communal and political leaders. In such an inhuman situation existence is a matter of fierce struggles. When a person is deprived of housing, he or she is effectively deprived of a fundamental human right to live in peace and with dignity⁷. The housing programme was a major element of USSR's social policy. The constitution of USSR was one of the first in the world to declare housing as a citizen's right.⁸

Housing must have been an important problem even in Rabindranath Tagore's days. Tagore expressed his desire for a tiny house not because he lacked accommodation in the physical sense of the word, but because his search for a 'home' - with all the enormous cultural load of that word—occupied no mean portion of his adult life⁹.

Long did I cherish a desire?
Not for wealth, nor fame
But a tiny house, tucked away
In a corner of the earth

- Rabindranath Tagore

The house is the focal point of all human activity. It helps people to interact with each other and build relationships. The development of individual personalities also depends on the environment within the house. A house serves common purposes like feeding the members, working, sleeping, child rearing, entertaining, leisure and many more activities¹⁰. The importance of housing has been recognized universally since the dawn of history. Even Neolithic humans possessed this instinct for shelter and durable habitations built in these times are its manifestations.¹¹

The architectural style and the infrastructure required for house construction in modern times make it rather difficult to believe that man had ever lived in caves. "Men build houses but houses mould men" goes the popular saying. Housing fulfils biological, psychological and sociological needs. The sociological influence of housing is very well brought out by Gist and Eva (1965) in their observation that "housing in modern society involves a complex organization which is inter-related with many facts of social life, economic, political, legal, sociological, medical and theological,"¹²

*The International Encyclopedia of the Social Sciences*¹³ (1968) discusses the social and economic aspects of housing. It says: From a sociological point of view housing has a major part to play in ensuring continuity of community life. There is also a close inter-relationship between housing and family organisation. In all cultures and at all times, the type of housing has corresponded in some way to the organisation of the family and has in turn sustained and reinforced existing forms of family organisation. The extended family system is reflected in various clusters of rooms within which there are sections reserved for the basic units. The *Encyclopedia* assigns importance to the ecology of housing. It says that in pre-industrial countries, the majority still live in rural areas. In most cases these populations developed a close internal communication network commensurate with their internal social cohesion. With industrialization and the urbanization accompanying it, the traditional close-knit, integrated community increasingly comprises a number of sub-cultures, at once interlocking and independent of each other.

Discussing the economic aspects, the *Encyclopedia* points out that: "Economic problems, analyses and policies concerning housing differ considerably between the various types of national economies. Dissimilar needs and suggested solutions appear among developed as compared to emerging economies. The market structure, whether planned, quasi-planned, or more laissez-faire, also strongly influences the manner in which problems arise"¹⁴.

Global Scenario-Issues:

In fact, there are several countries in the world that are refusing to accept housing as a fundamental right of their citizens. Steedman rightly observed that, of the fundamental human needs food, clothing, health and shelter, shelter is being categorically ranked lowest in the priorities of most Third World countries.¹⁵

Furthermore, housing, although a global problem, is more of a problem in developing countries. Developing countries today have three major challenges to face, the alarming increase in population, poverty and the fast pace of urbanisation. As a result of these developments a large number of people in Asia, Africa and Latin America are either homeless or inadequately housed. This adversely affects their overall well-being and retards their social and economic development. With burgeoning populations, low-income levels, low rate of accretion to the house stock, and inadequate maintenance of existing housing, the problem of shelter has already assumed alarming proportions in many developing countries¹⁶.

The overall conditions of shelter and basic services for more than thousand million poor and disadvantaged people in developing countries and a smaller but nevertheless significant number of people in industrialized countries are deteriorating alarmingly. Today, about one-quarter of the world's population does not have adequate shelter. These people live in extremely unsanitary and unhealthy conditions. They sleep in the streets, under bridges, in vacant plots and doorways. It is not uncommon for more than one thousand men, women and children to depend on a single pump or tap for water supply. As many as 85 percent of the residents in squatter settlements the world over lack access to hygienic human waste disposal facilities. To focus on this appalling situation, the U.N. General Assembly proclaimed 1987 as the International Year of Shelter for the Homeless. It confirmed the need to intensify national and international efforts to produce, deliver and improve shelter for all, with particular emphasis on meeting the needs of the poor and the disadvantaged.

But the poorest 20 percent of the world's people have benefited little from the on-going or new economic policies. More than three fourths of the world population are

living in developing countries, but they enjoy only 16 percent of the world's income, while the richest 20 percent have 85 percent of the global income¹⁷. One of the important reasons for the failure of many developing countries in mitigating the housing problem is the lack of appreciation of the causes, underlying it leading to an incomplete recognition of the dimensions of the problem itself, and the shortcomings in housing policy formulations and implementation resulting from all this. Rigid building codes, rapid escalation in land values, time-consuming procedures for land acquisition, poor awareness of self-construction become hindrances to the objective of securing shelter for all.

The "World perspective: A survey on world priorities" was conducted for a New York Academy of Science conference. Some 700 persons, institutions and organisations from 72 countries, over eighty percent from the developed world, were asked to rank policy priorities, considered from a world perspective. Education came first in the ranking followed by energy, food, health and population. Problems of economic development, equity, ecology and environment received lower priority. Human habitat and housing were not even mentioned among the 26 prioritised topics.¹⁸

Charles Abraham in *'Housing in the Modern world'* stated that for quite a large number of people all over the world, housing is a distant dream. For many millions, the sky is the roof under which they sleep, in unsafe and in unsanitary settlements where basic facilities are conspicuous by their absence or chronic inadequacy. Thus "despite man's unprecedented progress in industry, education, and the sciences, the simple refuge of affording privacy and protection against the natural elements is still beyond the reach of most members of human race. The unevenness of man's advance from the lower species is best illustrated in his struggle for shelter".¹⁹ In the Third world, where nearly two thirds of the population lives below the poverty line, about 100 million people are estimated to be shelterless²⁰. Since the 1970s many developing countries have switched over to the strategy of providing house sites and services only, leaving to the beneficiaries the responsibility of constructing their own units, with the use of cheap and locally available materials.

Role of the United Nations Conferences on Housing:

The concept of housing or habitat has become multi-dimensional, invoking an integrated vision consisting of health, sanitation, employment, etc. In addressing these interknit issues the United Nations has conducted two conferences to adopt a systematized strategy to solve human settlement problems.

The first UN Habitat Conference was held at Vancouver, Canada in 1976. It addressed the problem of housing and settlement. The conference felt that the habitat problem could be solved by policies and programmes devised by the respective member countries²¹. In 1988, the United Nations General Assembly adopted a global strategy for shelter by the year 2000 and focused attention on bringing about the participation of women in rural development, especially to solve the problem of shelter. It was felt that in the house, women remain at the centre-stage of all family and social activity.

The second conference on Habitat and Human Settlement was held in 1996 in Istanbul, Turkey. Its main objective was to address the problem of urban slums and sustainable human settlements in an urbanising world and providing adequate shelter for all²². Thus, the thrust of the second conference was to improve human settlements that are vulnerable to natural and man made disasters such as earthquakes, floods, industrial hazards, wars, etc. To overcome these, the conference adopted a global strategy for the year 1988.

Housing and Other Related Aspects:

Housing is related to other socio-economic issues like economic, status health, and the political right to shelter and right to housing. The nature of these relationships is briefly surveyed below.

(a) Economic Aspects:

The investment in housing as a percentage of total investment in the Indian economy has steadily declined from plan to plan. In the sixth plan it was only about 8 percent when compared to 34 percent in the first plan, 19 percent in the second plan, 15 percent in the third plan, 12 percent in the fourth plan, and 10 percent in the fifth plan. The decline in this proportion could be due to the diversification of the economy and massive investment in other sectors. It may be pointed out here that the proportion of GNP investment in housing is comparatively very low in India, despite the chronic nature of problem. "India spends about 2 percent of its GNP on housing when compared with 7.5 percent in Japan, 6.2 percent W. Germany and 5.2 percent in the U.S.A".²³

Character of Indian Economy

The Indian economy is basically rural in character, with land and labour as the main productive resources. Poverty in India is also essentially rural. Urban poverty is only a spillover of rural poverty in both relative and absolute terms. Relative poverty is often measured in terms of inequality in income distribution and absolute poverty in terms of some kind of notion of 'subsistence' considered appropriate to the conditions obtained in the society concerned. In developing countries, where incomes are generally low, absolute poverty is reflected mainly in the inadequacy of food intake and malnourishment on a mass scale.²⁴

Removal of poverty would mean that every person living below the minimum acceptable standard and having a meagre means of livelihood should have an income enough to maintain an acceptable living standard in society. The Sixth Plan places a very high emphasis on the alleviation of poverty. For an assessment of the problem and for setting targets, a quantitative index for poverty was formulated in the report of the "Task Force on Projection of Minimum Needs and Effective Consumption Demand", set up by the Planning Commission in 1977. In this report, the poverty line is defined

as the mid-point of the monthly per capita expenditure having a per capita daily calorie intake of 2400 in rural areas and 2100 in urban areas. At 1979-80 prices, the midpoints are Rs.76/- in rural areas and Rs.88/- in urban areas²⁵. Subsequently, on the basis of an assessment of several rounds of National Sample Surveys (NSS) of household consumer expenditure, it has been observed that nearly 50 per cent of India's population has been continuously living below the poverty line for over a long period of time.²⁶

In India, nearly half of the rural population is below the poverty line. In the year 1960-61, there were 138 million people who were living below the poverty line in rural areas. By the year 1985-86 the rural population below the poverty line has gone up to 222 millions. In the year 1989-90, the rural population below the poverty line showed slight decrease to 169 million. By the year 1993-94 the rural population below the poverty line further decreased to 141 million people. In addition to poverty, the breakdown of the joint family system has further aggravated the problem of housing in rural areas. The bulk of the houseless population in rural areas belongs to economically weaker sections as well as socially exploited groups. As it has been observed, in the case of the Scheduled Castes, the problem is more acute on account of their poor financial position and the prevailing social prejudices²⁷. At times, the persons belonging to these communities were reduced to the position of virtual serfs, as their huts happened to be constructed on the fields of their employers and they had to submit to the dictates of feudal lords.

In India, the process of economic development has made the rich man become richer while the poor man has become poorer. Today most of the people who live below the poverty line are unable to fulfil their basic needs of food, clothing and shelter. Although housing occupies a third place in the list of basic needs, it is an indispensable component of any development policy.

(b) Social and Spatial Segregation

Housing is a basic necessity of human life and well being. It is not merely a roof over one's head. According to Nehru, it is an extension of human personality. The social equality or otherwise of human life is largely reflected in the state of housing and its social environment. Human settlements everywhere in general depict some form of spatial segregation. In India, a society well known for its age-old institution of caste and graded inequality, the map of every village shows invariably the 'cheries' located far away from the main residential area of other communities.

Indian sociologists and cultural anthropologists here have described the effects of social-cultural and economic factors on village housing patterns through their studies. [A. Bettle (1966)²⁸, S.C. Dube (1958)²⁹, I. Karve (1968)³⁰, M. N. Srinivas (1960)³¹]. The spatial segregation that stems out of social segregation may be in terms of caste, class, race, religion, etc. Among these, the spatial distances which have separated people on caste lines through 'cheries' and 'agraharams' has been widely prevalent in rural areas for centuries. Studies by M.M. Gordon,³² (1964) and A. Pinkney, (1987)³³ also confirm that the spatial segregation of communities implies sharpening of boundaries and the widening of social distance between them. The crucial issue that determines the social fabric of relationships among communities is whether such separation is voluntary or imposed compulsorily by the dominant sections. If it is imposed and sustained by age-old social norms that are undemocratic, unwarranted and lead to conflicts, it will have a profound implication on the rural civic society and social capital.

(c) Right to Housing:

The core elements of human right to housing are:

- a. Security of tenure,
- b. Non-discrimination in aspects relating to housing,
- c. Rights of tenants and other dwellers to organize freely,
- d. Preferential access for vulnerable groups; and
- e. Effective remedies to protect individuals and communities against violation of housing rights.

The obligations of the state is articulating these elements and implementing the processes involved in securing housing as a human right need to be more clearly defined. This can be achieved by compelling the state (a) to create an environment for access to housing by empowering the people, and (b) making more precise statements about security of tenure, non-discrimination, protection against violation of housing rights, etc. We now examine what this would mean in terms of responsibility of the state.

The concept of the "Human Right to Housing" needs to be enlarged so that it should be addressed within the wider context of the empowerment of deprived people⁷⁴

It should be the responsibility of the state to promote responsible governance through critical legislation, which empowers people to have legitimate access to housing processes. Some people may argue that the state is being let off very lightly while it ought to carry out its primary responsibility of providing access to land, infrastructure, building materials, etc. Nonetheless, people also need to have the purchasing power to access these facilities. And to achieve this, people must have access to basic health-care, education, family care and sustainable livelihoods. No state can provide these without the active participation of the people. People can put in such efforts only when they are empowered. Empowerment, therefore, holds the key to housing rights.³⁵

(d) Housing-health aspects:

The problem of housing in general has received emphasis in the report of World Health Organization's Experts' committee on public health. The committee in its first report has emphasized that the public health aspects of housing have to be considered as a part of the total environment. It has been felt that any programme on public health or concerning the environment must consider the problems of housing and its implications. The fourth report of WHO lists housing among the essential services which should be provided by the health administration.

The United Nations' preliminary report on the world social situation outlined the rural housing problem and mentioned that "the relative habitability of rural dwellings varies from region to region and from family to family. Many of them are one-room hovels where ventilation and light are inadequate, floors are dirty or muddy, and roofs are low, dirty and inflammable. Facilities for preserving or preparing food are usually painful; cooking is a dark smoky operation". The problem of housing particularly among the weaker sections of the people, has received such importance that United Nations declared the year 1987 as the International Year of Shelter for the Homeless.³⁶

According to the World Health Organization's estimates, about 80 percent of the diseases in Indian villages are caused mainly due to the problems of sanitation. The condition of the people in the rural areas could be the best imagined in terms of the size of their dwellings. The 1991 census indicates that about 40.82 percent of the total 112 million households live in one-room houses, 30.65 percent in two room houses and 13.51 percent in three room houses. In terms of roof type, the percentage of houses having grass, straw and thatch is about 33 percent, mud and unburnt bricks 6.05 percent, and tent material 4.22 percent. Apart from this, in terms of the quality of walling, 47.27 percent of the total households have grass and straw and about 4% have tents or cloth wall. Hence, there is an immediate need for improving housing conditions in rural areas³⁷.

(e) Women's Right to Shelter:

The right to housing has been denied to women both by traditional and modern laws. The dual burden of production and reproduction, intra-household inequalities and overall discrimination in patriarchal society makes women more vulnerable. Women should be involved in all stages of programme formulation, implementation and monitoring and evaluation³⁸ of housing programmes.

In rural areas, a woman spends almost 16-18 hours a day in and around the house to fulfill the economic, productive, protective, social, psychological, cultural and

religious needs of the family. For her, a house has a wider meaning in the above-mentioned roles and thus women's efficiency and health are linked to the quality of housing. Since they are, in effect, the primary users of housing, women must have a role to play in decision making regarding the house design.¹⁹

After discussing the importance of housing and the global scenario and issues relating to housing conditions in developing countries we must turn our attention to the housing problem in India, especially of the rural poor. These issues are discussed in the following section.

Housing Problem in India

The importance of proper housing seems to have been recognized very early in the history of India. In the Indus valley civilization people occupied well constructed houses. Sir John Marshall writes, "In the cities of western Asia, much money and thought were lavished on the building of magnificent temples for the Gods and on the palaces and tombs of kings, but the rest of the people had to contend themselves with insignificant buildings for homes. In the Indus valley, the picture is reverse and the finest structures are those created for the convenience of citizens".⁴⁰ This is the evidence of a fine system of town planning and house building that prevailed in those ancient days.

The supply of houses, however, did not keep pace with the increasing demand of private enterprise, which became the main source of building activity in modern economics. The expenditure on housing tended to shrink on account of the scarcity and the high prices of building materials during and immediately after the war. The enactment of legislation to control rents and to requisition houses also had a deterrent effect on private construction. As a result of this, the problem of housing in became increasingly severe. Improvements had to be made in the housing conditions not only of displaced persons whose cases demanded priority, but also of industrial workers, the urban middle class and low-income groups. The problem of slum clearance had to be

tackled and the standard of housing in the villages needed to be improved. Housing, therefore, became a major social problem and called for action by the central government, at the national level. Since the problem of housing for displaced persons demanded priority, the Ministry of Rehabilitation was created in September 1947 and entrusted with this responsibility among other things.⁴¹

Housing conditions in this country are extremely unsatisfactory. Though air and light are freely available in rural India, people have not taken advantage of these gifts of nature. They live in dark congested areas and overcrowded houses. Such conditions are attributed to ignorance, poverty, a sense of insecurity and age-old habits. The partition of the country in 1947 and the heavy influx of refugees resulting from it aggravated the housing shortage further. The total number of displaced persons from West and East Pakistan was about 79 lakhs and majority of them settled in urban areas.

India's vastness in terms of geography poses several problems for providing housing. According to the 1991 census India has a total population of 84, 43, 24,222; out of this 62, 71, 46,597 (74%) live in rural areas. This population is distributed among 5,80,000 rural settlements of various sizes. The rural population has grown consistently at a rate of around 20 percent in each decade between 1951 and 1991, from 299 million in 1951 to 629 million in 1991. Certain states like Himachal Pradesh, Sikkim, etc, have a high proportion (90 percent) of their total population in rural areas, when compared to the rest of India like Bihar and Arunachal Pradesh.⁴² The following table shows that while the rural population has doubled over four decades between 1951 and 1991, the urban population has nearly quadrupled. This indicates the process of rapid urbanisation and a steady migration from rural to urban India, which has happened due to the lack of employment and the prevalence of poor living conditions in rural areas. The problem of housing is a matter of extreme urgency in both rural and urban areas.

Table -1.1
Population, Households and Housing Stock in India (In Lakhs)

Census Year	Population		Total	Households		Total	Occupied Residences		Total
	Rural	Urban		Rural	Urban		Rural	Urban	
1951	2985	624	3609	606	128	734	541	103	644
1961	3601	791	4392	686	149	835	651	141	791
1971	4383	1089	5472	780	192	971	727	181	908
1981	5255	1597	6852	935	291	1226	827	272	1144
1991	6291	2172	8463	1116	395	1511	1085	387	1472

Source: C.V. Anand Bose (1996). Rural Housing: A Nirmithi Perspective. *Kurukshetra*. May-June, p.5.

The above table shows the number of households and estimates of housing in India in 1991 and 2001. According to the National Building Organization (NBO) estimates given in the table, during 1991 in rural areas, there was shortage of 212 lakh houses when compared to the rise to 265 lakh in 2001. Thus, during the decade 1991-2001, the housing shortage in rural areas increased by 53 lakh. It may be noted that the extent of shortage has been worked out based on certain minimum standards.

Table 1.2
Households, Usable Housing stock and Housing Shortages in 1991-2001

(Housing units in lakhs)

Particulars	1991			2001		
	Rural	Urban	Total	Rural	Urban	Total
Household	1,135	471	1,606	1,370	722	2,092
Usable Housing stock	929	367	1,296	1,115	567	1,682
Housing shortage	212	96	308	265	143	408

Source: The Handbook of Housing Statistics part 1 (1990)-National Building Organization. Eighth Five-Year Plan (1992-97) Vol. II, Planning Commission, GOI, p. 361.

During 1991-2001 the population in the rural areas increased from 6,270 lakh to 6,990 lakh though the percentage of rural population declined from 74.28 percent to 69.50 percent. The growth of population leads to an increase in demand for housing. Besides, millions of existing houses need upgradation, renovation and extension.

Magnitude of the problem:

According to 1991 census, 3.41 million families are without shelter and 10.31 million families are living in unserviceable houses. It has also been estimated that another 10.75 million houses would be needed to cover the population growth between 1991-2002 AD at the rate of an annual growth of 0.89 million homeless people. Thus, around 24.47 million houses need to be constructed by 2002 AD. It is estimated that about 6.8 million houses would have been added to the housing stock, out of various sources like IAY (2.8 million), HUDCO assisted scheme (1 million), state government schemes (2 million), and to some extent the self-built-system (1 million). Therefore, the total housing shortage to be tackled by 2002 AD would be about 17.67 million units, which includes about 10.31 million units needing upgradation and 7.36 million house hold without shelters.⁴³

Rural Housing:

For the first 25 years after Independence, the problem of rural housing did not receive any serious attention from the Government. A housing programme for the rehabilitation of refugees was taken up immediately after Partition by the Ministry of Refugees' Rehabilitation. This lasted till mid 1960s and under it 5 lakh families were housed in various centers mainly located in northern India. A village housing scheme was also launched as part of the Community Development movement in 1957, in which loans to individuals and co-operatives were provided up to a maximum of Rs.5000 per house. However only 67,000 houses were built under the scheme by the end of Fifth Five Year Plan (1980).⁴⁴

The Estimates Committee of the Lok Sabha in its 37th Report (1972-73) was distressed to note that although 83 percent of India's population lived in villages, about 73 percent of rural population resides in unsatisfactory kutcha structures. The problem of rural housing received the attention of the government. Following this, certain initiatives were taken by the Government including the launching of the housing sites-cum-construction assistance scheme which was initiated as a central scheme in the

Fourth Five Year **Plan** which was later transferred to the state sector with effect from 1.4.1974 on the recommendations of the NDC.⁴⁵

Housing is a State subject, but the union Government is responsible for the formulation of policy with regard to programmes and approaches for effective implementation of social housing schemes, particularly those pertaining to the weaker sections of the society.⁴⁶ Housing for the poor is an important item in both the 20-point programme and Minimum Needs Programme.

Housing Conditions in Rural Areas:

As mentioned earlier, the shortage of shelter is one of the foremost problems of India and it has been neglected throughout the plans. In this context, it is worth discussing the housing conditions of rural India. In terms of durability and other standard conditions like sanitation, the situation is not satisfactory. Rural houses are mostly huts, hovels and shacks and to call many of them 'dwellings' or 'houses' at all is not justifiable. They lack durability and are not conducive to hygienic living. They are not constructed in a proper planned manner in order to withstand natural calamities. Of late, the issue of rural housing has occupied the place of the topmost priority in State policy. The housing policy has to address the major challenges of the problems of rural housing, which in its existing forms poses a potential danger to the health, efficiency and overall well-being of the poor. Over a period of time, the problem of housing has become more acute due to population explosion on the one hand and the low rate of construction of new houses, on the other.

In his article in *Kurukshetra*, titled "Rural Housing; Problems and Strategies" Sweta Misra talks about the rural housing problem. The author quotes Gandhiji on the housing conditions in villages, "Instead of graceful hamlets dotting the land, we have dung heaps. The approach to many villages is not a refreshing experience. Often one would like to shut one's eyes and stuff one's nose. Such is the surrounding dirt and offending smell. A casual visitor may be able to shut his eyes and close his nose, but a permanent villager has no other go but to bear this and fall a prey to imminent diverse diseases".⁴⁷

Housing Problem of the Rural Poor

Though villages do not have a large number of people scattered on the roads or living in congested settlements like in urban areas, housing is a serious problem for the rural poor, not only because of the scarcity of land, but also for the cost involved in it.

Houses are usually divided into three categories, namely, pucca houses, which are 'acceptable' houses, semi-pucca houses, which are also acceptable, and kucha houses. Kucha houses are further divided into two categories; serviceable houses do not constitute housing shortage in rural areas as per the set norms. Only unserviceable kucha houses are considered a problem.⁴⁸

The following table gives information regarding the various types of rural houses in India:

Table - 1.3

Percentage of Rural Houses According to Type of Houses

Census Year	Kucha (Non-Permanent)	Semi-pucca (Semi-permanent)	Pucca (permanent)
1971	43.57	37.50	18.13
1981	40.55	36.93	22.53
1991	33.76	35.65	30.59

Source: C.V. Anand Bose (1996), "Rural Housing: a Nirmithi perspective" *Kurukshetra*, May-June, p.6.

The above table shows that the majority of the houses in rural areas are of semi-pucca and serviceable kucha houses. The percentage of pucca houses has been slowly but steadily increasing over the years, as is evident from the table.

The major problems of non-serviceable rural houses are as follows: (1) these houses do not give protection against rain and cold; (2) they do not have a proper arrangement for light and fresh air; (3) they do not have arrangements for keeping animals separately; (4) there is no arrangement for basic sanitation and drinking water; (5) the surroundings of the houses lack the most fundamental requirements for hygiene; (6) the houses are infested with insects, rodents, etc., which are dangerous to health, (7) the houses have high recurring costs (maintenance), which the poor cannot afford, and lastly (8) the houses are incapable of giving protection against natural calamities like floods, cyclones,⁴⁹ etc. The data in the next table gives a broad idea about housing conditions and facilities identified by the NSS in its 38th and 44th rounds of housing conditions and facilities conducted during 1983, and 1989.

Table 14

Housing Conditions and Facilities(NSS 38th Round: Jan-Dec.1983 and 44th Round: July 1988-June 1989)

% distribution of household.

	38 th Round Jan.-Dec. 1983			44 th Round July 1988 - June 1989		
	Rural	Urban	Total No. of households estimated (00)	Rural	Urban	Total No. households estimated (00)
I) Types of structure						
Kutcha	50.62	15.43	39.14		10.92	
Semi-pucca	32.41	25.72	33.32		17.79	
Pucca	16.58	57.22	27.00	1130882	17.04	357995
II) Types of Dwellings						
No Dwelling			0.01		0.07	
Independent house	79.67	55.77	82.63		52.41	
Chawl / bustee	14.74	21.86	2.98		10.77	
Flat	5.20	21.74	2.72		17.10	
Not recorded	0.39	0.63 (others)	11.66		19.65	
III) Primary source of drinking water						
Tap water	8.72	70.50	15.64		72.11	
Tube well	4.17	2.52	39.08	1131.026	17.20	358234
Hand pump	23.19	11.82			9.18	
Well	52.28	12.78	39.10			
Ponds, tanks reserved for drinking water	3.78	0.58	2.18		0.28	
Canals, rivers, spring	5.15	0.60	3.80		0.47	
Others	2.71	1.20	0.37		0.75	
IV) Types of lighting						
No lighting			3.21		2.59	
Kerosene	83.60	34.66	69.17		22.63	
Electricity	14.87	65.75	27.04		74.38	
Others	1.53	1.59	0.58		0.40	
V) Facility of latrine						
No latrine	91.41	36.82	89.25		31.11	
Service latrine	2.29	18.08	1.62		11.75	
Septic tank	2.18	20.67	3.70		25.87	
Flush system	2.29	20.13	1.06		26.98	
Others	3.83	4.30	4.29		4.29	

- Source: 1. Basic statistics relating to the Indian Economy, Vol. 1, All India, August 1991.
 2. Report on housing condition, NSS 44th Rounds July 1988-June 1989, Sept. 1990.
 3. Sarvekshana 50th issue, Vol. 15, No.3, Jan-March 1992.

Note: A Kutcha structure is one, which has walls, and roofs made of non-pucca materials.
 Semi-pucca structure is one which has either the walls or the roof, but not both, made of pucca materials. Pucca structure is one with the walls and roof of which are made of **pucca materials** (cement, concrete, burnt bricks, etc.)

The above table shows the broad picture of housing conditions and facilities at a macro-level. According to the NSS 44th round (July 1988-June 1989), in urban areas, about 71 percent of the housing is pucca. 18 percent semi-pucca and the remaining is kutcha. NSS 44th round June 1989, 39 percent kutcha and 33 per cent semi-pucca. Only about 27 percent of the housing in rural areas is pucca.

In fact, the quality of housing also depends on the access to services like water supply and sanitation. As seen from the NSS 44th round, only 15.64 percent of the rural households received drinking water from a tap within or outside the house in 1988-89, and others depended on wells, tube-wells and hand pumps for the drinking water. However, when compared to rural India, the position of urban areas is somewhat better. Of the urban households, 72.11 percent get drinking water from taps and the rest of the households depend on wells, tube-wells and other sources.

When it comes to facilities like lighting and latrines, even after five and a half decades of Independence and five decades of planned development, the data indicates that as many as 69 percent of rural households in India use kerosene for lighting and about 3 percent of households do not have lighting facilities of any kind. Further, 89 percent of the rural households and 31 percent of the urban households do not have access to a latrine of any kind. Having reviewed the nature and seriousness of the problem at hand we may now spell out the objectives of this research.

Objectives of the Study

The objectives of the study are:

1. To look into the significance of Indira Awaas Yojana (IAY), Rural Permanent Housing Scheme (RPHS) programmes with regard to SC, ST, BC, and OC, categories;
2. The study also examine the nature and number of houses generated under both the programmes;
3. To attempt to find out the actual implementation of both the programmes and the hurdles in the way of implementation of the programme;
4. To evaluate the impact of the IAY and RPH programmes on the beneficiaries and also examine the problems and perceptions of beneficiaries;

5. To examine the role of political leaders and bureaucracy in housing programmes;
6. To see how far the basic objectives of the housing policy and housing programmes are achieved;
7. To take into account the perceptions of those who have not benefited from any housing programmes.

Methodology

The area selected for the study falls in Krishna District of Andhra Pradesh. For the study both primary and secondary data was collected. In order to study the impact of the IAY and the implementation RHP programmes, an empirical study is carried out in the district. From Krishna District two Mandals are selected. One is Nandigama, a developed mandal, and another is Chandarla Padu, which is a moderately developed mandal. The selection of these two mandals was based on development indicators. In the developed mandal, the indicators chosen are the existence of facilities like drinking water, pucca road, medical facilities, and also the extent of implementation of rural housing schemes by the government. In the moderately developed mandal, Chandarlapadu, these facilities are comparatively low.

From Nandigama mandal two villages were selected for the study: 1) Raghava puram, and 2) Adaviravulapadu, the two villages selected from Chandarlapadu mandal are (1) Eturu and (2) Kodavatikallu. Thus the total number of villages covered in the present research study is four.

The villages were selected based on the number of houses constructed under the IAY and RPH schemes. In these villages the numbers of houses constructed under these schemes are relatively large. The beneficiaries of these were selected by a random sampling method. 50 beneficiaries were selected from each village. The selected beneficiaries were interviewed with the help of a schedule. Apart from the schedule, the observation method and discussion method were also used. Data was also collected from government officials and political leaders.

The field data was collected through a structured interview schedule. Keeping in view the fact that most of the respondents were illiterates, the interview schedule was employed to obtain the correct information from them. Initially, based on the objectives of the study, a draft schedule was prepared. After a pre-test was conducted on a few beneficiaries, it was suitably modified and finalized. Apart from this schedule, field observations, informal talks with IAY, RPH beneficiaries and discussions with officials and non-officials have also been utilized for enriching the study. In addition to the above, secondary data has been collected from books, journals, circulars, reports, etc.

The data collected from field has been classified and tabulated into simple and cross tables, showing frequencies and percentages. The data has been analysed and presented in a systematic manner.

Limitations of the study:

1. This study is beset with certain limitations like any other evaluation study of government programmes. The present researcher, given his social science background could not evaluate the technical and engineering aspects of the houses selected for the study. It means that the quality of housing structures could not be assessed personally.
2. The respondents were busy in day to day agricultural activities and could not give adequate time to the researcher for him to make a detailed enquiry about the quality of the houses sanctioned to them.
3. The sample of respondents selected for the study is restricted to four villages. **though** the housing programmes are spread throughout the mandal and the district. Thus, due to logistical **and** financial reasons, the study has a limited coverage.
4. With regard to the fieldwork, in spite of taking prior appointments with the officials of the programme, the researcher faced problems like the non-**accessibility** of the housing officials, which resulted in delay, in gathering information.

Chapterization

The study is divided into eight chapters.

The first chapter deals with definition of housing, the importance of housing, global scenario issues, and the importance of the housing question in Independent India, especially among the rural poor. This chapter also spells out the objectives of the study, methodology, limitations and the chapterization of the study.

The second chapter is a review of some of the literature available on rural housing.

The third chapter deals with the rural housing policy in India, plan wise allocation of funds towards rural housing schemes and importance of housing schemes for the rural poor. It also discusses housing policy since independence till 1986 and explains the importance of the National Housing Policy. It also includes a critique of the National Housing Policy. It also discusses housing finance with respect to rural housing and the agencies involved in providing housing finance.

The fourth chapter deals with rural housing programmes in Andhra Pradesh. This chapter consists of Indira Awaas Yojana (IAY), and Rural Permanent Housing Scheme (RPHS) of Andhra Pradesh. It also discusses the programmes, objectives and achievements of these schemes and evaluates them.

The fifth chapter is a profile of the study area. It includes an overview of the district and selected villages from the two mandals. It also discusses the achievement of housing schemes in the district and the selected villages.

The sixth chapter focuses on the field study. In this chapter an examination of the socio-economic profile of the selected beneficiaries is presented. This chapter examines the implementation of Indira Awaas Yojana and Rural Permanent Housing Scheme and impact on their intended beneficiaries. It analyses how far these two

schemes their have been effective in solving the problems of housing for weaker sections like SC, ST, BC and also OC. The chapter also discusses the role of political intervention in the housing issue and bureaucratic intervention in the implementation of the housing programmes. It also highlights the loopholes in the schemes and reports the suggestions of beneficiaries with regard to the programmes. The analysis of 200 beneficiaries of both IAY and RPH are also discussed.

The seventh chapter emphasizes the problems and perceptions of the poor and the eligible who did not get a house under the housing schemes intended for them. It reviews the perceptions of 30 non-beneficiaries in the selected villages.

The last chapter presents the conclusions of the study.

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Chapter – II

REVIEW OF LITERATURE

In this chapter an attempt is made to review some of the available studies on the problem of rural housing and the housing policy in India. The review of literature is undertaken with a view to study the status of research on the subject and also to study the programmes and how far they have achieved their objectives. The chapter also throws light on the problem of housing in developed and developing countries, with special reference to low-cost housing.

Bhakshi Sinha (1976)¹, while discussing many aspects of the housing problem in his book *Housing Growth in India*, stresses upon the requirement of housing and recognises the basic necessity of housing. He enunciates the fact that the framers of the Indian constitution have recognized housing as a prerequisite for rural development. He further emphasizes that housing has got a vital role to play in the national economy. He points out that the shortage of housing is related to population explosion and evaluates the investment needs of house building industry as well as its material requirements. Stressing upon the employment aspect of house building activity he points out that the house building industry has the potential to generate employment for the masses. If a planned number of houses are constructed every year, it would facilitate the flow of capital into the housing sector and increase the national income. For this, he seeks for a constructive national housing policy and has suggested three alternatives for housing construction programmes considering the financial issues. He further discusses the various levels of housing growth from the year 1975-76 to 1980-81.

Finally, he proposes the establishment small and medium scale house building industries and the proper utilization of large scale core industries such as the cement industry to boost house construction in rural as well as urban areas and to provide accommodation for millions of people. Thus the shortage of housing caused by population explosion may be solved to a great extent. This would ultimately lead to providing continuous direct employment opportunities to the rural masses

W.C. Hartman (1975),² in his book *Housing and Social Policy*, argues that conditions of the housing should be comprehensively understood to include not only physical aspects of the dwelling unit, but also control over living conditions and the cost of housing in its relation to its perceived value and ability of the economy to meet the expenses. The facilities that go along with housing include the conditions of the surrounding neighbourhood, access to education, social life, access to community facilities and employment.

The author K.V. Varghese(1987),³ of *Housing Problem in India: Economic and Social Aspects* feels that the housing problem is deep and could prove a Waterloo. This book tries to discuss certain important implications and intricacies of the Indian housing problem such as the rural-urban dichotomy in housing. It considers factors such as the disparity between the supply of and demand for housing and examines the validity and effectiveness of organized efforts made to tackle it. It tries to show that the real roots of the housing problem lie in population explosion, urban expansion and widespread poverty. It tries to examine the housing problem in several communities like plantation labourers, slum dwellers and pavement dwellers. The book offers suggestions to address the problem of housing in India.

The Second volume of S.D. Maurya's (1989),⁴ edited book dealt with the *population and housing problems in India*. This volume consists of 19 articles. The first nine articles deal with the condition of housing in various regions of India. In the first article "Housing Problem in India: An Overview", the author, Sahab Deen Maurya suggests that housing societies could be formed at local level to mobilize resources for housing. In the second article, "Urban Shelter Crisis in India", Udaya Bhaskara Reddy concludes that the shelter situation is severe due to tremendous increase in the population of cities, shortage of developed land, inadequate access to finance, slow pace of construction, litigation, and the low capability of people to construct their own houses.

He suggests that there is a need to identify areas with a high rate of migration and suitable employment generation schemes. Other suggestions include, the evolving of low-cost housing schemes, declaring housing activity as an industry, the encouragement of cooperative and private ownership by the state, united efforts by policy-makers, public private agencies and voluntary institutions to solve housing problems. In the third article "The Myth of Low Income Housing", Anjana, P. Desai, concludes that effective implementation is a major problem in the housing policy for the poor.

In the fourth article "Slums in Indian Cities: Some Issues", the author, Sahab Deen Maurya, suggests that the problems of slum dwellers may be solved in two ways: 1. Improvement of slums by providing necessary civic amenities, 2. Clearance and redevelopment of slums. In the fifth article "Rural Dwellings in Northern India", the author, Rajendra Prasad, suggests that in order to improve the rural housing condition in the region, it is essential to encourage the construction of new houses. Such houses should provide windows, ventilators, sunsheds, bathrooms and lavatories to improve the living conditions of the people. In the sixth article "Rural Housing in India: An Overview", the author, Udaya Bhaskara Reddy, concludes that rural housing is one of the most neglected problems in the country, hence rural people continue to live under bad physical and social conditions.

In the seventh article "Housing Problems in Rural India", R.S. Solanki and K.K. Dixit, suggest that the government should introduce some more housing schemes, as recent schemes are quite insufficient. Housing schemes should be planned for all villages that are economically weak and have a large number of people belonging to the scheduled castes and scheduled tribes. The tenth eleventh and twelfth articles in the volumes try to describe, on a regional basis, different aspects such as the origin, evolution, pattern and typology of rural settlements. In the thirteenth article "Housing Problem, Policy and Schemes in India", the author, Gayatri Devi, identifies rapid industrialization, rural-urban migration, as the major causes for housing problems in India. The housing policies, schemes and related

problems form the gist of the thirteenth article. The fourteenth and fifteenth article concentrate on U.P. and try to look at urbanization with emphasis on spatial and temporal trends. In the fifteenth article "Spatio-Temporal Trends of Urbanization in Uttar Pradesh", the authors, S.D. Maurya and Gayatri Devi, conclude that in U.P., the process of urbanisation has been rapidly growing and they consider this as a major development in the state. The demographic structure of urban India forms the crux of the sixteenth article. The seventeenth and eighteenth articles discuss the housing problem in West Bengal, with special reference to the Bardhaman and Sunderban region respectively. In the eighteenth article "Housing for Commercial Fishermen: A Case Study of Sundarban Region", the author A.K. Bose, concludes that housing for fishermen in the Sundarban region can be improved quickly if additions and alterations to existing houses are carried out. For that, a detailed socio-economic, physical and engineering survey with a suitable master plan for the whole region is to be conducted. This improvement has to be based on the principle of providing maximum comforts with minimum charges. The last two articles in this volume try to look at the urban problem of housing throwing light on the emergence of chawls and bastis in cities.

