Chapter-II Review of Literature

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To illustrate this review of literature few relevant representative research studies are given as follows.

**Kumar, Sunil (2001)**

In his study researcher recognized the important and significance of rental housing in poorer countries in housing policy in Surat. International agencies such as the world bank and United Nations Centre for Human Settlements (Habitat) accepted the importance of rental housing in poorer countries. How’re, the housing policies of national government have been flexible to change the conferring of ownership rights is preferred to attempts at development of tenure range option. Drawing upon primary research in Surat, the second largest city in the western India state of Gujarat this paper argues that this is in part the result of complex economic, social and political processes fixed in the relation of production exchange and consumption of rental housing which in turn raises question as to how best poorer landlords are to be supported.

**Stegman, Michael A. (2002)**

In his study researcher explain relation between housing policy with fall and rise of houses. If new spending is reasonable measure of the country priorities then few areas of domestic’s national policy have experienced as dramatic a decline in favor over the past 2 years as low income housing. That is especially true of programs administered by the department of housing and urban development, which underwent profound change between the time Jimmy Carter entered in the White Houses in 1977 and when Bill Clinton left in 2001. Ironically, housing long-term fall from grace has set the stage for a remarkable comeback by one low income program that fiscal conservatives love to hate public housing what is more the comeback is being led by what historically has been branded one of the most dysfunctional public housing authority in the country, the Chicago housing Authority.
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Mahadeva, M (2009)

In his study found that India housing finance Market (HFM) has failed to promote housing development across the country and offer policy option for making housing financial system efficiently. In rural and less developed region housing finance Market has largely neglected issues of the housing sector, The India housing finance Market (HFM) has failed to promote housing development across the country. It need to stabilize itself mainly in the major urban areas, the housing finance Market (HFM) promote the financial housing needs of a large segment. This paper describes and analysis the major issues confront in Challenges of a sustainable housing finance system in India’s HFM. It offers policy options to make the HFM more efficient in addressing the hitherto neglected segment, the rural the less developed region.


In housing development finance plays a very vital role. Housing surplus or deprivation causes because of adequate or inadequate supply finance. The important pre condition for any country for arresting housing poverty or deprivation is substantial flow of funds. Researcher explain in his study Canadian perspective on housing development lessons for the Indian context.

Under the context of a successful experience in housing the purpose of the paper is to draw a few lessons for the Indian situation in which case resource crunch has motivated the housing problem. Involving private financial institutions mortgage loan insurance, rental and ownership subsidies and lower interest and down payments have not only brought about substantial investment but also increases the housing stock both in the ownership as well as rental segments. Interestingly the financial facilitation and incentives have to prompt the market to produce a housing surplus. Since the national housing and habitat policy is intended to create conducive environments for various players in the market to improve housing deprivation the Canadian experience of market supported housing success could be a direction to the Indian context.

Dr Erhard Berner (2011)

The aim of thesis to study preconditions for and implications of slum residents’ Participation in slum upgrading and improvement programmes in the fourth biggest Indian, metropolis – Chennai Urban growth is major problem in today’s
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worlds. Proper housing has become a precondition to overcome poverty and vulnerability of the urban poor, development presents a range of opportunities and various stresses to the urban population and their participation has been one of the most important instruments in sustaining positive change in their living conditions. On one hand participatory development in informal urban settlements as an approach is challenging, on the other hand overused participation in development practice faces criticism for lack of proper analysis, insight and understanding.

This thesis aims to study Challenges for participation is analyzed with respect to sustaining or to developing outcomes of upgrading programmes in the study area. The main objective of the field research in Chennai slums was to assess threats and opportunities for participatory development and the paper identifies some areas of possible difficulties for community participation in the context of slum dwellers’ lives. The analysis further provides an outline of recommendations to be taken into consideration in designing programme or a project.


National sample survey had produced a report on housing condition in Maharashtra State. The aspects covered for the survey of basic amenities such as type of dwelling size, lighting, drinking water and sanitary facilities available etc. The findings revealed that the proportion of house hold living in independent houses was quite high in rural areas than in urban areas. Average area per rented dwelling in rural area was 24.11 Sq.m, which was higher than that in urban areas. Majority of households in urban areas were residing in Pucca houses, whereas in rural areas, semi-pucca houses were found.

