Chapter-I

INTRODUCTION, REVIEW OF LITERATURE AND METHODOLOGY
1.1 INTRODUCTION

A house to live is one of the basic human needs and it is the primary requirement for man's comfortable living, existence and survival. Since the limits of man's thermal adaptive capacity are very low, he is able to live only under special environmental conditions, which determine the quality of his life. Climate changes beyond the adaptive capacity of man destroy his resistance power and as a result, illness develops. The shelter requirements arose because of the basic biological needs. Once satisfying his biological needs, man also amply attempted to satisfy his physiological needs for refuge for rest and reproduction.

Housing, therefore, should meet at least four requirements, viz., (a) safeguard from extreme heat and cold and from intruders, (b) security from the dangers of fire and building collapse, (c) conditions, which promote good health such as clear and amply water and the disposal of all kinds of waste and (d) adequate, living space and privacy.

People are the primary and ultimate source of any wealth what so ever. If they are left out, then nothing can ever yield real fruits. Development starts with people and not with goods. It starts with their education, organization and discipline. Without these three, all resources of a man remain latent and untapped. So precious is man and so decisive is his role in molding his own future that no other creature on earth can compare with him in this respect. The first and the best training ground for man's development is his varied talents in home. To possess a home, therefore, may be considered as the first step on the road to social and economic development. Home provides the physical framework in which the human, social, economic and cultural resources of the individual are released, enriched and integrated.

The housing problem, of course, is more chronic in the third world countries where an estimated two-thirds of the population, amounting to 1.2 billion, lives below the poverty line. About 100 million people are estimated to be unsheltered. In many cities of the developing countries 20-40 million people in the urban areas have no adequate housing facilities.
Among the Democratic Countries, the housing shortage is, perhaps the largest in India. A total of 271 million people constituting 37.4 per cent of the population are living below the poverty line in our country. A large percentage of the population even above the poverty line cannot afford to acquire houses as they hardly have any significant saving out of their low income.

The National Building Organization (NBO) has estimated that in 1981, there was a shortage of around 2.1 crore dwelling units; and this shortage rose to 2.47 crore units at the beginning of the Seventh Five Year Plan (1985 - 1990). There was a shortage of 18.8 million houses in rural areas and 5.9 million in urban areas. Apart from the existing backlog in housing, the rapid increase in population between 1985 and 1990 had generated roughly an additional requirement of housing units to the extent of 16.2 million of which 12.4 million were in rural areas and 3.8 million in urban areas. Thus it could be said that the magnitude of the housing problem is gigantic.

The United Nations had estimated that for Developing Countries like India, the annual construction rate of 8 to 10 dwelling units per thousand people in the next two-three decades should be achieved in order to prevent further deterioration of housing situation. When compared to this, the rate of house construction in India has been quite disappointing. It has been estimated that as against the requirements of 5 dwelling units per thousand populations per year due to the growth of population alone, the net addition to the housing stock was only 2-3 dwelling units per thousand populations per year up to 1971. Between 1971 and 1981, this rate increased to 4 dwellings per year. The need for improvement of old stock further aggravates to the housing problem. This is also a consequence of the inadequate spending on housing in our country. India spends about 2 to 3 per cent on Gross National Product on housing. This is much lower when compared to many Developing Countries.

At present, in India, both public and private sectors undertake construction of housing units. The Governments are putting efforts to the improvement of slums, direct provision of housing to the weaker sections of the society and extending and support through housing finance. By adopting many policies and programmes for the promotion of housing. Various schemes are also implemented to help various sections
of the people for the same purpose. Through the National Housing Bank and other institutions, the government of India is trying to solve the crucial problem of housing.

Understanding the seriousness of this global problem of housing shortage, the General Assembly of the United Nations has officially proclaimed 1987 as the “International Year of Shelter for the Homeless”. As stated in the General Assembly Resolution, the purpose of activities before and during the International Year of Shelter for the Homeless is to improve the shelter of neighborhoods of some of the poor and disadvantaged and particularly in Developing Countries according to National priorities. Also it aims at demonstrating by the year 2000, ways and means of improving the shelter and neighborhoods of the poor and disadvantaged class of people and to estimate the housing problems during the coming years.