B.D. Mac Gregory, D.S. Robertson, and M. Shucksmith (Eds.) (1987),⁵ in their book *Rural Housing in Scotland' - Research and Policy* revealed that in Scotland, the housing needs of rural areas have tended to be overshadowed by the fervour of post war reconstruction, but in the past few years, there has been increased concern over rural housing. One indication of this change has been the establishment of Rural Forum, an organization which aims to improve the quality of life in the Scottish countryside. Simultaneously, there has been growing political and academic interest in the economics of rural housing provision, with an associated concern for the condition of the stock. This book has grown from a conference held in 1986, which had the intention of drawing the attention of policy makers to the research that had been conducted and for promoting better coordination. The books consist of four parts. Part one places rural housing in its wider economic, social and historical context. The issues of access to housing and housing supply are discussed

in part two. Housing conditions form the focus of part three while part four examines the issues in an International context comparing the experiences of England, Ireland and Sweden. In conclusion, an agenda for further policy and research in Scottish rural housing is proposed.

K.P.Bhattacharya (1998),⁶ in his edited volume *Affordable Housing and Infrastructure in India* throws light on the problem of providing affordable housing and infrastructure to the economically weaker sections (EWS) of the population in developing countries. The book highlights the need to define housing as a priority sector and to declare building construction activity as an industry so that it has access to the fiscal and tax benefits which are available to all other Indian industries. The book concludes that the problem of providing affordable housing to the urban poor is aggravated by limited allocations of budgetary resources by the governments of developing countries. The author opines that higher budgetary allocations for the housing sector, particularly for the economically weaker sections of society is essential. He comes to the conclusion that affordable housing and infrastructure must be made accessible to the EWS of the population. Papers cover issues such as housing policy, income earning issues, savings, rent affordability, housing delivery infrastructure, finance, legislation and innovative building technology.

It is unanimously agreed by various authors like Arcot Ramachandran, Santhosh Bhattacharjee, G.V. Joshi, U.B. Singh and so on that there is an urgent need to introduce a great number of income generation schemes to improve the income of the EWS, in order for these sections of society to be able to afford housing and basic services. Income generation schemes should be permitted within housing projects and or in close proximity to housing complexes. A neighborhood community should be formed to maintain the services and the funds to support this activity. Part of the money should be contributed by the beneficiaries since the cost of houses needs to be reduced to make them affordable. There are some papers devoted to the development and use of indigenous materials for construction, in order to reduce the cost of the house. There is a unanimous opinion among the

authors and delegates that participation of beneficiaries is essential for the success of programmes. The book highlights that each developing country must have a housing policy to guide housing development activity in a planned manner.

The authors J.P. John and Sridhar in their book *Shelter for the Rural Poor* (1992),⁷ discussed the urban and rural housing conflict. The book is divided into three parts, Urban and Rural Housing Conflict, Role of Women in Housing, and Tribal Housing. The first part contains fourteen papers, the second part contains four and the third part contains two papers. This book is the first of its kind in outlining various experiences of non-governmental organizations in the field of rural housing. It openly points out the glaring defects as well as the advantages of the government sponsored rural housing programmes. The papers contributed by the decision makers, representatives of non-government organizations and individual researchers are thought provoking and give deep insight into the problem of rural housing. The technology advocated and experimented with by the NGOs provides an opportunity to explore the use of existing technology to suit local conditions. The book also raises important issues on the role of women in rural housing. It also discusses those housing technologies that are in least conflict with the environment in tribal areas.

The following suggestions are given by the authors to improve the rural housing:

1. Local housing material and skills should be upgraded and usage of non-erodable mud plaster developed by Central Building Research Institute (CBRI) should be popularized.
2. To obviate the negative impact of the technological revolution on rural masses, it is necessary to educate the masses to follow and utilize appropriate models.
3. The free technical guidance on house construction from National Building Organization should be made known to the rural poor and NGOs should play active role in linking up the needs of rural poor with the technology and upgradation of technology available with them.

4. Utmost effort is necessary in developing proper technology delivery system to create decent living standards for the rural poor.
5. Low cost housing should not be done in isolation from the schemes for the overall improvement in the economic conditions of rural poor. Thus, rural housing schemes should go hand in hand with continuous employment or income generation schemes like IRDP, etc.
6. The development of need based norms and design by involving the beneficiary families, particularly in the tribal housing programme.
7. Linking agro-climatic zones of the country to the development of low cost housing technologies and the norms and standards associated with that.
8. Compulsory rural posting for engineers and architects so as to make them understand the needs of the rural people vis-à-vis housing.
9. Identifying and enlisting priorities within the housing sector through the means of communication technology.

The authors Michel Dewit and Hans Schemk in their book *Shelter for the Poor in India* (1989),⁸ discuss the issues in low cost housing. The phenomenal growth of population in India is creating a cluster of problems. Political, social and economic benefits of economic development get eroded and the goals of providing even the minimum level of food, clothing and shelter to the common man still remain distant. Moreover, in the process of economic development, the urban centers have started working as magnets continuously attracting more and more people from rural areas, leading to the proliferation of schemes in and around urban centers. Essays in this book focus on major issues relating to low cost and self-help housing in urban India. Its contents are almost entirely based on specific field experience on various topics, such as the role of slum-leaders in slum upgrading, the scope for non-government organizations to become involved in a meaningful way in slum policies, and the justification for low cost housing projects. The role of the World Bank in directing urban housing programmes is highlighted as well. Most of the fieldwork was carried out in Madras, since this city plays an important role in

developing new approaches to tackle the present day problems of urban habitat in India. Yet, the conclusions derived are relevant to all of urban India and even urban centres abroad. Most of the chapters written by young Dutch Scholar, demonstrate the interest of the Netherlands in the problems of urban habitat in the developing world.

A.K.Lal (1995),⁹ in his book *Hand Book of Low Cost Housing* deals with the low cost housing. In recent years, there is a growing emphasis on low cost housing to meet the housing requirements of the millions in the country. This book makes an attempt to bring in various issues related to low cost housing under one umbrella, such as, innovative cost effective construction techniques and materials, availability of funds for undertaking housing programmes, hindrances in the availability of land due to several legal complications, upgradation of slums and squatter settlements, low cost infrastructure services, rural housing scenario, and measures to be adopted for making safe and durable houses in areas prone to natural disasters.

A.G.Madhava Rao, D.S. Ramachandra Murthy, and G.Annamalai (1984),¹⁰ edited the book *Modern Trends in Housing in Developing Countries*. This work is focused on housing as a basic human need and a problem that concerns both developed and developing countries, though the magnitude and nature of the problem differ from country to country. In the developing countries, the limitations of the availability of resources, both physical and financial, put several constraints on the provision of adequate housing. Low-cost housing poses a challenge to even the most talented engineers and architects because of severe ceilings that are set on cost of the dwellings and the living area that can be provided. This book presents modern trends in housing particularly in developing countries and examines various avenues for reducing the cost of housing. Housing is a multidimensional issue covering planning and engineering social, economic and financial factors. This book presents the latest developments in housing in the fields of modular coordination and standardization, new building materials, analysis and design of masonry and prefabricated buildings, problems of housing in cyclone - prone areas and

environmental factors in building design. The main sections under which the contributions are grouped are: planning, materials, analysis and design, disaster mitigation, environmental design and case studies of housing projects in developing countries, such as Kuwait, Dubai, Yemen, Saudi Arabia and Iran. The book also examines special topics such as performance of fire protection and wind effects on structuring.

Bernhard Glaser (1995),¹¹ in his book, *Housing Sustainable Development and the Rural Poor - A Study of Tamil Nadu* talks about rural housing for the poor. The provision of adequate housing for the rural poor is crucially constrained by socio-cultural, economic, environmental and technological factors. Typically traditional rural houses are plagued by poor technical quality, incompatibility with their environment and problems deriving from society's insensitivity to the socio-cultural and economic needs of the dwellers.

Based on a case study of Tamil Nadu, this empirical work examines efforts to improve housing technology for the poorer inhabitants of rural areas, keeping in view the social, environmental and technical aspects. The author addresses the following basic questions. What are the most urgent housing needs? Which social conditions and constraints require consideration for the fulfillment of these needs? And which environmental factors (pertaining to available building materials, energy and food) need to be taken into account? and what are the technological prospects for finding solutions. The book provides guidelines for determining appropriate technologies for rural housing based on empirically evolved principles of economic development. It is designated as an empirical test of the concept of economic development as applied to housing. This book places an emphasis on a wider leadership, including those interested in rural housing, appropriate technology, sustainable development, environmental issues and human ecology. Most rural houses are built out of earth or mud and covered with thatched roofs. Such a form of shelter is an indicator of poverty. Modern materials like cement-fired bricks are quite expensive, hence poor people cannot afford them.

Jethoo, A.S. and Deepthi Bharadwaj (1992),¹² in *Development of Mud Technology for Rural Shelterless* talk about development technology. Mud as a construction material is still widely used in the countryside. While analysing the availability of local material in the countryside, which is being utilized for house construction, the author recognizes that mud is the cheapest and easily available material for most villagers. That is why most of rural houses are made of mud. More than half of Indian population still live in mud houses. He describes briefly the advantages and disadvantages of mud as a building material. Such advantages have gone unnoticed by building engineers. In this context, research needs to be done to ensure the better utilization of mud as a construction material. The author opines that the architecture and design have to be devised in such way to fit to rural housing patterns and facilitate easy and cost effective construction. NGOs have a very crucial role to play in spelling out and implementing these kinds of programmes.

The author Dinesh Mohan (1988),¹³ in his article *Science and Technology in Rural Housing and Environment* deals with some of the main problems in rural housing such as mud construction, which is liable to frequent damage, poor thatching which is prone to frequent fire accidents, lack of proper drainage, latrine facilities and so on. In order to deal with these problems, the Central Building Research Institute (CBRI) has come up with some solutions. They prepared mud plaster, which would save the walls from any accident, large brick for minimizing the cost on bricks and conducted research on how best we can utilize locally available materials in housing schemes.

In his article C.V. Ananda Bose (1996),¹⁴ *Rural Housing: A Nirmithi Perspective* is of the opinion that housing forms a key sector of the economy and constitute, two to eight percent GNP and forms 10 to 30 percent of gross capital formation. He points out that rural houses in India are mostly semi-pucca or semi kucha houses. He says that 12 percent of population in India has no roof over their heads and there is a shortage of 137 lakh rural houses. The Nirmithi Kendra concept was started in 1985 for immediate relief to a large number of flood affected

households in the Kollam district in Kerala. And soon, with the success of this concept, it was started in every district in India. Analysing the vexed question of housing in the country, the author, keeping the essence of Nirmithi movement in Kerala, underlines the need for propagating cost-effective, environment-friendly building technology to tackle the problem of rural housing. He emphasizes the need for bringing about a new design and construction culture avoiding unnecessary costs and eliminating wrong notions. Maintaining that the housing agenda should not be seen as one of shelter per se, he calls for an integrated approach involving Panchayat Raj Institutions, NGOs, and women in addressing the task.

Inder Mohan (1988),¹⁵ in his article "Rural Housing: People's Participation Essential", deals with the necessity of the people's participation in rural housing. His study is not a field-based one, and only suggests an approach as to how rural housing should be. He adopts a socio-cultural and anthropological outlook towards rural housing. He feels that the problem of rural housing is directly linked with imbalanced priorities and policies. He advocates an approach of austerity and indigenous low-cost technology with all amenities and feels this approach can go a long way in solving the problems of rural housing and of providing shelter for rural migrants in cities. He feels that rural housing has to be accompanied by centers for small-scale industries and craft unity, which would maintain the rich heritage of India. Rural housing should go with all other amenities like schools, community centers, craft centers and last but not the least, electrification. He concludes by advocating Gandhian principles of austerity, simplicity and feasibility for undertaking rural housing, and adding that the need of the hour is to follow the Gandhian principle of people's participation in the planning and implementation of rural housing.

P.D. Vashist (1988),¹⁶ in his study *Tackling the Housing Problem in Urban and Rural Sector*, tries to see how to tackle the housing problem in urban and rural areas. He says that home or shelter is one of the three basic requirements after food and clothing. Under the present system, the subject of housing is essentially a state

subject, but at the same time, the need for a well-defined and workable National Housing Policy (NHP) with clear-cut objectives has to be developed. Merely providing a living accommodation is not sufficient. A minimum of two rooms and a separate kitchen, drinking water and sanitary facilities must be provided to the homeless poor. He feels that the co-operative housing approach will reduce the role of state as the principal provider of dwellings; it will also provide a wide range of housing types distinct from the monotonous governmental designed apartments. He adds that the government's approach towards the housing problem should be similar to that in education and health, etc., i.e., making it a compulsory acquisition by providing stimuli to all housing sectors, i.e. government, co-operative, private and voluntary rather than making it directly and purely a governmental mission. He further says that examples from developed countries like USA and Britain should be taken into consideration while framing policies.

Tushar Kant Mishra, (1988),¹⁷ in his article *Meeting the Challenge of Rural Housing in India*, discusses the factors that act as impediments to rural housing in India. He starts off by saying that ensuring shelter to all rural inhabitants is a gigantic and challenging task in India. Like mass poverty, acute shortage of shelter is one of the most conspicuous facts of Indian economy. He gives natural and social factors as reasons for the aggravation of the problem of housing. He also quotes extensively from the National Building Organization's report and also from the National Sample Survey. He says some of the houses lack basic household facilities. He also feels overcrowding and congestion are some of the other disturbing factors of the country's housing conditions.

C. Harichandran (1989),¹⁸ in his study *Housing Development Finance*, deals with the linkage between finances and house construction in India. He says though housing is a basic need, high prices have kept it away for many people, particularly the weaker sections of the society. Financing of housing is a serious problem, which the national housing policy aims to mitigate. He adds that the government investment in the sector has been on the increase yet, it is not enough. Hence, the

role of institutional finance needs to be given importance, according to the author. He adds that Housing Urban Development Corporation (HUDCO), Housing Development Financial Corporation (HDFC), LIC and banks can bring about a silent revolution in the process of providing housing finance.

He concludes by saying that housing should be treated as a priority sector and its investment as an economic investment. He adds that since 80% of the housing demand is from economically weaker sections, at least 50% of the banks' committed amount should be earmarked for weaker sections. To this end, the infrastructural facilities and other supporting services to the banks are to be strengthened. He feels that all this would help in ushering in a silent revolution in the continuous process of providing housing finance.

N. Narayana and N. Ramanjaneyulu (1989),¹⁹ in their article *Rural Housing in India*, deal with the problems, which are involved in providing houses to all. They argue that the most crucial requirement for housing at the present time is establishment of a proper and diversified institutional structure of housing finance and construction. The authors say that the problem of housing became acute since early 1960s and that 3/4th of our population lives in rural areas. They point out poverty as one of the main reasons for shortage of housing in rural areas. They mention that the shortage of houses in 1961 was 10.2 millions (6.6 in rural areas and 3.6 in urban areas). The shortage of housing in 1985-90 shows increase an upto 24.7 millions (18.8 millions in rural and 5.9 millions in urban areas). The authors say that the government has badly neglected the problem of rural housing even under Five-Year Plans. It is only in the Fifth Five Plan that a substantial amount of Rs. 108.16 crore was allotted for rural housing.

They discuss various aspects of the housing problem such as finance, low cost technology and infrastructure facilities and make a number of suggestions for improving the rural housing situation. Vigorous campaign for public education and information about rural housing programmes like budgetary resources to rural areas,

the development of and use of local building materials and providing infrastructure facilities are some of the important suggestions they make.

S.Giriappa (1998),²⁰ in his book *Housing Finance and Development in India* talk about housing financial institutions in India. He feels the basic needs, food and clothing have somehow been made available to the common man but regarding housing, the conditions require high ameliorative action. Investment on social infrastructure like basic housing has been meagre and the recent reforms regime may keep the mainstream people out of this basic need if adequate safety measures are not adopted on a large scale. The study attempts to evaluate various subsidy-housing programmes of the government and also the new housing schemes adopted by various housing financial institutions. Taking the example of Dakshina Kannada Region of Karnataka, these schemes have been evaluated on the basis of adequate quality, performance and distribution across different sections of the society. The study would be useful to understand the nature of housing problem of regions and the various measures to be undertaken to keep ensure this basic need. The author gives some important suggestions with regard to housing finance.

They are:

- a. In addition to commercial banks, their housing finance branches and HFI, even co-operative banks and Regional Rural Banks may be involved in rural housing financing considering the increasing deficit of houses emerging every year.
- b. Wherever possible, housing need should be tied up with other productive activities for obtaining loan.
- c. Group lending to building centers; NGO's and Women's organization may be encouraged for group construction or habitations and their maintenance.
- d. The State Housing Board has to give due attention to rural areas **also**.
- e. The inspection and other problems have to be simplified and extended to the NGO's and other self-help groups towards decentralization.

Chandan Sinha (1992),²¹ in his article "Building a Better Hut - Rural Housing for the Poor" talks about the local needs and improvement of the scheme. It is on a case study of an entrepreneur officer of Amdanga Block, Midnapur District of West Bengal. It is an excellent example of how authorized persons utilize the available local material for house building. The scheme is titled as individual beneficiary scheme, which aims in providing the basic minimum facilities in terms of housing for the weaker sections. The BDO in this block visited the existing huts and he was struck by the darkness inside the house and by the absence of ventilation. The Government had sanctioned very little money for the construction of these huts, so the BDO thought that it would make better sense to use mud and a sort of inferior brick as an alternative for layers of mud and cement mortars. The officer concerned was able to convince the panchayat and people about his new design. This instance suggests that authorities should take circumstances into consideration and not implement schemes in quick manner. They need to understand the local conditions, facilities and financial constraints. This article proves that rural housing schemes should be devised based upon local and regional conditions and availability of local material to achieve desirable results.

Pugh Cedric (1990),²² in his study *Housing and Urbanization* deals with the solution for the problem of housing and urbanization in India. He opines that planners and policy makers emphasize on housing policies which the Indian government can scarcely fund and the average citizen never afford. However, based on a realistic scheme with an ever-expanding population, rapid organization and insufficient resources, a new policy based on 'self-help' is being propounded. This book emphasizes the possibility of developing accessible and habitable low-income housing in India based on the implementation of simple construction with affordability, cost recovery and replicability. In this context, Pugh argues for a shift in emphasis in housing policy from radical redevelopment to a system of feasible upgradation and betterment. He buttresses his argument by citing the success of various World Bank aided projects in India. These have ranged from slum improvement and sites and services project in Calcutta and Madras, to successful

new directions in Bombay. In the process of describing these new efforts, Dr. Pugh critically analyses the Indian government's housing policy, the economics of reform and the failures of land policy in Delhi. This comprehensive study will not only serve as a model for housing in India but will be of immense practical value to those interested in problem of housing and urbanization.

Daya Krishna (1981),²³ in his article *Housing for the Rural Poor*, talked about the houses for the rural poor. He feels that adequate and appropriate shelter is the basic necessity of human life. The main objectives of his article are to evaluate the housing programmes undertaken in the country since the time of First Five-Year Plan (1951-56).

He feels that initial programmes were of a modest nature and urban-oriented, due to the problem of providing proper accommodation for the migrants from Pakistan. He adds that even up to the end of Fourth Five-Year Plan (1969-74), rural housing continued to be accorded low priority. But with the introduction of Fifth Five-Year Plan, rural housing started getting priority. As a result, various programmes like the Small Farmers' Development Agency (SFDA), Hill Areas Development (HAD), Tribal Areas Development (TAD), etc., were started with the basic idea to make a frontal attack on rural poverty through adopting a micro approach. After giving an evaluation of the housing programmes over the years, vis-a-vis wage conditions and bonded labour, he suggests that rural housing planning must take into account the availability of raw materials and problems associated with the availability of housing materials. The construction of houses should take into consideration aspects like spacing, accommodation of livestock in houses and should reflect rural occupational structures. It should take into consideration the variations in different areas and also the needs of various communities.

C. Parvathamma and Satyanarayana (1987),²⁴ in the book titled *Housing Rural Poor and Their Living Conditions*, study the problem of rural housing in Karnataka. Most of the conclusions are based on the implementation of the People's

(Janata) Housing Scheme during the 1970s. The book deals with the enormity of the problem, particularly in villages, the socio-economic conditions of the rural poor in Karnataka. It also deals with the planned housing in Karnataka, which is in the forefront of implementing schemes for rural houseless. Till the end of August 1978, about 144 lakh houses were constructed in rural areas. About 7.87 lakh house sites have been distributed during the period 1972-1978. A sum of about Rs.2 crore has been spent during 1977-79.

The authors made the following suggestions to tackle the problem of rural housing in Karnataka: (i) an agency at the national and state level should be created and entrusted with the task of enumerating the socio-economic conditions of the rural poor, (ii) priority should be given to provide house sites or houses to poor people in the villages by utilizing lands acquired under the land reform scheme, (iii) house sites and houses to the rural poor should be provided in the vicinity of the main villages, (iv) government should encourage the use of locally available building materials, (v) and construction work of Janata houses should not be entrusted to private contractors in the villages.

Y.P. Singh (1986),²⁵ critically examines in his article the progress of the "Housing Programmes for Scheduled Castes in UP with Special Attention to the Activities of the 'Harijan Evam Nirbal Varg Avas Nigam'". The scheme provides financial help for economically weaker sections and the distribution of land for house-sites to the SC, ST people. He points out that rural housing in UP did not receive adequate attention since the fourth plan. He says that two types of schemes were in operation in UP a) allotment of house sites, and b) financial help for house construction. Under the programme of allotment of house sites, 12 lakh Scheduled Caste families have benefited in UP. Unfortunately, the house sites distributed under this programme could not be used by most of them. Only about 2.58 lakh allottees had been able to put up their houses. One of the main reasons, according to Singh, is that the lands distributed were not suitable for house construction. Under the programme of financial help for house construction, financial assistance was

provided to the house-site allottees who were unable to construct their houses/huts. The subsidy for plains and hills was Rs. 1,000 to Rs. 1,600 respectively, which was revised in 1980 and raised to Rs.2,000 in plains and Rs.3,000 in hills, the rest of the amount being made available through banks.

Singh made some suggestions to solve the problem of housing shortage. They are: (i) the existing two offices of Nigam are inadequate to cater to the housing needs of scheduled caste population, (ii) There is a need to involve voluntary organizations in rural housing activities, (iii) house sites may be acquired in or around the same villages, (iv) scheduled castes colonies should be provided with facilities like drinking water, electricity, schools and health facilities.

K. Venkataiah (1986),²⁶ in his article "Rural Housing: Sites and Services Programme Introduced in 1972 in AP", examines one of the rural housing programmes, namely, the Rural Sites and Services Programme implemented by the government of Andhra Pradesh. The principle objective of the programme is to provide assistance for the construction of huts to those who have a monthly household income of less than Rs.200/- and those who do not have requisite repaying capacity to go in for permanent houses even with a loan facility.

In this study, Venkataiah points out that the programme of sites and services is a failure because it was not reaching the rock bottom of society. The beneficiaries were either economically or educationally better-off than their fellow people. He found out that the amount Rs.400/- granted by the government was not sufficient to construct a hut, as a result, some of the agricultural labourers were forced to become contract labourers. He also brings out the fact that the house site was not convenient to the beneficiaries. Finally, he mentions that basic amenities like drinking water, drainage, toilets and electricity were absolutely absent in these colonies.

The author Aromar Revi (1990),²⁷ in her book *Shelter in India* discusses the major housing problems in India. Rapidly increasing homelessness throughout the

world has promoted major new initiatives on the policy, institutional and technological fronts to tackle problem with a renewed sense of urgency. To design effective approaches to the construction sector in general and the housing problem in particular, the first step is to obtain an accurate picture of the existing state of affairs to identify major problems in the housing field in India. analyzing the data obtained from government and other published sources. The book identifies the major issues of resources, technologies, institutions and policies, which must underlie any action in this area and carries out a detailed analysis of public action on housing during the period since independence. It presents a number of conclusions regarding the relative magnitude of the governmental or formal effort in this sector and the difficulties in information and knowledge without which further progress will be very slow. On the basis of this analysis, a detailed research agenda is outlined which can provide a starting point for government laboratories, research institutions and voluntary organizations to initiate useful work in this field.

Anil K. Joseph (1996),²⁸ in his article *Role of Private Sector in Housing* talked about urban housing problems. India will have 41 million people without a proper roof over their head by the year 2000. This gigantic figure of homeless persons in India would project the demand for 2092 million housing units and the expected availability of only 168.2 million, both in the public and private sectors. To over come these gigantic problems, National housing policy of the government seeks to mitigate the housing problem especially of the economically weaker sections (EWS) and other lower income groups (LIG). According to the available data nearly 12 million houses will have to be provided to overcome the shortage in 1996 in urban areas. The author feels that one of the major constraints to the development of housing activity is inadequate funding, and that the availability of housing finance through recognized and specialized institutions was relatively non-existent in India till 1971. While illustrating the financial help rendered by various means, he broadly divides it into three categories. One is the formal source from government sector such as Housing Development Finance Corporation (HDFC), Housing Urban Development Corporation (HUDCO), State Housing Boards and

other financial institutions like GIC, LIC etc., second, the informal sector, where personal saving constitutes one source for house construction, borrowings from friends and other sources such as non-banking financial institutions. The author's main part is that both the organized and unorganized sector have to play key roles in the housing industry. However, since the private sector is likely to concentrate more on urban areas, hence government agencies should give preference to rural areas. Even HUDCO which was started in the year 1971 to provide bulk finance to housing boards and development authorities were encouraged to initiate housing schemes for the economically weaker sections of society. Nonetheless, HUDCO and other financial institutions have not been able to achieve any breakthrough in providing sufficient finance to the needy.

Other hurdles faced by the housing and real estate sectors are legal impediments in the form of Urban Land Ceiling and Regulation Act (ULCRA) and the Rent Control Act. The act aims to prevent concentration of urban land in a few hands, to bring about an equitable distribution in favour of the urban poor and to prevent speculative transactions relating to scarce and precious urban land. Though the intension of the low cost housing for the poor is laudable it has failed to achieve its objectives.

Francis Cherunilam and Deyard D. Heggade (1987),²⁹ *Housing in India* studied the problem of housing in India with particular reference to the developing countries. Housing is a global problem. The advances made by even the developed countries is far from satisfactory. Neither the capitalist USA nor the communist USSR could solve this basic problem. The housing problem naturally is more chronic in developing countries, where an estimated two-thirds of the population, amounting to 1.2 billion people live below the poverty line. Among democratic countries, the housing shortage is perhaps most severe in India. The authors opine that in many developing countries including India, the housing problem has been assuming more and more serious proportions, reflecting the unrealism and deficiencies in the approach to the problem. The United Nations Organization has

declared 1987 as the International Year of Shelter for Homeless to focus attention towards the chronic inadequacy of this basic necessity and to help evolve effective solution, to the problem. In the light of this, this book is an attempt to sketch the housing situation in India, to broadly review the organized effort, to alleviate the housing problem and to highlight the important problems in housing sector. Although the main focus of the book is housing in India, it also contains some general and broad observations about the global housing problem with reference to all developing countries. Aspects covered by this book include the importance of housing in the economy, various dimensions of the housing problem, slums, housing under the plans, rural housing, housing cooperatives, housing finance, institutional role in housing, social housing schemes, etc.

K.R. Nayar (1987),³⁰ in his article *Housing in Rural Areas a Social Science Perspective* deals with the problems related to rural housing. On account of profitable returns the urban housing sector gets financed, but the rural housing sector has been marginalized due to its unproductive nature. So, adequate investment is not flowing into rural areas. He presents a picture of how housing sector was given importance in 6th and 7th five-year plans, and of the government endeavour through the minimum needs programs and HUDCO scheme. He talks about four categories of variables that are parts of this complex system. They are:

- (1) Housing culture: He shows how changing culture moulds the pattern of the housing fabric. Those who have access to the available technology and labour get better facilities than those who don't have it. Social stratification and economic inequality also dictate housing pattern, for instance, most of the dirty streets have a very poor housing pattern.
- (2) Nature of Technology - He briefly talks about the historical process through which the housing technology has been evolved, and has become such a complex system as at present and argues that the market often dictates the housing sector.
- (3) Agency for Housing Programmes - Because of heavy influx of rural people to city there is a big necessity and demand for urban housing, and hence urban houses need different sort of house

planning. With regard to rural housing hardly any party is interested and as a consequence this sector is lagging far behind. The village panchayat and co-operative bodies could be entrusted with some powers in this regard. (4) Interface between Health and Housing - Though the relationship between health and housing sector is not visible, human health conditions depend largely upon dwelling conditions.

C.N.Ray (1991),³¹ in his article *Planning issues in Rural Housing* deals with the problem of rural housing. He demonstrates how the housing problem slowly gained attention from the government along with other problems such as eradicating poverty, providing education, health, etc. Despite its indispensable need, the government did not give due recognition to the problem, and as a result, the sector still remains a marginal one. Moreover, the housing problem was approached from an urban centric perspective and policies and schemes were emanated from this viewpoint and in this process, the rural housing sector was largely neglected. But recently the government started giving some attention to this problem and funding rural housing in successive plans. He strongly asserts that the research in housing and technological development should be incorporated into the housing patterns in rural areas. Then he shows how urban housing differs from that of rural housing. Rural housing is deeply influenced by socio-economic and cultural factors i.e., the rural housing pattern differs widely from one caste to another. An urban house is more strictly functional than the rural house, which is a center of the active life of individuals. He writes about another issue, which is obtaining appropriate sites for housing schemes. Rural housing faces a big problem in the scarcity of land for construction. People find it difficult to change their habits of land use.

What villagers really want is not reflected in the government housing schemes; as a result they are unable to get appropriate housing for them. Their needs should be identified and given proper space. In this task, the village panchayat and NGOs have to play a very active role and state governments have to initiate

programmes that were initiated by the governments of Gujarat and Kerala so that the villagers are benefited.

The author Neela Mukherjee (1996),³² in her article *Rural Poor and Housing: Issues and Approaches*, states that domestic technologies, which are eco-friendly, will provide the poor with comfortable dwellings at low costs. Most State governments are not keen on implementing land reforms, which are the key to the alleviation of rural poverty. The State has to protect the poor through a safety net against exploitation and repression by powerful groups. Merely constructing houses will not solve the problems of the poor, instead basic infrastructure like safe drinking water, sanitation and sewerage, power, roads and transport are also to be provided to make their living comfortable. The poor households' participation in designing and planning of their houses is an essential pre-requisite. The author points out the Central government's National Housing Policy of 1994 as a shift from government role as a facilitator rather than provider involving various agencies and covering technological, financial and institutional aspects in the policy framework. The author points out that for any policy for improving housing conditions for the poor, it is important to consider ways in which the poor people can have access to the total package to improve their quality of life where housing would constitute an important component amongst others. In addition, the author points out that another important issue in this regard is the quality of housing, its design and affordability.

Balarj Metha (1988),³³ in his study *Problem of Rural Housing and How it Can Be Solved*, discusses the National Housing Policy (NHP) and its main concerns. He, however, feels that the specific policy prescription laid down to achieve the proclaimed, highly laudable objectives do not appear to be either adequate or effective. He says one of the objectives is to see that every family own an affordable shelter by 2000 A.D. He feels that democratic state has to provide minimum needs like food, water, clothing and shelter to the vast masses of the poor in the country, especially in the rural areas. He feels that the performance in this context is far from encouraging. He also feels that the provision of decent housing for weaker sections

of the society is crucially dependent, on the living conditions, income and employment opportunities of the poor working people. Hence, he feels the problem of rural housing has to be seen as a part of the larger socio-economic process at work

K.M. George (1989),⁴ in his article *Rural Housing Problems and Strategies*, analyses the housing problems confronting India and presents the strategies to be adopted for promoting sustained development of housing through implementation of the National Housing Policy. A sound land policy, a large information system easily accessible to the public, a specialized housing finance system, availability of technology and material, and involvement, interaction between governmental and non-governmental organizations could help in quickening the process of rural housing and thereby ensure shelter to every one by the turn of the century. He feels that shelter is one of the basic needs and overall development can hardly ignore this aspect. He adds that in spite of being considered to be a non-productive investment by earlier economists, in general, today, it is closely linked with the process of overall socio-economic development. He then goes on to talk about the past experiences and achievements of the housing sector and also the backlogs despite remarkable achievements. He then talks about investment in housing and the main objectives of NHP. He elaborates on the thrust areas and feels that SC, ST and freed bonded labourers are given priority in NHP. Then he gives a set of strategies to translate NHP into a reality. He also talks about minimum housing norms, rural housing, land for the growth of housing, housing finance and role of National Housing Bank, etc. He concludes by giving a set of suggestions, which are as follows: To improve the environment of human settlements, government should provide drinking water, sanitation and other basic services. Priority must be accorded to victims of natural calamities, low-income groups, economically and socially weaker sections, widows, and women-headed households. Land, building materials and finance must be made available with minimum formalities and maximum repayment periods through the housing subsidiaries of nationalized commercial banks.

He finally argues that banks must reorient themselves in terms of approach and values and the role of their agents in rural development must be perceived in a wider perspective. The housing subsidiaries must give a greater impetus to socio-economic development rather than to commercial viability. Besides, special efforts are required to build up model houses in rural and semi-urban areas by commercial banks and the same pattern may be made as the acceptable pattern "for the entire village". This calls for both vision and courageous decision on the part of commercial banks.

N.A. Karim (1996),³⁵ in his article *Shelter for All: Need for A Comprehensive Housing Policy*, argues for a comprehensive housing policy. Quoting Indira Gandhi and United Nations Development Programme (UNDP), he tries to highlight the distortion in development caused by a bias towards the requirements of the rich and how it has created several problems in our social sector. According to him, the problem of housing is generally acute in developing countries and adds that in India, this problem has taken colossal dimensions because of a huge backlog and a rapidly growing population. He feels that from any angle, housing is a formidable problem, the solution of which demands massive, imaginative, planned efforts.

He highlights the imperative of low cost housing technology because of growing environmental concerns. He also shows how the NHP of 1992 stresses on the need of cost-effective technologies and materials. He says that in addition to cheap-building materials and cost-effective technology, which are only two aspects of a comprehensive housing policy, supply and management of land, housing finance, role of government, the private and self-help sector, etc. are also equally important in translating the slogan "shelter for all" into a reality.

He also feels that if the state governments formulate new housing policies in harmony with the general national objectives and commitment and work in accordance with the newly introduced Panchayat Raj institutions at the district,

block and village levels, the apparently daunting task of providing shelter for all can be achieved in a time-bound manner, provided there is political will on the part of the rulers and the required professional skill on the part of various groups like the managers, engineers and workers, etc. In conclusion, he says all out efforts are needed to implement the National Housing Policy (NHP).

K. S. Sharma's (1996),³⁶ article *Housing for the Masses*, is a commentary on NHP. He feels that shelter is an inseparable component of the overall development process. He adds that in India, housing is the second largest employment-generating sector. Then he talks about the NHP, its advent and the principles on which it is based. He also talks of how implementation of NHP is not a one-time exercise but a continuous process. He also talks about the enabling environment and the different aspects that are acting as enabling factors.

In conclusion, he appreciates the fact that in a short span of time, the government has indicated several steps which would go a long way in creating an enabling environment for increased and sustained housing activity with the focus on providing affordable shelter to the economically weaker sections, low-income group categories and other vulnerable groups, viz. households below poverty line, rural landless labour and artisans, SC/STs, widows, single women and women-headed households, physically handicapped and others.

Mr. Naveen Chandra Joshi (1988),³⁷ in his study *Critical Issues in Rural Housing*, says that low priority was accorded to rural housing for a long time. He says that the National Housing Policy, which was placed in parliament on May 12, 1988, sets the goal of eradicating homelessness in India by 2000, but very little is offered by way of achieving the objective. He argues that the policy of conferring technical rights on slum dwellers in respect of land occupied by them would only result in regularizing illegal occupations of urban lands by pushing rural people to the city. He also criticizes that the National Housing Policy for being oriented towards urban land developers and contractors and offering nothing to the rural population.

He also makes some suggestions to solve the problem of rural housing. He opines that the state governments should seek the help of voluntary agencies in rural areas for rural housing and its development. He emphasizes the use of indigenous architecture in rural housing as outlined in the National Housing Policy. He further suggests that the education curriculum of architectural and engineering institutions would have to be suitably modified in order to develop suitable technology.

Indira Hirway (1987),³⁸ in her article *Housing for the Rural Poor*, argues that the government has never carried out a comprehensive survey to assess the nature and extent of the housing needs in rural areas, nor has ever allocated adequate funds for rural housing. She feels that the government should improve the present housing by supplementary efforts. She reviews various housing policies and programmes for the rural poor during the five years plans. She makes some important recommendations. They are (i) an all India survey should be conducted. (a) to assess the present housing conditions in rural areas, (b) to study the nature and extent of the housing needs of rural people, specially of the weaker sections, (ii) preparing an inventory of the available housing technology at the all India level and also at the regional level, (iii) a decentralized approach in designing and implementing the housing programmes, (iv) linking housing programmes with other rural development programmes, and (v) providing financial help to the shelterless.

Wiswakarma R.K. (1989),³⁹ in *Housing for the Poor: Policy Implementation* describes housing as an important and integral component of human settlements and since it is a part of a comprehensive process, it cannot be isolated from the broader process of urban development and can not be solved by itself. He argues that housing is both an end in itself, and a means of attaining national development. He points out that housing for low income families can provide an effective means of income redistribution and can also be a means for attaining development, when used as a **policy** incentive for the distribution of population.

Satya Sundaram (1989),⁴⁰ in his article *Improving Rural Housing* focuses on housing in rural areas. He says that in rural areas the house is not only a dwelling place, but also work place. He says, "Housing activity, which has vast employment potential, provides opportunity to fully utilise ideal man power. Indeed, housing should be treated not only as a welfare activity, but also as a means to set-up ancillary industries. Of course, better housing means improvement of health, sanitation and education".

Ananta Giri (1993),⁴¹ attempts to trace the *Housing Movements in Contemporary India: Some Examples from Kerala*. He says that the building scenario in contemporary India presents us with two different pictures. The dominant modern sector is uncritically promoting a metropolitan housing design, with its dependence on modern building materials such as iron, steel, concrete and cement. The traditional sector still continues to be a people's activity where people "have the freedom to build." It is this aspect of the people's tradition that many architectural and housing movements in contemporary India are trying to revive. This essay has provided a description of the discourse of such things. But these movements are yet to articulate the agenda of housing as a human right. In contemporary India, some housing rights movements have come up.