HIS (2011)

Report of International housing strategies that in every country the institutional environment and agencies for housing make policies base on housing delivery system in which infrastructure like roads, drainage, water supply sewerage waste management the public facilities like schools, hospital, parks etc. and other components labour, financing land, building material authorization, public facilities theses are components.
The‘WHO’Expert Committee on Environmental Sanitation,

National Environmental Health Programme and WHO" report on Human Environment. They found that in many village communities, all the elements of sanitations were missing, vast population live in undeveloped and temporary shelters. WHO experts, Sehgal Pineo & Subramanyam and Ballance & Gunn reported that in rural sector nearly 2/3 rd of the population of developing countries reside; an overwhelming 78% had no access to reasonably safe water and almost equal proportion (85%) had no adequate excreta disposal facilities.

Prof.Dr. Ihsanullah Bajwo, Ijaz Ahmad and Zareen Khan (2004)

Urban housing development in Pakistan A case study of Lahore metropolitan area the researcher study Lahore metropolitan area the gap between demand and supply of housing as increase in population. Researcher Selected 15 housing scheme contain a minimum of 1000 plots of different categories. Study land price in the selected scheme, price of different building and housing scheme year of approval. As population increase demand for houses in urban areas also increases in this thesis the research study ration of construction by private developers and government scheme and also size of plots demand for a specific size plots which depend on location income group of people. Study about reason for many vacant plots in Lahore metropolitan area.

Mrs. Maya V. Shiralkar (1992)

The researcher Mrs. Maya V. Shiralkar Study on Housing Conditions and Problem of Tribals Residing in Melghat Area of Amravati District. Though much relevant literature was scanned, almost all the studies carried out on the topic influence of education and socio-economic status on housing condition was examined. Needless to say comparative studies of urban and rural housing were done, but they emphasized the building material used for constructing the houses probably, hardly there is any study which evaluated the effect of area of residence, education of family and socio-economic status on the housing conditions.

Mr. Arun Pachkawade (1982) has studied on "Review of Rural Housing Programme in Amravati District" in 1982.
Ankuk Parashar (2013)

Changing Role of state in housing provision under the influence of Neo liberalism A case of MHAD in Mumbai. In his study he explain neo liberalization and role of MHADA in Mumbai Being a large city it has also very high population and due to geographical constraints it has restrictions related to expansion which cause the problems related to land and housing shortage. 60 per cent of the city lives in slums which use 8 percent land due to shortage of land the real estate price are very high in the city and MHADA is providing affordable houses to all income group people ferocit its become very important.

Miss Aruna S. Wadekar (2010)

She has study on Analytical study of MHAD in solving housing problem in Maharashtra special reference to Amravati Region. In her study she explain necessity of housing compare with other agencies which provided house to all income group in Amravati region

Murie Alan and Rowlands Rob. (2008)

It found that change in housing provision relatated change in potitics.it described and discussed the significant changes in housing policy in the uk over the last three decades have been widely discussed. Public housing has moved away there has been centre stage because of privatisation and decline in new public sector building. In the last decade three has been a renewed concern to provide affordable housing, but policy has not reverted to the earlier model where the affordable housing drive was led by local authorities and new towns. Instead, it has turned to the use of the planning system to deliver different kinds of affordable housing, and one consequence has been advent of a different style and density of urban housing development. The conclusion drawn on regional housing strategies and mix tenure development in England, and suggest that there is a new technological and ideological and regional shortcut which is affecting the pattern of housing in major urban areas.

Wang, Xinhao and other. (2008)

Researcher explain housing choice voucher program and using hot spot analysis. The Hot spot result show that the tendency of HCVP (housing choice voucher program ) households to cluster varies by metropolitan area. The hot spot result show
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the tendency of HCVP households to cluster varies by metropolititin area. however no evidence indicates that HCDVP cluserinhg is declining Although HCVP awre becoming less concentrateed in hot spot in chicago and phoenix the opposite is true in other metropolitan awrea, especially in NEW York cincinnati and Baltimaore. This type of HCVP concentration to like to continue long as affordable housing is confined largely to central cities ande inner suburbs.