1.2. MEANING, DEFINITION AND IMPORTANCE OF HOUSING

According to Deshpande “A house is a shelter consisting of wall, floors, doors, windows and roof in which human beings live, enjoy all happiness, affection, love for other, health, case of comfort plus hobbies, entertainment, social activities and indulgence in religion”.

Craig and Rush opined that “the livability of any house depends upon the adequacy of room areas, relationship of room to afford privacy, air circulation within and between rooms, exposures, equipment storage and space that provides for the convenience and comfort of the occupant. The important factors which contribute to livability are resistance to moisture, penetration, thermal-insulation, durability and safety”.

According to Saxena “Housing has a definite bearing on the health and efficiency of our population while good housing means the possibility of good home life, happiness and health”. Saxena also mentions that “bad houses spell squalor, bring diseases, mortality and crime”.

Willey opines that "housing can be the symbol of all that is good or bad in any society. Good housing makes good people and good people make good society. Housings are the containers of the smallest sociological unit of any society".
1.2.1 Definition of House

Problem of housing has both quantitative and qualitative dimensions. Both these aspects have been studied to describe the meaning of house.

Statistics about the housing stock is provided by the Census Reports of the world, but definitions of a house differ from country to country. To understand the concept of a house, a study of the definitions of a house as adopted by Census reports in India.

As per 1971 Census, a “Census House” is a building or a part of a building having a separate main entrance from the road or common courtyard or staircase, etc. It may be inhabited or vacant and used for residential or non-residential purposes or for both. In the Censuses 1981 and 1991, the definition of house adopted in 1971 Census was retained. House was defined in different ways in India from one Census to another. But in all the definitions, emphasis was laid on the quantitative or shelter aspect of housing. A close study of these definitions reveals that the chief criterion for determining a house in most of the countries has been the possession of separate cooking arrangement. Though the definitions of ‘Census House’ as adopted in India do not give the qualities that a modern house should possess and defined.

1.2.2 Importance of Housing

Proper housing is necessary in a community, if the level of health is to remain high. Bad dwellings also lead to deterioration of health of their unfortunate inmates. Rajkumari Amrit Kaur, the then Hon’ble Health Minister, while referring to the general question of health, said in Parliament on 1st July, 1952, “Our problem is how to bring health. We cannot have health unless there is a food, unless there is communication and unless there is housing”. Living in the congested quarters results in nervous strain and is an enemy of health of family life.

Housing and health are closely linked and they have direct influence on efficiency. Dr. B. K. Mehta had rightly observed that the problem of physical health and physical fitness for National efficiency are linked inseparably with the problem of housing. Bad housing has a negative effect on education, which ultimately affects the efficiency of future working force, privacy and proper ventilation and lighting.
For more than being a shelter, the term 'Housing' has acquired a wider connotation because of the significant role it plays in shaping the life style of the individual and moulding the future of the society. Thus, it sets in motion spiraling multiplier effect on the socio-economic conditions and cultural development of a country.

Housing provides essential services for the survival of human race. In fact, of all man's material environment, the house in which he lives is undoubtedly of greatest economic and cultural importance. The importance of housing in India has been increasing by leaps and bounds and can be understood from its contribution to National Income, its share in capital formation and employment generation.

To provide adequate housing amenities and facilities to all the countrymen is to contribute and to achieve social equality. And in a country like India, which is wedded to the Socialistic Pattern of Society known as a Welfare State, reasonable housing standards for the economic masses are yardstick of economic and social justice.

The housing sector is one of the key components of the urban economy, where the bulk of housing investment takes place. Combining housing investment and housing services, the share of Gross National Product originating in the sector lie between 6 and 15 per cent. The housing sector is thus a key economic sector and must therefore be perceived and managed as an integral part of overall economic management.

1.3 BACKGROUND

Housing is one of the basic necessities of the human beings and is very essential to protect him from the hot sun, severe cold and heavy rains. Actually housing is a product of highly complex nature and a permanent producer.

Mankind has made a substantial progress during the 20th century in industry, education and science. But most of the members of the human race still do not have protection and privacy against the elements of nature, one reason being a population growth, which is ever increasing, and housing has assumed new importance in the struggle for survival.
Housing has evinced keen interest among professionals in recent years, particularly in the Developing Countries of Asia and Africa where the problem is most acute and assuming frightening proportions. So, housing is regarded as one of the basic requirements for human survival. For a normal citizen owning a house provides significant economic security and dignity in society. For a shelterless person, possession of housing brings about a profound social change in his existence, endowing him with an identity.