Summing Up

It is clear from the above review that the studies so far conducted in the field of rural housing have been on the aspects like nature of the programmes, the special orientations, people's participation, cooperative approach to the problem of housing, factors acting as impediments to the successful implementation of the policy, essentially of a land information system, institutional finance as far as housing is concerned, and the need for comprehensive housing policy. In addition to these, there have been studies on the National Housing Policy and its main concerns as well as on the different aspects being covered by it. But it is clear from the above review that the latest housing programmes like Indira Awaas Yojana (IAY) and

Rural Permanent Housing Scheme (RPHS) have not been comprehensively covered and the evaluation from the policy formulation to implementation with emphasis on the structural and implementational loopholes and lacuna have not been attempted. An important aspect in any evaluatory study, the beneficiaries' response, has not been given the importance it deserves. Rural housing in general has not been given importance by the studies. The present study is an attempt in the direction of correcting the present lacuna mentioned above. This study, it is hoped, will be a useful addition to the literature on rural housing, especially on IAY and RPH with emphasis on the aspects of beneficiary satisfaction and participation in the formation and implementation of housing policy. Though several studies exist on the problem of housing, very few of them are focussed specially on rural housing. Although many recommendations have been made to improve the extent and quality of rural housing, few of them have based themselves on the feedback that could be collected from the beneficiaries of rural housing schemes. The present study has benefited from the previous ones reviewed in this chapter and seeks to enlarge upon them by addressing these neglected issues.

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Chapter –III

HOUSING POLICY IN INDIA

Introduction

This chapter deals with the public policy on rural housing in India and the plan wise allocation of funds towards rural housing schemes. It also analyses housing policy in India since Independence. It explains the importance of the National Housing Policy and critiques Policy and discusses the role of the rural housing finance agencies involved catering to the need for housing finance.

The Indian constitution lays down that "the state shall strive to promote the welfare of the people, protecting as effectively as it may a social order in which justice, social, economic and political. It is on these basic principles that India continues to strive to provide its people basic socio-economic necessities such as food, clothing, shelter and so on".¹

The subject of housing, however, is not specifically mentioned in the seventh schedule of the constitution of India, which deals with matters coming within the purview of the union and state legislatures. As far as housing for industrial labour is concerned, item 24 of list III may be said to cover because it, dealing, as the item does, comprehensively with the welfare of labour. That would bring into the issue **the** concurrent list which both the union and the state governments are concerned with. The residual powers in relation to subjects not mentioned in the concurrent list or state list. These vest in the Union parliament. Thus the centre may be said to be directly concerned with the subject of housing in general. In view of the gravity and vastness of the problem and the financial conditions of the states, the central government has to accept a large measure of responsibility for financing programmes in the urban centres, where congestion and shortage of housing have become very acute in recent years. Provision should also be made to find funds for middle-class housing schemes through building co-operative societies. However, it has been suggested that state governments, which are being relieved to a large extent of the responsibility for industrial housing, should concentrate on ameliorating poor conditions of housing in rural areas².

Rural Housing in Five-Year Plans in India: Allocation for Housing

The rural housing problem has been neglected by the government in Five Year Plans. It was during the Second Five Year Plan (1957) that the Village Housing Scheme was introduced for the first time. The Estimates Committee (1985-86) of the Lok Sabha, in its 3rd report on Housing for Landless Rural Labour, noted that during the last three decades of planning, the government had not given the problems of providing houses to the landless rural labour the importance it deserves. In earlier reports in 1967-68 and in 1972-73, the committee, had drawn attention to the unsatisfactory performance of the Village Housing Scheme during the earlier Five Year Plan and the indifference of the government towards rural housing. This neglect is reflected in the extremely low allocation of funds for rural housing in the Five Year Plans as well as in the very poor utilization of funds during the plans.³

Table 3.1 provides the data related to the plan-wise allocation of resources for rural housing. During the Second Five-Year Plan, Rs. 10 crore were allocated for rural housing and 37 percent was the rate of success. In the Third Plan, Rs. 12.70 crores were spent on rural housing programmes, but the achievement rate did not increase. The rate of success remained a low 33 percent. During the annual plan years, Rs.3.19 crores were sanctioned and the success rate greatly increased and reached 80 percent. In the Fourth Plan, only Rs. 5.25 crores were sanctioned and the success rate was 81 percent.

Table 3.1
Rural Housing in Five Year Plans

(Rs. in Crores)			
Five Year Plan	Funds Allocated	Actual Expenditure	Percentage of Achievement
2 nd Five Year Plan (1956-61)	10.00	3.70	37.00
3 rd Five Year Plan (1961-66)	12.70	4.22	33.22
Annual Plans (1966-69)	3.19	2.56	80.25
4 th Five Year Plan (1969-74)	5.25	4.27	81.33
5 th Five Year Plan (1974-79)	108.16	55.00	50.08
6 th Five Year Plan (1980-85)	353.50	118.06	33.39
7 th Five Year Plan (1987-92)	577.00	—	—
8 th Five Year Plan (1992-97)	350.00	--	--

- Sources: 1. Estimates Committee Report (1985-86)
 2. Fifth Five Year Plan, Government of India
 3. Seventh Five Year Plan, Economic and Political Weekly, August 22, 1987, p. 1456.

In the Fifth Plan, allocations were increased drastically to Rs. 108.16 crores, which was very high when compared to earlier plans. But the success rate came down to 50 percent. The Sixth Five Year Plan allocated Rs. 353.50 crores, but the actual achievement was very poor (33 percent). This shows a steep regression in rural house construction. During the Seventh Five Year Plan, a high allocation of Rs. 577 crores had been made, but the success rate is not been computed. For the Eighth Plan, a maximum allocation of Rs. 350.00 crores were made, but information regarding the success rate is not available yet.

Housing Programmes under Plans:

The first housing programme for rural areas, namely the Village Housing Scheme was introduced in 1957 as a part of a total reconstruction programme. This programme hardly touched the fringe of the problem during the Second and Third Five Year Plans, with an expenditure of Rs. 3.70 crores and Rs. 4.22 crores respectively.⁴

Apart from spending a very low amount, the plan favoured only aided self-help programmes in which government assistance would mainly be in the form of technical advice, demonstration of model houses and model villages, provision for improved design and layouts, and so on. Consequently, the expenditure on rural housing remained very low, and during the 23 year period ending in March 1974, only about 60 thousand houses were constructed by the village housing projects all over the country. The situation improved in Fourth Five year Plan because of the introduction of special programme called 'a Crash Scheme' for providing free house sites to landless agriculture labourers/⁵

In the Fifth Five Year Plan (1974-79), the scheme was transferred to the State sector and was extended to cover rural artisans too. The scheme also had a provision for providing construction assistance to beneficiaries in the Fifth Five Year Plan. The scheme, which is now a part of the Minimum Needs Programme, was included in the 20-point programme and Rs.108.16 crores were allocated. Surprisingly, only about 50 percent of the amount was spent during the plan.⁶

The Sixth Five Year Plan (1980-85) declared that by 1990 all landless workers would get complete housing assistance, especially free house sites as well as construction assistance, along with minimum infrastructure. The target of the plan was to provide house sites to all the landless and housing assistance to 25 percent of the landless labourers. But the plan could not fulfil this target and actual assistance was given only to 15 percent of the target group.

The Seventh Plan (1985-90) began with a housing shortage of 18.8 million units. It also had an additional shortage of 12.4 million units, which occurred due to the population growth during the plan. This plan has, therefore, been given a high priority with respect to the housing problem and Rs.36 crores were spent during the plan period for providing housing sites to 0.72 million households and Rs. 577 crores were to be spent on rural housing under the Minimum Needs Programme. About Rs. 289 crores were to be spent on other supportive programmes like research and development, extension work, and so on.⁷

During the Eighth Plan (1992-97), the emphasis was on social housing schemes, including those under the Minimum Needs Programme in rural areas. It emphasized the role of the Housing and Urban Development Corporation (HUDCO) and the National Housing Bank (NHB). It also emphasised shelter for the homeless and footpath dwellers, institutional development, technology transfer and development of appropriate building materials, housing information system and housing for industrial workers, working women and artisans, etc^o. To achieve the above objectives various strategies were proposed by the Government of India. The government had taken up infrastructure activities. Housing construction was left mostly to private initiative. There is a realization now that the state has to play an increasing role in infrastructure development and construction.

During the Ninth Plan (1997-2002), the Ministry of Rural Areas and Employment airing its concern for rural housing has prepared an action plan for achieving the national goal of housing for all by 2000 A. D. The Indira Awaas Yojana (IAY) was continued in the current plan period to tackle the problem of homelessness in the rural area. Provision was also made to take up the upgradation of unserviceable kutcha houses through the IAY fund. A part of the IAY fund was made available to state governments for acquiring land for sites families below the poverty line. The plan also sought to improve the quality of houses in terms of design, construction material, etc.

The ninth plan working group on rural housing has made an estimate of 13.72 million units which includes 3.41 million households in the absolutely shelterless category and 10.31 million households living in unserviceable Kutcha units that need substantial upgradation inputs. In addition, it has been estimated that the demand for new units, due to population growth during 1991-2000, would be 8.96 million units. The total housing requirements in terms of new units as well as upgradation inputs is, thus, estimated to be 22.36 million units up to 2000.

Projected Housing Scenario, 1997-2021

The National Report has projected the housing scenario in terms of units and investment requirements for the period 1997-2001. 2001-2021. The estimates are presented, on the basis of work done by the Society for Development Studies (SDS) for urban and rural India, and at the desegregated level, for new units as well as inadequate housing and upgradation requirements. It was assumed that the upgradation and inadequate housing requirements will be fully covered by 2001, though this situation is not likely to materialize and the upgradation and inadequate housing development activity might continue in the 5-10 years thereafter. Table 3.2 presents the estimates on the projected housing need for the period 1997-2001. An addition of 17.1 million unit would have to be brought into the housing market during 1997-2001, 32.3 million units during the period 2001 to 2011 and 90.7 million additional units during the period 2011 and 2021. In effect, the SDS estimates show that for the period 1997-2021 the housing requirement in terms of new stock would be 140.1 million units, of which 63.1 million units or 45.0 percent will be in the rural areas. The investment requirement of new housing stock for the period 1997-2021 would be Rs.6579.7 billion at 1995 prices, of which Rs. 1490.5 billion will be for rural housing. The past production track record suggests that the projected housing need in terms of new units can be met with appropriate policy initiatives. An annual production of 5.6 million units will be required as against the actual attainment of 3.4 million units per annum during 1981-91, when the housing development environment and delivery system was not as developed or conducive to housing activities as it is likely to be for the period 1997-2021.

Table – 3.2

Housing Needs and Investment in India: Projections for 2001, 2011 and 2021**I. Housing Need**

(million numbers)

Particulars	1997-2001			2001-2011			2001-2011		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
1. Population	1022.1	703.2	318.9	1164.3	738.5	425.8	1545.4	927.2	618.2
2. Housing demand	191.2	130.0	61.2	228.5	145.5	83.0	314.2	185.4	128.8
3. Housing Stock	174.1	122.3	51.8	191.2	130.0	61.2	223.5	140.5	83.0
4. New Housing	17.1	7.7	9.4	32.3	10.5	21.8	90.7	44.9	45.8
5. Inadequate housing	11.4	8.7	2.7	-	-	-	-	-	-
6. Upgradation	16.0	11.2	4.8	-	-	-	-	-	-

II. Investment Requirement

(Rs. Billion at 1995 prices)

Particulars	1997-2001			2001-2011			2001-2011		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
I. New	803.2	189.9	621.3	1688.8	248.0	1440.8	4087.7	1060.6	3027.1
2. Inadequate	166.5	104.4	62.1	-	-	-	-	-	-
3. Upgradation	244.8	134.1	110.4	-	-	-	-	-	-

Source: Estimates of Society for Development Studies (SDS) estimate, Government of India (1996) Habitat II India National Report, p.98.

Notes: I. The population projection for 2001 and 2011 are as given in the Eighth Five Year Plan and those for 2021 are SDS estimates based on past trends in population growth rates. Urbanization rate is 31.2, 36.0 and 40.0 per cent during these three periods.

- Housing demand represents the number of households estimated on the basis of household size.
- Investment estimate at 1995 prices is based on NSSO 44th Round data on cost of construction adjusted for 1995 prices.
- Inadequate housing covers the congestion demand and upgradation includes replacement. These estimates are of estimated backlog as in 1995-96 and the activity would be taken up in the next 5-10 years.
- Per units cost at 1995 prices for new housing is Rs.23,621 in rural areas and Rs.66,094 in urban areas. Inadequate and upgradation housing estimates are based on cost at 50 percent in rural areas and 35 per cent in urban areas (Rs. 12,000 and 23,000).

Changing Housing Policy Since Independence

The housing policy since independence clearly shows the rural and urban housing achievement. It also emphasized achievement of rural housing and urban housing under the five-year plans of India.

Phase I - Assessment and Institution Building (1947-60).

The first phase covers a period from 1947 to 1960 when the Second Five Year Plan was completed. The investment in the social development activities, including housing was given a low priority compared to sectors like irrigation. The outlay on housing during this period was around 1.9 per cent of the total budget and level of utilization of 64 percent in the urban housing by providing houses for the lower middle-income and other special groups. The total number of houses constructed by boards and formal agencies was less than 0.16 million.⁹

Not much could be achieved in rural housing during this phase. The policy statements of this period referred to the need to build large number of rural houses, often reflected on the urban bias and wanted to impose urban standards on the village environment. This phase clearly shows that a huge investment on modernization and adoption of new technologies, in the form of the introduction of cement and steel into the housing area. The need for physical planning was recognized with the formation of the town and country planning organization, towards the end of this phase. But the impact of these interventions on the overall shelter situation was largely negligible and in some cases actually counter-productive. But it is true that a substantial amount of formal sector building took place with the rehabilitation of refugees, as well as the construction of new industrial towns and capital cities through the introduction of special housing schemes. However, most of these programmes were in urban areas and not targeted at the poor.

The seeds of a number of attitudes and values towards shelter which would have a negative impact were sown during this phase. Limiting the role of people's participation in housing, usage of inappropriate standards and inflexible designs for low-income houses and viewing the house as a mere product are certain examples.

Phase-II Planning and House Construction (1960-69)

This phase was a period of considerable change and uncertainty in the Indian political and economic situation, which got reflected in the area of housing as well. Shelter programmes were given less and less priority during this period. The planned investment in shelter decreased to 1.2 per cent of the plan expenditure and in urban development remained constant at 0.21 per cent.

The share of rural housing decreased drastically from 11.5 percent to 3.5 of the total housing budget. Slum development expenditure rose marginally. The number of housing units built increased to 0.22 million during this phase, mainly to the benefit of industrial workers and low-income groups in urban areas. During this phase an increased awareness of the nature of shelter problem, of the inadequacy of the intervention that had been tried over the first phase and the need to strengthen and increase efforts through existing institutions, infrastructure and programmes developed. Attention was paid to inter-sectoral linkages of housing and the lack of access by the poor to institutional housing.¹⁰

Rural housing activity got more attention and was seen, for the first time, as part of a larger process. The quality of shelter and institutional support for housing finance were given much attention. Problems at the implementation level, especially inter-agency co-ordination and lack of an adequate delivery system were given some attention for the first time. The strategies continued in the same direction, with a shift in emphasis to lower income housing and a less imposing role for formal agencies in slum clearance. Government agencies like housing boards emerged as major delivery agencies. Production of modern building materials such as cement and steel was initiated during this phase. Type, design and construction were also taken up.

But the overall effect of these interventions continued to be negligible as the shelter situation in the country steadily deteriorated with high population growth, low growth of new housing stock and lack of upgradation of the old stock. It became gradually apparent that government had not been able to provide adequate housing for the poor. The need for urban management institutions and a national housing finance structure was recognized. Programmes involving community participation began to attract attention.

The limited implementation of the plans prepared for urban areas and the near total failure of land control measures to curb the growth of urban land prices became evident in this phase. The inadequacy of the norms and standards set for low-income housing also got recognized. Research and development and investment continued to be minimal during the second phase.

Phase-III Management **and** shelter programmes (1970-79)

This phase covers the period of 4th and 5th plans. It was the period when the focus of national development shifted in some measure to poverty alleviation and rural development programmes, which had a substantial impact on shelter programmes. The plan outlay for housing marginally increased to 1.25 percent and the outlay for urban development increased from 0.21 percent to 0.78 percent. The budget for rural housing remained around 10 percent, but with an emphasis on the provision of house-sites to the landless. The outlay for slum development dropped from 31 percent to 16 percent of urban development budget. The role of physical planning and research and development decreased to negligible levels. During this phase some 0.275 million houses were built under various schemes. The major achievement claimed by the government was distribution of 7.4 million house sites to the rural poor.¹¹

The acuteness of the shelter problem was recognized by the policy makers. New strategies were sought to make shelter available to the poor on a mass scale. As a result government made large-scale investments in the housing sector.

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There was a shift from slum relocation to sites' upgradation and an acceptance of the fact that slums will continue to exist. The housing problem in rural areas was recognized as a part of the larger economic backwardness of those areas. So, broad-based interventions were thought out. Policy makers realized that the failure of the housing programmes was largely due to the fact that people did not directly participate in them.

During this phase, while recognising the need for a national financing structure, the government set up HUDCO along with other official agencies for environment, energy and population control. The phase also witnessed the entry of international agencies especially World Bank, into the shelter scenario in India, promoting several large metropolitan development programmes and a number of innovations, which included the Sites and Services Scheme. Towards the end of this phase, attempts were made to adopt more multifaceted strategies to address the problems of shelter and human settlement. More efficient procedures for plan execution were also introduced. Still the impact of the 3rd phase too was largely felt in urban areas. The primary beneficiaries of schemes in this phase were also employees of the formal industrial sector. Quality of shelter in slums went up. In spite of the growing slum population, people's participation in rural and urban housing remained limited. The real impact of the rural house-sites distribution programme is not known. Urban land values continued to grow in spite of the Urban Ceiling Act (1972).

Phase-IV: Reassessment and Inter-Sectoral Approaches (1980-87)

This phase opened with the initiation of the 6th plan and came to a close in the International Year of Shelter for the Homeless (IYSH) in 1987. This period was one of relatively rapid economic growth and also one, which gave more attention to poverty eradication and rural development. With the flood of changes introduced in economic policy by Rajiv Gandhi Government, the Ministry of Works and Housing was redesignated as the Urban Development Ministry with a near total change in its structure and functions. One can observe the changing role of government from one of

'implementation' to one of 'facilitation'. The government wanted to mobilize private savings for investment in the shelter sector and also wanted to direct most formal sector efforts towards the development of land and infrastructure.

The sixth plan (1980-85) was a major success in terms of the number of new houses constructed. Around 0.36 million houses were constructed within the sixth five year plan, which was one third the total number of houses built during the previous 35 years of planning. Moreover, most of this activity was in rural areas. As per government statistics, 5.4 million house sites were distributed and 0.16 million houses were constructed in the rural areas. The seventh plan (1985-90) allocated increased share to the shelter sector. The expenditure on urban development increased from 0.78 percent to 1.02 percent of the total plan expenditure. The allocation to the rural housing programmes doubled from 11.1 percent to 27.2 percent of the total housing budget during this plan.¹² Marginal increases were made in the allocations for development of small and medium towns. In this plan, the government policies and programmes were directed at providing greater access to shelter by the poor and underprivileged. This shift in focus also resulted in changes in the design of programmes. Attention was given to the qualitative aspects of shelter programmes. Housing activity began to be perceived as a generator of employment as well, and priority was given to economically weaker sections rather than formal sector employees. Environmental and resource management considerations began to figure in human settlement issues. There were increased efforts to adopt integrated strategies by linking shelter activities with other development programmes. The lack of an adequate information system and the need for a timely programme and maintenance were recognised.

The redefinition of the scale and scope of HUDCO programmes and financing procedures resulted in positive changes. In the urban housing sector emphasis was now placed on integrated urban development. A National Commission on Urbanization was set up. In the case of urban slums, environmental and community improvement programmes, with particular importance to the role of NGO's, were given priority. A number of large-scale rural housing programmes have been taken up by some states using

voluntary agency support. The acquisition and development of urban land was given attention, and the concept of lead banks became a reality. Attempts were also made to introduce skills in low-cost housing projects.

The analysis of shelter policy of India since Independence shows that during most of the first phase, (1947-60) the problem of rural housing received only passing mention in the plan documents, while no substantial intervention was introduced. Rural housing was initially equated with rural infrastructure development and land was considered to be a major constraint as a large section of the rural poor were landless. In the second phase, certain special groups such as the economically weaker sections, industrial, dock and plantation workers were more clearly identified as requiring public sector support. The first two phases, therefore, saw the establishment of state housing boards with the explicit objective of constructing houses, especially for low and middle-income groups in urban areas and certain identified target groups.

The third (1970-79) phase was characterized by a change in the definition of the problem and for the first time rural housing was seen as a socio-economic problem with the lack of earning capacity and opportunities among the poor classes being the major causal factors. Overall development of the village economy was to be the key and landlessness was seen as the major constraint. Consequently, two major interventions were introduced in the third phase; the rural landless house sites programme under which house sites were to be provided to large number of landless families, and integrated rural development schemes which sought to improve the overall economic condition of the villages. The fourth (1980-86) phase continued in the same vein, and a few additional schemes of a similar nature were introduced. In the field of building materials, the high cost and scarcity of modern building materials such as cement and steel were recognized in the earliest years as major handicaps to shelter development. Rural and traditional building materials were largely ignored. The necessity of research from time to time, mainly with the purpose of reducing the cost of construction, was emphasized.

National Housing Policy (NHP)

In view of various problems faced in relation to housing in independent India, it became necessary for the government to come out with a comprehensive national policy that clearly spelt out priorities for promoting a sustained development of housing.

The National Housing Policy and Habitat Policy (1988) emphasised in its preamble that housing is not only a commodity but also a productive investment. It promotes economic activities as well as creates the base for attaining several national policy goals¹³

Some of the basic objectives of the policy are as follows:

- (1) To motivate and help all people and in particular the houseless and the inadequately housed, to secure for themselves affordable shelter through access to land, materials, technology and finance.
- (2) To improve the environment of human settlements with a view to raise the quality of life through the provision of drinking water, sanitation and other basic services.
- (3) The policy envisages priority for promoting access to shelter for the houseless and disadvantaged groups such as Scheduled Castes, Scheduled Tribes and freed bonded labourers, rural landless labourers and economically weaker sections.

The policy seeks to achieve the above objectives using a variety of strategies. Making available developed land at reasonable rates for housing, providing security of tenure to households both in rural and urban areas and developing a viable and accessible institutional system for the provision of housing finance are some of these strategies.

The policy laid special emphasis on rural housing and recognised the complexities and intricacies of the situation. Accordingly, the policy put forth the following as the action plans. (1) Provision of house sites to Scheduled Castes, Scheduled Tribes, freed bonded labourers and landless labour, including artisans (2) Provision of financial

assistance for house construction to them on suitable loan-cum-subsidy bases¹⁴. Later, after about four years, the National Housing Policy was formulated in 1992 and was approved by the Parliament in August 1994. The National Housing Policy recognised that rural housing is qualitatively different from urban housing.

National Housing Policy (1994) has the following features:

- (1) Providing the necessary back up to support the construction of new and additional units and upgradation of the existing ones;
- (2) Ensuring availability of land and conferring homestead rights;
- (3) Minimising displacement of rural households by developmental projects;
- (4) Undertaking adequate rehabilitation measures for those affected by natural calamities;
- (5) Promoting the use of locally available materials and construction practices;
- (6) Providing basic infrastructure services including water, sanitation and roads;
- (7) Offering protective discrimination to the weaker sections of society.¹⁵

National Housing Policy: Criticism

Some criticisms the against National Policy may be reviewed here. K.P. Bhattacharya in the article, "Housing in India - Observations on the Government's Intervention Policies" the five-year plans and the poor achievement of their targets. He concluded that more attention and importance was given to urban housing than rural housing¹⁶. The rural housing problem was more serious than that of urban housing. Usually the urban housing problem attracts more attention because political awareness is greater among urban people and this makes them to demand greater attention to their housing.

He referred to the Estimates Committee which observed that the government had failed to assess realistically the magnitude of the rural housing problem and underlined the government's practice of giving low priority to rural housing. The committee clearly perceived the lack of interest of the planners towards rural housing despite the declared

policy of the government to accord high priority to it. The committee was of the view that housing for the rural poor, which is a basic human necessity should have been accorded a high priority by the Planning Commission.

The author feels dissatisfaction about the allocation and utilization of housing funds. He identified that there is very little coordination between the state and the central level authorities. In rural housing projects, the funds are not utilized as per the programme provided by the Government of India. He states clearly that resources, being a major constraint, conflicting political ideologies and interests have harmed the housing programme in rural areas. Lack of accountability by the state governments to the central government with respect to the utilization of funds allocated has resulted in the wastage or under utilization of funds. The author pointed out that given the magnitude of the rural housing problem, it is essential that government consider additional measures to assist the rural population in obtaining minimal housing. One of the most important priorities should be to ensure access to land, services, and infrastructure and to discourage the rural population from leaving their land.

Housing Finance:

Most of the developed economies invest, on an average, five per cent of their annual GNP on housing. They do not suffer a 'shortage' of housing units compared to developing economies¹⁷. In general, in many developed countries, home ownership has been encouraged by governments through tax incentives, easy access to housing finance, interest subsidies on housing loans and other incentives. More importantly, however, most governments ensure a steady flow of mortgage finance through housing finance institutions on reasonable terms, which helps promote home ownership. These can be supplemented by direct government programmes for low-income people, mortgage insurance, interest subsidies and so on. In India, this core is essentially lacking¹⁸. Even though housing in India is predominantly privately financed, no formal system of housing finance has emerged. Those who construct houses rely on privately available funds rather than on institutional support.

Housing Finance in India:

At present, India spends about two to three percent of its GNP on housing, which is a very low level of investment compared to that of other developing countries. In the late seventies and early eighties, the newly industrialised Asian countries invested more than eight percent of their GNP on housing. According to a UN estimate, the least developed countries will have to construct 10 houses per 1,000 people to solve the shelter problem by the end of the century, but in India hardly two houses are constructed per 1,000 people each year. Our investment on housing in proportion to gross capital formation shows a decline.¹⁹

Rural Housing Finance in India

Generally, the existing housing finance system in India consists of two components, one is formal sector, and another the informal sector. The formal sector includes the budgetary allocations of central and state governments, assistance from financial institutions like the Life Insurance Corporation (LIC), GIC, UTI, NHB, Housing Development Finance Corporation, (HDFC), commercial Banks, cooperative housing finance societies, and so on.

The informal sector, on the other hand, contributes to the housing finance system through various sources. These include liquidation of personal assets such as savings in cash and kind, land and agricultural property, borrowings from friends, relatives and from informal money lenders or credit unions.²⁰

Housing in rural areas has been mainly through private efforts as per the study of National Sample Survey (NSS). The 44th Round of NSS (1988-89) reveals that only 5.18 percent of the total finance for rural housing comes from formal agencies. The bulk of the funding for rural housings comes from savings, i.e., 42.75 percent, borrowing from friends and relatives, 9.36 percent and other resources 22.93 percent²¹. Regarding housing finance from the banking sector, only about 11.5 percent of the incremental deposits are allocated for housing and out of that the rural areas get hardly any thing.²²

The LIC and GIC are the other two financing institutions in the formal sector catering to the rural housing needs. During 1993-94, the LIC earmarked Rs. 50.44 crores for rural housing. GIC loans are also now available for social housing schemes in the rural sector. During 1993-94, a sum of Rs. 557.83 crore was allocated for the purpose²³. The National Co-operative Agriculture and Rural Development Bank's Federation Limited has planned to earmark Rs. 500 crore lending through agriculture and rural development banks for rural housing during the eighth plan.

The Rural Housing co-operatives could play an important role in mobilizing savings and channeling community action for construction of houses. The Maharashtra Co-operative Housing Finance Society provides long-term credit to prospective builders on a priority basis. Similarly, in Andhra Pradesh, the Scheduled Castes and Scheduled Tribes Co-operative Housing Federation has provided a large number of houses to the rural poor.²⁴

Housing Finance Agencies:

There are many agencies catering to the needs of housing finance. The notable among them are Housing and Urban Development Corporation, National Housing Bank, Housing Development Finance Corporation, State Housing Boards, Life Insurance Corporation, GIC, Commercial Banks and many private agencies. The role of HUDCO as a major public sector agency is channeling funds to the State Housing Boards, development authorities, Improvement Trusts, and Co-operative societies, etc., has been quite significant. The HUDCO earmarks 55 percent of its sanctions for the economically weaker sections and LIG housing projects and the remaining 45 percent for MIG, HIG, rental and commercial projects. A rate of interest is charged from EWS and LIG categories (8 & 10% respectively) with some cross subsidization and equity support share. In terms of number of dwellings, the share of EWS and LIG categories works out to over 90 percent of total houses financed by HUDCO. The resources of HUDCO include equity support from the Government of India, loans from LIC, GIC, UTI, NHB and market borrowing. It is also a key financing institution catering to the needs of the rural population. It has constructed over 25 lakh rural dwelling units over the past 22 years.²⁵

The Housing and Urban Development Corporation (HUDCO) scheme for economically weaker sections has been in operation from 1977-78. At the end of 1996-97, 3.2 million rural dwelling units had been assisted with a cumulative disbursal loan amounting Rs. 100 crore. However, only around 15 percent of HUDCO's loans have been earmarked for housing for weaker sections.²⁶

The equity participation of the HUDCO with Ministry of Rural Development has taken a quantum leap from an amount of Rs. 5 crore contribution in the past 28 years to Rs. 50 crore in the year 1998-99 and an additional Rs. 150 crore in 1999-2000. In the Ninth Plan period, 3.41 million housing units are required in the rural areas of the country to house the shelterless. This would require funds to the extent of Rs. 29,000 crore. HUDCO has contributed Rs. 3.77 million for the development of dwelling units in rural areas.²⁷

The Life Insurance Corporation (LIC) and General Insurance Corporation (GIC), are playing a very important role as catalysts. They are now confining themselves largely to refinancing operations. In fact, in the field of financing, both the LIC and GIC have channalized a large volume of advances through the HUDCO, HDFC, state governments and Housing Boards, which are the leading institutional investors in the existing housing finance set up. The LIC has emerged as an important contributor to the resources for the housing sector. Upto March 31, 1991, it had contributed over Rs. 4,400 crore to the housing sector and helped generate 30 lakh dwelling units. The flow of LIC investment to the housing was of the order of only Rs. 146 crore in 1992-93 including loans of Rs. 300 crore to NHB under the central Government quota.

GIC loans are now available for social housing schemes in the rural sector. Under the existing guidelines of the Government of India, the GIC earmarks 36 percent of its annual accretion to investable funds as loans to the state government for rural housing schemes and also loans to HUDCO.²⁸

National Housing Bank (NUB):

The National Housing Bank was established in 1988 and it was set up as a subsidiary to RBI to augment the flow of institutional finance to the housing sector and promote and regulate housing finance institutions. The various schemes operated by NUB are the home loan account scheme and refinance schemes for housing by commercial banks and housing finance institutions. Land development shelter projects of public/private agencies operate through HUDCO and commercial banks to increase the supply of service land and houses. The allocation of the UC / GIC to state governments for housing schemes has been increased during the period 1993-94. LIC allocated loans to the extent of Rs. 201.8 crore and GIC allocated to the extent of Rs. 107.6 crore for social housing schemes in different states.²⁹

Housing Development Finance Corporation (HDFC):

The need for housing finance for individuals in the country was fulfilled with the advent of the Housing Development Finance Corporation (HDFC) in 1977. The corporation has pioneered long-term housing finance in the country, and has sanctioned loans aggregating, over Rs. 3,500 crore. It has financed more than 6 lakh families to help them acquire their own houses. It has spread its activity through its 28 branches located in different regions of the country. The HDFC gives loans under various schemes to individuals, associations of individuals, groups of individuals and individual members of co-operative societies. An individual can avail of a loan up to 85 percent of the cost of house construction subject to a ceiling of Rs.25 lakh. The lower limit for the loan is Rs.25,000.³⁰

HDFC was established to provide long term loans on the basis of mortgage for housing in India. The primary objective of HDFC is to make available long-term loan finance to individuals repayable in monthly installments for the purchase of a primary residential unit. This is an important addition because the LIC and HUDCO provide finances to organizations whereas the HDFC provides finance to individuals. By increasing peoples access to funds especially for housing purposes, HDFC hopes to promote home ownership in general.

Banking System and Rural Housing Finance:

The commercial **banks'** entry into the housing sector started with their involvement in the 20 point programme of the Government. In 1975, the commercial banks were asked to extend financial assistance for allotment of house sites to the landless and schemes for creation of integrated settlements in the rural and urban areas. The banking system, till the year 1998-99 was required to earmark 15 percent of its incremental deposits for housing finance. With effect from the financial year 1999-2000, commercial banks are required to earmark 3 percent of their incremental deposits for housing finance. The commercial banks are well equipped to lend for housing in rural areas because of their vast branch network. ³¹

Constraints of Rural Housing:

The experience of the last few years and the future scenario, despite the promises made in the budget, indicate that although budgetary support for rural housing appears to be with the unit cost of the construction under IAY and other schemes increasing, additional any budget support may not really add substantially to the housing stock. Secondly, institutional finance for housing has a very strong urban bias. For instance, only 15 percent of the HUDCO's housing resources is earmarked for **rural** housing for the EWS. There is a very limited outreach of institutional housing finance in rural areas. Negligible finance is available through commercial banks, LIC, GIC, etc., for rural housing. The Swarna Jayanti Housing Scheme of the National Housing Bank is also likely to have an urban bias like other schemes of other housing finance institutions, and housing boards and state housing corporations. Suitable institutional structures required to give a thrust to rural housing are not in place.

The 1998-99 and 1999-2000 budgets have laid an added emphasis on housing. The proposals made in the budget suggest that the government is moving towards granting infrastructure status to housing. Similarly certain concessions in income tax provisions are expected to release more resources to the housing sector. However, these

measures may give a fillip only to urban housing and may not have any impact on rural housing. The problem of rural housing, therefore, is quite daunting. There is an urgent need for taking appropriate steps to tackle the rural housing shortage if the target of the Government to provide house to every shelterless family by the year 2002 (Budget Speech 1999) is to be achieved.³²

Building Materials and Technology:

The vast majority of people in India live in inadequate shelters; inadequate by the standards that would be desirable for a healthy and progressive community. The poor and low income groups in India are neither able to construct a shelter on their own nor are the formal housing agencies able to provide dwelling units to them at affordable prices. With the passage of time, owing to an accumulation of backlog and also due to population increase, the housing shortage has reached the present dangerous levels. It is also observed that public resources are very scanty and the problem has been getting aggravated over the years. Planning bodies have recognised the importance of technological innovations in the field of mass housing and efforts have been concentrated in low-cost housing technologies.³³

It was said that the rural housing shortage is predominantly qualitative, requiring replacement because of unacceptable standard of habitation. This challenging task, it is argued, has to be faced by resorting to low cost housing techniques.

The National Building Organisation (NBO) was set up by the Government of India in 1954 to make a comprehensive study of the problems of housing in the country. It has been focusing its attention on local problems through its Rural Housing Wings, the Regional Housing Development Centres located in 15 places in the country. The Rural Housing Wings have been imparting training to the technical personnel of various state governments engaged in the field of rural housing. Research on the use of local materials and techniques is also being undertaken by these Rural Housing Wings.

Summing up:

The analysis of the shelter policy of India since Independence shows that during the first phase (1947-60) the problem of rural housing received only passing mention in the plan documents, while no substantial improvement was noticed. Rural housing was initially equated with rural infrastructure development and the land was considered to be a major constraint as a large section of rural people were landless. The government of India and the state governments have launched several social housing schemes to cater to the needs of low-income families and socially and economically backward groups. The social housing schemes can be divided into two categories. The first category covers the schemes, which are related to lower income group housing. It has a provision of loan finance to the extent of 80 percent for housing construction on easy terms. In the second category, there is a provision of capital subsidy besides loan finance to the employers and the state governments.

The shortage of shelter is the foremost problem of India and it has been neglected in all the five-year plans. In this context, it is worth discussing the housing conditions of rural India. In addition, the problems of shortage of housing in India with respect to housing and facilities in rural India need to be looked at. The 1991 census clearly shows that 28 percent of the rural households do not have the basic amenities, while less than six percent of the households had access to at least one of three amenities. It became necessary for the government to formulate the National Housing Policy in 1992 and get it approved by the parliament in August 1994. The National Housing Policy recognized that rural housing is qualitatively different from urban housing. Accordingly, the policy put forth the following as the action plans, (a) provision of house-sites to Scheduled Castes and Scheduled Tribes, freed bonded labour and land less labour including artisans. (b) provision of financial assistance for house construction to them on suitable loan-cum-subsidy basis. Most of the developed economies invest, on an average, five percent of their annual GNP on housing. They do not suffer a 'shortage' of housing units comparable to the problem in developing countries. Even though housing in India is predominately privately financed, no formal system of housing finance has emerged. Those who construct houses rely on privately available funds rather than institutional

support. In India, the existing housing finance system consists of two components. formal sector, and informal sector. The study of NSS reveals that only 5.18% of total finance for rural housing came from formal agencies. There are many agencies catering to the needs of housing finance such as HUDCO, NHB, HDFC, UC, GIC etc. In this context, rural housing has constraints in terms of institutional finance. Housing finance has a very strong urban bias. For example, only 15 percent of HUDCO's housing resource is earmarked for EWS rural housing. Negligible finance is available through commercial banks, LIC, GIC, etc., for rural housing. Lastly, several rural housing schemes are being implemented in the country like IAY, Samagra Awaas Yojana (SAY) and the Golden Jubilee Rural Housing Finance Scheme (GJRHFS) etc., which need to be properly coordinated.

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Chapter –IV

RURAL HOUSING PROGRAMMES IN ANDHRA PRADESH

Introduction

This chapter discusses the rural housing programmes in Andhra Pradesh. And also discusses the Andhra Pradesh State Housing Corporation, its functions and the implementation of rural housing schemes. Here we make a detailed study of Indira Awaas Yojana (IAY), its objectives, features, achievements and evaluation. Similarly the Rural Permanent Housing Scheme (RPHS), its objectives, achievements, and evaluation of the programme in the state are also taken up here.