Ar. Uttam K. Roy, Dr. Madhumita Roy, Prof. Subir Saha explain (2010)
In their research paper Mass-Industrialized Housing to Combat Consistent Housing Shortage in Developing Countries: towards an Appropriate System for India. Housing problem become a key factor in developing countries as population increases the problem of drinking water, electricity, sanitation which are related with quality living are as increase.

Role of government has been change according to their demand and supply. Overall 12%household house hold do not have livable house. Existing housing supply mechanism could not fulfill only 15% on an average of total housing need. National Housing and Habitat Policy (NHHP) mentioned about the need of a faster housing supply and focused on prefabricated system built housing. Scope for suitable prefabricated building system to fulfill the housing shortage in India must be reassessed in present context. This paper analyses the housing shortage and supply system, identifies the need of a faster system of housing delivery and attempts to determine the proper form and process for industrialized housing.

In his study stressed upon the need to strengthen the policy with regard to house construction materials and building services in Andhra Pradesh. Khodaji has stated that process of urban renewal that includes replanting, redevelopment, conservation and rehabilitation. In order to solve the urban crisis, there is an urgent need for Urban Renewal Programmes to be taken up by the developing countries. He viewed that people’s participation is a perquisite for the successes of Urban Renewal Programme.
Dr. P. K Mohanty (2011)

In Urban poverty Alleviation Manual, Principal Secretary, Government of A.P says “Urban housing is increasingly becoming an important issue to address the rising levels of urbanization across the country. Urban housing is however no longer viewed as a simple issue: but it is seen from multiple dimensions.

Pugh (1990)

In his study “Housing and Urbanization” apart from various issues also examined the housing finance and the Government housing. He remarked that housing is close to the social life to the rich and poor. He is of the belief that financial support in housing cannot be justified.

Singh. D. P Housing in Uttar Pardesh

In his study portray various institutions responsible for implementing the housing in Uttar Pradesh. According to researcher, Uttar Pradesh Housing and Development Board have made considerable improvement in housing by focusing on low cost housing for weaker sections.

According to Mr.V.Rishi Kumar (2011)

The researcher explain in business line with various taxes, both Central and State, accounting for almost 36% of overall property purchase cost, builders 'associations and national body Confederation of Real Estate Developers associations of India have made out a case to reduce costs, to address the demand in the affordable housing sector.

Mr C.Sekhar Reddy (2010)

In Urban Infrastructure Building author said if minimize taxes and encouraging support provided by State Governments in the form of concessions, it would be possible to offer affordable houses at more or less Rs 1200 to Rs 1300 per square feet.

Akinchan Buddhodev Sinha (2008)

Author says in Housing Finance in India: Problems and Prospects that Government’s highlighting in developing housing sector has decreased compared to
other sectors in the economy. The marginal attitude of the government towards housing resulted in too little investment in this sector in the past. The total backlog in housing shortage emanating from the meager investment in this sector has been continuously increasing at a shocking rate.

According to Fulbag Singh(2006)

Problems of Rural Housing In India, according to 2001 census, 72% of the population is living in rural areas and majority of the population is living in slums and dilapidated areas indicating that housing sector is still unorganized over there. The development of housing sector is also in the same way important for the growth of Nation.

M.Nagaiah(2011)

In Income Tax Act in case of Home loan tax Concession for repairs, renovations or reconstruction up to Rs.30,000/- Interest amount is exempted from income tax if loan taken for repairs or renovations or reconstruction. In case of repairs or reconstruction tax rebate is available only in case of self-occupied or if the borrower is not able to occupy the property due to his Employment/business/profession at another place, where he/she resides in a building not owned by him/her spouse/close blood relatives.

Chanda Kochhar(2012)

Author MD and CEO, ICICI Bank explain in annual financial policy that No Prepayment Penalty on Floating Loans said in a major relief for home loan borrowers, the Reserve Bank of India (RBI) in its annual financial Policy for 2012-13 has made it binding for all banks to stop the practice of charging penalty on pre-payment of loans taken on floating rate. In the past few months, many banks have gladly abolished the pre-payment penalties.
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