1.4 HOUSING SITUATION IN INDIA

Food, Shelter and Clothing are the basic requirements of human beings. Shelter here refers to 'a house'. Hence, a house is a fundamental need of human beings. The type of house in the beginning was highly controlled by natural factors and materials available in the nearby areas. Thus, "a house is shelter and protection and provides for many of the physical, biological, social and aesthetic processes necessary to sustain life".

A cave man gradually realized the need for a secured shelter. Man's desire to have a shelter grew along with the advancement of civilization. As a result, the concept of house has been evolved. As such, house in modern civilized societies has come to occupy the position of a valuable asset and wealth of human beings.

Housing is a socio-economic aspect. Rural families use their houses as work places carrying on some economic activity (residence-cum-workshop). The poor give a fairly low priority to housing depending on their financial capability.

1.4.1 Housing and Constitutional Provision

Housing has been considered as the basic necessity by the Indian Constitution. Article 3 of the Indian Constitution lays down that "The State shall strive to promote the welfare of the people by securing and protecting as effectively as it may, a social order in which justice, social, economic and political shall inform all the institutions of national life". Further Article 47 provides that "The State shall regard the raising of the level of nutrition and standards of living of its people and improvement of public health among its primary duties". To secure social, economic and political justice, it raised standards of living of all citizens with a decent housing, an essential
element. But in India, even after 60 years of independence, struggling for a decent housing is a stark truth. The First Plan Document endeavored to prove that “Housing being the residual subject falls in the Union List. The Law Ministry pointed much later that housing is deemed to be in State List mainly because State elements on allied subjects like Town Planning and Slum Clearance have stood the test of time”. Thus under the constitution, housing falls in the State List. That is why every State has its own housing policy. In this context, it is strongly felt that there is an immediate need of transfer of housing subject from State List to Union List. Constitutional Amendment is direly needed for this.

1.5 HOUSING PROBLEM

In India, Housing is a necessity shaping into a luxury. Its supply does not fully meet the present needs of the Indian population in terms of location, size, tenure, type or facilities due to inadequate attention paid to this important sector.

Charles Abrams, an authority on World housing situation said, “Mankind has made unprecedented progress during the 20th century in the realm of industry, education and science, but most of the human race still does not have a simple shelter providing privacy and protection”.

In the words of Ramesh Bhandari, Governor of Goa, “Man has undoubtedly done great wonders and has even reached the moon, but he has not been able to build enough shelter for his brotheren”.

Housing problem is a global problem. The task of achieving the goal of “Shelter for All” is a Herculean task. The housing problem in India has assumed alarming proportions. In India, the housing situation differs widely from State to State and from region to region. While the housing problem in rural areas by and large is qualitative in nature, the problem in urban areas is largely quantitative.

Rapid population growth has resulted in the aggravation of the housing problem. At present in India, about 30 to 35 million people were homeless by the end of 20th century, India would be requiring about 4 crores of additional houses are required and of those 3.2 crore houses would be in the rural areas. Particularly for
the poor, the housing problem is of very severe magnitude and is very difficult for any Government to solve this entire housing problem.

The Indira Awas Yojana inspired the desired while tackling the problem of rural housing. Despite the best efforts put in for the last one decade by the Government, it could hardly succeed in constructing only about 20 lakhs houses. Indeed it is a disproportionate growth on the lower side when the deficit in the dwelling units required is taken on count.

Therefore, a multi-pronged approach along with people's participation appears to be right answer to overcome this gigantic problem. On one hand, it calls for a massive reconstruction programme for repairs and renovations of millions of housing units in rural and urban areas and on the other, there is a need for undertaking people's housing programme to meet the additional requirements.

1.5.1 Urban Housing Problem

The fundamental changes in man's social, political and economic environment, accompanying the massive population, shift from rural-traditional to urban societies lie at the root of the urbanization problem.