For the poorer sections of society housing is a difficult proposition, as they cannot afford to pay for it in the market. To avail of this basic human necessity they need to be subsidised. The involvement of Government agencies in house construction for the rural poor is also justified as a welfare measure. In the case of the poor, housing cannot be considered a phenomenon dictated by the mechanisms of the market economy. Rather, conscious efforts have to be made by the state to satisfy the growing requirement of a basic need of the people.¹

The findings of the National Sample Survey in Andhra Pradesh between October 1971 and September 1972, showed that 63 percent of the houses had only one room, nine percent had no room at all, meaning thereby, the living room, dining room, verandah etc., are all rolled into one and only three percent of all households had water taps. 93 percent of the houses had no lavatory and as many as 92 percent depended on kerosene for lighting. While this is the picture in urban areas, the situation is not better in rural areas. Every third house is a kutchha house and half of the houses have only one room. A fourth of the households still depend on wells.²

Andhra Pradesh is the fifth most populous state in the country. According to the 1991 census, the population of Andhra Pradesh is 66,508,908, out of which 48,620,882 is rural population and 17,887,126 urban. According to the 2001 (provisional) census the

population of Andhra Pradesh is 75,727,541 of which 55,223,944 reside, in rural areas and 20,503,597 in urban areas. The urban population of Andhra Pradesh represented 27.08 per cent. The provisional rural population of Andhra Pradesh in 2001 is 55,223,944 comprising of 27,852,179 males and 27,371,765 females. The absolute increase of rural population provisionally between 1991 and 2001 is 6,603,062 which, represents a rise of 13.58 per cent. The percentage of rural population is 72.92 as compared to 73.11 in 1991ⁱⁱⁱ. According to the 1991 census, the shortage of housing in Andhra Pradesh is 19 lakhs, out of which, 11 lakhs are in the rural areas and 8 lakhs are in the urban areas. Percentage of housing shortage in Andhra Pradesh is 10.8 in rural areas and 22.9 in the urban areas.⁴

Table – 4.1
Housing Particulars

Andhra Pradesh				All India
Particulars	1971 (In lakhs)	1981 (In lakhs)	1991 (In lakhs)	1991
I. NO. OF RESIDENTIAL Houses				
a. Rural	68.34	76.59	101.98	--
b. Urban	14.40	20.81	33.19	--
c. Total	82.74	97.40	135.17	--
II. PERCENT OF HOUSEHOLDS LIVING In Total				
Rural				
a. Pucca houses	20.31	26.22	38.41	42.30
b. Semi-pucca	28.25	24.18	22.58	31.36
c. Kutchha	51.44	49.60	39.01	26.33
Urban				
a. Pucca houses	14.29	18.62	29.77	31.20
b. Semi-pucca	29.88	25.86	25.24	36.33
c. Kutchha	55.83	55.51	44.99	32.46
a. Pucca houses	48.87	52.59	64.94	73.10
b. Semi-pucca	20.51	18.32	14.42	17.57
c. Kutchha	30.62	29.09	20.64	9.53
III. HOUSING SHORTAGE				
a. Rural	--	--	10.81 (11.18)	12.30 (137.25)
b. Urban	--	--	22.90 (7.71)	12.08 (47.73)

Source: Andhra Pradesh at 50 (A data-based analysis) (eds) V. Hanumantha Rao, N.K. Acharya, M.C. Swaminathan, Published by Data News features, Feb. 1998, Hyderabad, p.143.

Note: Pucca House- A house built with burnt bricks with lime cement and concrete, for walls and roof, Semi-Pucca is one which has either the walls or the roof, but not both made of pucca materials. Kuttcha House- one with mud walls and roof.

Table – 4.2
Percent of Households Having Basic Facilities

(In lakhs)

Sl.No	Particulars	Andhra Pradesh		All India
		1981	1991	1991
1.	Households having Safe Drinking Water			
	a. Total	25.89	55.08	62.72
	b. Rural	15.12	48.98	55.92
	c. Urban	63.27	73.82	81.59
2.	Households having Electricity			
	a. Total	21.41	46.30	42.98
	b. Rural	12.53	37.50	31.10
	c. Urban	52.22	73.31	75.93
3.	Households having Toilet facility			
	a. Total	--	18.40	23.55
	b. Rural	--	6.62	8.84
	c. Urban	44.07	54.60	63.58
4.	Households using gas or Kerosene for cooking fuels			
	a. Total	--	13.82	15.41
	b. Rural	--	3.01	2.72
	c. Urban	--	47.00	51.17

Source: Andhra Pradesh at 50 (A data-based analysis (eds) V. Hanumantha Rao, N.K. Acharya, M.C. Swaminathan, Published by Data News Features, Feb. 1998, Hyderabad, p.145.

Note: Safe drinking water is tap or bore pump water

Source: Andhra Pradesh at 50 (A data-based analysis (eds) V. Hanumantha Rao, N.K. Acharya, M.C. Swaminathan, Published by Data News Features, Feb. 1998, Hyderabad, p. 145.

Note: Safe drinking water is tap or bore pump water

The population census also provides information on the access / non-access to various facilities for households. Among the facilities for which information is available are electric connections and the use of modern cooking fuels. The percentage of households having electricity in 1991 is 46 percent as against just 21 percent in 1981. The rural-urban as against in disparity the use of modern cooking fuels is much wider than in the use of electricity. In the rural areas of the state, modern fuels are used only in 3 percent of the households as against 47 percent in the urban areas.

Implementation of Rural Housing Programmes in Andhra Pradesh

In the first phase (1951-56) two schemes were implemented for **rural housing**. These were the Village Housing Scheme and the Rural Housing Scheme. Under these two schemes 2,772 houses were built in the State. During the Third **Plan**, **2,814** houses were **built at the cost of Rs. 41.21 lakhs.**⁵

During the second phase (since 1956) these schemes continued but the thrust to housing came from the Minimum Needs Programme. This approach gave priority to fulfill the minimum needs of the poor of which housing, rural water supply, rural sanitation, environmental improvement of urban slums were included. The strategy included provision of housing and sites and services and construction assistance to the rural poor. The idea was to develop a locality with drinking water facility, sanitation, roads, and electricity supply and make the beneficiaries build their homes with their own labour and subsidized locally available materials. This approach of providing for a totality of improved housing environment, construction of the houses and use of local construction materials was expected to improve the quality of construction, reduce costs and result in full and early occupancy without time lags unlike the experience in some of the houses built earlier.

The amount spent on housing during the Fourth Plan in the state was Rs. 7.41 crores. During the Fifth Plan 2,886 units were built, of which 234 were under rental housing, 496 police quarters, 2,156 hire purchase or economically weaker sections' houses in addition to improvement of 62 slums with the expenditure amounting to Rs. 21.71 crores. The number of houses built for the weaker sections during the Fourth Plan in rural areas, can be placed at about forty nine thousand ⁶

Housing for the weaker sections got a fillip from the Sixth Plan during which housing was taken up as part of the large rural employment programmes the NREP and the JRY. A part of the allocation under these programmes is set a part for Indira Awaas Yojana under which fully subsidized permanent and semi-permanent houses were provided to Scheduled Castes and Scheduled Tribes. The Indira Awaas Yojana aims at developing a viable microhabitat providing housing and a healthy living environment. The Housing and Urban Development Corporation sets apart 15% of its annual outlays for rural housing. These large sources of funding have enhanced performance in this sector. About 27.14 lakh houses have been built between 1983-84 and September 1997 in rural and urban areas. The accelerating pace of construction can be noticed from the rise in the annual number of houses built. While the total houses built since inception of

housing programmes to 1983-84 were less than 52 thousand, the annual rate grew to over 1.01 lakhs during the last two years of the Sixth Plan. 1.43 lakhs during Seventh Plan, 1.48 lakhs during the two annual plans (1990-1992) and 2.84 lakhs during the Eighth Plan. Another aspect attracting attention is taking up of constructions in the last year of the Seventh plan with over 600 houses being built. The average number of built houses per annum rose to about 7400 during the two annual plans (1990-1992) and to nearly forty six thousand during the Eighth Plan.⁷

The Government of Andhra Pradesh had established "Andhra Pradesh State Housing Corporation Limited" in the year 1979, which was registered under Companies Act 1956 to formulate, promote and execute housing schemes for the weaker sections of the society. Under the scheme the beneficiary builds his own house, while the Andhra Pradesh Housing Corporation and district machinery extends technical, financial and administrative support. The beneficiary is involved right from the beginning upto the end with a major initial financial contribution and with freedom to augment the cost with additional money for the betterment of the facilities. In order to protect quality and save time, contractors and middlemen were completely eliminated. Strict quality control is ensured at various stages by the engineering divisions.

Features of Weaker Sections' Housing Programme in the State of Andhra Pradesh:

The basic concepts and unique features on which the entire Weaker Sections' Housing Programmes (WSHP) are implemented in this state are the following:

1. "Self-Help and Mutual Help" by the beneficiaries and their participation in decision making and implementation, consequently resulting in their capacity building.
2. The concept of "Core-house" which is easily expandable in future in respect to only individual houses, but not in case of multi-story construction **depending upon the** improved economic position of the beneficiary and his requirement.

3. Similarly, the question of adequacy of **subsidy-cum-loan** assistance as also beside the **point**, as the Government gives only the fixed financial assistance to the beneficiary.
4. Cost-effective and **eco-friendly** construction technology.
5. Principal Bank Branch System (PBBS) in handling of finances.

These concepts and features are further explained below:

1. Beneficiary' participation:

The pioneering effort of the Andhra Pradesh State Housing Corporation Limited in motivating and educating the beneficiaries and introducing the concept of "self help and mutual help" had gone a long way not only in creating awareness among the beneficiaries about the exploitation by middle men and the reduction in cost of construction by adoption of cost-effective technologies but also helped in enhancing the capacity of the beneficiaries to implementing the above housing programmes. The introduction of Participatory Learning and Appraisal (PLA) exercises and pre construction orientation programmes have helped immensely in the willingness of the beneficiaries for an active participation.⁸

2. Concept of Core House:

In Andhra Pradesh, the concept of 'Core house' had been driven deep into the minds of weaker section beneficiaries. One or two fixed type designs to suit the local conditions have been recommended to the beneficiaries. The house area is nearly 146 sq. feet plinth with an easy possibility of expansion without any damage or disturbance to the existing structure, as per the necessity and according to the improved economic position of the beneficiary. So the question of adequacy of accommodation to suit the needs of various kinds of beneficiaries at the initial stage of implementation of the programme does not arise.⁹

3. Cost Effective and Eco-friendly Technologies (CEEFT):

To meet the demand of building materials and also to minimize the cost of construction APSHCL is encouraging the use of cost effective and eco-friendly materials by the beneficiaries. Andhra Pradesh is the leader in the entire country, having a wide network of 76 Nirmithi Kendras / Sub Nirmithi Kendras established all over the state, spreading the uses of such materials and technology. So far, 510 million rupees worth of building components such as sand, cement blocks, pre-cast door and window frames, cement jalis, RCC rafters etc, have been produced and utilized for weaker sections housing programme. Use of wood has been brought down to the minimum.¹⁰

Further, cost effective technologies like arch foundation, pile foundation, reinforced brick concrete foundation, hollow block masonry, fly ash blocks, stone, cement block, sand cement block, RCC roofing, 'Cuddapah' slab roofing etc, have been promoted for reducing the cost of construction and expediting the completion of houses. The technology is well disseminated into the market through Nirmithi Kendras. There are many private entrepreneurs engaged in the marketing of cost effective building components in the state. In Krishna district, the study area of the present research, two Nirmithi Kendras were established in 1992, one at Machilipatnam and another at Vijayawada. These two are full-fledged Nirmithi Kendras. In addition to these two, Nuzvid and Gudivada are the two sub Nirmithi Kendras.

4. Principal Bank Branch System (PBBS):

APSHCL introduced an effective financial tool through 'PBBS' wherein the amount due to the beneficiaries are directly credited to individual bank accounts thus creating the banking habit among the beneficiaries. This system introduces transparency into monetary transactions and disbursements and eliminates middlemen.

5. Capacity Building:

APSHCL has a network of its own engineers, managers, work inspectors, etc. Since most of the personnel were recruited fresh after the establishment of the APSHCL, they were tuned to new concepts like "Self Help and Participatory Management". Masons are the persons ultimately responsible for giving shape to the ideas and hence these people were also trained to provide them an exposure to technological advancement and construction techniques. So far 6,119 men and 2,966 women have been trained in the following trades.

- a. Masonry
- b. Production of Pre-cost building components
- c. Various techniques in adopt housing foundations, roofing etc.

In addition to the above, 2,200 people were trained in construction of the low cost sanitary works as well.¹¹

Financing and Principal Bank Branch System (PBBS)

Financing is another important aspect of housing. As per the present system, most of the payments to the beneficiaries are being paid at divisional level, taking into account the average transactions in each division every year. In this process, it was observed that the flow of information from the divisions to the district offices and from there to the head office has been irregular and abnormal delays have made the consolidation of information at district office and head office level very difficult, thus giving rise to huge arrears of accounts.

A new accounts manual using the double entry system came into existence with effect from 01-07-1987. As per this accounting system, the housing corporation has two accounting counters, i.e., at the head office at state level and district office at the district level. At present, the corporation has offices in 22 districts and 74 divisions throughout the state. The district offices are the accounting centers whereas the divisions are the end

points, from where the payments are made to the beneficiaries. Every month the divisions are required to submit statements of accounts to district office in different proforma. The district offices then consolidate the accounts and submit them to the head office.¹²

The district office identifies a designated branch as the principal bank branch for each of the banks operating in the district. The principal bank branches should be located at the district headquarters and in the case of a particular bank not having a branch at the district headquarters the nearest branch should be identified as the principal branch. After identifying the principal bank branches, all the balances available in the banks, presently operated by the divisions shall be transferred to the principal bank branches identified at the district headquarters. And only after identifying the disbursing branches of banks at the field level, those banks accounts will be closed. This PBBS has been evolved to play an effective and vital role through which the amount is payable to beneficiary for construction of house in relation to all the housing construction programmes along with IAY and RPH schemes.

The Deputy Executive Engineers (DEE) working in the division henceforth issue sanction proceedings instead of cheques to the bank branches located closely to the colonies under construction. On receipt of sanction proceedings of the DEEs, the disbursing branch makes the payments to the beneficiaries.

Finally, after disbursing the amounts to the beneficiaries, the disbursing branch raises a debt on the advice of principal bank and sends a copy to the district office for transfer of funds. The district office will be required to closely monitor the receipt of sanction proceedings from the DEE.

Operational Problems of P B B S:

PBBS has been evolved to play an effective and vital role through which the amount is payable to beneficiary for construction of house under the housing construction programmes along with IAY and RPH Schemes. But in practice PBBS has been facing some problems regarding the clearance of bills, delay of bills in Principal Bank Branches and in disbursement to banks.

Through proceeding orders the allotted amount is credited to the principal bank. The main intention of PBBS is to avoid the middlemen. One of the main reasons for the delay of constructing houses is delaying of the bills by principal branch as it is located at district headquarters. It takes nearly 15 days to process the bills forwarded by the Revenue Division (Mandal Head Quarters). From there it takes another 10 days to reach the disbursement bank at the field level. From this disbursement bank these bills will take minimum 16 days to reach the beneficiary.

Because of this delay the beneficiary is unable to complete the construction of house in the stipulated time. This delay is inevitable because of the delay in the process of passing / forwarding the bills. Housing corporation authorities at the local level are not giving the raw material to the beneficiaries until these bills are cleared. Because of that the beneficiary has to waste minimum 15 days to get the clearance of the bills.

One of the reasons for the delay of the bills is all the bills have to get cleared from the district head office. The above-mentioned are some specific reasons for the delay and the clearance of bills. This results in the delay of house construction. Taking this hurdle into account, the Andhra Pradesh State Housing Corporation Limited modified the Principal Bank Branch System in the year 2002.

Modified PBBS

The following are the modifications made:

1. In each section (District Office) a current account is opened in the name of the District Manager (DM) (Housing). It is named as principal-cum-disbursement bank.(PDB)
2. The District Manager (DM) (Housing) authorizes the Dy. Executive Engineer (Housing) concerned to operate the above accounts.
3. The Deputy Executive Engineer (Dy. EE) submits the funds and the payment commitments requirement to the DM well in advance.

4. The Deputy Executive Engineer (Dy. EE) directly submits the proceedings to the identified **disbursement-cum-principal** bank at district office level.
5. The Deputy Executive Engineer (Dy. EE) takes all possible steps to avoid over draw of the account.
6. The concerned assistant in the division office has no verify the debits and credits with his record/proceedings **every** month-end and prepare bank reconciliation statements. They may be sent to District Manager (DM) (Housing) office for passing necessary entries duly reconciling the bank accounts every month.¹³

Opening of Account by Beneficiaries

1. The principal disbursing bank at section level (Head Office) will arrange for the opening of beneficiaries accounts based on the identification **card/passbook** issued by the housing staff.
2. The Dy. EE directly sends proceedings along with the list of beneficiaries to the PDB at section level.
3. The PDB arranges for transfer of amounts to the beneficiaries accounts immediately, duly debiting the amounts from the **DM's current account**.¹⁴

Advantages of PBBS Modified System

The following are the some of the advantages of modified system:

1. Delays in arranging payments will be curtailed to a great extent.
2. Bankers at section level (PD Banks) will be motivated in view of placing certain funds in the PD Bank and will help/cooperate with beneficiaries in opening of accounts the modified system also helps for successful implementation of schemes at section level.
3. The reconciliation of bank accounts will be decentralized.

4. Some specified days will be identified in a week for arranging payments to the beneficiaries and thereby the beneficiaries can directly collect these amounts from the banks.¹⁵

INDIRA AWAAS YOJANA

After discussing the implementation of rural housing schemes in Andhra Pradesh and features of A.P. State Housing Corporation, the genesis of IAY, its features and achievement of IAY programme in Andhra Pradesh is explained below.

Genesis of IAY

The genesis of IAY can be traced to the programmes of rural employment which began in the early 1980s. Construction of houses was one of the major activities under the National Rural Employment Programmes (NREP) which began in 1980 and the Rural Landless Employment Guarantee Programme (RLEGP) in 1983. There was however, no uniform policy for rural housing in the states. Some states permitted only part of the cost of the construction to be borne from NREP/ RLEGP funds and the balance was to be met by beneficiaries out of their own savings or loans obtained by them. Some states allowed construction of only new dwellings while others permitted renovation of existing houses as well. In June 1985, the Union Finance Minister made an announcement in Parliament earmarking a part of RLEGP funds for construction of houses of SCs / STs and freed bonded labourers. Indira Awaas Yojana was a result of that announcement and it continued as a part of Jawahar Rozgar Yojana (JRY) which replaced NREP/RLEGP in April 1989. Indira Awaas Yojana became an independent scheme from 01-01-1996 onwards.¹⁶

Main Objectives of Indira Awaas Yojana (IAY)

The IAY is aimed at providing housing facilities to the poorer sections of society. The primary objective of the IAY is the construction of low cost houses for the poorest of the poor who are living in pathetic and unhygienic conditions and who cannot afford to build houses on their own. The second objective of the programme is construction of houses for house holds below the poverty line headed by a woman, particularly, those who are widows, unmarried, disabled or victims of harassment. It is also to be noted that the programme was a component of the National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP), which were main instruments of the anti-poverty programmes. The programme aims at construction of houses free of cost in rural areas for the poorest of the poor belonging to the Scheduled Castes, Scheduled Tribes and freed bonded labourers and also non- SC/ST rural poor below the poverty line, by providing them with grants-in-aid. From the year 1993-94, its scope has been extended to cover non -SC/ST rural poor, subject to the condition that the benefits to non-SC/STs should not exceed 4 percent of the total allocation.¹⁷ From 1995-96, IAY benefits have been extended to widows or kin of defense personnel and paramilitary personnel killed in action, irrespective of income criteria, subject to the condition that:

- a) They reside in rural areas
- b) They have not been covered under any other scheme of rehabilitation.
- c) They are houseless or in need of shelter or shelter upgradation. Benefits have also been extended to ex-service men and retired members of the paramilitary forces as long as they fulfill the normal eligibility conditions of IAY and have not been covered under any other rehabilitation scheme.

Identification of IAY Beneficiaries

Prior to the 73rd constitutional amendment the beneficiaries under the scheme were identified through a Block Level Committee. The MLA, Member of Parliament, Chairman of the Block Development Committee, officers of the Scheduled Castes and

Tribal Welfare Departments and non- official members nominated by the Government, were members of the committee and the Block Development Officer was the convener. Applications were invited from eligible families after giving wide publicity and details were collected through Village Level Worker's (VLW's). The committee used to scrutinize the applications and forward these to the District Collector. After hearing claims and objections, the final list of beneficiaries was decided by the District Collector in consultation with the Project Officer of District Rural Development Agency (DRDA).¹⁸

After the 73rd Amendment to the Constitution, the Grama Sabha has been empowered to select the beneficiaries under the programme. District Rural Development Agencies / Zilla Parishad on the basis of allocations made and targets fixed by the Government of India, decided the number of houses to be constructed in each Panchayat under the IAY during a particular financial year. The same is intimated to the Gram Panchayats. Thereafter, the Grama Sabha selects the beneficiaries from the list of eligible households as per priorities, restricting this number to the target allotted. No approval of the Panchayat Samiti is required. The Panchayat Samit is, however given a list of selected beneficiaries for information. The following priorities are prescribed under the guidelines while selecting the beneficiaries.¹⁹

1. Freed bonded labour
2. SC/ST households who are victims of atrocities
3. Households below the poverty line headed by widows and unmarried women.
4. SC/ST households below the poverty line as well as those affected by floods, fire-accidents earthquakes and similar natural calamities.
5. Physically Handicapped.
6. Families/widows of personnel from defence services, paramilitary forces, who are killed in action, ex-servicemen and retired members of the paramilitary forces.
7. Displaced persons on account of developmental projects, nomadic, semi-nomadic, and de-notified tribals subject to the condition that these households belong to below poverty line category.

Features of IAY:

The important features of IAY can be discussed under the following heads.

- b. Full subsidy infrastructure facilities.
- c. Type of design.
- d. Appropriate construction technology and local materials.
- e. Location of IAY houses.
- f. Involvement of beneficiaries.
- g. Ban on contractors or Departmental Construction.
- h. Fuel efficient chullahs.
- i. Drinking water supply.
- j. Sanitation and sanitary latrines.
- k. Environmental improvement and social forestry.

a. Full subsidy Infrastructures:- Initially the Indira Awaas Yojana fixed unit costs at Rs. 6,000 for the construction of a house, with Rs. 1,200 for construction of sanitary latrine and a smokeless chullaha, Rs. 3,000 for infrastructure and common facilities. This unit cost was revised from 6,000 in 1990-91 to in Rs.8,000 in 1993-94 with Rs. 1,400 for construction of sanitary latrine and smokeless chullaha and with Rs. 3,300 for providing infrastructure and common facilities. From the year 1994-96, the unit cost has been enhanced from Rs. 12,700 to Rs. 14,000 in plain areas and Rs. 15,800 hilly or otherwise remote in areas, and cost of construction of house was Rs. 9,000 and construction of sanitary latrine and for smokeless chullah, Rs. 1,500 and Rs. 3,500 for providing infrastructure and common facilities. Further the IAY unit cost has been enhanced in 1996 onwards from Rs. 14,000 to Rs. 20,000 and for hilly areas the amount is increased upto Rs. 22,300.²⁰ This amount is fully subsidised by the government.

b. Type of Design:- The layout, size and type of design of the house depends upon local conditions. As per the design prescribed by IAY, except that of plinth area the houses should be around 20 sq. mts., the houses should be designed in accordance with the choice of the beneficiary, keeping in view of the climatic conditions and the need to

provide proper space, kitchen, ventilation, sanitary facilities, smokeless chullahs, etc., and keeping in view the community perceptions, preferences, and cultural attitudes. Type of design should not be imposed on the beneficiary. The allotment of the houses under IAY is made in the name of the female members of the beneficiary household. Alternatively, it can be allotted in the joint names of both husband and wife.²¹

c. **Appropriate construction technology and local materials:** Effort should be made to utilize, to the maximum possible extent, local materials and cost effective technologies developed by various institutions. The implementing agency should contact various organizations institutions for seeking expertise and information on innovative technology, materials, designs and methods to help beneficiaries in the construction of durable and cost effective houses. The state governments may also arrange to make available information on cost effective and environment friendly technologies, materials, designs etc., at block or district level. Technologies using bricks, cement and steel on large scale should be discouraged. As far as possible, cement should be substituted by lime and lime surkh manufactured locally. Bricks manufactured by beneficiaries themselves instead of its purchase may also be undertaken to reduce cost and increase opportunities for wage employment.²²

d. **Location of IAY houses:** The houses under IAY, as far as practicable, should be built on micro habitat approach (individual house) or in a cluster so as to facilitate the development of infrastructure such as internal roads, drains, drinking water supply etc., and other common facilities. Care should also be taken to see that the houses under IAY are located close to the village and not far away so as to ensure safety and security, nearness to work place and social communication. House sites or house plots have been distributed over a period of time to the rural poor, particularly to Scheduled Castes and Scheduled Tribes and it should be possible for IAY houses to be constructed on these house sites adopting the microhabitat approach. The IAY houses can also be dovetailed with these houses so that an integrated housing scheme emerges.

- e. Involvement of beneficiaries:** For the success of any scheme, the participation of beneficiaries is essential. Beneficiaries are to make their own arrangements for house construction and may engage skilled workmen on their own or may also contribute family labour. The beneficiaries will have complete choice with regard to the manner of construction of the house.
- f. Ban on contractors or departmental construction:** No contractor is allowed to construct IAY houses. If a case of construction through contractor comes to the notice of Government of India, it will recover the finances made to the state for IAY. The houses also should not be constructed by the Government departments. The spirit of the IAY is that the house is not constructed and delivered by any external agency but the house is constructed by the beneficiary who is the ultimate occupier of the house.
- g. Fuel efficient chullahs :-** It should be ensured that all Indira Awaas Yojana dwelling units are provided with a smokeless chullah which are fuel efficient and being smoke free and so more healthy and convenient to use.²³
- h. Drinking water supply:** The availability of the drinking water supply should be ensured by the agencies responsible for the implementation of the IAY. Wherever necessary a hand pump should be installed before the construction is started from the funds available under rural water supply or other similar programmes.²⁴
- i. Sanitation and Sanitary Latrines:** Construction of sanitary latrines form an integral part of IAY houses for which a sum of Rs. 1,500 has been specifically earmarked. The Government attaches considerable importance to the construction of sanitary latrines. They should be invariably taken up as part of the IAY houses. The motivation of beneficiaries regarding its proper use and change in their habits will be an important part of the IAY.²⁵
- j. Environmental improvement and social forestry:** The programme envisages planting of trees in the entire habitat around the individual house. Trees may be planted

near the housing clusters so that in due course, enough trees are available nearby to enable the beneficiaries to get fuel, fodder and timber. Such plantations may **be taken up** under the social forestry programme of **Jawhar Rojgar Yojana (JRY)**.²⁶

Funding pattern :

Indira Awaas Yojana is a centrally sponsored scheme, first funded on a cost-sharing basis between the Government of India and the States at the ratio 4:1. This has now been revised to 3:1 with effect from 1st April 1999. In the case of Union Territories, the entire resources under this scheme are provided by the Government of India²⁷. The IAY funds are distributed among the districts on the basis of the population of SC and STs in the district. Six percent of the allocation of JRY is earmarked for **IAY**. This amount at the national level is distributed among the states in accordance with the proportion of poor among the SCs, STs and freed bonded labourers living below the poverty line in rural areas. However, during the financial year 1994-1995, **JRY** percentage of allocations was revised from 6 percent to 10 percent. Once again, **during** the same financial year, it was further revised and enhanced up to 20 percent of **JRY**. **In** 1993-94, the IAY was extended to cover non- SCs, STs and rural poor, subject to the condition that the benefits to non- SCs, STs and the poor should not exceed 4 percent of the total allocation.²⁸

Change in Criteria of allocation under IAY

During 1999-2000, allocation of funds under IAY to the states/ UTs has been revised on the basis of the poverty ratios as approved by the Planning Commission and rural housing shortage figures based on 1991 census. Both parameters have been given equal weightage. In previous years, funds were allocated to the states and UTs **on** the basis of poverty ratio figures approved by the Planning Commission. Similarly, allocation from the state to districts have been made on the basis of proportion of SC, ST **population** and housing shortage. Earlier it was based purely on SC, ST the latter.²⁹

After the discussing of the implementation of various housing programmes in Andhra Pradesh with a focus on the **IAY's** objectives and features, we must understand the achievement of the housing schemes in Andhra Pradesh.

Housing **Schemes'** Achievement in Andhra Pradesh

Table – 4.3

Year wise Achievement of **APSHCL** since inception upto **30.11.2001**
Rural & Urban Housing Programmes

Sl.No.	Year	Houses Completed		
		Rural	Urban	Total
1	Pre 1983-1984	51565	0	51565
2	1983-1984	102893	0	102893
3	1984-1985	97537	0	97537
4	1985-1986	162608	0	162608
5	1986-1987	174684	0	174684
6	1987-1988	138007	0	138007
7	1988-1989	138227	0	138227
8	1989-1990	97568	617	98185
9	1990-1991	77057	3363	80420
10	1991-1992	203066	11284	214350
11	1992-1993	163204	35698	198902
12	1993-1994	208999	54161	263160
13	1994-1995	216593	47469	264062
14	1995-1996	279555	55034	334589
15	1996-1997	317776	36677	354453
16	1997-1998	332715	31516	364231
17	1998-1999	359178	15385	374563
18	1999-2000	231565	29878	261443
19	2000-2001	134191	9415	143606
20	2001-2002 (Upto 30.11.2001)	120089	2888	122977
Total:		3607077	333385	3940462

Source: Progress Under Weaker Section Housing Programme, Andhra Pradesh State Housing Corporation Limited, Hyderabad, 2001 P.4

The above table provides the data on Rural and Urban housing programmes and their achievements in Andhra Pradesh. During the year 1983-1984, 51,565 houses were completed. In the year **1998-1999** a total of 3,74,563 houses were completed. Out of this, 3,59,178 are in rural areas and 15,385 in urban areas. The table shows that in the year 2001-2002 rural urban house disparity is very low compared to what it was in the preceding year i.e. 1998-1999. In the year 2001-2002, just 1,20,089 houses were

completed in rural areas and only 2888 houses were completed in urban areas. The above table reveals that a total of 36,07,077 houses were completed in rural areas and 3,33,385 houses were completed in urban areas. Andhra Pradesh State Housing Corporation Limited (APSHCL), constructed 4,74,240 houses under Indira Awaas Yojana (IAY).³⁰

Table – 4.4

Financial and Physical **Achievements** under Indira **Awaas** Yojana in India

Year	Expenditure (Rs. Crore)	Number of houses built
1985-1986	57.93	51,252
1986-1987	149.18	1,60,197
1987-1988	235.37	1,69,302
1988-1989	149.65	1,39,192
1989-1990	188.50	1,86,023
1990-1991	213.07	1,81,800
1991-1992	263.01	2,07,299
1992-1993	238.81	1,92,585
1993-1994	481.00	3,72,535
1994-1995	500.38	3,90,482
1995-1996	1166.36	8,63,889
1996-1997	1385.92	8,06,290
1997-1998	1591.48	7,70,936
1998-1999	1803.88	8,35,770
1999-2000	1907.63	9,25,679
2000-2001	2185.80	11,70,926
2001-2002	2149.55	11,71,081
2002-2003	1981.60	10,56,470
Total	16,649.12	96,51,708

Source: Rural Development statistics 2002-2003, NIRD, Rajendranagar, Hyderabad p. 240.

The above table gives the national level expenditure regarding the physical as well financial achievements of the IAY programme at the national level. The figures show achievements of the programme since its inception in India. This table gives such details of the scheme from 1985-86 under IAY. In the year 1985-86 Rs. 57.93 crores was the expenditure and 51,252 houses were completed under IAY. In the year 2000-2001 total expenditure incurred under IAY was Rs. 2185.80 crores and 11,70,926 houses were built.

Origin And Growth of the Nirmithi Kendra Movement:

The Nirmithi Kendra is a new concept, which helps in adopting cost effective technology in the housing. The concept of Nirmithi Kendra originated in Kerala. Nirmithi Kendra (NK) was first set up to address the problems of flood affected households, which were in urgent need of relief in the Kollam District of Kerala during 1985. The management strategy has been drawn up by the then district collector to tackle the problem caused by floods in a better manner. The Nirmithi movement adopted cost effective technology developed by research institutions. Under this programme, the activities of government departments and voluntary organizations were coordinated and innovative solutions were found to serve the local needs. Soon, branches of NK were set up in every district under one apex body of Kerala, Nirmithi Kendra. After the successful implementation of NK experiment in Kerala the Government of India too recognized the merits of the programme and decided to establish similar Kendras in all the districts in the country.³¹

Housing needs in rural areas were met in the past by traditional technologies evolved and perfected over centuries. They were conditioned and moulded by the skills and resources available in various regions. They brought about a more or less complete harmony between life styles and the environment. Though it has brought environmental harmony, the advancement of technology influenced the state policies to go for low cost technology to suit the local needs as well as to reduce the cost of the construction.

Nirmithi Kendras are also important in the context of our national housing policy. The aim of the national housing policy is to reduce houselessness, to improve the housing conditions of the people and to provide a minimum level of basic services and amenities to all. Developing and propagating appropriate cost effective technologies and building materials were the other important aspects of housing policy. Nirmithi Kendra served in the achievement of some of the aspects.

The functions of the Nirmithi Kendras:

Nirmitha Kendras perform the following functions:

- a. Adopting the process developed and tested by research and development institutions, in order to reduce the cost upto 30 percent in using materials like soil, stabilized blocks, rubble pillar blocks, pillar slab, jally, etc.
- b. Adopting aesthetically pleasing vernacular architecture systems and environment friendly styles.
- c. Serving as the seminal agency to generate and propagate innovative ideas on housing.
- d. Providing counsel and guidance to **government** in emerging housing concepts and policy options from time to time.
- e. Working as a production center of pre-fabricated standardized housing materials.
- f. Undertaking constructions of buildings, especially public buildings, using the cost effective and innovative technology with involvement of district level Nirmithi Kendras.
- g. Working as consulting agency and providing services in housing and allied fields.
- h. Designing self employment schemes of government and commercial banks to address the housing requirements of the state by making the youth to take up income generating activities.
- i. Working as a nodal agency in the field of housing and ensuring horizontal coordination of housing programmes.
- j. Working as a demonstration center of applied housing technologies.³²

The National Housing Policy 1992 also suggests the need for cost-effective technology so that locally available materials can be widely used for construction in the rural areas as well as in the urban areas. The traditional building materials, like wood, cement, steel etc., have become quite expensive and their cost has had a dampening effect on the housing sector. The need of the hour with respect to building materials and

technology is to minimize the use of scarce building materials and to promote low cost and environmentally appropriate technology and use of indigenous sources. In India, the concept of low cost housing has become synonymous with low quality housing and has been interpreted to mean housing for the poor alone. To overcome this bias there is a need to popularize the concept of low cost housing by encouraging substitute and cheaper building materials, which could significantly reduce the cost of construction at the same time be environmental friendly. The NKs have come into existence to fulfill this need.

Implementing Agency for **IAY**:

The IAY is implemented through the District Rural Development Agency (DRDA) specially set up in each district of the country for the implementation of Rural Development programmes through Zilla Parishads. At the field level, the block machinery is entrusted with the responsibility of ensuring that the targets for construction of houses under Indira Awaas Yojana are met. At the village level, the Grama Sabha is responsible for the selection of beneficiaries.³³

Indira Awaas Yojana funds are operated by the District Rural Development Agencies (DRDA's) / Zilla Parishads (ZP's) at the district level. Central Assistance is released every year to the DRDAs in two installments. The first installment is released at the beginning of the financial year. This is subject to condition that the second installment during previous year was claimed and released. The second installment is, however, released on the request of DRDAs /Zilla Parishads on fulfillment of required conditions including submission of utilization certificate, audit report and other certificates after the recovery of the first installment. In case of districts / UTs such as Leh, Kargil, Andaman and Nicobar Islands, Lakshdweep and any other areas as decided, which have a limited working season, the entire central assistance is released in one installment. The state also releases its share in one installment.³⁴

Monitoring and Evaluation:

The implementation of IAY is regularly and extensively monitored through the field visits conducted by the senior officers of the Ministry, State Government and District Authorities. Every DRDA has a monitoring and vigilance committee which has Members of Parliament, Members of Legislative Assemblies (MLAs) and other public representatives as members. The implementation of IAY is monitored by this committee at district level. In addition, at the state level, the programme is monitored by the state level coordination committee chaired by the Chief Secretary.

RURAL PERMANENT HOUSING SCHEME (RPHS)

Introduction:

The second important programme covered by the study is Rural Permanent Housing Scheme (RPHS). It was introduced in the year 1983-84. The government of Andhra Pradesh decided to abandon the hutment schemes under "Sites and Services" programme, and also decided to construct permanent houses both for the urban and **rural** poor. The objective of the scheme is to provide shelter to the weaker sections so as to improve their quality of living apart from generating employment in the rural areas.

Identification of Beneficiaries

The following are the criteria for identifying the beneficiaries under the scheme.

- a. Neither the head of the family nor any of the other members should own any land whatsoever in the village/rural areas.
- b. The family should be dependent for its livelihood mainly on **their unskilled** labour.
- c. The members of the family should reside in the village/rural area for a major part of the year.

- d. **Family annual** income should not be more than Rs.13,000/- per annum to get allotment of house.
- e. He / she should possess a house "Patta".

In the implementation of the programme, local bodies are involved only to the extent of collecting the applications for onward transmission to the district collector. The housing corporation is also not included in the selection process. The result is that the corporation can formulate the individual projects for implementation only after finalization of the beneficiary groups in various locations. There is also the example of involvement of political executives in the selection of beneficiaries at various levels. For example, the local MLA along with the collector can exercise discretion to select the beneficiaries upto 50 percent. The minister in charge of the District is given a quota of 30 percent in selection of beneficiaries and finally the Minister in charge of the housing in consultation with the Chief Minister is given a discretionary quota of 20 percent.

Table - 4.5

Unit cost **particulars of Rural** Permanent Housing Scheme (RPHS)

(In Rupees)

Year	Unit Cost	Subsidy		Loan	Beneficiary contribution
		State	Central		
1983-1986	6000	2,750	0	3,000	250
1986-1991	8,000	3,750	0	4,000	250
1991-1995	10,000	4,750	0	5,000	250
1995-1996 to 1997-1998	12,000	4,750	0	7,000	250
1998-1999	17,500	7,000	0	10,000	500
2003-2004	22,500	7,000	0	15,000	500

Source: Progress of weaker sections housing programme. Andhra Pradesh State Housing Corporation Limited, Hyderabad, 2001, p. 19.

Note: Unit cost and subsidies change from time to time based on the policy of governments.

Financial Pattern

Initially the unit cost of the house was fixed at Rs.6,000/- of which Rs.3,000/- is loan component, Rs.2,750/- is subsidy and Rs.250 is beneficiary contribution. In the years from 1986 to 1991 the Government enhanced the unit cost of rural permanent house to Rs.8000/- of which Rs.4000/- was the loan component and Rs.3,750/- was state subsidy and Rs.250/- was beneficiary contribution. During the years 1991-95, the Government of Andhra Pradesh enhanced the amount of unit cost in **rural areas** to

Rs. 10,000/- of this, Rs.5,000/- was the loan component. Rs.4,750/- was state subsidy and Rs.250/- was beneficiary contribution. The beneficiary's contribution remained the same. Again, Government of Andhra Pradesh from 1995-96 to 1996-98 enhanced the unit cost of RPH to Rs. 12,000/- of which loan was Rs.7000/- and state subsidy was Rs.4,750/- and beneficiary contribution was Rs.250/-. In the year 1998-99 RPH unit cost is increased to Rs. 17,500/- and out of this loan component is 10,000/- and state subsidy is 7,000/- and beneficiary contribution is Rs.500/-. The Government of Andhra Pradesh recently announced the enhancement of RPH scheme unit cost in the year 2003-2004. The unit cost is Rs.22,500/- out of this state government subsidy is Rs. 7,000/-, the loan component is Rs. 15,000 and the beneficiary contribution is Rs.500.³⁵

The families with an annual income of not more than Rs. 13,000 are eligible to get a house under the scheme and they should have the repayment capacity. Therefore, the beneficiaries are screened. Care is taken to select only those beneficiaries who have repaying capacity. After completion of the construction repayment will start from the month of July of the same year. The beneficiary has to pay Rs.34 per month as installment. The period of recovery is 120 installments. 50 percent of houses are earmarked for SC, ST category, 30 percent for backward class category, 10 percent for minorities and remaining 10 percent for forward caste.