The fact is that the urban population in Developing Countries is growing at more than double (in some Countries as high as three or four times). The overall rate would probably be in itself enough to destroy the previous equilibrium. But the resulting problem is not merely a product of simple proportion ratio. The capital deficit that is the difference between the funds necessary to meet more or less officially acknowledged housing requirements and the funds actually becoming available is magnified by other factors that neither existed at all in the rural-traditional society nor were of a far more important magnitude. The corollary, of course, is that since there probably never was sufficient capital available for these purposes in the existing urban centres, the pressures were greatly intensified by the double demands of large population inflow and post war industrialization.

1.5.2 Rural Housing Problem

Problem of rural housing is enormous in magnitude and complex in nature. It differs significantly from the housing problem in urban areas. The constraints
involved in solving housing problem in rural areas do not simply relate to population growth and poverty or lack of finances only, but in a way require a through social change. The perception and the need of villagers regarding housing, perhaps differ significantly from the urban dwellers. The constraints of land availability of housing in rural areas do not operate so severely as in case of urban areas. But the need to have a self-contained house perhaps is not felt in rural areas. Even the big spacious houses of the rich, lack these necessities and as a result, nearly 95 per cent of rural houses do not have attached toilets and latrines. This poses the question of life styles evolved in rural areas over a long period of time and the need to change them.

The analysis of 2001 Census data and status of the existing housing stock suggest that about 37 per cent of the rural population is living in packed houses (permanent structure) and the proportion of rural households living in semi-puca (semi permanent) and kutch (thatched) is in the order of 32 per cent and 31 per cent respectively. According to the evolution done by the planning commission, 86.4 per cent of houses the constructed under the rural housing scheme have been occupied and about 83 per cent of the households expressed satisfaction with the houses allotted to them. It obvious that considerable proportion of beneficiaries have shown a feeling of non-acceptance and dissatisfaction for the housing units provided in the present form, despite greater demand for housing. Some of the studies and print media have amply highlighted the incidents of collapse and abandonment of house due to poor quality and lack of maintenance. The micro level studies conducted by the individual researches and organizations in various parts of India have covered a few aspects of rural housing and no comprehensive study has been conducted covering different aspects of housing schemes, social groups regions etc.

1.6 IMPORTANCE OF THE STUDY

The importance of housing has been universally recognized from the dawn of history. Even the Neolithic man who lived between 10,000 and 2,000 B.C. built durable habitations like pit-dwelling and beehive huts. However its functions increased manifold over the years. For example, people living in Arctic and Tropical regions need housing protection more than anything else. Housing protection is sought against enemies as well. Houses became useful in myriad ways. A house can also be harnessed partly as work place or a place for business of any kind. Experience
shows that man spends a good part of his lifetime in his house. As per the estimate of E.E. Wood, "A man working for 44 hours a week, 50 weeks in the year, 30 minutes from home, spends from a minimum of one-third to a maximum of substantially over two-thirds of his time at home".

Housing promotes healthy family formation. Family is a very important social institution, which provides an environment for reproduction of human race, rearing of children and close personal relationship among the members. A child who is given birth to in a house, where it spends its adolescent period, the influence and the training it receives and the physical and mental health that it enjoys during that period will have life long influence on it. It is rightly said, "Man builds houses, but houses mould man". Thus, family formation and development of personality are some of the prominent and pivotal functions of housing.

Economic importance of housing may be judged from the point of view of housing as an economic activity and with reference to its contribution to national income, national wealth, national employment and its share in the revenue of the Central, State and local Governments. The importance of housing also can be gauged from its potentiality including saving and capital formation. Its profitability, its utility in checking population exposing and from its forward and backward linkage effects on other sector of the economy is one of the criteria which can determine the relative importance of housing in our economy. As has been observed by Professor Wallace F.Smith, "postponing of housing far from saving resources is likely to involve substantial waste and make the ultimate answer to the problem of housing far more costly than its need be". Housing investment is a productive type of investment in human capital, "housing investment is good economics".

1.7 STATEMENT OF THE PROBLEM

Since both rural and urban sectors continued to play a dominant role in India economy, there is need for improving the living conditions of the poor people with greater emphasis on the weaker sections of society. Housing formed part of the planned economic development since 1951. The Government of India introduced a number of social housing schemes as a part of Five Year Plans. The role of Government however, is limited as it mainly intends to provide housing for the
weaker section of the society. It is in this context that for the first time, a statement on housing policy was made by Central Government in 1957.