The institutional finances are mobilized from the Housing and Urban Development Corporation (HUDCO) and General Insurance Corporation (GIC) matching with the subsidy provided by the State Government. Rural Permanent Housing Scheme is being implemented with loan assistance from different institutional agencies like GIC, HUDCO. Since 1978, the GIC had been investing 30 percent of the investable resources in housing as loans to the State Governments. At present HUDCO plays a very vital role in providing loan assistance to the APSHCL, for various state housing schemes. **Fifteen** percent of HUDCO's loans had been earmarked for housing for weaker sections.

Achievement of the Rural Permanent Housing Scheme (RPHS):

Various schemes sponsored by State and Central Governments are being implemented through Andhra Pradesh State Housing Corporation Limited, under Rural Permanent Housing programme, since 1983, and so far 22,62,530 houses have been constructed. APSHCL has also been taking up housing programme sponsored by the Central Government for handloom weavers, silk weavers, crafts men, beedi workers and fisherman by associating the administrative departments concerned, and 78,975 such houses have been completed under this scheme since inception. Permanent housing has been provided to the victims of natural calamities such as cyclones/floods. So far 2,08,545 of such families have been provided with shelter.³⁶

Other Rural Housing Schemes Implemented in Andhra Pradesh

At present, apart from IAY and RPHS several other rural housing schemes are being implemented in the country. These include (a) The Golden Jubilee Rural Housing Finance Scheme (b) CAPART (c) Pradhana Mantri Gramodyoga Yojana (Gramina Awaas) (d) Credit-cum-Subsidy Scheme (e) Innovative Scheme for Rural Housing and Habitat Development (f) Rural Building Centres (g) Samagra Awaas Yojana.

(a) The Golden Jubilee Rural Housing Finance Scheme:

It was launched on the occasion of the Golden Jubilee Year of the National Housing Bank on August 16, 1997, for all those living in rural areas and small towns having a population of 50,000 units during 1997-98. One drawback in the Golden Jubilee Rural Housing Scheme is that 83 percent of the urban local bodies fall under the category of small towns. It is therefore, a major portion of this scheme may be covered by the residents of the urban local bodies.³⁷

(b) Council for Advancement of People's Action and Rural Technology (CAPART):

To supplement government efforts and to provide functional housing in the rural sector, the Council for Advancement of People's Action and Rural Technology (CAPART) has been playing a leading role. The Ministry of Rural Development has also routed funds through CAPART to NGO's for construction of cost effective rural houses for the poor. The real boost to rural housing sector was received following the National Consultation on Rural Housing organized by CAPART in May 1995. While addressing the convention, the Prime Minister of India emphasized the urgency of reducing the housing shortage by a big leap forward, by taking up construction of million houses and for achieving this target a financial out lay of Rs. 1,000 crore was announced. With this, six lakh dwelling units were to be built for below the poverty line SC and ST families and freed bonded labaourers, while the rest was to be allocated for the economically weaker sections of rural population regardless of caste. Recognizing the contribution, voluntary organizations (VOs) make as agents of change at the grass roots, CAPART was assigned an important role in rural housing for the year 1995-96 through its network of VOs. One of the main features of the CAPART guidelines is that a minimum of 10% of the cost must be the contribution of the beneficiary. This is encouraged in order to involve participation of the beneficiaries in the programme and create a sense of ownership of housing units.³⁹ More than 30,000 houses had been constructed with financial assistance of Rs.50 crore by the end of 1996-97. Various state government have special schemes for rural housing which are either loan based or subsidy based or loan recovery subsidy based.³⁹

(c) Pradhana Mantri Gramodoga Yojana (Gramin Awaas) (PMGY).

The scheme aims at reducing the shortage of houses for below poverty-line (BPL) families in the rural areas and also assists in the healthy development of the **habitat in** these areas. The Pradhana Mantri Gramodyoga Yojana (Gramin Awaas) is generally based on the pattern of the Indira Awaas Yojana and is being implemented in **rural areas** throughout the country. Under the scheme the funds are released directly by the **Ministry**

of Finance to state governments. During 2000-2001, the Ministry of Finance has released an amount of Rs.286.84 crore against the additional Central Assistance of Rs.375 crore to the state governments. During 2001-2002, the additional central assistance under the scheme is **Rs.280** crore, and no funds have been released so far.⁴⁰

(d) **Credit-Cum-Subsidy Scheme** for Rural Housing (CCSSRH)

The credit-cum-subsidy scheme has been conceived for rural households having annual income upto Rs.32, 000. However, preference is given to below poverty-line rural households. Under the scheme, subsidy up to Rs. 10, 000 is given to an eligible household with loan upto Rs.40,000 per household. Sanitary, latrine and smokeless chullah are integral parts of the house. The scheme has been launched with effect from 1st April 1999. The subsidy under the scheme is shared between the centre and the state on 75: 25 basis. During 1999-2000, Rs.60.69 crores were released to various states. During 2000-2001, an allocation of Rs. 82 crores has been made for this scheme and an amount of Rs.26.99 crore was released. The allocation has been fixed at Rs.38 crore in 2001-2002.⁴¹

(e) **Innovative Stream** for Rural Housing and Habitat Development (**ISRH** & HD).

Innovative stream for rural housing and Habitat Development was introduced on the 1st of April 1999. The objective of the scheme is to promote/propagate innovative and proven housing technologies, designs and materials in the rural areas. During 1999-2000, Rs.10 crore were allocated, out of which an amount of Rs.2.41 crore was released. Against the allocation of Rs. 10 crore for 2000-2001, an amount of Rs.8.73 crore was released. During 2001-2002 Rs.10 crores have been allocated, out of which an amount of Rs. 1.15 crore have been released in order to implement various projects.⁴²

(f) **The Rural Building Centres:**

The Rural Building Centre (RBC) Movement popularly known as the **Nirmithi** Movement was started in 1985 in Kerala with a view to promoting technology, transfer, information dissemination, skill upgradation through training and production of cost effective and environment friendly building components. The rural building centers are

being involved in transfer of technology from lab to land. A rural building centre can be set up by the State Government, rural development agencies, credible NGO's, private enterprises, professional associations, autonomous institutions and corporate bodies including public sector agencies. For setting up of a rural building centre Rs. 15 lakh are provided as one-time grant. During 2000-2001, Rs.3 crore was allocated out of which an amount of Rs.1.56 crore was released. During 2001-2002, Rs.3 crore has been allocated out of which an amount of Rs.54 lakh has been released to various DRDA/NGO's for the setting up of RBCs in different states.⁴³

(g) Samagra Awaas Yojana:

Samagra Awaas Yojana is a comprehensive housing scheme launched with effect from 1st April 1999 with a view to ensuring integrated provision of shelter, sanitation and drinking water. The basic objective of the scheme is to improve the life of the people as well as overall habitat in the rural areas. The scheme specifically aims at providing convergence to various rural development activities such as construction of houses, sanitation facilities and drinking water schemes and ensure their implementation by suitable and sustainable induction of technology and innovative ideas. In the first phase, the scheme is to be implemented in one block each of 25 districts in 24 states and one Union Territory. Intended beneficiaries under the scheme are the rural poor, preferably those below-poverty lines. During 1999-2000 and 2000-2001, Rs.2.67 crore and Rs.1.35 crore respectively were released under the scheme.⁴⁴

Administrative Strategy to implement IAY and RPH Schemes:

District Level: The important implementing and monitoring authority for the construction of houses under IAY, RPH at the district level is the District Manager (APSHCL). The District Manager, after working out the details of the allocations of the houses to the district, should indicate the probable number of houses being allotted to each division to the DEE's. While finalizing the list of colonies, the proposals may be obtained for twice the number of houses in case of SC,ST beneficiaries allotted by **duly**

following the names **prescribed** under the programme indicating the order of priority for establishing such colonies. The responsibility of the District Manager is to prepare monthly reports regarding the number of houses constructed, expenditure incurred and progress of the work executed.

Mandal Level

The Deputy Executive Engineer (Housing) monitors the work at the **mandal** level. DEE shall thoroughly discuss with all the beneficiaries for finalizing the layouts, type of design, technologies to be adopted, along with their advantages against conventional methods. The DEE should finalize the type of design and the type of technology/material to be used in the construction of the houses in the colony. The DEE should arrive at the appropriate cost of construction of the proposed design of the houses and explain to the beneficiaries, the details of additional amount, if any to be done by the beneficiary for completion of the house. The DEE shall also ensure documentation prior to grounding of the house and shall submit the documents along with patta certificate to the District Manager to create an equal mortgage at the district level. The DEE shall adhere to the time schedule drawn and complete the project. The remaining loan money for houses to complete shall have to be raised from the subsequent month of the completion of the house. Hence, DEE should personally concentrate on the programme as per the schedule drawn.

The work is supervised and executed by the Asst. Engineer (AE) at the **mandal** level. He is responsible to see whether the material is provided and whether it is reached to the beneficiaries. He acts as a middle man between the beneficiary and the DEE. The AE maintains all the details like time of starting and ending and material inputs required at each stage of construction. Extract of this information should be incorporated in permanent registers to be maintained at section level. This information should be compiled and stored in the computer. The AE should personally supervise the houses.

Village Level:

The work is supervised by the work inspector at the village level. He is responsible to the AE. He is responsible to see whether house construction is completed or not. He is the middle man between the beneficiary and the AE. The Grama Panchayat machinery is also assigned to supervise the work in this regard.

Organization Network of APSHCL

APSHCL has its own dedicated network of personnel right from the grassroot level. The Collector and District Magistrate is designated as "Executive Director" of APSHCL at the district level. APSHCL has 22 Districts Managers, 80 Deputy Executive Engineers, 350 Assistant Engineers, 2500 work inspectors, managers, and other supporting administrative staff at different levels.

Implementing Agency

APSHCL is an implementing agency for all Rural Housing Schemes like, IAY, RPHS, ACDP etc. All rural housing programmes are taken in rural areas by the Govt. of Andhra Pradesh.

Monitoring and Evaluation:

For all state schemes and central schemes like IAY, RPH, Fisherman Housing Scheme monitoring and evaluation is done by the APSHCL. The Managing Director of APSHCL is responsible for overall supervision and monitoring of implementation of the programmes.

Monthly and Quarterly reports are being sent to the department of Rural Development and Ministry of Agriculture periodically. In turn, Department of Rural Development and Ministry of Agriculture submit and release the annual reports to the Parliament.

Summing Up:

This chapter was concerned with rural housing programmes like Indira Awaas Yojana (IAY) and the Rural Permanent Housing Scheme (RPHS) and the way they were implemented in Andhra Pradesh.

Andhra Pradesh is the fifth most populous State in the country. The percentage of rural population according to 2001 census is 72.92, When compared to the 1991 census. According to the 1991 census, the shortage of housing in Andhra Pradesh is 19 lakhs, out of this, 11 lakhs are in the rural areas and 8 lakhs are in the urban areas. In this situation we must know about rural urban housing schemes in Andhra Pradesh. In the year 1998-99, 51,565 houses were completed. In the year 1998-99 a total of 3,74,563 houses were completed. Out of this 3,59,178 are in rural and 15,385 in urban areas. In the year 2001-2002 house completion is lower than what it was in the preceding years i.e., 1998-1999. During the years from 1983-84 to 2001-02 Andhra Pradesh State Housing Corporation completed many rural / urban houses. The corporation has completed 39,40,462 houses, out of this 36,07,077 houses were completed in rural areas and 3,33,385 houses were completed in urban areas.

Indira Awaas Yojana (IAY) aims at providing housing facilities to the poorer sections of the society. The primary objective of the IAY is construction of low cost houses for the poorest of the poor who are living in pathetic and unhygienic conditions and who cannot afford to build houses on their own. The programme aims at construction of low cost houses in rural areas for the poorest of the poor belonging to the Scheduled Caste, Scheduled Tribes and freed bonded labourers and also non-SC/ST rural poor below the poverty line, by providing them with grant-in-aid. Indira Awaas Yojana became an independent scheme with effect from 1-1-1996. Earlier it was part of JRY. Some of the funds for JRY are earmarked for IAY. Indira Awaas Yojana is a centrally sponsored scheme, first funded on cost-sharing basis between the Government of India and the states in the ratio of 75:25. The IAY funds are distributed among the districts on the basis of the population of SC and STs in the district. Six percent of the allocation of

JRY is earmarked for IAY. In this scenario, we should try to understand the achievement of the IAY programme in the state as well as the national level. In Andhra Pradesh, housing corporation has constructed 4,74,240 houses under Indira Awaas Yojana scheme. In the year 1985-86 Rs.57.93 crores were spent and 51,252 houses were constructed. In the year 2000-2001 total expenditure incurred under IAY was Rs. 2185.80 crores and 11,70,926 houses were built.

Another important programme covered in the present study is Rural Permanent Housing Scheme. It was introduced in the year 1983-84. The objective of the scheme is to provide shelter to the weaker sections so as to improve their quality of living apart from generating employment in the rural areas. Government of Andhra Pradesh had established Andhra Pradesh State Housing Corporation Limited in the year 1979 which was registered under Companies Act 1956 to formulate, promote and execute housing schemes for the weaker sections. In the implementation of the programme local bodies are involved only to the extent of collecting the applications for onward transmission to the district collector. The housing corporation is also not included in the selection process. Under the RPH scheme unit cost is Rs. 17,500 and out of this loan component is Rs. 10,000 and state subsidy is Rs.7,000 and beneficiary contribution is Rs.500. The families with annual income not more than Rs. 13,000 are eligible for provision of house under the scheme and they should also have the repayment capacity. And 50 percent houses are earmarked for SC/ST category, 30 percent for backward class category, 10 percent for minorities and lastly 10 percent for forward caste category. Under the scheme beneficiary builds his own house, while the Andhra Pradesh Housing Corporation and district machinery extends technical, financial and administrative support. Rural Permanent Housing Scheme is being implemented with loan assistance from different institutional agencies like GIC, HUDCO. Presently HUDCO plays a very vital role in providing loan assistance to the APSHCL and its various state housing schemes. Fifteen percent of HUDCOs loans had been earmarked for housing for weaker sections. Andhra Pradesh State Housing Corporation had constructed 22,62,530 houses under RPH scheme since 1983. APSHCL has also been taking housing programmes sponsored by the central and state governments. These programmes provide houses to handloom weavers, beedi

workers **and fishermen under** various housing schemes. For all state schemes **and central** schemes like **IAY**, RPH and fishermen housing schemes monitoring and evaluation is done by the APSHCL. The managing director of APSHCL is **responsible** for overall supervision and monitoring of implementation of the programmes. This chapter discusses implementation of rural housing programmes in Andhra Pradesh and also discusses features of weaker sections housing programmes in Andhra Pradesh. Lastly the chapter also discusses present rural housing **schemes** implemented in the country and administrative strategy to implement IAY and RPH schemes. Finally, the Government of Andhra Pradesh has given top priority to implement rural housing schemes for economically weaker sections of society.

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Chapter – V

PROFILE OF THE STUDY AREA

The chapter delineates the profile of the villages selected for study and the district in which they are located. It discusses the achievements of various housing schemes in the district. The profile will provide a brief history of the district. For an appropriate comprehension of the performance of any programme in any given locality, it is essential to study factors like place, climatic conditions, soil, people, socio-economic structure, political process, etc.

Profile of the District:

The Krishna District, which was selected for the study was administered by the British in Andhra during colonial times. It was formerly known as Machilipatnam district. Later, it was restructured by adding some talukas of Guntur District and was renamed in the year 1859 after the mighty river Krishna¹. Again in 1925, it was further divided into the Krishna and West Godavari Districts.

Earlier, the area came under the rule of Mauryas during the reign of Asoka. The next rulers of the district were Satavahanas and they were succeeded by the early Pallavas, Vengi Chalukyas and Kakatiyas. In the 13th century the district acknowledged the authority of Reddy kings. After them, it was ruled by Ganapathy king of Orissa who built a reservoir at Kondapalli. From 1512 to 1687 the district was under the reign of the kingdom of Golkonda². The great emperor Aurangzeb included this district in the province of Golkonda. After the decline of the Mughal empire the Nawab of Rajahmundry ruled this district³.

In 1611 the British established their settlement at Machilipatnam, which continued to be their head quarters until they finally moved to Madras in 1641⁴. After the English reign, Dutch and French ruled the district area. Though several kingdoms and

foreign powers ruled this district, it was the British who gave an effective administration to develop this district along with other parts of their territory.

Physical Characteristics of the District:

Krishna District lies between $15^{\circ} 43'$ and $17^{\circ} 10'$ of the northern latitudes and $81^{\circ} 33'$ of eastern longitudes. As per the 2001 census, there are 50 mandals covering 4 revenue divisions in Krishna District⁵. The chief rivers that flow through this district are Krishna, Taungabadra, Muniyeru, Thammileru, Budameru and Kolleru. The climatic conditions of the district are of an extreme kind with hot summer and cold winters, which may be called tropical. The rainfall of the district is evenly spread and it is determined by the Southwest and Northeast monsoons. The average normal rainfall of the district is 958 mm per annum. The months between June and October receive 80 percent of the annual rainfall.

Soil conditions:

The district has three types of soils. They are alluvial, the black reger and red ferruginous. The regions of Mudinepalli, Gudivada and Mandavalli are famous for black reger soil. The fertile alluvial soils are found in almost in all Mandals of the district. Agriculture is the most important occupation of the people of the district and paddy is the main food crop in the district. Jowar, tobacco, chillies, pulses etc., are other crops cultivated in this district.

Population of the Krishna District:

According to the census of 1991, it is reported that the district has a total population of 36,98,833, of which 18,78,789 are males (50.79%) and females are 49.21%. According to the census 2001 provisional figures, the total population of Krishna district is 42,18,416, of which 21,51,187 (51.00%) are males and 20,67,229 (49.0%) are females.

As per the 1991 census, the rural population in Krishna district, is 23,73,879 (64.18%) and urban population of the district is 13,24,954 (35.82%). According to 2001 census, it is reported that the rural population increased to 28,52,769 (67.63%) while urban population decreased to 13,65,647 (32.37%). A comparison of rural urban ratio in population between 1991 and 2001 shows that rural population has slightly increased while urban population has decreased for 35.82 to 32.37%. According to 2001 census Krishna district occupies third rank in the total population of Andhra Pradesh⁶. According to 1991 census the total houseless population in Krishna district is 14,637 of which 10,345 are rural population and 4,292 are urban population.⁷

Growth Rate:

The growth rate of population in the district between 1981-91 was 21.33 percent and during 1991-2001 the growth rate has decreased to 14.05 percent, which is lower than the state growth rate of 24.2 percent. It is a positive indication.⁸

Density of Population:

The density of population in the district was as per 1991 census is 424 and 483 as per the 2001 census. The density of population of the Krishna district is much higher than the state average (275) of the Andhra Pradesh⁹.

Gender Ratio:

The Krishna district occupies 20th rank among the districts of Andhra Pradesh in gender ratio. According to 1991 census the district has registered a slight decline in the sex ratio from 969 to 961 when compared to 2001 census gender ratio.¹⁰

Industries:

Krishna district is considered as industrially developed. It has 38 large and medium scale industries and 1,939 small-scale industries providing employment to 35,863 people¹¹. As the district is predominantly agriculture based there are many rice mills existing in the district.

Service Facilities:

In the Krishna district, there are 345 banks of these 295 are commercial banks, one Co-operative Bank and 49 are Kanakadurga Gramana Bank (KDGB) branches. There are 206 allopathic hospitals and 93 veterinary hospitals. There are 2,317 primary schools, 341 Upper Primary Schools, 277 High Schools. 9 schools attached to Junior colleges, 32 Junior Colleges, 25 degree colleges, 4 polytechnic colleges, 2 engineering colleges, 1 Health University, 3 B. Ed colleges and 2 law colleges. In the district, there are 159 fisheries co-operatives. 400 primary agricultural co-operative societies and 39 marketing societies. Regarding transportation and communication. 972 villages are connected with road transport. Vijayawada is the major city of the district and is a commercial centre. Vijayawada is also an important railway junction connected to metropolitan cities of the country like Delhi, Chennai, and Kolkata. There is an Airport at Gannavaram. Machilipatnam is a minor sea port¹².

Political Profile of the District:

The Congress Party is the dominant party in the district. The second place goes to Telugu Desam party. The presence of the left parties is also very much visible. These parties are dominated by the Kamma caste of the district. Another emerging castes are Reddy and Kapu which are a rivals to the Kamma caste in the field of politics. The other castes of the district are Mala, Madiga, etc., belonging to deprived classes.

Scheduled Castes and Scheduled Tribes of the District.

According to 1991 census, 6,13,230 people have been recorded as belonging to the Scheduled Castes. During the decade 1981-91 the growth rate of the SC population had been 44.19 percent as against an average growth rate of 21.33 percent in the district. In the 1991 census, the percentage of SCs in the district was 16.58 percent as against 13.95 percent in the 1981 census. The percentage of Scheduled Caste population to total population in the district is slightly higher than the state average of 15.93 percent during the 1991 census. The main communities that comprises the SC population are Mala, Madiga and Adi-Andhra.

According to the 1991 census, the percentage of Scheduled Tribes in the Population was 2.48 as against 2.20 percent in the 1981 census records. The main tribes in the district are Sugali or Lambadi, Yerukula and Yanadis.¹³

Table –5.1

Percentage of Families, Occupying Different Housing Structures in the Krishna District (1991 Census)

Total Number of Households		Permanent (%)	Semi-Permanent (%)	Total (%)	Temporary Serviceable	Non-Serviceable (%)
Total	824,910	35.55	11.51	52.94	39.64	13.31
Rural	551,610	24.98	11.40	63.62	48.70	14.92
Urban	273,295	56.89	11.72	31.39	21.34	14.05

Source: Census of India - Andhra Pradesh district profile, Krishna District 1991 p. 138.

- Notes:
1. Permanent House: Houses in which both wall and roof are made of permanent materials. Material of wall can be burnt bricks, GI sheets or stone or cement concrete roof may be made of tiles, slate, RCC or cement.
 2. Semi- permanent Houses: Houses in which either wall or roof is made of permanent materials and the other is made of temporary material.
 3. Temporary House: Houses in which both wall and roof are made of materials, which have to be replaced frequently. Wall may be made of grass, leaves, reeds, bamboo, mud, un-burnt bricks or wood. Roof may be made of grass, leaves, bamboo, thatch, Un-burnt bricks or wood.
 4. Serviceable Temporary Houses: Temporary Houses in which wall is made of mud, Un-burnt bricks or wood.
 5. Non-Serviceable Temporary Houses: Temporary houses in which wall is made of grass, leaves, reeds or bamboo.

The above table shows the percentage of families occupying various housing structures in the Krishna district in 1991. The table reveals that in the category of permanent houses, 56.89 percentage belongs to the urban areas. The majority of the houses in rural areas are temporary serviceable and non-serviceable kutcha houses, that is 63.62 percent. This table also indicates that majority of rural people are living in kutcha houses.

Table -5.2

Availability of Household Amenities, Electricity, Safe Drinking Water, and Toilet Facilities in Krishna District (1991 Census)

Total No of Households	Electricity	Safe Drinking Water	Toilet	Percentage of Households having					
				Electricity & Safe Drinking Water	Toilet & Safe Drinking Water	Electricity & Toilet	All Three facilities	None of the Three facilities	
Total	8,24,910	45.18	54.10	28.78	28.42	21.86	26.34	20.01	28.56
Rural	5,51,615	33.31	40.17	11.82	14.22	6.56	10.75	6.03	40.20
Urban	2,73,295	69.13	82.22	63.01	57.10	52.75	57.80	48.23	5.06

Source: Census of India, Andhra Pradesh District profile 1991, p. 141.

The above table shows the availability of household amenities like electricity, safe drinking water, and toilet facilities in Krishna district as per the 1991 census. The table shows that majority of households in rural areas (40.20 percent) lack electricity, drinking water and toilet facilities. But these three facilities are available to 48.23 percent of the urban households of the district. This table shows that, majority of rural households, lack the amenities when compared to the urban households. This indicates rural households still suffer from lack of basic amenities.

Achievements of various Housing Schemes in the District:

If we go through the details regarding the housing schemes that are being implemented in the district, we can observe that a number of programmes are being implemented in the district. The Rural Permanent Housing Scheme (RPH), Assembly Constituency Development Programme Housing Scheme, (ACDP) Fishermen and Weavers Housing Scheme have been implemented in the district since 1983-84. All these, except, the Fishermen Housing Scheme and IAY are State Government sponsored schemes. Other developmental programmes such as Integrated Rural Development Program (IRDP) Jawahar Rojgar Yojana (JRY) etc., are also being implemented in the district.

Table – 5.3**Rural Permanent Housing Scheme (RPHS) Achievement in Krishna District from 1990-1991 to 2001-2002**

Year	Houses sanctioned	House completed	Balance
1990-1991	3095	3084	11
1991-1992	3867	3866	1
1992-1993	3280	3274	6
1993-1994	1724	1706	18
1994-1995	2223	2110	13
1995-1996	11224	11138	86
1996-1997	12165	12159	6
1997-1998	11042	11032	10
1998-1999	11205	9565	1640
1999-2000	1427	573	854
2000-2001	9314	3027	6287
2001-2002	4227	4200	27
Total	74793	65734	8959

Source: Records of Andhra Pradesh State Housing Corporation Limited, Krishna District, Machilipatnam-2003, p.1

The above table shows the progressive achievement of the RPH scheme in Krishna District from 1990 to 2002. During 1990-91. under RPH programme 3095 houses were sanctioned, among these 3084 houses were completed and the remaining 11 houses were under construction. Again in 1996-97 under the RPH scheme 12,165 houses were sanctioned, among these 12,159 houses were completed and the remaining 6 houses were under construction. In the year 1999-2000, under RPH scheme total houses were sanctioned 1427, out of this 573 houses were completed, remaining houses were under construction. This year the achievement of the RPH scheme very low compared to the previous years. The number of houses sanctioned and completed differed from year to year. In the year 1996-97 maximum number of houses 12,165 were sanctioned and 12,159 houses were completed. From 1990 to 2002 total houses sanctioned were 74,793, among these 65,734 houses were completed and 8,959 houses are under construction.

Table – 5.4**Caste wise Completed Houses under Rural Permanent Housing Scheme (RPHS) in the Krishna district**

Year	SC	ST	BC	EBC	Minority	Total
1990-1991	1342	0	1026	711	5	3084
1991-1992	1674	0	1282	904	6	3866
1992-1993	1446	0	1086	728	14	3274
1993-1994	742	0	584	378	2	1706
1994-1995	910	0	745	452	3	2110
1995-1996	4889	0	3709	2528	12	11138
1996-1997	5528	0	3974	2642	15	12159
1997-1998	5062	0	3474	2486	10	11032
1998-1999	4000	67	3802	1310	386	9565
1999-2000	178	1	150	244	0	573
2000-2001	1270	19	1046	586	106	3027
2001-2002	1754	48	1396	621	381	4200
Total	28,795	135	22,274	13,590	940	65,734

Source: Records of Andhra Pradesh State Housing Corporation Limited, Krishna District, Machilipatnam-2003, p.1.

Note: SC= Scheduled Caste, ST= Scheduled Tribe, BC= Backward Class, EBC = Economically Backward Class

The above table shows the achievement of rural permanent housing scheme (caste-wise) in Krishna district. In the year 1990-91 under RPH program 3084 houses were completed out of this 1,342 were built for SCs, and 1,026 houses were built for BCs, 711 for EBCs, and for minorities only 5 houses and STs none. During 1995-96, 11,138 houses were completed out of which 4,889 houses were built for SCs, 3,709, for BCs, 2,528, for EBC and 12 houses for Minority. From the years 1990-91 to 2001-2002 under RPH program total houses completed were 65,734 of this 28,795 houses were built for SCs, for 135, STs, 22,274, for BCs 1390, for EBC and 940 for Minority. The highest number of beneficiaries under RPH were SCs, followed by BCs and EBCs.

Table – 5.5**Achievement of IAY Housing Scheme in Krishna District**

Year	Houses sanctioned	House completed	Balance
1991-1992	384	384	0
1992-1993	101	101	0
1993-1994	914	914	0
1994-1995	770	770	0
1995-1996	3698	3698	0
1996-1997	2637	2637	0
1997-1998	2345	2345	0
1998-1999	3136	3136	0
1999-2000	3689	3681	8
2000-2001	3690	3238	450
2001-2002	3943	2203	1740
2002-2003	3383	158	3225
Total	28690	23265	5415

Source: Records of Andhra Pradesh State Housing Corporation Limited, Krishna District, Machilipatnam-2003, p.2.

After RPHS, the IAY is most important programme. The above table shows the achievement of IAY housing scheme in Krishna District. In the year 1991-92 a total of 384 houses sanctioned and all were completed. In the year 2001-2002, 3,943 houses were sanctioned and 2,203 houses were completed and rest are under construction. In Krishna District from the year 1991-92 to 2002-2003 the number of total houses sanctioned under IAY was 28,690, out of this 23,265 houses were completed, and the rest were under construction. From the period 1998 to 2003 there was not much difference in the number of houses sanctioned. During 1995-96 maximum number (3698) of houses were constructed. In the year 2002-2003, 3303 houses were sanctioned but only 158

were completed by the end of the year. The remaining 3225 houses are under construction. This shows the progress of the work.

Table -5.6
Completed Houses (Caste wise) under IAY Scheme in Krishna District

Year	SC	ST	BC"	EBC	Minority	Total
1991-1992	174	0	122	88	0	384
1992-1993	51	0	30	20	0	101
1993-1994	454	0	289	171	0	914
1994-1995	400	0	222	148	0	770
1995-1996	1694	0	1229	757	18	3698
1996-1997	1256	0	850	531	0	2637
1997-1998	1169	0	741	435	0	2345
1998-1999	1495	0	797	694	150	3136
1999-2000	1809	0	1149	699	24	3681
2000-2001	1114	74	1437	511	102	3238
2001-2002	890	330	418	475	87	2203
2002-2003	81	5	55	14	3	158
Total	10587	409	7339	4543	384	23265

Sources: Records of Andhra Pradesh State Housing Corporation Limited, Krishna District, Machilipatnam-2003, p.2.

The above table shows the houses completed caste-wise, under IAY scheme in Krishna district. In the year 1991-92 a total of 384 houses were completed, out of this 174 houses were built for SCs, 122 were built for BCs, 88 houses were built for EBCs. In the year 1999-2000 a total of 3,681 houses were completed, out of this 1,809 houses were built for SCs, 1149 houses were built for BCs, 699 for EBCs and lastly 24 houses were built for minority group. From the year 1991-92 to 2002-2003 a total of 23,265 houses were completed, of this 10,587 houses were built for SCs, 409 houses were built for STs, 7339 houses were built for BCs, 4543 houses were built for EBC category and lastly 384 houses were built for minority category. The table clearly shows that SCs and BCs were benefited by the IAY scheme in the Krishna District when compared to other groups.

Table – 5.7**Achievement of Various Other Housing Schemes in Krishna District**

Year	Scheme	Houses sanctioned	House completed	Balance
1990-1991	Cyclone	6600	6600	0
1991-1992	Cyclone	3459	3459	0
1992-1993	Cyclone	7	-	0
1993-1994	Cyclone	74	74	0
1994-1995	Cyclone	86	86	0
1995-1996	Cyclone	40	40	0
1996-1997	Cyclone	101	86	15
1997-1998	Cyclone	207	108	99
1998-1999	Cyclone	25	21	4
1999-2000	Cyclone	225	190	35
2000-2001	Cyclone	1117	1117	0
2001-2002	Cyclone	15	13	2
1992-1993	Fishermen	500	500	0
1993-1994	Fishermen	400	400	0
1995-1996	Fishermen	64	64	0
1998-1999	Fishermen	1469	1469	0
1992-1993	ACDP	1658	1658	0
1993-1994	ACDP	7425	7410	15
1995-1996	ACDP	2418	2413	5
Total		25890	25715	175

Sources: Records of Andhra Pradesh State Housing Corporation Limited, Krishna District

Machilipatnam-2003.p.3.

Note: ACDP= Assembly Constituency Development Programme.

The above table shows the achievements under various other housing schemes such as Cyclone Housing Scheme, Fishermen Housing Scheme, Assembly Constituency Development Programme are being implemented in Krishna District. In the year 1990-91 total 6,600 houses were sanctioned and all the 6,600 houses were completed. In the

Krishna district under ACDP, 7,425 houses have been sanctioned and out of these 7,410 houses were completed and the remaining 15 houses were under construction. From the year 1990-91 to 1995-96 in Krishna district under three schemes totally 25,890 houses were sanctioned, out of this 25,715 houses were completed and 175 houses were under construction. The table clearly shows that due to various housing schemes implemented in the Krishna district, SC, ST, BC, and other categories were benefited.

Profile of the Selected Villages:

Four villages were taken up from two Mandals for an in depth study. Of the two Mandals one is a developed Mandal and another a moderately developed Mandal. Here an attempt is made to provide a brief profile of the selected villages.

Adaviravulapadu:

Advairavulapadu is a village under the jurisdiction of Nandigama Mandal. It is situated 4 kms away from Nandigama. The total population of this village is 1,987 and is spread over 377 households. There are 1010 (50.8%) males as against 977 (49.1%) females in the village. It is a multi-caste village, in which Scheduled Castes account for 852 (42.8%) and backward and forward castes constitute 1052 (52.9%). People belonging to the forward Kamma and Reddy castes are less in number but dominant in the village socio-political structures.

Agriculture is the main source of employment and income for the people of the village. In this village 8.6 percent are the marginal farmers, 4.1 percent are the small farmers and 3.6 per cent are big farmers and 37 percent are agricultural labourers. The majority (70%) of families in the village do not possess landholdings. The total irrigated area in the village is 231 acres, in which crops like paddy and chillies are grown. The unirrigated area in the village is 325 acres in which crops like maize, red gram, sugar cane, etc., are grown. Most of the land in the village is unirrigated. This shows its backwardness.

There are 1,566 illiterates in the Adaviravulapadu village, who constitute 78.8 percent of the total village population. 67.9 percent of the males are literates as against 32 percent of the females. Hence it also a backward village in terms of the gender disparity in literacy.

Table -5.8

General profile of the Adaviravulapadu village			
Sl.No.	General	Number	Percentage
1	Total Households	377	
2	Total Population	1987	J
	Male	1010	50.8
	Female	977	49.1
3	Caste distribution		
	SC	852	42.8
	ST	83	4.1
	OC	1052	52.9
4	Occupational Distribution		
	Marginal Farmers	171	8.6
	Small Farmers	82	4.1
	Big Farmers	72	3.6
	Agricultural labourers	751	37.7
5	Literacy level		
	Illiterates	1566	78.8
	Literates	421	21.1
	Male literates	286	67.9
	Female literates	135	32.0

Source: Census of India-1991, District Hand book , Krishna District, Andhra Pradesh.

Note: SC=Scheduled Caste, ST=Scheduled Tribe, OC=Other Caste

In this village there is only one primary school. There are no transport, facilities, no road, medical facilities, etc. There is a post office in this village.

Between 1995 to 2001, a total of 165 houses were sanctioned for the village out of which 154 houses were completed and 11 are under construction¹⁴. In this village a large number of houses were constructed under the Rural Permanent Housing Scheme. People belonging SC and BC categories were benefited more than others. Twenty families are still houseless.

Raghavapuram Village:

Raghavapuram is located at a distance of 5 km to the east of the mandal headquarters i.e. Nandigama. The total population of the village is 3,596 spread over 842 households. The male population is 1,829 as against the female population of 1,767. The village population represents SC, ST, BC and other communities. Scheduled Caste and Scheduled Tribes together account for 41 per cent of the population in Raghavapuram village. Majority of the people in this village belong to Chakali, Gouda and Scheduled Caste communities. However, the Kamma caste dominates the village politics and most of the land holdings are in the hands of Kamma people.

Agriculture and its allied activities are the main source of livelihood. Nearly 17 percent of the total households are marginal farmers, 6 percent are small farmers, and 3 percent are big farmers. In this village 44 percent are working as agricultural labourers. The majority of the people in Raghavapuram are living below poverty line. Paddy is the principal crop, followed by chillies, turmeric, sugar cane, mangoes, etc. The total irrigated area is 1,432 acres and unirrigated area is 400 acres in which crops like maize, green gram, blackgram, redgram, etc, are grown.

Table – 5.9
General Profile of the Raghavapuram Village

Sl.No.	General	Number	Percentage
1	Total Households	842	
2	Total Population	3596	
	Male	1829	50.8
	Female	1767	49.1
3	Caste distribution		
	SC	1126	31.3
	ST	350	9.7
	OC	2120	58.9
4	Occupational Distribution		
	Marginal Farmers	630	17.5
	Small Farmers	213	5.9
	Big Farmers	118	3.2
	Agricultural labourers	1598	44.4
5	Literacy level		
	Illiterates	2311	64.2
	Literates	1285	35.7
	Male Literates	806	62.7
	Female literates	479	37.2

Source: Census of India-1991, District Hand Book, Krishna District, Andhra Pradesh.

The non-literate population of this village constitutes 64.2 percent of the total of the 35.7 percent who have become literate, 62.7 percent are male and 37.2 percent are female.

The village has one primary school and one upper primary school. There are minimum facilities like drinking water, pucca road, etc. Transportation is available. There is one community health worker in this village.

The first housing programme in this village i.e. Rural Permanent Housing Scheme was introduced in the year 1992-93. From the years 1992-2003, a total 218 houses have been sanctioned. Out of 218 houses, 201 houses were completed and rest of the houses are under construction. In this village most of the beneficiaries got benefited under the RPH scheme. Of the total completed houses, 89 Scheduled Caste families got benefited. The rest of the beneficiaries belong to the ST, BC, OC categories¹⁵ in this village 15 families are still houseless.

Eturu Village:

Eturu village is located in Chandarlapadu Mandal. The total population of this village is 2,755 and it has 636 households. The male population of this village is 1,401 (50.8%) as against female population of 1,354 (49.1%). This village population consists of SC, ST, BC and Other Communities. Scheduled Caste and Scheduled Tribes together account for 46 percent of the population. Other communities represent 54 percent of it. The Kamma caste dominates the economy and polity of the village. ST people mostly depend on agriculture. Their secondary occupation is fishing.

Agriculture and its allied activities are the main source of livelihood. In this village marginal farmers are 15.6 percent, small farmers are 8.9 percent, and big farmers are 4.5 percent in the population. Most of the people work as agriculture labourers (43.9%). The irrigated area is 808 acres in which crops like paddy maize, chillies and sugar cane are grown. The unirrigated area in the village is 1,018 acres. Most of the land is not irrigated. Total illiterates in this village are 1,851 (67.1%). 65.4 of the literates are male and female.

Table – 5.10
General Profile of the Eturu Village

Sl.No.	General	Number	Percentage
1	Total Households	636	
2	Total Population	2755	
	Male	1401	50.8
	Female	1354	49.1
3	Caste Distribution		
	SC	1128	40.9
	ST	137	4.9
	OC	1490	54.0
4	Occupational Distribution		
	Marginal Farmers	430	15.6
	Small Farmers	223	8.0
	Big Farmers	124	4.5
	Agricultural labourers	1210	43.9
5	Literacy level		
	Illiterates	1851	67.1
	Literates	904	32.8
	Male Literates	592	65.4
	Female literates	312	34.5

Source: Census of India-1991, District Hand Book, Krishna District, Andhra Pradesh.

As facilities go, Eturu is better off compared to the other chosen villages. There is one Zilla Parishad High School, three elementary schools, one veterinary hospital, 37 bore wells, one primary agriculture cooperative society, and one health sub-center. In addition, proper transportation facilities and drinking water facilities are also available in the village. There is a pucca road in the village.

Between and 1995-96 to 2002-2003, a total of 271 houses have been sanctioned, out of this 242 houses were completed and 29 houses are under construction. Out of the completed houses, 74 were built for the SCs, 91 for STs and rest for others.¹⁶ In Eturu village SC, ST beneficiaries were the largest in number. They were mostly benefited under the IAY programme. Only 10 families are houseless.

Kodavatikallu Village:

Kodavatikallu is another village which was selected for the study. Kodavatikallu is located at 7 km South of Chandarlapadu Mandal. The total population is 3,221, and it is spread over 666 households. The male population of the village is 1,700 (52.7%) and female population is 1,521 (47.2%). The village consists of Chakali (BCs), Kamma, Vaishya (OCs), and Mala (SCs) castes. Among these castes Chakali and Kamma are the majority group. Malas are socially downtrodden and economically poor. Most of them are agricultural labourers. The Backward Castes constitute nearly 47.2 percent of the total population followed by Scheduled Castes and Scheduled Tribes who account together to 31 percent. However, the Kamma caste dominates the village polity.

For most people in the village the primary occupation is agriculture the secondary occupation, fishing. Most of the ST people are engaged in fishing apart from agriculture. The village has 9.4 percent marginal farmers, 6.6 percent small farmers and 2.1 percent big farmers. Interestingly, in this village, a minority of the people work as agricultural labourers (44%). The irrigated area is 795 acres in which crops like paddy and chillies are grown. The unirrigated area is 2,498 acres in which crops like maize, redgram, turmeric, blackgram, cotton, etc., are grown.

There are 2,483 of illiterates in the village, who constitute 77 percent of the total village population, while 22.9 percent of the people have become literates, of whom 63.6 percent are male and 36.3 percent are female.

There is an upper primary school and an elementary school. There is a one SC Community Hall, one ST Community Hall, and one health center. Drinking water facility and proper transport facilities are there in the village along with a pucca road.

Table – 5.11
General Profile of the Kodavatikallu village.

Sl.No.	General	Number	Percentage
I	Total Households	666	
2	Total Population	3221	
	Male	1700	52.7
	Female	1521	47.2
3	Caste distribution		
	SC	887	27.5
	ST	112	3.4
	OC	2222	68.9
4	Occupational Distribution		
	Marginal Farmers	304	9.4
	Small Farmers	213	6.6
	Big Farmers	70	2.1
	Agricultural labourers	1420	44.0
5	Literacy level		
	Illiterates	2483	77.0
	Literates	738	22.9
	Male Literates	470	63.6
	Female literates	268	36.3

Source: Census of India - 1991, District Hand Book, Krishna District, Andhra Pradesh.

Since the implementation of IAY and RPH programmes in the year 1995-96 to 2002-2003, 254 houses were sanctioned¹⁷. Out of this, 233 houses were completed and rest were under construction. Most of the beneficiaries were people of the SC and ST categories. 25 families are houseless. The above table shows the general profile of the sample village.

Summing up:

The profile of the study area reveals that the district was once ruled by the greatest rulers of the time. On the account of the climatic conditions of the district, it is classified as loamy forming zone. The economic conditions of the district indicates that it is predominantly based on agriculture. The land owning pattern of the district shows that most of the land is concentrated in the hands of a few big farmers belonging to the forward castes. The major source of irrigation is canals. Agriculture is the most important occupation of the people of the district. Paddy is the main crop in the district followed by jowar, tobacco, chillies, sugarcane, etc. The other important crops are green

gram and black gram. For the socio-economic development of the district, some housing development programmes like IAY and RPH, Weaver housing programmes and Fishermen Housing Schemes were implemented in the district. Many people belonging to the SC, ST and BC groups were benefited by these programmes.

References

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Chapter –VI

RURAL HOUSING: PERCEPTIONS OF BENEFICIARIES

This chapter examines the implementation of Indira Awaas Yojana (IAY) and Rural Permanent Housing Scheme and its impact on its beneficiaries. After examining the social background of beneficiaries, it analyses how far the IAY and RPHs schemes have been effective in solving the problem of housing for weaker sections like SC, ST, BC and also the poor from OCs. This chapter points out the role of political intervention in the housing aspect and bureaucratic intervention in the implementation procedure. This chapter also covers qualitative and quantitative aspects and loopholes in the schemes and also relays the suggestions made by beneficiaries to improve the programmes. The analysis of 200 beneficiaries of both IAY and RPH have been presented here,

1. Social Background of Respondents:

Table – 6.1
Age and Caste of Beneficiaries

Age/Caste	SC	ST	BC	OC	Total
Below-25	4 (5.00)	11 (16.92)	6 (13.33)	2 (20.00)	23 (11.50)
26-35	35 (43.75)	16 (24.16)	18 (40.00)	4 (40.00)	73 (36.50)
36-45	20 (25.00)	27 (41.53)	12 (26.66)	2 (20.00)	61 (30.50)
46-55	10 (12.50)	6 (9.23)	4 (8.88)	1 (10.00)	21 (10.50)
56-65	6 (7.50)	5 (4.61)	3 (6.66)	1 (10.00)	13 (6.50)
65 above	5 (6.25)	2 (3.07)	2 (4.44)	0	9 (4.50)
Total	80 (40.00)	65 (32.50)	45 (22.5)	10 (5.00)	200 (100)

Note: Figures in parentheses indicate percentages to the totals.

It is hardly necessary to emphasize the significance of the variant of age in determining the specific status and perception of individuals in society. In the present study, efforts have been made to elicit opinions and views of the respondents regarding their own life as well as the immediate community they live in. It may be reiterated that people's perceptions may be shaped by caste factors. With this perspective in view, the age and caste distribution of the respondents is examined. The above table shows that 40.00 percent of the beneficiaries are SCs, 32.50 percent are STs, 22.50 percent beneficiaries are BCs and other castes constitute 5.00 percent. Most of the beneficiaries from the S.C communities are in the age group of 26-35. i.e., 43 percent among STs. the largest number of beneficiaries fall in the age group of 36-45 and smallest number of beneficiaries fall into the age group 65 plus. In the case of BCs the largest number of beneficiaries are in the age group 26-35, i.e., 40.00 percent and among smallest number, in the age group 65 and above. In the case of OCs, the largest number of beneficiaries are in the age group of 26-35, 40 percent, and the smallest number, in the age group of 56-65, 10 percent.

Table –6.2

Caste and Gender Background of Beneficiaries

Gender/ Caste	SC	ST	BC	OC	Total
Male	32 (40.00)	23 (35.38)	20 (44.44)	4 (40.00)	79 (39.50)
Female	48 (60.00)	42 (64.61)	25 (55.55)	6 (60.00)	121 (60.50)
Total	80 (40.00)	65 (32.50)	45 (22.50)	10 (5.00)	200 (100)

The above table shows the gender and caste background of beneficiaries. The government policy under these schemes provides for allotment of the house in the name of the female members of the household or in the joint names of the husband and wife. On the whole table 39 percent respondents are male and 60.5 percent respondents are female. Out of the total respondents 40 percent are in the category of Scheduled Caste, 32.5 percent of beneficiaries are Schedule Tribal, and 22.5 per cent of beneficiaries are in the category of backward class communities. Lastly 5 percent of beneficiaries are in the OC Category. The table shows that 40 percent of beneficiaries from SC are male

and 60 percent SCs are female **beneficiaries.** Among Scheduled Tribes 35.38 percent of beneficiaries are male and 64.61 are female. And in the BC category 44.44 percent of beneficiaries are male, 55.55 percent are female beneficiaries. Among OC category 40 percent of beneficiaries are male and 60 percent are female. The above table clearly shows that irrespective of caste most of the beneficiaries are female and belonging to weaker sections.

Table - 6.3
Educational Background of Beneficiaries

Caste/ Literacy level	SC	ST	BC	OC	Total
Illiterate	53 (66.25)	52 (80.00)	13 (28.88)	2 (20.00)	120 (60.00)
Primary	15 (18.75)	10 (15.38)	22 (48.88)	4 (40.00)	51 (25.50)
High School	10 (12.50)	5 (4.61)	7 (15.55)	2 (20.00)	22 (11.50)
Inter & above	2 (2.50)	1 (1.53)	6 (6.66)	2 (10.00)	7 (4.00)
Total	80 (40.00)	65 (32.50)	45 (22.50)	10 (5.00)	200 (100)

Education is the key for the people in our society to understand any issue or programme. It shapes the individual's approach towards various issues. Hence an attempt was made to find out the literacy level of the beneficiaries.

On the whole 60 percent of the beneficiaries were illiterates, one fourth were educated upto primary level, 11.50 percent upto High School level, and 4.00 percent upto or above intermediate level. The above table shows that the majority of SC beneficiaries are illiterates, 18.75 percent have studied up to primary level, 12.50 percent up to High School level and 2.50 percent up to Intermediate level and above. Among the STs, 80 percent of the beneficiaries are illiterates, 15.38 percent are educated up to primary level, 4.6 percent are educated up to High School level and 15.3 percent of the beneficiaries are educated up to Inter and above. In the BC category, 28.88 percent of the beneficiaries are illiterates, about 49 percent are educated up to primary level, 15.55 percent of the beneficiaries are educated upto High School level and a few are educated upto Inter and above. Among other caste beneficiaries, 20

percent are educated upto primary level, and another 20 percent upto Inter and above. Illiteracy is less among BCs and OCs but two-thirds of the SC and ST beneficiaries are illiterates.

Table -6.4
Occupation of Beneficiaries

Occupation/Caste	SC	ST	BC	OC	Total
Coolies	55 (68.75)	12 (18.46)	17 (37.77)	(30.00)	87 (43.50)
Agriculture	15 (18.75)	4 (6.15)	22 (48.88)	4 (40.00)	45 (22.50)
Fish catching	0	49 (4.61)	0	0	49 (24.50)
Others	10 (12.50)	0	6 (10.90)	(30.00)	19 (9.50)
Total	80 (40.00)	65 (32.50)	45 (22.50)	10 (5.00)	200 (100)

Occupation is one major factor that reflects the living conditions of the people. Occupational status has been a major criteria in socially differentiating individuals and groups. It can influence roles, pattern of interaction, life style and habits. It also gives an understanding about the economic viability of the people.

On the whole 43.50 percent of the total respondents are coolies or manual labourers and 22.50 percent are cultivators having marginal land holdings. Nearly one fourth of beneficiaries survive by fishing and 9.50 percent beneficiaries are involved in other occupational activities. The above table shows that among SCs 68.75 percent of the beneficiaries are coolies, 18.75 percent are small land holders. There are no fisher folk among the SCs and 12.50 percent of beneficiaries are doing other occupations such as tailoring, riksha pulling, working in rice mills, etc. Regarding STs, 18.46 percent of the beneficiaries are coolies involved in labour activity, 6.15 percent of the beneficiaries depend on agriculture in their respective villages, and 75.38 percent of the beneficiaries are engaged in fishing. Among the BC category, 37.77 percent of the beneficiaries are coolies, 48.88 percent of the beneficiaries are farmers. In the BC category there are no beneficiaries involved in fish catching occupation. And regarding other castes, 30.00 percent beneficiaries are coolies, 40.00 percent of the beneficiaries depend on

agriculture. Lastly few OCs are doing other occupations such as tailoring, electricity repair and contract works, etc. The chief occupation of most of ST beneficiaries' is fishing. And most of the beneficiaries are also coolies. Thus occupation is influenced by the caste.

Table - 6.5
Land Holding Pattern of Beneficiaries

Caste/ Land holding	SC	ST	BC	OC	Total
Landless	60 (75.00)	59 (90.76)	18 (40.00)	3 (30.00)	140 (70.00)
Less than - 1 acre	15 (18.75)	4 (6.15)	15 (33.33)	4 (40.00)	38 (19.00)
1 - 2 acres	3 (3.75)	2 (3.07)	7 (15.55)	2 (20.00)	14 (7.00)
2 & above	2 (2.50)	0	5 (11.11)	1 (10.00)	8 (4.00)
Total	80 (40.00)	65 (32.50)	45 (22.50)	10 (5.00)	200 (100)

Importance has been given to the land holding pattern of the beneficiaries in order to identify those most benefited by government housing schemes. The above table gives the land ownership pattern of beneficiaries.

On the whole, about two thirds of the beneficiaries are landless, 19 percent of the beneficiaries own 0-1 acres, 7 percent of the beneficiaries own 1-2 acres and 4 percent of the beneficiaries own 2 acres and above. Among SCs, three - fourth are landless, 18.75 percent have 0 - 1 acres, 3.75 percent have 1 - 2 acre and 2.50 percent are having more than 2 acres. Among STs, 90 percent are landless, 6.15 percent have less than - 1 acre, 3.07 percent have 1 - 2 acre. There are no STs with more than 2 acres and above. Among BCs, 40 percent are landless and 33 percent have less than -1 acre, 15.55 percent have 1-2 acres and 11 percent have 2 acres or above. Among other castes, who mostly belong to the forward castes only 30 percent beneficiaries are landless, 40 percent have less than -1 acre, 20 percent have 1-2 acres and 10 percent have more than 2 acres. From the table it is clear that while more than two-third of the SC, ST beneficiaries are landless, other castes own more land.

Table – 6.6
Type of the Family

Caste/ Type of family	SC	ST	BC	OC	Total
Joint Family	8 (10.00)	3 (4.61)	7 (15.55)	4 (40.00)	22 (11.00)
Nuclear family	72 (90.00)	62 (95.38)	38 (84.44)	6 (60.00)	178 (89.00)
Total	80 (40.00)	65 (32.50)	45 (22.50)	10 (5.00)	200 (100)

The above table explains the type of the family among the beneficiaries belonging to different castes. On the whole, 11 percent of the respondents are living in joint families and 89 percent in nuclear families. In the SC category 10 percent of the beneficiaries are living in joint families, and 90 percent in nuclear families. In the ST category, only 4.61 percent of the beneficiaries are living in joint families and the remaining 95.38 percent beneficiaries are living in nuclear families. Among the BCs, 15.55 percent beneficiaries are living in joint families and 84.44 percent of the beneficiaries are living in nuclear families. And among Other Caste beneficiaries, 40 percent are living in joint families and 60 percent of the beneficiaries are living in nuclear families. The caste-wise analysis shows that though nuclear families are common among all castes and people living in joint families are more in OC than in other caste groups. The table also tells us that joint family systems still exists and hence housing becomes a major problem for joint family in the poor category.

Table – 6.7
Size of the Family and Caste wise Distribution of the Beneficiaries

Caste/ Size of the Family	SC	ST	BC	OC	Total
1-2	8 (10.00)	12 (18.46)	9 (16.36)	3 (30.00)	32 (16.00)
3-5	56 (70.00)	43 (66.15)	32 (71.11)	6 (60.00)	137 (68.50)
6-8	16 (20.00)	9 (13.84)	4 (7.27)	1 (10.00)	30 (15.00)
9 - above	0	1 (1.53)	0	0	1 (0.50)
Total	80 (40.00)	65 (32.50)	45 (22.50)	10 (5.00)	200 (100)

The above table shows size of families on the whole family size between 1 -2 constitute 16 per cent and 3 - 5 are 68 per cent, 6 - 8 are 15 percent and. Lastly, family size of 9 and above constitutes only less than one per cent. In the SC category, the family size between 3-5 are 70 per cent. In the BC category family size of 3-5 is 71 percent. Thus most of the beneficiaries are in 3 to 5 family size. An attempt is made to ponder over the size of the family of the beneficiaries to know whether plan of the house and programme would suit the size of the family. if we consider the plinth area of the house, which is 20 sq.ms as per IAY and RPH, 146 sqfts. Given the large size of the family the houses constructed under these schemes are insufficient.

Table - 6.8
Occupation and Size of the Family of Beneficiaries

Occupation/ Size of the Family	Agriculture	Cooli	Fish Catching	Others	Total
1 - 2	10 (22.22)	14 (16.09)	5 (6.12)	5 (26.31)	32 (16.00)
3 - 5	33 (73.33)	56 (64.36)	34 (69.38)	14 (73.68)	137 (68.50)
6 - 8	2 (4.44)	17 (19.54)	11 (22.44)	0	30 (15.00)
9 - above	0	0	1 (2.04)	0	1 (0.50)
Total	45 (22.50)	87 (43.50)	49 (24.50)	19 (9.50)	200 (100)

The above table shows the occupation and size of the families of beneficiaries. It shows the among the agricultural families about 73 per cent are in the family size of 3-5, and 6- 8 constitute 4.44 percent. Among the coolies, 1-2 family size are 16 percent and the families between 3 to 5 are 64.36 percentage and among the occupation of fish catching, family size between 3 to 5 are 69.38 percentage. Regarding other occupations such as tailoring, kirana shops, the family size between 1-2 are 26.31 percent and family size between 3 to 5 are 73.68 percent. On the whole, irrespective of occupation, family size of most of the beneficiaries is between 3 to 5 and more members. Thus, most families are neither too small nor too big in size.

Table – 6.9
Income of Beneficiaries -Caste -wise

Caste/ income	SC	ST	BC	OC	Total
Below Rs. 10,000	36 (45.00)	40 (61.53)	4 (8.88)	2 (20.00)	82 (41.00)
Rs. 10,000- 15,000	24 (30.00)	12 (13.46)	17 (37.77)	3 (30.00)	56 (28.00)
Rs. 15,000- 20,000	16 (20.00)	11 (16.92)	10 (22.22)	5 (30.00)	40 (20.00)
Rs.20,000- 25,000	4 (5.00)	2 (3.00)	8 (17.77)	1 (10.00)	15 (7.50)
Rs.25,000 & above	0	0	6 (13.33)	1 (10.00)	7 (3.50)
Total	80 (40.00)	65 (32.50)	45 (22.50)	10 (5.00)	200 (100)

Individual income represents not only purchasing capacity but also indicates economic status. Income of the beneficiaries becomes a major factor in judging their economic status, their behavioral pattern and is an important economic criterion to assess the quality of life. For better understanding of the programme implementation, income of the beneficiaries is a pre-requisite. Hence, an attempt has been made to find out the income status of the beneficiaries. The above table gives the caste-wise break up of the annual income of the beneficiaries. It shows that in the category of SCs, 45 percent of the beneficiaries are earning below Rs. 10,000 per annum, 30 percent of the beneficiaries are earning between Rs. 10,000 to Rs. 15,000, 20 percent of the beneficiaries are earning between Rs. 15,000 to Rs.20,000 and only 5 percent of the beneficiaries are earning Rs.20,000 to Rs. 25,000. In this category no beneficiary is earning above Rs. 25,000 as income. Among the ST category, 61.53 percent of the beneficiaries are earning below Rs.10,000, 18.46 percent of the beneficiaries are earning Rs.10,000 to Rs.15,000, 16.92 percent of the beneficiaries are earning Rs. 15,000 to Rs. 20,000 and 3 percent of beneficiary is earning between Rs. 20,000 to Rs. 25,000. In this category too no beneficiaries are earning above Rs. 25,000. In the BC category about 9 percent of the beneficiaries are earning below Rs. 10,000, 37.77 percent of the beneficiaries are earning between Rs. 10,000 to Rs. 15,000, 22.22 percent of the beneficiaries are earning between Rs. 15,000 to Rs. 20,000, 17.77 percent of the beneficiaries are earning between Rs.20,000 to Rs. 25,000, 13.33 percent of the

beneficiaries are earning above Rs.25,000. And among Other Castes, who mostly belong to Forward Castes, 20 percent of the beneficiaries are earning below Rs. 10,000, one-third are earning between Rs. 10,000 to Rs. 15,000. another one - third are earning between Rs. 15,000 to Rs. 20,000, 10 percent of the beneficiaries are earning between Rs.20,000 to Rs. 25,000 and lastly, another 10 percent of the beneficiaries are earning above Rs.25,000.

On the whole. 41.00 percent of the beneficiaries are in the category of below Rs. 10,000 and 28 percent of beneficiaries in the category of between Rs. 10,000 and Rs. 15,000. 20 percent are in the category of Rs. 15,000 to Rs. 20,000, and 7.50 percent of beneficiaries are in the category of Rs.20,000 to Rs. 25,000. Very few beneficiaries are in the category of Rs.25,000 and above. From the table it is also clear that identification of beneficiaries is strictly on the basis of poverty. It also indicates that poverty is more among SCs and STs than among the BCs and others.

Table – 6.10
Housing Position of Beneficiaries Prior to **IAY & RPH**

Caste / Position	SC	ST	BC	OC	Total
Landlords house	12 (15.00)	9 (13.84)	2 (4.44)	0	23 (11.50)
Rental house	7 (8.75)	1 (1.53)	12 (26.66)	4 (40.00)	24 (12.00)
Own house (Hut)	61 (76.25)	55 (84.61)	31 (68.88)	6 (60.00)	153 (76.50)
Total	80 (40.00)	65 (32.50)	45 (22.50)	10 (5.00)	200 (100)

NOTE: Figures in the parentheses indicate percentages of the respective column totals.

The above table shows the housing position of beneficiaries prior to the introduction of IAY, and RPH programmes. On the whole 11.50 percent beneficiaries were living in the landlords houses, 12 percent of the beneficiaries were living in rented houses and 76.50 percent of the beneficiaries were living in their own houses. The table clearly shows that, in the category of SCs, 15 percent of the beneficiaries were living in the landlord's house where they were employed, 8.75 percent of the beneficiaries were living in rented house and 76.25 percent of the beneficiaries were living in their own

houses. In the ST category, 13.84 percent of the beneficiaries were living in their landlords house, 1.53 percent of the beneficiaries were living in rented houses and 84.61 percent of the beneficiaries were living in their own houses. In the BC category, 68.88 percent of the beneficiaries were living in their own houses. The table further shows, among other castes, 60 percent of the beneficiaries were living in their own houses. More SCs and STs were staying in landlords houses when compared to BCs. This shows the problem is more acute among the SC and STs than the Other Castes.

From the table it is clear that most of the people were living in own houses. But these were not pucca houses. Most of them were huts, which could protect them from cold, rain and floods. For all these beneficiaries, IAY and RPH are a great boon as they constructed new houses in the land provided by the government, and the houses are strong enough to protect them from cold and rain.

II Perceptions of Respondents on IAY and RPH

Table – 6.11
Caste and Knowledge of IAY & RPH Schemes

Caste/ Response	SC	ST	BC	OC	Total
Aware	38 (47.50)	19 (29.23)	35 (77.77)	6 (60.00)	98 (49.00)
Unaware	42 (52.50)	46 (70.76)	10 (22.22)	4 (40.00)	102 (51.00)
Total	80 (40.00)	65 (32.50)	45 (22.50)	10 (5.00)	200 (100)

Note: Figures in the parentheses indicate percentage of the totals.

The successful implementation of any programme depends upon the awareness of the beneficiaries about the programme. Hence an attempt is made to know the respondents knowledge about IAY and RPH programmes. The above table shows the caste wise break-up of the beneficiaries and whether they were aware or unaware of the programme prior to its implementation.

The table clearly shows that almost half of the beneficiaries are aware about IAY, RPH scheme, and another half of the respondents are unaware about them.

The caste wise analysis of knowledge about IAY RPH housing schemes shows that 70 per cent of ST respondents and 52 percent of SC respondents were unaware about the programmes and nearly 80 per cent of the BC respondents were aware of the programmes. Comparatively other castes like BC, and OC have awareness about the housing programmes. The above table shows that about half of the beneficiaries were aware of the programmes before its implementation. Reasons for unawareness would be because most of the SC and ST beneficiaries are illiterates. •

Table – 6.12

Through Whom the Respondents Came to Know About IAY & RPH

Sources	Total no of Respondents
Sarpanch	47 (46.07)
VDO	31 (30.39)
Old Beneficiaries of the Scheme	11 (10.75)
Others	13 (12.74)
Total	102 (51.00)

Note: VDO = Village Development Officer.

Information from the above table reveals the way in which the beneficiaries came to know about the programmes. 46.07 percent of the respondents came to know about the programmes through village sarpanch, 30.39 percent through VDO, 10.78 percent through ex-beneficiaries of the programmes, 12.74 percent knew through other people like school teachers, landlords, well educated people, etc. Thus nearly half of the beneficiaries came to know about the programmes through the village sarpanch. This shows the sarpanchas in these villages have played important role in spreading knowledge of housing programmes in the villages.

Table – 6.13
Literacy and Knowledge of the Programmes

Literacy/ knowledge	Illiterate	Primary	High school	Inter & Above	Total
Aware	37 (30.32)	38 (73.07)	18 (90.00)	5 (83.33)	98 (49.00)
Unaware	85 (69.67)	14 (26.92)	2 (10.00)	1 (16.66)	102 (51.00)
Total	122 (61.00)	52 (26.00)	20 (10.00)	6 (3.00)	200 (100)

When an attempt is made to know the impact of literacy on the awareness of the programmes, the table reveals that, on the whole 49 percent of the residents are aware of the programmes and 51 percent are unaware about the programmes. Among illiterates 30.32 percent are aware and 69.67 percent are unaware of the programmes. Among the respondents who are educated up to primary level, 73 percent are aware about the programmes, whereas 26.92 percent are unaware of the programmes. Regarding the beneficiaries who are educated up to High School, 90 percent are aware and only 10 percent are unaware. Hence, we can conclude that awareness of the programme increases as the educational level increases. It is also clear that literacy plays a crucial role in understanding development programmes like I AY, and RPH housing schemes.

Table – 6.14
Response of the Beneficiaries on the Sufficiency of New House and Their Family Size

Family size / Response	1-2	3-5	6-8	9 & above	Total
Sufficiency	32 (100)	123 (89.78)	0	0	155 (78.00)
Insufficiency	0	14 (10.21)	30 (100)	1 (100)	45 (22.00)
Total	32 (16.00)	137 (68.50)	30 (15.00)	1 (0.50)	200 (100)

The analysis of above table, regarding the responses of the beneficiaries on the sufficiency of new house to their family size, shows that 78 per cent of the beneficiaries said that the new house was sufficient and the remaining 22 percent of the beneficiaries said that the new house is insufficient. In the family size of 3-5 category nearly 90 per cent respondents said that the new house was sufficient. In the family size 6-8 category, nearly all respondents said that it is insufficient. The table clearly shows that majority of the beneficiaries with a large family said that they were not satisfied with the new house. This indicates the need for taking the family size into consideration while planning for the house.

Table – 6.15
Caste and Location of the New House

Caste / Location	SC	ST	BC	OC	Total
In the place of old house	40 (52.50)	26 (40.00)	29 (64.44)	6 (60.00)	101 (50.50)
Site is provided by the Govt.	27 (33.75)	34 (52.30)	12 (26.66)	3 (30.00)	76 (38.00)
Dovetailed	11 (13.75)	5 (7.69)	4 (8.88)	1 (10.00)	21 (10.50)
Total	80 (40.00)	65 (32.50)	45 (22.50)	10 (5.00)	200 (100)

As per the guidelines of the IAY and RPH schemes, care should be taken to see that the houses are located close to the village and not far away so as to ensure safety and security, nearness to the work place and social communication. The IAY and RPH houses can also be built in the individual units if the beneficiaries are scattered in the village. The study is extended to know how far the programme is implemented successfully. The above table shows the caste wise break up of the location of the new houses.

From the above table it is clear that half of the beneficiaries have constructed their new house in the place of their old house. 38 percent of the beneficiaries constructed their new houses in the site provided by the government. The table shows 10.5 percent of the beneficiaries constructed their houses jointly. In the category of SC,

52 percent of respondents constructed their new houses in the place of old houses. Among STs 40 percent of beneficiaries constructed their new houses in the place of old houses. In the BC category two-third of the beneficiaries constructed their new houses on the place of old houses. Majority of the SC and ST beneficiaries constructed their new houses in the site provided by the government. In many cases the site provided by the government is also far away from the villages. This means government has failed to provide house-sites to the beneficiaries close to the villages.

Table – 6.16
Caste and Sanitation Facility

Response	SC	ST	BC	OC	Total
Available and being used	28 (35.00)	18 (27.69)	29 (64.44)	5 (50.00)	80 (40.00)
Available but not used	36 (45.00)	38 (58.46)	11 (24.44)	3 (30.00)	88 (44.00)
Not constructed	16 (20.00)	9 (13.84)	5 (11.11)	2 (20.00)	32 (16.00)
Total	80 (40.00)	65 (32.50)	45 (22.50)	10 (5.00)	200 (100)

An attempt is made to find out the problems of the beneficiaries after constructing the new house. The above table depicts the various problems faced in the new house with regard to sanitation.

In the SC category 35 percent of the beneficiaries were satisfied with the available sanitation facility that was provided under the schemes. Among SCs, 41.25 percent beneficiaries felt that even though the programmes have provided sanitation facility, it was not being properly used. 20 percent of the beneficiaries felt that though housing programmes provided for sanitation facilities they were not constructed. On the whole 40 percent of the beneficiaries were satisfied with the available sanitation facilities, while 44 percent of the beneficiaries felt that even though the programmes have provided for sanitation facilities, these were not being used. The rest, i.e., 16 percent of the beneficiaries felt that even though housing programs provided for sanitation facility, it was not constructed. Most of the SC, ST beneficiaries who have sanitation facilities are not using them. Majority of the SC, ST, beneficiaries were not

using sanitation facility, because they were illiterate and still follow old habits. Most of the beneficiaries did not evince much of an interest in using sanitation facility. The government guidelines clearly mentions that the sanitation facility is an integral part of the programmes. The table shows that 16 percent of the beneficiaries did not construct a sanitation facility. Some of the SC and ST, beneficiaries did not construct sanitation facility because lack of awareness about the sanitation facility. Thus most of the beneficiaries followed old habits with regard to sanitation.

Table 6.17
Income and Availability of Sanitation Facility

Response	Below Rs. 10,000	Rs. 10,000 to Rs. 15,000	RS. 15,000 to Rs.20,000	Rs.20,000 to Rs.25,000	Rs.25,000 and Above	Total
Available Being Used	35 (42.68)	20 (35.71)	17 (42.50)	6 (40.00)	2 (28.57)	80 (40.00)
Available but not used	36 (43.90)	27 (48.21)	15 (37.50)	6 (40.00)	4 (57.14)	88 (44.00)
Not Constructed	11 (13.41)	9 (16.07)	8 (20.00)	5 (20.00)	1 (14.28)	32 (16.00)
Total	82 (41.00)	56 (28.00)	40 (20.00)	15 (7.50)	7 (3.50)	200 (100.00)

The above table provides income wise break-up and sanitation facility to the beneficiaries. In the group of annual income of below Rs. 10,000, 42 percent have said they have the facility, 43 percent said they are not using and the rest 13 per cent said it was not constructed. In the income group of Rs. 10,000 to Rs. 15,000 about 35 per cent responded that they were provided with sanitation, about 48 percent felt they were not being used, 16 percent of the respondents felt that it was not constructed. In the group of Rs. 15,000 to Rs.20,000 about 42 per cent of the respondents said they were provided with sanitation facilities. About 37 per cent of the respondents said that they are not using the sanitation facilities though they have been constructed. Nearly 20 per cent of this group opined that they have not constructed latrines. In the income group of Rs.20,000 to Rs.25,000, 40 per cent said that the sanitation facility is available and they

are using it and about 40 per cent said even though they have got facility they were not using it, but 20 per cent said that they were constructed. Lastly, in the income group of Rs.25,000 and above, around 28 per cent of the respondents said they have got the facility and 57 per cent of respondents said that they have got the facility but are not using it and 14 per cent of respondents said that they have not constructed latrines. On the whole 40 per cent have a proper sanitation facility. 44 per cent have a sanitation facility but not using it and 16 per cent of respondents have not constructed latrines.

Table 6.18
Improvement of Economic Position after the Construction of the New **House**

Caste/ Response	Improved	Not improved	Total
SC	19 (23.75) (32.75)	61 (76.25) (42.65)	80(100) (40.00)
ST	6 (9.23) (10.34)	59 (90.76) (41.25)	65(100) (32.50)
BC	26 (57.77) (44.82)	19 (42.22) (13.28)	45(100) (22.50)
OC	7 (70.00) (12.06)	3 (30.00) (2.11)	10(100) (5.00)
Total	58 (29.00) (100)	142(71.00) (100)	200(100) (100.00)

The above table shows the opinion of respondents on the change in their economic position of the beneficiaries after construction of the new house. In the rural community a house also serves as a workplace for a majority of people. Among SC beneficiaries their economic position improved noticeably after they got houses. In the BC category their economic position has improved more when compared to other categories. Improvement of economic position among OCs (such as vegetable growers, tailor, Kirana shops owners) is more when compared to others. The economic position of SC and ST categories has not improved very greatly because they are still dependent on old occupations such as fishing, etc. On the whole the economic position of the housing scheme **beneficiaries** has been marginal.

Table – 6.19
Electricity Facility of the Beneficiaries

Response	SC	ST	BC	OC	Total
Available	49 (61.25)	23 (35.38)	33 (73.33)	6 (60.00)	111 (55.50)
Not Available	31 (38.75)	42 (64.61)	12 (26.66)	4 (40.00)	89 (44.50)
Total	80 (40.00)	65 (32.50)	45 (22.50)	10 (5.00)	200 (100)

An attempt is made to find out the electricity facilities in the houses constructed under the scheme.

The above table shows that in the category of SCs, 61.25 percent of the beneficiaries have electricity and 38.75 percent of the respondents do not have it. In the ST category 35.38 percent of the beneficiaries have electricity facility and 64.61 percent of the beneficiaries have no electricity. Among the BCs, 73.33 percent of the beneficiaries have electricity and 26.66 percent of the beneficiaries do not have the facility. Among the other castes 60 percent of the beneficiaries have electricity and 40 percent of the beneficiaries do not have, as they are too poor to install and pay for it.

Table – 6.20
Whether Political Leaders Played any Role in Getting Housing Schemes

Response	SC	ST	BC	OC	Total
Did not play	42 (52.30)	18 (27.69)	15 (33.33)	3 (30.00)	78 (39.00)
Played their role	28 (35.00)	38 (58.46)	25 (55.55)	6 (60.00)	97 (48.50)
Do not know	10 (12.50)	9 (13.84)	5 (11.11)	1 (10.00)	25 (12.50)
Total	80 (40.00)	65 (32.50)	45 (22.50)	10 (5.00)	200 (100)

The above table is about the role of political leaders in getting housing schemes. 39 per cent of the beneficiaries said that political leaders did not play much of a role, because in some cases, before sanctioning the pucca house, political leaders lobbied gave preference to their own party people and they did not recommend pucca house for

really needy people. 48.50 per cent of the beneficiaries said that political leaders **played** a role in the housing schemes. Generally, people can approach the political leaders and ask for his help. A political leader can help in various aspects i.e. house sanctioning, clearing bills without any delay and also getting the money on credit basis. 12.50 per cent of the beneficiaries said that they do not know about the role of political leaders in the housing scheme. Further 58 per cent of the ST beneficiaries said that role of political leaders was very helpful to the beneficiaries. Half of the SC beneficiaries said that political leaders did not play much role in the housing scheme. BC and OC category people said that political leaders role is more in the housing schemes. Thus that political leader's role was very much there in the housing schemes. Nearly half of the beneficiaries said that political leaders played an important role in the entire housing schemes.

Table –6.21
Beneficiaries Using Smokeless Chullahas

Response	SC	ST	BC	OC	Total
Smokeless chullahas provided and using	14 (17.50)	17 (26.15)	22 (48.88)	4 (40.00)	57 (28.50)
Smokeless chullahas provided but not using	29 (36.25)	24 (36.92)	13 (28.88)	2 (20.00)	68 (34.00)
Smokeless chullahas not provided	37 (46.25)	28 (43.07)	10 (22.22)	4 (40.00)	79 (39.50)
Total	80 (40.00)	65 (32.50)	45 (22.50)	10 (5.00)	200 (100)

The above table shows the beneficiaries use of smokeless chullahas. In collaboration with the department of Non-conventional energy resources, the Department of Rural Development has been promoting the use of smokeless chullahas in villages to reduce the demand for fuel wood and to prevent health disorders caused by exposure to smoke.

The table reveals that 28.50 percent of the beneficiaries said that smokeless chullahas are provided and they exist in their the houses. 34 percent of the beneficiaries said that smokeless chullahas have been provided but they are not using them. The reason for not using is because they follow traditional methods of cooking, and do not have interest in smokeless chullahas. 40 percent of the respondents said that smokeless

chullahs are not provided by housing scheme. So, housing authorities are not giving smokeless chullahs to the beneficiaries. Most of the BC, and OC category are using the smokeless chullahs and of SC, STs are not using the smokeless chullahs. Beneficiaries mostly belonging to SC, ST category have no awareness about the importance of the smokeless chullahs and they do not have interest in using smokeless chullahs.

Table – 6.22
Caste and Opinion on Quality of Housing

Response	SC	ST	BC	OC	Total
Very good	5 (3.75)	2 (3.07)	4 (8.88)	1 (10.00)	10 (5.00)
Good	12 (15.00)	9 (13.84)	14 (31.11)	30 (30.00)	37 (18.50)
Satisfactory	39 (48.75)	22 (33.84)	19 (42.22)	4 (40.00)	84 (42.00)
Un satisfactory	26 (32.50)	32 (49.23)	7 (15.55)	2 (20.00)	67 (33.50)
Total	80 (40.00)	65 (32.50)	45 (22.50)	10 (5.00)	200 (100)

The quality of housing has been assessed on four point scale i.e., very good, good, satisfactory and unsatisfactory. The above table shows the opinion of beneficiaries on the quality of housing. 42 percent of the responders are satisfied with the quality of the house. 33.50 percent of the beneficiaries are not satisfied because of cracking of walls and roofs, unhealthy surroundings, no proper doors and windows. Only 5 percent said that their houses are in very good condition. In the category of ST, 49.23 percent are not satisfied. And only 30 percent of the OC houses are in good condition. Thus, irrespective of castes the quality of house is satisfactory to many beneficiaries.

Table 6.23
Planting of Trees Around the House

Caste/ Response	Planted	Not Planted	Total
SC	23 (28.75) (31.94)	57 (71.25) (44.53)	80(100) (40.00)
ST	14 (21.53) (19.44)	51 (78.46) (39.84)	65(100) (32.50)
BC	29 (64.44) (40.27)	16 (35.55) (12.50)	45(100) (22.50)
OC	6 (60.00) (8.33)	4 (40.00) (3.12)	10(100) (5.00)
Total	72 (36.00) (100)	128(64.00) (100)	200(100) (100.00)

The objectives of housing schemes clearly laid down that trees may be planted near the housing clusters and in the entire habitat to enable the beneficiaries to get fuel and small timber. Such plantations can be taken up under the social forestry programme. The table analysed caste wise position of plantation of trees at individual houses. 36 per cent of the beneficiaries individually put plantations near the house and 64 per cent of the beneficiaries have not planted trees near the house. In the SC category 28.75 per cent of the beneficiaries planted trees near their house, in ST category only 21.53 per cent of the beneficiaries had planted trees. In the BC category 64.44 percent large number put plants near their houses. In the OC category only 60 per cent of the beneficiaries planted trees. Among the SC category, 71.25 per cent of the beneficiaries who have not put plants, said that government did not give them saplings to plant. Actually social forestry programme has to supply trees to individual beneficiaries but they are not doing so the beneficiaries did not plant any tree near their houses. Here government or social forestry programme did not give much importance to plantation. The table on the whole reveals that there is more awareness among people of the BC category to plant trees near their houses than in SC, and ST categories. This also shows the government institutions lack the commitment to achieve this major objective of the housing programme.