During 1961-71, the population has increased by 20.9 per cent and that of census houses (physical houses) by 21.6 per cent. This shows that the increase in the number of census houses was slightly more than the population growth. Thus, the acuteness of housing problem was not much during the decade. However, during 1971-81, the increase in the number of households was by 27.1 per cent and that of census houses by 22.3 per cent against the population growth of 23.2 per cent. The percentage increase in the census houses did not keep pace either with the increase in population or the increase in number of households.

The position was same in rural areas, whereas in urban areas the percentage increase in the number of census houses was 49.2 per cent which was slightly more than the percentage increase in population by 48.3 per cent and it was far less than percentage increase in the number of households by 54.5 per cent. Thus, the acuteness of the housing problem was felt for the first time in rural areas during 1971-81 in Andhra Pradesh, while the problem got aggravated in urban areas as a result of migration from rural areas.

1.8 NEED FOR THE STUDY

Most human settlements in Developing Countries reflect poverty and squalor population implying that their struggle for food, shelter and clothing has not yet come to an end. To ensure dignity of individual and to preserve the living quality of the family, basic amenities and residential privacy are essential.

Today, millions of people living in indecent, unclean, and inhuman living conditions seriously affect and endanger both physical and mental health of individuals. Many social problems particularly in the Third World Countries, crop up possibly from poor living conditions. If the Nations are to progress, it is essential that a confirming habitat in proper surroundings with minimum basic amenities like drinking water and sewage are made available to every citizen. Keeping this in view “A study of Rural Housing Schemes in Chittoor District” has been taken up to examine the performance of rural housing schemes in the District.
1.9 REVIEW OF LITERATURE

There is more literature and many studies available on rural housing, both primary and secondary sources like Government records on Rural Development, Reports published by Ministry of Rural Development, Government of India, New Delhi, Books, Articles written in newspapers, magazines and journals, news letters, brochures and other sources. Some of the studies are as follows;

Aroma Rev1's, in his work on “Shelter in India”(1990) identifies the major issues of resources, technologies, institutions and policies which must underline any action in this area and carries out a detailed analysis of public action of housing during the period since Independence. It presents a number of conclusions regarding the relative magnitude of the Government and formal effort in this sector.

S.K.Chandhole² (1990), in his book on “Nature and Structure of Rural Habitations” discusses that the field-work conducted in a Haryana village attempts to arrive at the sets and patterns of the structure of the classifications as embedded in the social structure of the community. This book explains the theoretical as well as field work and authors long first hand professional experiences in the rural area of Bihar, Delhi, Haryana, Punjab, Rajasthan and Uttar Pradesh.

Gil Shidlo³ (1990), the Editor of “Housing Policy in Developing Countries” made an attempt to analyze the comparative housing policy of the study of how, why and to what effect different governments pursue particular courses of action or in action. Two main strategies can be identified the demand side and supply side. Policy makers opt for subsidies either to builders (whether they are formal or a combination of both). The editor of this book analyses the consequences of those decisions in a wide cross-section of developing countries.

E.V. Anoop⁴ (1994) describes the low-cost quake resistant houses with prefabricated lightweight steel and timber structures developed by Central Building Research Institute, Roorkee. Other low-cost building materials developed by Council of Scientific and Industrial Research (C.S.I.R.) are: a) Building bricks and blocks using fly ash; b) Clay flash bricks; c) Plastic composite paneling materials and d) Fire retardant thatching materials etc.
Analyzing the question of housing in the country, C.V. Ananda Bose\(^5\) (1996) 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 costs and eliminating wrong notions. He calls for an integrated approach involving P.R.Is, N.G.Os and women in addressing the task.

Debabrata Lahiri\(^6\) (1996) categorizes the houses into pucca, semi-pucca, kutch and semi-kutch. He observes that Kerala, Himachal Pradesh, Punjab, Lakshadweep and Chandigarh predominates other States in case of households in rural areas owning pucca houses. Service facilities available to rural households are interlinked with the availability of safe drinking water and toilets. He opines that technology for low-cost houses has to be evolved in the National Housing Policy.