A study has been made on the total investment incurred towards new house. This is an attempt to know whether the funds provided under this programme would give a better house or with little help from this programme, can they build better house. The following table gives the occupation wise break up of the beneficiaries and the extra amount spent on the new house.

Table - 6.24
Occupation and Extra Expenditure Incurred in Construction of the House

Occupation / Amounts paid	Coolies	Agriculture	Fish Catching	Others	Total
Upto – Rs.8000	58 (66.66)	9 (20.00)	37 (75.51)	10 (52.63)	114 (57.00)
Rs.8,000 - Rs. 11,000	24 (27.58)	27 (60.00)	8 (16.32)	6 (31.57)	65 (32.50)
Rs. 11,000- Rs. 14,000	5 (5.74)	7 (15.55)	4 (8.16)	2 (10.52)	18 (9.00)
Rs. 14,000 - RS. 17,000	0	2 (4.44)	0	1 (5.26)	3 (1.50)
Total	87 (43.50)	45 (22.50)	49 (24.50)	19 (9.50)	200 (100)

The above table is about how much additional money is incurred for construction. 57 per cent of the total respondents have spent an additional amount of Rs.8,000 each. Many of them are coolies and the rest of them are from agriculture, fishing and other occupations. 32.50 per cent of beneficiaries have spent between Rs.8000 to Rs. 11000 extra money. Many of them fall under the category of agriculture and others. There are about 9 per cent of total beneficiaries who have spent between Rs.11000 to Rs. 14000 extra for their house construction. This percentage covers majority of people having agriculture occupation. Only 1.5 per cent of the beneficiaries have spent additional amount between Rs.14,000 to Rs.17,000 for their house construction. Majority under this category comes from Other occupation. This table reveals that amount sanctioned for housing schemes is insufficient and most of the beneficiaries have spent their own money by taking credit from landlords in the construction of houses. It shows that the money spent for housing schemes have to be raised to meet the requirement.

Table 6.25
Problems Faced by the Beneficiaries and Their Educational Background
(Multiple Response)

Educational Status/Problem	Illiterate	Primary	High school	Inter & Above	Total
Delay in the bills clearance	63 (29.85)	23 (26.74)	10 (25.64)	2 (13.33)	98 (27.92)
Transport charges bared by beneficiaries	49 (23.22)	19 (22.09)	13 (33.33)	6 (40.00)	87 (24.78)
Delay in material supply	52 (24.64)	26 (30.23)	9 (23.07)	3 (20.00)	90 (25.64)
Irresponsible attitude of Housing Corporation	47 (22.27)	18 (20.93)	7 (17.94)	4 (26.66)	76 (21.65)
Total	211 (60.11)	86 (24.50)	39 (11.11)	15 (4.27)	351 (100)

Note: Respondents mentioned more than one reason. Hence the total responses are more than the number of respondents.

The above table shows the problems faced by the beneficiaries and their educational background. Andhra Pradesh government has introduced an effective tool called principal bank branch system (PBBS) through which the amount payable to beneficiary for construction of house is directly credited to the bank account of the beneficiary. But in practice, PBBS runs into problems regarding the bills' clearance and delay of bills in the principal bank and in disbursement banks. According to the table, 30 percent of the illiterate people have faced several problems like delay in the clearance of bills of transport charges, delay in supply of material and the irresponsible attitude of Housing Corporation employees towards the beneficiaries. The educated people faced fewer problems when compared to the illiterate people. The table clearly says that most of the illiterate people have suffered above-mentioned problems and higher the education of beneficiaries the more the awareness and the less the problems.

Table 6.26
Land **Ownership** and Problems Faced by the Beneficiaries

(Multiple Response)

Land/Problem	Landless	Less than -1 acres	1 -2 acres	2 and above	Total
Delaying the bills clearance	69 (32.39)	24 (26.96)	7 (21.21)	2 (14.28)	102 (29.05)
Transport charges bared by respondents	51 (23.94)	27 (30.33)	10 (30.30)	5 (35.71)	93 (26.49)
Delay in material supply	54 (25.35)	22 (24.71)	11 (33.33)	4 (28.57)	91 (25.92)
Irresponsible attitude housing corporation	41 (19.24)	16 (17.97)	5 (15.15)	3 (21.42)	65 (18.51)
Total	213 (60.68)	89 (25.35)	33 (9.40)	14 (3.98)	351 (100)

Note: Respondents mentioned more than one reason. Hence the total responses are more than the total number of respondents.

The above table is about problems faced by the beneficiaries belonging to various occupations. The table shows that 32.39 percent of landless beneficiaries faced the problems of delay in the clearance of bills, 24 percent of beneficiaries faced difficulty in bearing the transport charges and 25.35 per cent of beneficiaries faced problem in terms of delay in material supply. Material is supplied to the beneficiaries in three phases for construction of house. In all the three phases material is not supplied on time to the beneficiaries. When looked into the land background 19.24 percent of landless people said that they faced problems due to callous attitude of the housing corporation employees.

Table 6.27
Feeling of Security in the New Houses

Response	Number	Percentage
Yes	138	69
No	62	31
Total	200	100

The above table explains the security provided to beneficiaries by the new houses. 69 per cent of the respondents said that they feel secure in the new house. And 31 per cent of the respondents said that they do not feel secure in the new houses because of lack of proper doors and windows, and cracks in walls and roofs. Out of 31 percent, 17 per cent of the respondents said that the new houses have no proper doors and windows, and 14 per cent of the respondents said that there are cracks in walls and roofs. But majority of the respondents feel secure in the new house.

Table 6.28
Beneficiaries Suggestions about Schemes and Their Caste Background

(Multiple Responses)

Caste/Suggestion	SC	ST	BC	OC	Total
Schemes unit cost has to be increased	61 (39.86)	54 (36.00)	36 (44.44)	3 (30.00)	154 (39.08)
Transport charges to be bared by Government	39 (25.49)	47 (31.33)	21 (25.92)	2 (20.00)	109 (27.66)
Additional Expenditure incurred in construction of the house to be beard by government	53 (34.64)	49 (32.66)	24 (29.62)	5 (50.00)	131 (33.24)
Total	153 (38.83)	150 (38.07)	81 (20.55)	10 (2.53)	394 (100)

The above table is about beneficiaries suggestions about the schemes and their caste background. 39 per cent of the beneficiaries said that estimated unit cost of housing schemes is not sufficient for the construction of the house i.e., sanitary latrines, smokeless chullahas, infrastructure facilities, etc. cannot be purchased within the unit cost. In this regard the beneficiaries feel the need for the enhancement of the unit cost of housing schemes. Regarding transport charges, 27 per cent of the beneficiaries said that during the construction time, transport charges of steel, cement, sand had to be borne by the beneficiaries. This is a heavy burden on them. So beneficiaries opine that transport charges should be borne by the government. 33 per cent of the beneficiaries said that the houses were completed and handed over to the beneficiaries but they had to spend an additional amount on the house to meet the requirements of construction. So, beneficiaries suggests that this additional amount has to be borne by the government, which will help the beneficiaries in the house construction process.

Summing Up:

The study covered about 200 beneficiaries from the four selected villages from the two Mandals, of which 80 beneficiaries belong to SC community and 65 belongs to ST community, 45 belong to BC community and 10 belong to OC community.

A majority of beneficiaries are young and middle aged. 60 per cent of the beneficiaries were females and 40 per cent of the beneficiary were males. Females were benefited most by these government housing schemes. Education-wise classification of beneficiaries reveals that an overwhelming majority (60 percent) are illiterates. Occupational background reveals that majority of the beneficiaries are coolies and the remaining are living on agriculture, fishing and other allied activities. Land ownership data indicates that two-thirds of them are landless and poor and very negligible number of them have land above 2 acres. Type of family indicates that a large number of beneficiaries have nuclear families (89 per cent) and 11 percent of beneficiaries have joint family.

Most of the beneficiaries are with 3-5 family members. If we consider the plinth area of the house, which is 20 sq. mts. as per IAY and 146 sqfts RPH programme is not sufficient for the family.

The above analysis also reveals that a majority of the beneficiaries have annual income below Rs. 10,000. 41 and 28 percent have annual income between Rs. 10,000 to Rs. 15,000. Poverty is more among SCs. and STs when compared to the BCs and other castes.

The study shows that prior to the implementation of IAY and RPH schemes, large number (76 percent) of the beneficiaries were living in huts, 11 per cent beneficiaries were living in their landlord's houses. More SC and STs were staying in their landlords house as compared to the BC category.

The analysis of perceptions of respondents about the programme revealed that about 49 percent of the respondents were aware of the programmes before its implementation and 51 percent of the respondents were unaware of both programmes. 70 percent STs are unaware about the programmes, and nearly 80 percent of the BCs are aware about the programmes. All those who know about IAY and RPH were informed either by Sarpanch or others. Literacy and knowledge about the IAY and RPH housing programmes reveals that 70 percent of illiterates were unaware about the programmes and 90 percent of respondents who are educated till high school were aware about them. It is also clear that literacy plays a crucial role in understanding development programmes like IAY and RPH housing schemes. Regarding the response of the beneficiaries on the sufficiency of new house an overwhelming majority of the beneficiaries said that the new house is sufficient and 22 per cent of the beneficiaries said that the new house is insufficient.

The study shows that about half of the beneficiaries have constructed their new house in the place of their old house. 38 percent of the beneficiaries constructed their new houses in the site provided by the government. In many cases, site is provided by the government which is far away from their villages. Study on sanitation facilities

reveals that 40 percent of the beneficiaries who have sanitation facility and are using them. 44 percent of the beneficiaries are not using the sanitation facility. Most of the SC, and ST beneficiaries had sanitation facilities but not using it. Majority of the beneficiaries did not show much interest in using sanitation facility. This is due to their difficulty, on account of lack of education, in breaking out of old habits.

Improvement of economic position after the construction of the new house reveals that nearly 70 percent of the respondents' economic position had not improved much and only 29 percent of the respondents' economic position had improved. Electricity facility of the beneficiaries shows that 56 percent respondents have electricity facility and 45 percent of the respondents do not have electricity facility. The majority of BC respondents have electricity facility but among the SCs and STs the cost of getting and keeping connections has obviously proved to be forbidding.

The study shows that for 39 percent of the beneficiaries political leaders did not play much of a role. They said that for sanctioning the house, political leaders recommended and gave preference to their own party people and they did not recommend the really needy people.

The analysis of availability of smokeless chullahs reveals that most of the BC, and OC category is using the smokeless chullahs and majority of SCs, and STs are not using smokeless chullahs. It is clear from the study that the beneficiaries have no awareness of importance of the smokeless chullahs and thus they do not have any interest in using smokeless chullahs. Quality of housing reveals that some of the beneficiaries were not satisfied because of cracks in the walls and roofs, unhealthy surroundings, no proper doors and windows. On the whole the quality of houses is satisfactory for the majority of beneficiaries. Majority of the beneficiaries had not planted trees near the house. Majority of the beneficiaries said that the amount sanctioned for housing schemes is insufficient and many of the beneficiaries have spent their own money by getting credit from landlords for the construction of the house. It shows that the money meant for housing schemes has to be increased to meet the requirement.

When asked about their problems the illiterate beneficiaries reported several problems like delay in the clearance of bills, transport charges, delay in material supply and the callous and irresponsible attitude of the officials of the housing corporation. People with higher education faced less problems. It also reveals that the higher the education higher the awareness and the less the problems. Landless persons faced more problems than landed persons. 69 percent of the respondents feel secure in their new houses and 31 percent of the respondents said that they do not feel secure in the new house because of no proper doors and windows, etc. Most beneficiaries suggest that as the housing unit cost is not sufficient for the construction of house with sanitary latrines, smokeless chullahs and infrastructure facilities, etc., an additional amount should be sanctioned by the government to help the beneficiaries in the house construction process.

In addition to the above aspects, the study also found out the following problems in the implementation of the schemes. According to the norms of the government, house design is left to the desire of the beneficiary. But all most all houses are constructed without consulting beneficiaries with regard to house design. The design of the houses is made by local planner called 'sidhanti'. Thus the beneficiary's role in design of the house is very nominal.

There is no beneficiary participation in the construction of house also. Majority of houses were constructed by local masons or contractors. As the majority of beneficiaries are illiterates and have no awareness about the programmes, they play the role of mere spectators in the construction of their houses. It is reflected in the field that contractors, in connivance with housing corporation officials, take up the construction of houses by telling the beneficiaries that they will construct the houses within the unit cost of house itself. But during the construction time contractors demanded more money from the beneficiaries. Thus beneficiary participation in house construction is very low. There is also corruption involved in the supply of material and billing of material. For example, housing officials and constructors give wrong bills for cement, iron, etc. In addition, bribes had to be paid to work inspectors to get

the bills cleared. In the process, delay occurs in construction of house. Another problem in the housing scheme was non-repayment of the loan amount. Two-third of the beneficiaries are not making the loan repayment because of poverty and the seasonal nature of their employment.

Political leaders promise the protection for non-repayment of the loan amount. Due to the provision of one-time settlements, guidelines issued by the government, beneficiaries postponed the repayment and not willing to pay interest on the loan amount. Beneficiaries also divert money for their children education, health etc., which are their urgent needs.

Thus we see that while these housing schemes have brought about a qualitative improvement in the lives of their beneficiaries, a lot more could be achieved if the beneficiaries were better educated and the officials involved in facilitating these schemes were more sincere and less corrupt.

Chapter-VII

PROFILES OF THE NON-BENEFICIARIES

Introduction:

After examining the perceptions of the beneficiaries of the IAY and RPHS in the earlier chapter, it was thought that it will be relevant to know the problems and perceptions of those who did not benefit from these schemes for various reasons. Hence an attempt is made to find out the problems and perceptions of poor and eligible people who have not got house under either or the housing schemes. This enquiry is important because it reveals the reasons for denial of housing facilities to the deserving poor and also helps in effective implementation of schemes so as to fulfil all the needs of the deserving people in the villages. The study covers the perceptions of 30 non-beneficiaries from the selected villages. These 30 case studies have been selected from the villages on the basis of random sampling method. The problems and perceptions of the 30 eligible non-beneficiaries are developed into 30 case studies to have deep insights into their problems. The case studies are as follows:

Case Study- 1

Aregala Raju is stationed in Kodavatikallu village in Chandarlapadu Mandal, Krishna district of Andhra Pradesh. He belongs to the Madiga sub-caste of the Scheduled Caste community. He is 30 years old. He is poor, and has family annual income of Rs. 10,000, and is a landless person. He does not own a house, he stays in a rented hut, paying a monthly rent of Rs.25. He does not possess a ration card either. He earns Rs.40 daily and his wife earns Rs.20. According to him, this income is not sufficient for him to maintain his family. He works as labourer and gets labour work seasonally only for six months in a year. During remaining six months of the year he migrates to nearby town along with his family for work. He does not have any house site in his village. He is aware of government housing schemes like IAY and RPH. Because he is illiterate, he has not applied for the house thinking that owning a house site is an essential qualifying criterion. Actually, the government stipulates patta of the

house site for applying for a house under Rural Permanent Housing Scheme (RPHS), where as Indira Awaas Yojana (IAY) does not stipulate this condition. Actually there is no need for the patta of the house for the IAY. Though he has first preference to food, second preference to shelter, he really wants a pucca house because the present hut does not protect him from cold and hot weather. He says if pucca house is provided to him, he will be able lead a secure life.

Case Study-2:

Prattipati Nageswara Rao stays in Kodavatikallu village, Chandarlapadu Mandal of Krishna district. He belongs to the Madiga sub-caste of the Scheduled Caste community (SC). He is 39 years old. His family annual income is Rs. 10,000. He is a landless person. His family, numbering five members are living in a hut. He has his own hut which was built on his patta land. All his family members stay with him in the hut. He does not possess a ration card. He is a daily wage labourer. He earns Rs.40 daily and his wife earns Rs.20. He says this income is not sufficient to maintain his family. He gets labour work seasonally. He gets work only for six months in a year. During remaining six months of year he migrates to near by town along with his family for work. He is aware of the government housing schemes like IAY and RPHS. In fact he came to know about these schemes through the village Sarpanch and applied for the house under IAY. The house was sanctioned. Interestingly, he is not willing to construct pucca house because he says his financial position is very weak. Though the house is given free of cost, he feels he cannot meet the additional expenditure required for the construction of the house. He has a first preference for food and a second preference for shelter. He suggest that political interventions in the government housing schemes and the role of local middle men in the housing schemes should be reduced. This clearly shows that he has not shown interest in constructing the house, hence he remained a non-beneficiary.

Case Study-3:

Dappelapudi Adonu, stays in Kodavatikallu village in Chandarlapadu Mandal of Krishna district. He belongs to the Madiga sub-caste of the Scheduled Caste community. He is 45 years old. He is poor and his family annual income is below Rs. 10,000. He is a landless person. He does not have his own house, but stays in a rented hut, paying a monthly rent of Rs.40/-. He does not possess a ration card. He is a daily wage labourer, he earns Rs.40 daily and his wife earns Rs. 20. He says this income is not sufficient to maintain his family. His family consists of four people. He has labour work seasonally, he gets work only for six months. During the remaining six months of year he migrates to town along with his family for work. During the season he does agriculture labour work. He does not have any house site in his village. He knows about the government housing schemes like IAY and RPH. He came to know about these schemes through the village teacher. He has not applied for the house under these schemes thinking that owning a site is essential to apply for a house. Actually the government wants house site with patta (Registration) for applying for house under Rural Permanent Housing Scheme (RPHS), whereas IAY does not need this. Actually there is no need for the patta of the house site for the IAY. Though, he has first preference to food, second preference to shelter, he very much wants a pucca house because the present hut does not protect him from cold and hot weather. He says if a pucca house is provided to him he will get security.

Case Study-4:

S. Venketeswarlu stays in Kodavatikallu village in Chandarlapadu Mandal of Krishna district. He belongs to Scheduled Caste and sub-caste is Madiga. He is 38 years old, and has family annual income is Rs. 10,000. He is a landless person. He does not possess a ration card. He is a daily wage labourer, he earns Rs.40 daily and his wife earns Rs.20. He says this income is not sufficient to him to maintain his family. He has labour work seasonally, he gets work only for six months. During remaining six months of years he migrates to town along with his family for work. He does not have

any house site in his village. He is aware of government housing schemes like IAY and RPH, because he is literate. Regarding housing, he has not applied for the house thinking that owning a site is essential for applying. Actually, the government wants patta (Registration) of the house site for applying under Rural Permanent Housing Scheme (RPHS), whereas IAY does not need this. Though, he has first preference to food, second preference to shelter, he very much wants a pucca house because the present hut does not protect him from cold and hot weather. Rain water enters into the hut during the rainy season. That is why he wants a pucca house as it gives a guarantee of more than 20 years to live in. Since it is built by burnt bricks, steel and cement, it requires less repairs. He says if pucca house is provided to him by the government he will get security.

Case Study-5:

Addanki Nageswara Rao stays in Kodavatikallu village in Chandarlapadu Mandal of Krishna district. He belongs to Madiga sub-caste of Scheduled Caste community; he is 35 years old. He is poor with a family annual income of Rs.9,000, and is a landless person. He does not have his own house, he stays in a rented hut by paying a monthly rent of Rs.50/-. He does not possess a ration card either. He is a daily Wage labourer, he earns Rs.40 daily and his wife earns Rs.20/-. He says this income is not sufficient to maintain his family. He gets labour work seasonally. He gets work only for six months. During remaining six months of year he migrates to town along with his family for work. He does not have any house site in his village. He knows about government housing schemes like IAY and RPH because he is literate. Regarding housing, he has not applied for the house thinking that owning site is essential for applying. Though, he gives first preference to food and second preference to shelter, he would really like a pucca house because the present hut does not protect him from cold and hot weather. This hut is built with local material and has a thatched roof. Rainy water enters into the hut during the rainy season. He says if a pucca house is provided by the government he will get security, hence he wants a pucca house. He feels, a pucca house gives him guarantee for 20 years. It requires less repair and pucca house built with modern material like cement, steel and bricks give better protection.

This modern material is strong when compared to the traditional material like thatch, grass, etc. He gives suggestion that political intervention should be avoided in the housing schemes. He also suggests government should not insist for house site with registration.

Caste Study-6:

Prattipati Venkateswarlu stays in Kodavatikallu village in Chandaralapadu Mandal of Krishna district. He is 40 years old. He belongs to Madiga sub-caste of Scheduled Caste community. He is illiterate. He stays in a nuclear family and his family members are 5. He is a landless person. His family has annual income of Rs. 10,000 only. He is a daily wage labourer, and his family entirely depends upon agriculture activities. He has house site patta with registration, which is given by the government. He came to know about the RPH scheme through the village Sarpanch. He applied for the scheme, but was not sanctioned a house because, he does not have ruling political party support. He also says there is a lot of corruption involved, through middlemen. He says the present house has lot of disadvantages to live in like.

- (a) It is built by traditional local materials like thatch, grass etc. It gets easily ruined.
- (b) Any unexpected things might happen by living in the hut.
- (c) Once, a snake entered his hut and bit his wife and she died immediately. Moreover this hut is not sufficient for all the family members.
- (d) Rain water enters into the hut during the rainy season. It does not protect him from cold and hot weather.
- (e) In his hut, there is no latrine facility and he does not follow sanitation and hygiene. He wants a pucca house because, it gives guarantee for 20 years to live. It will be built with modern materials like cement, steel, bricks, etc. It requires less repair.

He also gives suggestions on government housing schemes. He says that political intervention and role of middlemen in the housing schemes should be reduced.

Housing corporation employees indulge in a lot of corruption in the housing scheme. He says that the corrupt housing employees working at local level should be removed.

Case Study-7:

Aregala Jankotaih stays in Kodavatikallu village in Chandralapadu Mandal of Krishna district. He belongs to Madiga sub-caste of Scheduled Caste community, he is 26 years old. He is literate. He is poor and his family has annual income of below Rs. 10,000. He is a landless person. He does not have his own house, he stays in a rented hut by paying monthly rent of Rs.25/-. He does not possess ration card. He is a daily wage labourer he earns Rs.40 daily and his wife earns Rs.20. He says that this amount is not sufficient to maintain his family. Labour work is seasonal, he gets work only for six months. During remaining six months of year he migrates to town along with his family for work. He does not have any house site in his village. He has awareness about government housing schemes like IAY and RPH because, but he has not applied for the house thinking that owning house site is essential per requisite for applying. Actually the government wants patta of the house for applying RPH Scheme, whereas IAY does not need this. Without knowing these details he thought he was not eligible for the scheme, but he very much wants a pucca house because the present hut does not protect him from cold and hot weather. He has no latrine facility, and he has cows, etc. His cattle have no shelter. He says if pucca house is provided to him by the government he will get security.

Case Study-8:

Persaramilli Chinna stays in Adaviravulapadu village in Nandigama Mandal of Krishna District. He belongs to Scheduled Caste community, sub-caste is Madiga. He is 50 years old, he is literate. He is poor and has an annual family income of Rs. 10,000/-. He is a landless person. He has a nuclear family. He has five family members. He does not possess ration card. He is a daily wage labourer, earns Rs.40 daily and his wife earns Rs.20/-. He says this amount is not sufficient to maintain his family. He

gets labour work seasonally, for six months in a year. During the remaining six months he migrates to town along with his family for work. During six months in his village he has no work to survive. He has not applied for the pucca house of because some economic problems. They are:

- (a) He is a landless person.
- (b) His economic position is very weak.
- (c) Even if pucca house is sanctioned by the government, he feels, he can not construct a pucca house, which requires additional amounts for its completion.

He has awareness about the government housing schemes like IAY and RPH, but because of the above reasons he clearly says that he has no interest in constructing a pucca house. He says even if his economic position improves, he will go for a pucca house on his own. The government has failed to improve the economic conditions of the rural poor. So, most of the rural people do not have full awareness, they do not come forward to apply for pucca house and do not construct pucca house.

Case Study-9:

P. Buchhamma is a resident of Adviravulapadu village in Nandigama Mandal of Krishna district. She belongs to Scheduled Caste community, sub-caste is Madiga. She is 40 years old. She cannot read and write. She is poor and has an annual family income of Rs.11,000. She is a landless person. She stays in a nuclear family. She has her own house and house site is registered by the government. She gets work seasonally, works only for six months. During remaining six months of the year she migrates to town along with her family for work. Regarding housing, she has not applied for the pucca house, because (a) her economic position is very weak (b) her family members completely depend upon agricultural activities. (c) if pucca house is sanctioned by the government, she cannot construct it and so she has not applied for the pucca house, only because of economic conditions. She came to know about the government housing scheme like RPH scheme through earlier beneficiaries of the government housing scheme. She says, the present house has lot of disadvantages to

live in like (a) It is built by traditional materials like thatch, grass, etc. (b) Rainwater enters into the hut during the rainy season due severe cracks and leaks and does not protect them from cold and hot weather. (c) In her house, one harmful incident happened i.e., a scorpion bit her son during one night. (d) She says it is difficult to live in the hut.

Finally she clearly says that she wants to live in hut than the pucca house because her economic position. If government helps her in improving her economic position, she will construct a pucca house. Most of the rural people are not interested, and do not come forward to construct pucca house because of the severe economic problems they are facing. Here, government should come forward to take necessary steps to improve the economic conditions of the rural people. Without improving economic conditions of the rural people the government housing policy cannot be successful and most of the rural housing schemes are not reaching the poor people, and not benefiting the rural people.

Case Study-10:

P. Pedaramaiah stays in Adaviravulapadu village in Nandigama Mandal of Krishna district. He belongs to Scheduled Caste community. His sub-caste is Madiga. He is 49 years old and he is literate. He is poor and his annual family income is Rs.9,000. He is a landless person. He has a nuclear family with five members and does not possess a ration card. He is a daily wage labourer, he earns Rs.45 daily and his wife earns Rs.25. He says this amount is not sufficient to maintain his family. He has his own hut. He gets work seasonally, i.e., only for six months. During remaining six months of year he migrates to Nandigama town along with his family for work. He has not applied for the pucca house because his economic position is very weak. Another reason, he is already indebted and unable to repay the loan amount. He has awareness about the government housing schemes like RPH. Though he has first preference for food and second preference to shelter, he very much wants a pucca house because the present hut does not protect him from rain and cold. It is not sufficient for the whole

family. It is built with traditional local material like thatch, grass, etc. Any unexpected things might happen while living in the hut. The hut can collapse at any time. He says if a pucca house is provided to him by the government he will get security. He suggests that the government should come forward to take necessary steps to improve the economic conditions of the rural poor. If government fails to improve the economic conditions of the rural people, then rural people cannot come forward to participate in developmental programmes. They will have no interest in the construction of pucca house unless their economic position improves.

Case Study-11:

Pesaramilli Chinaramaiah stays in Adaviravulapadu village in Nandigama Mandal of Krishna district. He belongs to the Mala sub-caste of the Scheduled Caste community. He is 35 years old. He is poor and has an annual family income of Rs.9,000. He is a landless person. He has his own hut and but he does not possess ration card. He is a daily wage labourer; he earns Rs.40 daily and his wife earns Rs.20. He stays in a nuclear family of three members. He gets labour work seasonally, he gets work only for six months in a year. In the other six months, he migrates to the town along with his family for work. He came to know about the government housing scheme like RPH through the village Sarpanch. He has not applied for the house because his economic position is very weak. Even if government sanctions a pucca house, he would be unable to meet the additional expenditure required for construction of house. Another point he mentions is that he has no political support in the village to get the pucca house sanctioned. For these reasons he has not applied for the pucca house. Though, he very badly wants a pucca house he is unable to apply for it. The present hut does not protect him from natural calamities, cyclone, floods, etc. It is built with local traditional materials like thatch, grass, etc., it gets easily ruined. He has one cow for which he has no shelter. These are the few problems he faced when he lived in a hut. He wants to have a pucca house because: (a) It gives guarantee for 20 years to live. (b) It will be built with modern materials like steel, cement, bricks, etc. (c) It requires less repair. (d) When compared to hut, a pucca house is very strong. (e) It

protects from rain and cold nights. He says if a pucca house is provided to him by the government he will get security. He feels that a pucca house is better than the hut.

Case Study-12:

U. Shyambabu stays in Adaviravulapadu village in Chandarlapadu Mandal of Krishna district. He is 49 years old. He belongs to Scheduled Tribe community (Yanadi). He is illiterate. He stays in a nuclear family of five. He is a landless person. His family has annual income of Rs. 11,000 only. He has a house. He came to know about IAY scheme through the village teacher. He applied for a house, but it has not been sanctioned to him. He feels that because he does not have the support of the ruling political party the house has not been sanctioned to him. He also says there is a lot of corruption involved through the middlemen and he could not bribe these middlemen. He gets labour work seasonally, i.e., only for six months in a year. During the remaining six months of the year he migrates to the town along with his family for work. He says, the present house has lot of disadvantages like (a) It is built by traditional local materials like thatch, grass, etc. It gets easily ruined. (b) It is not sufficient for his family members. (c) It is not able to protect him from natural calamities like cyclone, floods, etc. (d) He has a latrine facility but he is not using it because he is not used to such a facility. He wants a pucca house because (a) it gives guarantee for 20 years to live. (b) It will be built by modern technology like cement, steel, burnt bricks, etc. (c) It requires less repair. (d) Pucca house protects from natural calamities like flood, cyclone, etc. He says a pucca house can provide him the feeling of security. He feels that political interference and bureaucratic corruption in the sanction of housing schemes must be removed. He gives some important suggestions about government housing schemes, like the need for reducing political intervention in the allotment of housing. Bureaucratic involvement should also be reduced to control corruption. He wants middlemen to be removed.

Case Study-13:

P. Bulliyya is a resident of Eturu village in Chandarlapadu Mandal of Krishna district of Andhra Pradesh. He belongs to Scheduled Tribe (ST) 'Yanadi' community. He is 45 years old. He is literate and his family members live jointly. They are 6 in number. His family has an annual income of Rs.20,000, he is a white ration card holder. He has awareness about government housing schemes like 1AY and RPHS, because he is literate. He has applied for pucca house, but it was not sanctioned. He says he does not have the support of the ruling political party. He also says there is a lot of corruption involved through the middlemen. As he could not bribe the middlemen, he did not get a pucca house. He says the present house has a lot of disadvantages to live in like: (a) It is built by traditional local material like thatch, grass, etc. It gets easily ruined. (b) It does not protect from natural calamities like flood, cyclone etc. Rain water enters into the hut during the rainy season. (c) It is not sufficient for all family members, because all of them sleep and cook in the same place. (d) no proper space for movement or rest, no space to sit properly or for children to study or to play. (e) The tiny hut gets polluted easily and this affects family health due to lack of proper ventilation and space. (f) He is not used to latrine facility and he has also no interest in following hygienic methods. His primary occupation is agriculture. He gets labour work seasonally, he gets work only for six months. His secondary occupation is fishing. Off-season, depends upon fishing. He wants a pucca house because the present hut does not protect him from cold and at night. He says if pucca house is provided to him by the government, he will get security. Finally he gives some suggestions for improvement of the government schemes. He opines that there is a need for reducing political intervention in the allotment of houses. Bureaucratic involvement should also be reduced to control corruption. He wants intervention on the part of middlemen to be removed from the housing scheme.

Case Study-14:

Adipudi Chinaganga Rao belongs to Eturu village in Chandarlapadu Mandal of Krishna district. He belongs to Scheduled Tribe (ST) Yanadi community. He is 57 years

old, he is illiterate. He stays in a nuclear family. He is a landless person. His family has an annual income of Rs.9,000 only. He has house site patta, which is given registration by the government. He came to know about the IAY scheme through the village landlord. He has applied for the house but it was not sanctioned because he does not have ruling party support. He also says there is lot of corruption involved through the middlemen. As he could not bribe the middlemen he could not get the house sanctioned. He says the present house has lot of disadvantages to live in like, (a) It is built by traditional local materials like thatch, grass, etc. It gets easily ruined. (b) It does not protect him from rain and cold nights. (c) In his hut there is no proper space for movement or for children to study or to play. (d) This tiny hut gets polluted easily and this affects family health due to lack of proper ventilation. (e) He is not used to a latrine facility and he has no awareness of modern hygiene..

His primary occupation is agriculture. He gets work seasonally, i.e., gets work only for six months. His secondary occupation is fishing. Off season he depends upon fish catching for his livelihood and maintains his family. He badly wants a pucca house because the present hut does not protect him from cold and rain. Pucca house will be built by modern materials like steel, cement, bricks etc. Pucca house is very strong when compared to the hut. It protects them from natural calamities like cyclone, flood, etc. He gives some suggestions for the improvement of the government housing schemes. He says there is a need for reducing political intervention in the allotment of housing schemes. (a) Bureaucratic involvement should be also reduced to control corruption. (b) He wants the removal of intervention by middlemen in housing schemes. Finally he says a pucca house is better than the hut. He needs a pucca house immediately.

Case Study-15:

P. Bariyya stays in Eturu village in Chandarlapadu Mandal of Krishna district. He is 55 years old. He belongs to the Scheduled Tribe (ST) Yanadi community. He is illiterate. He stays in a nuclear family. He is a landless person. He has his own house.

His family has an annual income of Rs.11,000 only. He came to know about the 1AY scheme through one of the earlier beneficiaries benefited by the government housing scheme. He applied for the house, but it has not been sanctioned. He says he was not sanctioned a pucca house because he did not have support of the ruling political party. He says he is not getting the pucca house because of his caste too. He belongs to ST community. No one cares to help this community. Another problem for not getting the house is that he is illiterate, and he does not know the rules and regulations of the 1AY guidelines. He says there is a lot of corruption involved through the middlemen. He says the present hut has lot of disadvantages to live in like. (a) It is built by traditional local material like thatch, grass etc. It gets easily ruined. (b) During the rainy water enters into house. (c) Any unexpected things might happened by living in the hut. (d) Whole family members sleep and cook at the same place. No proper space for their movement or rest. There is no space to sit properly for the children to study or play. Due to lack of ventilation and sanitation, the area is polluted. It affects family health.

His primary occupation is agriculture. He gets labour work seasonally, i.e., gets work only for six months. His secondary occupation is fishing. During off season days with no work he depends upon fish catching for survival and to maintain his family. Though he has first preference to food, second preference to shelter, he badly wants a pucca house. The present hut is not able to protect him from cold at night. He says if a pucca house is provided to him by the government, he will get security. So he wants his name to be recommended for a pucca house. Finally, he gives some suggestions for the improvement of the government schemes. He says there is a need for reducing political intervention in the allotment of housing schemes. Bureaucratic involvement should also be reduced to control corruption. He wants intervention by middlemen to be removed in the housing schemes. He wants a pucca house urgently.

Case Study-16:

P. Bushi belongs to Eturu village in Chandarlapadu Mandal of **Krishna district**. **He is 50 years old.** He belongs to Scheduled Tribe (ST) **Yanadi community**. **He is**

illiterate. He stays in a nuclear family. He is a landless person. He has his own house. His family has an annual income of Rs. 11,000 only. He came to know about the IAY scheme through the village landlord. He has applied for the pucca house, but it was not sanctioned to him. He says, he does not have support of the ruling political party. He says there is a lot of corruption involved through the middlemen. He says the present hut has a lot of disadvantages like, it is built with traditional materials like thatch, grass, etc.. it gets easily ruined. During the rainy season it is not protected properly. Another problem he says, his tiny hut gets polluted easily and this affects family health due to lack of proper ventilation and space. He also says his son is sick with malaria. All his family members are sleep and cook in the same place. There is no proper space for movement or rest, no space to sit properly, or for children to study or play. He gets labour work seasonally, i.e., gets works only for six months in a year. His primary occupation is agriculture and his secondary occupation is fishing. During off season days he depends upon fishing for survival and to maintain his family. Though he gives importance to food, he is badly wants permanent shelter because the present house does not protect him from cold at night. So he wants his name to be recommended for a pucca house. He gives some suggestions for the improvement of the government schemes. He says there is a need for reducing political intervention in the allotment of housing schemes. Bureaucratic involvement should be reduced to control corruption. He wants intervention by middlemen to be removed in the housing schemes. He needs a pucca house immediately. He feels pucca house gives guarantee for more than 20 years. It will be built by modern materials like steel, cement bricks, etc.

Case Study-17:

Adipudi Pedaganga Rao stays in Eturu village in Chandarlapadu Mandal of Krishna district. He is 40 years old. He belongs to Scheduled Tribe (ST), Yanadi community. He is literate. He stays in a nuclear family of three. He is a landless person. He has his own house, his family has an annual income of Rs.9,000. He has awareness about the RPH scheme because he is literate. He has applied for the house, which has been sanctioned the house under Rural Permanent Housing Scheme. But he

has not started the construction work because he has no initial money to invest and start construction. Money will be sanctioned only after the construction reaches basement level. He also believes that he cannot repay the loan which is part of RPH Scheme. He says the present hut has lot of disadvantages like. (a) It is built by traditional materials like thatch, grass, etc. It gets easily ruined. (b) Water enters into the hut during the rainy season. It does not protect him from cold also. (c) Once his son was bitten by scorpion and he has also fear of snake bite. (d) His tiny hut gets polluted easily and affects family health due to lack of proper ventilation and open space. He gets labour work seasonally, he gets work only for six months. During the other six months he migrates to town along with family for work. The present hut does not protect him from cold and nights. He gives some suggestions to improve government schemes. He says, there is a need for reducing political intervention in the allotment of houses. Bureaucratic involvement should also be reduced to control corruption. He says that it is important to remove middlemen in the housing schemes. He wants full subsidy to be given under the Rural Permanent Housing Scheme, so then he need not repay the loan amount.

Case Study-18:

Adipudi Buchhaya belongs to in Eturu village in Chandarlapadu Mandal of Krishna district. He is 55 years old. He belongs to the Scheduled Tribe (ST) Yanadi community. He is literate. He stays in a nuclear family. He is a landless person. His annual families income is Rs. 15,000 and he is a white ration card holder. He has awareness about government housing schemes like IAY, etc. He has applied for the pucca house, but it was not sanctioned to him. He says he does not have support of the ruling political party. Leaders of local political parties recommend their own candidates for pucca houses. Hence he did not get the house. He says there is a lot of corruption involved through the middlemen. Another problem he says some people have acquired two houses by giving false names. He says the present house has lot of disadvantages like, it is built by traditional materials like thatch, grass, etc. It gets easily ruined when rainwater enters into the hut. It does not protect him from cold also. He gets labour work seasonally, he gets work only for six months in a year. During the remaining

months he migrates to nearby town along with his family for work. He is interested in a pucca house, because the present hut does not protect him from cold, hot weather, natural calamities, etc. He gives some suggestions to improve the implementation of government schemes. He says, there is a need for reducing political intervention in the allotment of housing schemes. Bureaucratic involvement is also to be reduced to control corruption. He wants remove intervention of middlemen in the housing schemes. He wants to enhancement of the I AY unit cost from Rs.20,000 to 30,000. He says he immediately needs a pucca house. Pucca house has many advantages for a better living.

Case Study-19:

P. Kanakaya is a resident of Eturu village in Chandarlapadu Mandal of Krishna district. He is 45 years old. He belongs to Scheduled Tribe (ST) Yanadi community. He is illiterate. He stays in a nuclear family. His total family members are 5. He is landless person. His family annual income is Rs. 13,000 only, and he is a white ration card holder. He is a daily wage labourer, he earns Rs.40 daily and his wife earns Rs. 20. He says this amount is not sufficient to maintain his family. He has applied for the house, and the house was sanctioned, but he was unable to construct pucca house because he says his economic position is very weak. He is unable to bear the additional expenditure required. Another reason, he says is that he is going to get his daughter married which involves both time and resources. He thinks pucca house would be an additional burden on his family. Another reason he mentions is that he spends money for the treatment of sick family members. So he says, because of above reasons he is unable to construct a pucca house. He says the present house has lot of disadvantages to live in like (a) It is built by local traditional materials like thatch, grass, etc. (b) Water enters into the hut during the rainy season. It does not protect him from cold. (c) His tiny hut has no proper space, no ventilation, no place for children to read and write. His family health is not good due to lack of proper ventilation and space. (d) He is not used to latrine facility and he has also awareness of modern hygiene. He gets labour work seasonally and works only for six months. During remaining six months of year

he stays only in his village. His secondary occupation is fishing. During days without work he goes for fishing to maintain his family for survival. He says, his present house has many disadvantages, but since his economic position is weak, he prefers to stay in his old hut rather than go for a pucca house. Finally, without improving their economic position, nobody can go in for the construction of a pucca house. In this aspect, government's help should concentrate on rural people's economic conditions and take measures to improve them.

Case Study-20:

P. Rattayya stays in Eturu village in Chandarlapadu Mandal of Krishna District. He is 45 years old. He is illiterate. He belongs to Scheduled Tribe (ST) 'Yanadi' community. He is poor and family has an annual income of Rs. 12,000. He is a landless person. He does not have his own house, he stays in a rented hut by paying monthly rent of Rs. 35/-. He does not possess ration card too. He is a daily wage labourer, he earns Rs.40/- daily and his wife earns Rs.20. He says this income is not sufficient to maintain his family. He gets labour work seasonally for six months in a year. During the remaining six months of year he goes to catch fish to survive. He does not have any house site in his village. He has awareness about government housing schemes like IAY and RPH. He came to know about these schemes through the village Sarpanch. He has not applied for the house thinking that owning a site is essential for applying. He wants to have a pucca house because the present hut does not protect him from rain and cold. He says if a pucca house is provided to him, he will get proper protection. So he wants his name to be recommended for a pucca house. For that he mainly stresses about house site with registration.

Case Study-21:

P. Lakshmayya belongs to Eturu village in Chandarlapadu Mandal of Krishna District. He belongs to Scheduled Tribe (ST) 'Yerukula' community. He is 46 years old. He is landless person. He is poor and his annual family income is **Rs. 10,000.**

He does not have his own house, he stays in a rented hut by paying monthly rent of Rs.30. He does not possess ration card also. He is a daily wage labourer, he earns Rs.40 daily and his wife earns Rs.20/-. He says this income is not sufficient to maintain his family. He has labour work seasonally. He gets work only for six months. During remaining six months of year he migrates to town along with his family for work. He does not have any house site in his village. He has awareness about government housing schemes like IAY, RPH schemes, because he is literate. He has not applied for the pucca house under these schemes thinking that owning a site is essential before applying. He is very interested in having a pucca house because the present hut does not protect him from cold and rain. He says if pucca house is provided, he will get proper protection. So he needs a pucca house immediately.

Caste Study-22:

S. Buchhaya stays in Eturu village in Chandarlapadu Mandal of Krishna district. He is 35 years old. He belongs to Scheduled Tribe (ST) 'Yerukula' community. He is poor and his family has an annual income of Rs. 12,000. and he is a landless person. He does not have own house, he stays in a rented hut by paying monthly rent of Rs.30/-. He does not possess a ration card either. He is a daily wage labourer, he earns Rs.40 daily and his wife earns Rs.20. He says this income is not sufficient to maintain his family. He has labour work seasonally, he gets work only for six months. During remaining six months of the year he migrates to town along with his family for work. He does not have any site in his village. He came to know about RPH housing scheme through the village Sarpanch. He has not applied for the house thinking that owning house site is essential for applying. He badly wants a pucca house because the present hut does not protect him from cold, natural calamities like cyclone, floods, etc. His tiny hut lacks proper space, ventilation, etc. He says if a pucca house is provided, he will get proper protection.

Case Study-23:

P. Kistayya stays in Raghavapuram village in Nandigama Mandal of Krishna district. He is 40 years old. He belongs to Backward Class (BC) community. He belongs 'Chakali' caste. He is poor, and has family annual income is Rs. 13,000 and he is a landless person. He has his own house site registered in his name. He stays in a nuclear family. He is a daily wage labourer, he earns Rs.45 daily and his wife earns Rs.25. This income is not sufficient to him to maintain his family. He gets labour work seasonally, he gets work only for six months. During remaining six months of the year he stays in his own village. He does not migrate to town. He has applied for the pucca house, but it was not sanctioned. The reasons he cites is that he does not have ruling political party support and he also points out that there is lot of corruption involved through the middlemen. He could not bribe the middlemen. Hence it was not sanctioned. Another problem he mentions, is the fact that caste also plays a role in sanctioning a pucca house. No body helps people belonging to his caste. He says the present hut has lot of disadvantage to live in (a) It is built by traditional materials like thatch, grass, etc. It gets easily ruined. (b) Water enters into the hut during the rainy season. It does not protect him from cold, natural calamities like cyclone, floods, etc. (c) In his hut, there is no proper space, no ventilation, no place for children for reading, it gets polluted easily and this affects family health due to lack of proper ventilation and space. He gives some suggestions to improve housing schemes. He says there is a need for reducing political intervention in the allotment of housing schemes. Bureaucratic involvement should also be reduced to control corruption. He wants middlemen to be removed from the housing schemes

Case Study-24:

P. Shyambabu stays in Raghavapuram village in Nandigama Mandal of Krishna district. He is 36 years old. He belongs to Backward Class (BC) Chakali community. He is poor, and has an annual family income of Rs. 11,000. He is a landless person. He is illiterate. He does not have his own house, he stays in a rented hut by paying monthly rent of Rs.30/-. He does not possess ration card either. He is a daily wage labourer who

earns Rs. 50 daily and his wife earns Rs.25. He has labour work seasonally, he gets work only for six months in a year. He does not migrate to town for work. He does not have any house site in his village. He came to know about housing schemes through the landlord. He has not applied for the house thinking that owning a site is essential to apply. He says the present hut has lot of disadvantages like.(a) It does not protect him from rain and cold (b) During rainy season water enters into the hut. then hut become completely wet. (c) Hut is built by local traditional materials like thatch, grass, etc. It gets easily ruined. (d) Another problem he mentions is that once a scorpion bite him. (e) His tiny hut gets polluted easily and this affects family health due to lack of proper ventilation and space. He gives some suggestions to improve the implementation of government schemes. He says there is a need for reducing political intervention in the allotment of housing schemes. Bureaucratic involvement should also be reduced to control corruption. He wants middlemen intervention in the housing schemes to be removed. He wants full subsidy to be given under the Rural Permanent Housing Scheme.

Case Study-25:

P. Satyanarayana stays in Raghavapuram Village in Nandigama Mandal of Krishna district. He is 45 years old. He belongs to Backward Class (BC) 'Chakali' community. He is literate. He stays in a nuclear family. He is landless person. His family annual income is Rs. 13,000 only. He has house site which is given by the government. He has awareness about the RPH housing scheme because he is literate. He has applied for the pucca house, but it was not sanctioned to him. The reasons, he says is, he does not have the support of the ruling political party. He also says there is lot of corruption involved through middlemen. He could not bribe the middlemen and housing employees like the work inspector. He also says local political leader has recommended pucca houses only to his own party supporters and his caste fellows. He gets work only for six months in a year. During the remaining six months of the year he does not migrate but stays in his own village along with family. There is no work during the off season in his village. But he borrowed money from landlord on low

interest rates and thus he maintains his family. Though he prefers food first, he is very much interested in a pucca house. His present hut has lot of problems. (a) It is built by local traditional materials like thatch, grass, etc.. it gets easily ruined. (b) Rain water enters into the hut during the rainy season. It does not protect him from cold also. (c) The hut gets polluted easily and this affects family health due to lack of proper ventilation and space. He gives some important suggestions about housing schemes like IAY, RPH scheme. He says there is a need for reducing political intervention in the allotment of housing schemes. Bureaucratic involvement should also be reduced to control corruption. He wants middlemen's' intervention in the housing scheme to be removed. Finally, he says, a pucca house is better than a hut.

Case Study-26:

S. Rangaya stays in Raghavapuram Village in Nandigama Mandal of Krishna district. He is 42 years old. He belongs to Backward Class (BC) 'Chakali' community. He is literate. He is poor and family annual income is Rs 12,000. He is landless person. He has his own hut, and a house site given by the government. He came to know about the RPH scheme through the village Sarpanch. He has not applied for the pucca house. He did not apply because of loan component of the scheme, which he has to repay. Another reason he says, he has no political support. He also says, he is in no position to give a bribe to the concerned housing employees. His economic position is abysmally weak. So he has not applied for a pucca house. He gets labour work seasonally, he gets work only for six months. During remaining six months of year he and his family stays in their own village. During unseasonal days, he has no work, he is unable to maintain his family. In this situation, he takes money from landlord on credit and pays it with interest. He says the present hut has lot of disadvantages like. (a) It is built by local traditional materials like thatch, grass etc. It gets easily ruined (b) during rainy season, water enters into the hut. It does not protect him from cold also. (c) Once a scorpion bit his daughter. She suffered a lot of pain. (d) His hut gets polluted easily and affects family health due to lack of proper ventilation and space. Finally, he says, until his economic position improves, he cannot apply for a pucca house. So the government

should come forward to improve the rural people's economic conditions to enable them to use the existing schemes.

Case Study-27:

V. Sambasiva Rao. stays in Raghavapuram village in Nandigama Mandal of Krishna district. He is 35 years old. He belongs to Backward Class (BC) community. He belongs to 'Golla' caste. He is literate. He is poor. his family annual income is Rs. 13,000 and he is a landless person. He has his own hut and stays in a nuclear family. He is a daily wage labourer, he earns Rs.40/- and his wife earns Rs.20/-. He has labour work seasonally, he gets work only for six months. During remaining six months of the year he does not migrate to town for work. He has applied for a pucca house, but it was not sanctioned. He says he does not have ruling party support. He also says there is lot of corruption involved through the middlemen. He could not bribe the middlemen. He says the local political leader would recommend his own political party supporters and his own caste people for a pucca house. He says the present hut has lot of disadvantages like. (a) It is built by local traditional materials like thatch, grass, etc. (b) It does not protect him from rain and cold. (c) His hut gets polluted easily and this affects family health due to lack of proper ventilation and space. He mentioned above reasons regarding disadvantages of his hut. He is very much interested in having a pucca house. He gives some suggestions to improve housing schemes. He says there is a need for reducing political intervention in the allotment of housing schemes. Bureaucratic involvement should also be reduced to control corruption. Finally he says pucca house is better than a hut.

Case Study-28:

V. Venkateswara Rao stays in Adaviravulapadu village in Nandigama Mandal of Krishna district. He is 47 years old. He belongs to forward caste (FC) 'Kamma' community. He is poor and his family's annual income is the Rs. 11,000. He is a landless person. He stays in a nuclear family. He has his own hut to live. He is a daily wage labourer. He earns Rs.45 and his wife earns 20/- per day. He says this income is

not sufficient to maintain his family. He gets labour work seasonally. He gets work only for six months. During remaining six months of year, he and his family stays in his own village without any work. He takes money from local money lenders on credit, and pays interest on it. Regarding housing, he has applied for the pucca house, and pucca house has been sanctioned. Interestingly he has not constructed a pucca house. He says the reason for not constructing the house is his weak economic position. He cannot meet the initial investment. Another problem he says. Rural Permanent Housing Scheme has a loan component which he does not have the capacity to repay. He thinks that a pucca house would be an additional financial burden on his family. He says the present hut has lot of disadvantages like (a) it is built by local traditional materials like thatch, grass etc. (b) It does not protect him from natural calamities like cyclone, floods, etc. (c) His hut has no proper space and ventilation. He says, his economic position has not improved enough for him to construct a pucca house. Finally, he wants his economic position to be improved immediately.

Case Study-29:

R. Narasimha Rao stays in Adviravulapadu village in Nandigama Mandal of Krishna district. He is 45 years old. He belongs to 'Kamma' caste, which is a forward community. He is poor and his family's annual income is Rs.9,000 only. He is a landless person. He does not have his own house, he stays in a rented hut by paying monthly rent of Rs. 25/-. He does not possess ration card also. He is a daily wage labourer, he earns Rs.45/- daily and his wife earns Rs.25/-. He says this amount is not sufficient to maintain his family. He gets labour work seasonally, only for six months in a year. During the remaining six months of the year he migrates to town along with his family for work. He does not have any house site in his village. He has awareness about government housing schemes like IAY and RPH schemes because he is literate. Regarding housing, he has not applied for the house thinking that owning a house site is essential an prerequisite. He badly wants a pucca house to get proper protection.

Case Study-30:

V. Krishna Reddy stays in Adaviravulapadu village of Nandigama Mandal of Krishna district. He is 43 years old. He belongs to 'Reddy' caste which is a forward community. He is poor and his family's annual income is Rs.9,000. He is a landless person. He has own house but has no registration done by the government. He does not possess a ration card either. He is a daily wage labourer and he earns Rs. 45/- daily and his wife earns Rs.25/-. He says this amount is not sufficient to maintain his family. He gets labour work seasonally, he gets work only for six months. During remaining six months of year, he stays in his own village, does not migrate to town. He has awareness about government schemes like IAY and RPH.

Regarding housing he has not applied for the house thinking that registration of a house site is essential to apply. Though he has a first preference to food, he very much wants a pucca house. The present hut does not protect him from cold, rain etc. He says if pucca house is provided to him, he will get security.

Summing up:

The above case studies show that there are many poor and eligible persons waiting to get the houses under different schemes in the selected villages. Most them are illiterate and live below poverty line. Majorities have not applied, as they do not have registered house site. The state government made it compulsory for a person to have a house site to be eligible to apply for a house under RPH Scheme. The registration papers are to be submitted at the very beginning of application process. So many eligible and deserving persons are deprived of the schemes at the very identification stage. Though the IAY does not need this, many people are not aware of this and they feel that all schemes have the same regulations.

Many of them are aware of the housing schemes. They came to know through Sarpanch and other villagers. These are cases where some of them have applied but not got it sanctioned due to lack of political support and lack of money to bribe the officials.

Only few cases have got scheme sanctioned but they did not start constructing the house due to lack of money for initial investment and the lack of the capacity to repay the loan. Repayment of loan is required under RPH Scheme. But all of them expressed the acute disadvantages that they face by living in huts and want pucca houses. It is interesting to know that government wants ownership of house site for applying for RPH, but it is not mentioned as eligible criteria for the scheme in the guidelines issued by both central and state governments. Thus, the government itself is becoming a hurdle for effective implementation of the schemes by asking for requirements like house site and their registration which poor people do not have. This is a serious problem for the poor who deserve to get the housing schemes. Finally, it is poverty and lack of political support, which often results in poor people not going for housing under the schemes in the villages selected for this study.

Chapter-VIII

CONCLUSION

Housing is one of the basic needs of mankind in terms of safety, security, self-esteem, social status, cultural identity, satisfaction and achievement. Human development and improvement in the quality of life are the ultimate objectives of social sector planning. Therefore it ensures that appropriate policies and programmes are formulated and adequate investment is provided by the state so that poor and vulnerable segments of the population can access essential commodities and facilities based on their needs and not on the ability to pay. Although food is the primary need of the people and shelter is the next, but food and shelter are two sides of the same coin and are closely linked. Planning for housing for the poor is part and parcel of planning for economic and social development.

The Planning Commission of India observes that in fulfilling the basic needs of the population, housing ranks next only to food and clothing in importance. A certain minimum standard of housing is essential for healthy and civilized existence. The development of housing therefore must enjoy high priority in a poor society such as ours where housing amenities are far below the minimum standards that have international acceptance. Housing activity serves to fulfill many of the fundamental objectives of the plan providing shelter, raising the quality of life particularly of the poorer sections of the population in the country. Another definition on housing, in the General Assembly of United Nations resolution 217 A (III) on 10 December 1948, article 25 (I) states that "every one has the right to a standard of living adequate for health and well being of himself and his family including food, clothing, housing and medical care and necessary social service, and the right to security in the event of unemployment sickness, disability widowhood, old age or other lack of livelihood in circumstances beyond his control".

Housing is a global problem, Steedman rightly observed that of the fundamental human needs like food, clothing, health, and shelter, the last is being categorically

ranked lowest in most third world countries. Another problem of housing was recognised when a survey on world priorities was conducted for a New York Academy of Science Conference. The participants in the conference were asked to rank policy priorities. Education came first, followed by energy, food, health and population. Second preference was given to economic development, equality, ecology, received lower priority. But housing is not mentioned anywhere among the 26 priority topics.

In the developing countries, housing is quite problematic. The developing countries today have three major challenges to face; the alarming increase in population, poverty and the fast pace of urbanization. As a result of these challenges a large number of people in Asia, Africa, and Latin America are either homeless or inadequately housed, which adversely affects their well-being and retards social and economic development. In the third world countries, the housing problem is visible in its most ugly form. With a burgeoning population, low-income levels, and inadequate maintenance of the existing housing, the problem has already reached alarming proportions in many developing countries. One of the important reasons for the failure of many developing countries in mitigating the housing problem is the lack of appreciation of the underlying causes, ramifications, dimensions and implication of the problem itself and the resultant short comings in policy formulation and implementation. Faced with rigid building codes, rapid escalation in land values and time consuming procedures for land acquisition, the poor people become vulnerable under the circumstances. The poor, frequently described as marginal, are thus further marginalized.

According to Charles Abraham in his book *Housing in the Modern world* talking about the quite large number of people all over the world, housing, which provides these socio-economic benefits is a distant dream. For many millions, the sky is the roof under which they sleep and billions dwell in unsafe and unsanitary settlements where the basic facilities are conspicuous by their absence or chronic inadequacy. **Thus** despite man's unprecedented progress in industry, education, and the sciences, the simple refuge affording privacy and protection against the elements is still **beyond the**

reach of most members of human race. The unevenness of man's advance from the lower species is best illustrated in his struggle for shelter. In this connection the United Nations General Assembly proclaimed 1987 as the International Year of Shelter for the Homeless. It confirmed the need to intensify national and international efforts to produce, deliver and improve shelter for all, with particular emphasis on meeting the needs of the poor and the disadvantaged. According to a United Nations Estimate, the least developed countries will have to construct 10 houses per 1,000 people to solve the shelters problem by the end of century, but in India hardly two houses were constructed per 1,000 people per year.

In India, the government started housing long before the dawn of the planning era. Initially, the necessity was providing accommodation to their own employees. Later the government of India launched several social housing schemes to cater to the needs of low-income families and socially and economically backward groups. After Independence, the problem of rural housing has received some attention from the government. Housing for the poor became an important item both in the 20-point programme and minimum needs programme.

The 1991 census indicates that about 40.82 percent of the total 112 million households live in one room houses, 30.65 percent in two room houses and 13.51 percent in three room houses. In terms of roof type, the percentage of houses having grass, straw, and thatch is about 33 percent, mud and unburnt bricks 6.05 percent, and tent material 4.22, apart from this in terms of the quality of walling 47.27 percent of the total households have grass and straw and about 4 percent have a tent or cloth wall. Hence, there is an immediate need for improving housing conditions in rural areas. In this connection, housing finance for rural housing is a very important item. Most developed economies invest, on an average, five percent of their annual GNP on housing. They do not suffer a shortage of housing units comparable to the problem in developing countries. Presently, India spends about two to three percent of her GNP on housing, which is a very low level of investment compared to that of the developed countries. In the late seventies and early eighties, the newly industrialized Asian

countries invested more than eight percent of their GNP on housing. Housing in India predominantly faces the problem of finance. Those who construct houses mostly rely on privately available funds rather than on institutional support. In India, the existing housing finance system consists of two components, one is formal sector, and another is informal sector. As per the study of NSS only 5.18 percent of total finance for rural housing comes from formal agencies. Bulk of the resources for rural housing comes from savings (42.75 percent), borrowing from friends and relatives is 9.36 percent and other resources 22.93 percent. Formal sector, there are many financial institutions catering to the needs of housing finance. There are HUDCO, LIC, GIC, UTI, NHB, HDFC, etc. for providing finance to the housing sector. But housing finance for rural housing by formal and informal sector was not sufficient for the requirements of rural housing.

A housing programme for rehabilitation of refugees was taken up immediately after partition by the Ministry of Refugees and Rehabilitation and it lasted till recently (1960) under which 5 lakh families were housed in various centers mainly located in northern India. A village housing scheme was also launched as part of the Community Development Movement in 1957, in which loans to individuals and co-operatives were provided up to a maximum of Rs.5,000 per house. However, only 67,000 houses had been built under the scheme by the end of the fifth plan (1980).

The Estimates Committee of Lok Sabha in its 37th report (1972-73) was distressed to note that 83 percent of India's population lived in villages and about 73 percent of rural population reside in unsatisfactory Kutchha structures. The problem of rural housing had not received the attention of the government. Following this certain initiatives were taken by the Government including the launching of the housing sites cum-construction assistance scheme which was initiated as a central scheme in the Fourth plan and was transferred to the state sector with effect from 1974 on the recommendation of the National Development Council.

According to 1991 census, 3.41 million households are without shelter and 10.31 million households are living in unserviceable houses. It has also been said that another 10.75 million houses would be needed to cover the population growth between 1991-2002 AD at the rate of annual growth of 0.89 million homelessness. After looking into the various problems relating to importance of housing and rural housing problems, it became necessary for the government, to come out with a comprehensive national policy to promote a sustained development of housing.

The shelter policy in India since Independence shows that, the problem of rural housing received only passing mention in the plan documents, while no substantial intervention was introduced. Rural housing was initially equated with rural infrastructure development and the land was considered to be a major constraint as a large section of rural people were landless. The shortage of shelter is the foremost problem of India and it has been neglected in all the five-year plans. After discussing various housing problems, the government of India formulated the National Housing Policy in 1992 and it was approved by the Parliament in August 1994. The National Housing Policy recognized that rural housing is qualitatively different from urban housing. Accordingly, the policy put forth important action plans (a) provision of houses to Scheduled Castes and Scheduled Tribes, freed bonded labour and landless labour including artisans. (b) Provisions of financial assistance for house construction to them on suitable loan cum subsidy basis. (c) To promote the use of locally available material and construction practices. (d) To ensure availability of land and confer homestead rights. In India, housing is predominantly privately financed, no formal system of housing finance has emerged. Those who construct houses rely on privately available funds rather than on institutional support. Finance for housing has a very strong urban bias. For example, only 15 percent of HUDCO housing resource is earmarked for rural housing. Presently, several rural housing schemes like IAY, RPHS, Samagra Awaas Yojana etc., are being implemented in the country.

Main objectives of the housing schemes are to provide housing facilities to the poorer sections of society by constructing low cost houses for the poorest of the poor.

In the present study, an attempt has been made to study the kind of housing facility being provided to the selected beneficiaries from SC, ST, BC, OC communities. From these communities beneficiaries were selected for this study to see the impact of the programme on them. For the purpose of the study, the Krishna District of Andhra Pradesh was selected to study the impact of IAY and RPH programmes on beneficiaries. Two mandals from the district were selected-Nandigama, a developed Mandal and Chandarlapadu, which is a moderately developed Mandal. The selection of the two mandals was based on standard development indicators. In the developed Mandal the indicators are existence of facilities like drinking water, pucca road, medical facilities, and also the extent of rural housing schemes by the government. Another Mandal is Chandralapadu, a moderately developed Mandal, where facilities are comparatively low. Two villages from Nandigama Mandal and two villages from Chandarlapadu Mandal were selected on the basis of standard development indicators and the maximum number of houses covered under IAY, RPH schemes. From these four villages, 50 beneficiaries in each village were selected based on the random sampling method. The selected beneficiaries were interviewed with the help of a structured questionnaire. For the purpose of the study, both primary and secondary data was collected.

Though there were several housing programmes, the present study has focused on Indira Awaas Yojana, which is a centrally sponsored scheme, and another programme Rural Permanent Housing Scheme (RPHS) which is a state government housing scheme. These housing schemes are aimed at providing housing in rural areas for the weaker sections i.e. the Scheduled Castes and Scheduled Tribes and freed bonded labourers. They are also intended to create employment opportunities for these sections.

The major objectives of the programmes are to provide better housing for the rural poor. In this connection an attempt has been made to examine the nature and number of houses generated under the programmes. The present study looks into the significance of IAY and RPH programmes with regard to SC, ST, BC, and OC,

categories. The present study also attempts to find out the actual implementation and utilization of the programmes. The study examines the impact of the IAY and RPH on beneficiaries. It also studies the perceptions of beneficiaries. The study also attempts to examine the role of political leaders and bureaucracy in the implementation of housing programmes. The study also attempts to examine how far the basic objectives of the housing policy and housing programmes are achieved. Lastly, the study attempts to examine the profile of some of the non-beneficiaries to have a comparative understanding of problems of both beneficiaries and non-beneficiaries.

This study is beset with certain limitations like any other evaluation study of government programmes. The present researcher, given his social science background, could not evaluate the technical and engineering aspects of selected houses for the study. The respondents were busy in day to day agricultural activities, and could not give adequate time to the researcher to make a detailed study. Another limitation of the study is that sanitation and health aspects could not be studied in a detailed way. The sample of villages selected is restricted to four villages though the housing programmes are spread throughout the mandals and district. Apart from that, due to logistical and financial reasons, it has a limited coverage. Lastly with regard to fieldwork, in spite of taking prior appointments with the officials of programme, the researcher faced problems like the non-accessibility of housing officials, which resulted in delay in gathering information.

A brief review of literature available on rural housing shows the housing position in rural areas, and literature on various rural housing schemes indicates both its strength and weakness. A majority of the studies revealed that all the earlier housing programmes have failed to achieve the desired goals and results because of improper implementation, wrong identification of beneficiaries, lack of service facilities, ineffective administrative system, low participation of people and lack of coordination among the implementing agencies. Another problem was the lack of wide-range publicity on the programmes. Though these studies have pointed out some of the limitations of the programmes, they have not covered IAY and RPH programmes in

their studies, and they have not focused on SCs and STs, who are the core of the programme. Hence this study has paid special attention on them.

The Indira Awaas Yojana (IAY) is aimed at providing housing facilities to the poorer sections of the society. The IAY was initiated in India with a provision to extend housing facilities to the rural poor of the whole country with effect from June 1985. IAY housing program is a part and parcel of JRY. Some of the funds for JRY are earmarked for IAY. The IAY became an independent scheme with effect from 1-1-1996. The primary objective of the IAY is construction of low cost houses for the poorest of the poor who are living in pathetic, unhygienic conditions and who cannot afford to build their own houses. The second objective of the programme is the construction of houses for families below the poverty line, headed by the women, disabled people or victims of harassment. The programme aims at construction of houses free of cost in rural areas for the poorest of the poor belonging to the SC, ST and freed bonded labourers and also non-SC, ST, rural poor below the poverty line by providing them grant in aid. In the year 2001 Andhra Pradesh State Housing Corporation Limited constructed 4,74,240 houses under Indira Awaas Yajana scheme (IAY). The year-wise construction of houses in rural-urban areas during 1983-84 to 2001-2002 by APHCL reveals that out of total 66,07,007 houses constructed 30,40,462 houses were constructed in rural areas and 3,33,385 houses were constructed in urban areas.

Another programme is Rural Permanent Housing Scheme. It is an Andhra Pradesh state housing scheme. The Andhra Pradesh government has decided to abandon the hutment scheme under -sites and services program and decided to construct permanent houses for both urban and rural poor. Rural Permanent Housing Scheme was introduced in the year 1983-84. The objective of the scheme is to provide shelter to the weaker sections of the society. Under the scheme, the beneficiary builds his own house, while the Andhra Pradesh Housing Corporation and district machinery extends technical, financial and administrative support. The beneficiary is involved right from the beginning up to the completion of the house. The RPH scheme is being

implemented with loan assistance from different institutional agencies like HUDCO, GIC, etc. In the program implementation local bodies are involved only to the extent of collecting the applications for onward transmission to the district collector, and the housing corporation is not included in the selection process at all. There is also an element of involvement of political executives in the selection of beneficiaries at various levels. Under the RPH scheme, the APSHCL has constructed 22,62,530 houses since 1983 in the Andhra Pradesh. APSHCL has also been taking up housing programme sponsored by the central and state governments.

The profile of the study area discusses the profile of the Krishna district and profile of the selected villages and also discusses achievements of various housing schemes in the district. Based on the climatic conditions of the district it is classified as loamy farming zone. The economic conditions of the area further indicate that it is predominantly dependent on agriculture. The major source of irrigation is canals. The important crops that are grown are paddy, sugarcane, green gram and black gram. The service facilities available in the area are not suitably developed. For the socio-economic development of the district some of the housing development programmes like IAY, RPH, weavers' and fishermen housing schemes are being implemented in the district.

In Krishna District, during the year 1990-91 under RPH scheme the total number of houses sanctioned was 3,095. Out of this 3,084 houses were completed and the remaining 11 houses were under construction. From the years 1990-91 to 20001-02 total number of houses sanctioned was 74,793, out of this 65,734 houses were completed and remaining 8,959 houses were under construction. In the year 1999-2000 the progress of the RPH scheme is very low when compared to the previous years. The achievement of the RPH scheme in Krishna District is that total houses built in the years 1990-91 to 20001-2002, are 65,734 houses. Out of this 28,795 houses were constructed for people in the SC category, 135 houses were constructed for STs, 22,274 houses were constructed for backward communities and 13,590 houses were constructed for economically backward classes. Lastly, 940 houses were constructed for people

belonging to the minorities. Majority of the BC, SC communities were benefited by the RPH scheme in the district.

Achievement of IAY housing scheme in Krishna District from the years 1991-1992 to 2002-2003 shows the total houses sanctioned were 28,690. Out of this, 23,265 houses were constructed and remaining 5,415 houses were under construction. In the years 1992-93, under IAY scheme total houses sanctioned were 101 houses and all the houses were constructed. When compared to the previous years 1992-93, the achievement of the IAY scheme is very low. Caste wise performance of the IAY scheme in Krishna District shows that in the category of SC, 10,587 houses were constructed, and 7,339 houses were constructed for BCs. Majority of the SC, BC people were benefited by the IAY scheme in the Krishna District. In Krishna district various housing schemes being implemented since 1990 to 2002. In the year 1990-91 under cyclone housing scheme a total of 6,600 houses were sanctioned and all the 6,600 houses were completed. Under Assembly Constituency Development programme, 7,425 houses have been sanctioned and out of this 7,410 houses were constructed and the remaining 15 houses were under construction. From the years 1990-91 to 1995-96 in Krishna district under three housing schemes totally 25,890 houses were sanctioned, out of this 25,715 houses were constructed and 175 houses were under construction. SC, ST, BC and Other categories were benefited by various housing schemes implemented in the Krishna district.

The profile of the 200 beneficiaries selected for the study reveals that most of them are young and middle-aged. 60 percent of the respondents were females and they were benefited by the government housing schemes. Educational background reveals that 60 percent are illiterates. The occupational background reveals that 43.50 percent of the beneficiaries are coolies and 24.50 percent of the beneficiaries' occupation is fishing. There is no SC category with the occupation of fishing. Land ownership data indicates that 70 percent of the respondents are landless. Type of family indicates that a large number of beneficiaries have nuclear families (89 percent) and 4 percent beneficiaries have a joint family. Size of the family and caste wise **distribution** of the

beneficiaries reveals that most of the beneficiaries in all caste groups are with family size of 3-5. Income status of beneficiaries reveals that most of them are living below the poverty line.

An analysis of the problems and perceptions of the IAY, RPH beneficiaries reveals that about half of the total beneficiaries were aware of the programmes before they got house from the schemes. This is more in case of educated people. A majority of (70 percent) illiterates who were initially unaware of the IAY and RPH schemes became aware of it through Sarpanch or others. 90 percent of respondents who are educated in the high school level are aware about the programmes. It is also clear that literacy plays a crucial role in understanding development programmes like IAY and RPH housing schemes. An analysis of both programmes clearly reveals that the beneficiaries have better housing facility now when compared to the earlier position. Sanitation facilities reveal that most of the SC and ST beneficiaries had sanitation facilities but are not using them because most of them are illiterates and did not have an awareness of modern hygiene. Hence the culture and tradition of the people, who earlier were not used this kind of facility, has played a major role. Regarding the response of the beneficiaries on sufficiency of the house, it is revealed that 78 percent of the beneficiaries said that the new house is sufficient. 22 percent of the beneficiaries said that new house is insufficient, because it is provided with only two rooms whereas the average family has more than 3-5 people. Availability of electric facility reveals that 55 percent of the beneficiaries have access to electric facility and 45 percent of beneficiaries do not have electricity.

Regarding the role of political leaders in housing schemes, the study shows that 39 percent stated that political leaders did not play any role and 48.5 percent of beneficiaries stated that political leaders played a major role in the housing schemes. And 58 percent of the ST beneficiaries said that political leaders' role was very helpful to the beneficiaries. Nearly half of the beneficiaries said that political leaders play an important role in the housing schemes. A majority of beneficiaries used smokeless chullahs in their houses. 34 percent of the beneficiaries said that smokeless chullahs are provided, but they are not using them. Most of the BC, OC castes are using

smokeless chullahas and majority of SC, STs are not using smokeless chullahas, due to lack of awareness. They do not know about the importance of the smokeless chullahas. The quality of housing reveals that 42 percent of the respondents are satisfied with the quality of house and 33.5 percent of the beneficiaries were not satisfied with the quality of house because of cracks in walls and roofs and unhealthy surroundings. 49 percent of STs are not satisfied with the quality of house. A majority of the beneficiaries have not planted trees near the house. Only 36 percent of the beneficiaries have done so.

Investment on the house and occupation of the respondents reveals that 57 percent of the total respondents have spent an additional amount of Rs.8,000 to complete the house. Majority of beneficiaries in the coolie category (67 percent) have spent an additional amount of Rs.8,000 and have spent their own money by getting credit from landlords in construction of their house. Majority of the beneficiaries said that the amount sanctioned by the government for housing schemes is not sufficient for completion of the pucca house. It reveals that 70 percent of the respondents' economic position had not improved and only 29 percent of the respondents' economic position had improved after construction of the new house. Majority of the SC, ST beneficiaries' economic position has not improved because they are depending on old occupations. Illiterate people have faced several problems like delay in the clearance of bills, transport charges, delaying of material supply, and irresponsible attitude of employees of Housing Corporation. The people with higher education faced less problems. It reveals that higher education contributed for more awareness and the respondents faced less problems.

A majority of the landless respondents faced more problems than the landed beneficiaries. 69 percent of the respondents said that they feel secure in the new houses. 31 percent of the respondents said that they do not feel secure in the new house because lack of proper doors and windows. Majority of the beneficiaries feel confident about staying in new house and becoming a part and parcel of society. Beneficiaries suggest that unit cost for housing schemes is not sufficient for the construction of a house with sanitary latrines, smokeless chullahas, infrastructure facilities, etc. Beneficiaries also suggest that the unit cost has to be raised and additional amount spent by them has to be

sanctioned by the government so as to help the poor beneficiaries in house construction process.

In addition to the above aspects, the study also found the following problems in the implementation of the schemes. According to government norms house design is left to the desire of the beneficiary. But most of the houses are not constructed with the desire of the beneficiaries with regard to design. The design of the house is made by local planner called “sidhanti”. The house designer and local planner has not adopted a proper plan, which made beneficiaries suffer from lack of proper ventilation natural light. Thus beneficiaries' role in design of the house is very nominal. It is also found from the study that the authorities are not serious about the identification of the beneficiary group. This phenomenon leads to a very dangerous situation in which the majority of the target groups of the schemes are left untouched. A majority of houses were constructed by the local mason or contractors. In fact, as per the guidelines, contractors are not allowed to undertake the construction.

As the majority of beneficiaries are illiterates and have no awareness about the programmes, they play a spectator role in construction of houses. It is reflected in the field that contractors, with the help of housing corporation officials, take up the construction of houses by promising the beneficiaries that they construct the houses within the unit cost of house itself. But in the process of construction of house they demand more money from the beneficiaries for the completion of work. Thus beneficiaries' participation of house construction is very nominal. There is corruption involved in terms of supply of material and billing of that material. For example, bills of cement and iron are more than the real expenditure incurred. In addition, bribes had to be paid to work-inspectors to clear the housing bills. In the process, delays occur in construction of house. Another problem beneficiaries face is that two-third of them are unable to repay the loan (under RPHS) because of the following reasons (1) poverty (2) seasonal nature of occupation of beneficiaries (3) beneficiaries spend more money on children's education and health.(4) lack of political leaders' protection for non-repayment of the loan amount (5) due to the provision of one time settlement guidelines

issued by the government the beneficiaries postponed the repayment and not have paid interest on the loan amount.

Lastly, the study also covers problems and perceptions of poor and eligible non-beneficiaries who did not get the house under the IAY and RPHS housing schemes. It discusses the problems and perceptions of the 30 eligible non-beneficiaries, developed into 30 case studies. The case studies show that there are many poor and eligible persons who did not get the house sanctioned by the government. Majority of non-beneficiaries have not applied for housing schemes as they do not have a registered house site. Many eligible and deserving are deprived of the schemes in the identification stage itself. Some of the non-beneficiaries have applied but did not get pucca house due to lack of political support and lack of money to bribe the officials. Only few have houses got sanctioned but of these, many did not start construction of the house due to lack of money for initial investment and lack of capacity for loan repayment. Most of them express the acute disadvantages they face while living in huts and want pucca houses because of the many advantages of living in them. But the government itself is becoming hurdle for effective implementation of the schemes by asking for requirements like a house-site and their registration, which poor people do not have. This is a serious problem for the poor and deserving to get the housing schemes. The major reasons for low performance of these programmes are improper planning and implementation, lack of effective monitoring and insufficient amount sanctioned for the house.

It can be concluded that if these problems are solved there will be overall improvement in the living conditions of the rural poor. Further, houses were not provided with the promised facilities and the possession of the house could not enable them to cross the poverty line. Despite the problems in both the housing schemes they are partially successful in providing housing facilities to the poorest of the poor from SC, ST, BC and OC categories from the selected villages of the study. With the spread of literacy and information, the elimination of corruption and the freeing of housing scheme implementation from the clutches of political patronage, there is no reason why the schemes cannot be wholly successful in their objectives.

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