R.N. lyengar\(^7\) (1996) suggests a technological approach as the right answer to the rural housing problem. Such an approach will be routed in a human policy of sustainable development, employment generation and peoples' participation. He makes an in-depth discussion on policy, professional and technological issues of housing and unravels the various dimensions of the problem.

Lahiri, S.C.\(^8\) (1996) observes that the rising cost has a dampening effect in the housing sector and the need of the hour is to promote low-cost and environmentally appropriate technology and use of indigenous resources. He opines that the housing concept has undergone drastic changes and as such the skills of the rural people to take up new housing technologies have to be developed with the involvement of N.G.Os. Lack of adequate finance and infrastructure facilities being the main constraints, he called for an adequate Government support in financing the rural housing.

Raj, K.N.\(^9\) (1996) on evaluating the rural housing scenario in the country underscores the need for giving higher priority to rural housing and extension of essential facilities to such housing. He observes that even the financial allocation made for them had not been adequately utilized nor has enough attention been given to reducing the construction costs. Calling for the active involvement of N.G.Os in building rural houses, he warned against the hostility of vested interests to cost effective technologies.
Sharma, S.K.\textsuperscript{10} (1996) stresses the need to evolve a new approach to habitat issues by pointing out that lasting solution lies in the empowerment of people to enable them to have access to human rights to housing processes. In his opinion the empowerment of local Governments is a pre-requisite for empowerment of the people and the security of tenure, protection against violations of housing rights are the essential ingredients of a well thought out strategy.

Sharma, A.K.\textsuperscript{11} (1996) highlighted the fact that the challenges of homelessness and urban slums are largely the spillover problems of inadequate rural habitat and suggests some measures to improve the rural housing scenario. He concludes that housing is closely connected with growth of population, modernization, poverty, development and information and the poor people of India lack all basic facilities as they are incapable of meeting the rising cost of building materials. He also opines that we cannot solve the housing problem without a strong political will and properly designed strategies.

Chauhan, S.P.\textsuperscript{12} (1997) analyses the historical perspective of rural housing schemes, the Indira Awaas Yojana (I.A.Y.), a centrally sponsored scheme for rural housing and linkage of I.A.Y. and other schemes. He also states the salient features of I.A.Y. such as quality of life, infrastructure, safe drinking water and fuel. He was of the opinion that along with the habitation to the poor in the rural areas, various schemes such as drinking water, sanitation and infrastructure, launched by the different Ministries should be coordinated to ensure success.

Khurana, M.L.\textsuperscript{13} (1998) analyses the magnitude of the housing problem, housing finance companies, legal aspects of housing co-operatives and procedural simplification of housing loans. He suggests the necessity for education and training for the members of the housing co-operatives. Legal aspects include the adoption of model law framed by the Central Government. With regard to education and training, he also suggests the creation of awareness among members about the philosophy, ideology and principles of co-operation, their rights, duties and obligations.

Harekrishna Singh\textsuperscript{14} (1999) by welcoming the I.A.Y. Scheme observes that good policies alone will not ensure good results. By analyzing the housing problems, rural housing plans, I.A.Y and its achievement, he also observes that the success of
rural housing schemes depends on the active participation of the people, rural unemployment, rural poverty alleviation programmes and low-cost technology for house building.

P.N. Ansari 15 (1999) pinpoints the housing situation in the urban scenario and rural housing scenario. He opines that mass housing schemes have to be sustained during the coming Five Year Plans through enhancing investments in the housing sector, eliminating all urban slums and provision of adequate amenities and facilities in the urban region and that the up gradation in the quality of semi-pucca and kucha structures.

Krishna, R.R. and Ganesh Murthy, V.S. 16 (1999) are of the view that there is a vast ample scope for housing promotion in India and the banks and housing finance companies can play a pivotal role in the promotion of housing. They suggest that reduction in the housing loan interest and simplified procedure for sanctioning housing loan will boost the construction of houses.

Leelamma Kuruvilla17 (1999) throws light on National Housing Policy and new initiatives in housing finance. She suggests the change in the legal framework, simplifying the procedure for housing finance and the active involvement of the Government in the housing sector will definitely mitigate the housing problem.

Mohinder Singh 18 (1999) states the magnitude of the housing problem in the country and various national housing policies of the Government. He reviews the detailed statistical data starting from the Second to the Ninth Five Year Plan with the following suggestions: a) More emphasis has on quality rather than on quantity; b) sufficient loan amount free from corruption at a low rate of interest; c) a country-wide survey to find out the real housing shortage; d) standardization for low-cost housing and e) regular monitoring and follow up action.

Parimal. H. Vyas and Dr. Sandip. K. Bhat 19 (1999) who analyzes the major housing finance institutions, critical issues of housing finance, interest rates and the repayment techniques observe that the restructuring of housing finance institutions by developing appropriate marketing orientation programmes are necessary to face the challenge in the present day world of liberalization and globalization.
Nair Tara, S.²⁰ (1999) in her commentary 'Housing The Missing Concerns' has pointed out that the unfortunate part of Indian housing scenario is the financial imprudence of the political leaderships in the country. She argues that the real gainers of the budgetary sops offered by the government are the urban middle class, middle-income housing projects and housing finance institutions; not the poor who really need housing finance.

Harvard University²¹ (HMF Report) (2000) has reviewed HMF initiatives of various countries in Asia, Latin America and Africa. The report has highlighted remarkable growth of HMF initiatives worldwide in the last two decades. It gives background information for those involved in (or planning to enter into) HMF activities.

Manoj²² (2004) in his paper 'Dynamics of Housing Finance in India' has systematically traced the growth and development of the housing finance India. The significance of housing to the economy, prospects of the industry, the risk factors and challenges to housing finance (along with suitable, remedial strategies) are explained. It has been suggested that models like 'Grameena bank' of Bangladesh should pick up in India also for faster and inclusive housing development.

IFPRI (Research Paper)²³ (2004) has pointed out that for scaling up 'Kudumbashree' the poverty alleviation programme of Govt. of Kerala (India), an enabling environment (viz. decentralization and concurrent devolution of finance) are essential.

National Urban Housing and Habitat Policy, 2007²⁴ (NUHHP), is the official policy on urban housing and habitat of the Ministry of Housing and Urban Poverty Alleviation, Govt. of India. It gives a detailed account of the status of urban housing in India, the problem of housing shortage etc. NUHHP seeks to promote sustainable habitat in the country and delineates specific areas of action and an action plan towards achieving 'Housing for All' - its ultimate goal.

IFMR²⁵ (Research Report on HMF in India) (2007) discusses the potential of HMF in providing housing finance to the poor and also the risk factors involved in it. Using a demand assessment made at an MFI named ASP (based in Andhra Pradesh, India), the paper discusses as to as to how an MFI can design an HMF product as per the client's socio-economic status.
Manoj (2008) in his paper, "Learning from Cross Country Experiences in Housing: a Microfinance Approach" gives an overview of inclusive housing finance systems of various countries (like, social housing, public housing etc.). Based on global experiences and the Indian realities, the HMF model that is relevant in India is suggested.

Beacon for Hope (Research Report on HMF in Ghana) (2008) has observed that HMF has significant capacity to speed up incremental building process and shortening the time for housing development. The impact of this new product at present has been observed to be abysmal because of the risk-averse nature of the suppliers.

Oommen (2008) has studied as to how far 'Kudumbashree', the poverty alleviation programme of Government of Kerala, has been successful in poverty alleviation and women empowerment and concluded that it has got "tremendous potential" in spite of its shortcomings. But, 'Bhavanashree'- the HMF wing of 'Kudumbashree' is not covered separately in this study.

Manoj (2009) in his book (Edited), "Emerging Technologies and Financing Models for Affordable Housing in India" gives a detailed picture of the emerging technologies for affordable using in India and elsewhere in the world, and also the financing models for low cost housing. (Technologies like gypsum load bearing walls and financing models like HMF are discussed.

It lends to those States where a matching provision exists in their plans and the benefits of the assistance are available to only to weaker sections. She holds that the Panchayat Raj institutions should play a proactive and pivotal role at the grass root level for implementing various rural housing schemes. They should take care in identification of beneficiaries, preserving benefits and help the beneficiaries in getting house sites, money, material and technical know how together with ensuring minimum basic facilities in the housing colonies.

The review of the above the discussed literature on housing amply reviewed that the number of studies made on deals with different aspects of dimensions of housing. The studies have stated that the housing problem is at micro level. There is
the dearth of research studies at micro level which deals with housing profile at district level. The district level research is necessary to find out the actual happening of housing. Hence, the present research study has been undertaken for analysis of the performance of housing schemes at district level.

So, an attempt is made in this study, i.e., "A Study of Rural Housing Schemes in Chittoor District" to understand and analyse the significance of housing as an important aspect of human living in Chittoor district in the direction of helping the poorest of the poor with the implementation of rural housing programmes.

1.10 OBJECTIVES OF THE STUDY

The study has the following objectives;

1. To critically review the rural housing policies and programmes implemented in India.
2. To evaluate the progress of different housing schemes implemented in Andhra Pradesh.
3. To assess and analyse the performance of rural housing schemes in the study area and
4. To identify the problems in the implementation of housing schemes and suggest suitable measures to tackle the problem in the study area.

1.11 HYPOTHESES OF THE STUDY

The following hypotheses have been formulated;

1. There is no significant achievement in rural housing programmes implemented in India.
2. The progress in housing and allocation of funds for rural housing schemes in Andhra Pradesh is not adequate.
3. There is no significant progress and achievement in the construction of rural housing in the Chittoor district.
4. Majority of beneficiaries are facing problems in the construction of houses in the study area.
1.12 METHODOLOGY

The present study is based on both primary and secondary data and the secondary data were collected directly from five years plan documents, records of APSHC, Hyderabad, statistical abstracts of Andhra Pradesh and Chittoor District, publications of Housing Board Chittoor, Housing board of Andhra Pradesh, Hyderabad and various published and unpublished research studies.

The primary data is collected from the sample respondents covering all the three revenue divisions in Chittoor district. i.e. 1. Chittoor 2. Tirupati and 3. Madanapalle by adopting multi stage random sampling procedure, from each revenue division, one revenue Mandal was selected as the first stage unit of sampling. Accordingly, G.D.Nellore Mandal of Chittoor revenue division, Srikalahasti Mandal of Tirupati revenue division and Molakalacheruvu Mandal of Madanapalle revenue division were selected as more number of houses has been constructed in these three mandals compared to other mandals. From each sample Mandal, 4 revenue villages have been selected as the second stage units of sampling using random sampling procedure. On the whole the study covered 12 villages in the study area. From four sample villages under each selected Mandal, 120 sample respondents/beneficiaries have been selected as last stage units of sampling based on the caste wise number of beneficiaries available in each revenue village. Finally, the study has covered 360 sample beneficiaries covering 12 revenue villages from 3 revenue mandals of the District. Data have been collected from the sample beneficiaries through a specially designed schedule. Proper care has been taken in choosing the sample and in the collection of data. The data thus collected have been properly tabulated, analysed and interpreted by employing statistical tools like averages, percentages, bar diagrams, pie diagrams, ANOVA test, ‘t’ paired test, compound growth rate etc.
1.13 PERIOD OF STUDY

Primary data have been collected for the year 2009-10 to assess the performance of rural housing schemes implemented in the study area.

1.14 LIMITATIONS OF THE STUDY

The study has the following limitations;

1. The study is aimed at to depict the housing scenario in three Mandals of Chittoor district, as there are number houses constructed in these Mandals.
2. Only Government houses are covered and emphasis is not laid on the private house constructions.
3. The study being based on only three Mandals in Chittoor District may not represent the geographical variations in State.
4. The results arise from the analysis of data are confined to the study area only.
1.15 CHAPTER SCHEME

The thesis is divided into seven chapters. The first chapter deals with the introduction, review of literature and methodology of the study. The second chapter presents the profile of Chittoor district. The third chapter reviews the housing policies and programmes implemented in India. The fourth chapter examines the rural housing schemes implemented in Andhra Pradesh. The fifth chapter examines the progress of the various housing schemes implemented in the district. The penultimate sixth chapter deals with the opinions of the beneficiary and testing of hypotheses of the study area. The last chapter presents the summary of major findings and suggestions.
REFERENCES

24. National Urban Housing and Habitat Policy 2007 (NUHHP), Ministry of Housing and Urban Poverty Alleviation, Govt. of India, New Delhi.