CHAPTER - II

REVIEW OF LITERATURE

This chapter deals with The Review of Literature, regarding the various Rural Housing Schemes. The Review of Literature enables the researcher to know about previous studies relating the present study. It guides the researcher to intercept the present study with the help of the previous studies. This throws light on the views, procedures, findings, conclusions etc of the various writers and researcher regarding Rural Housing Schemes.

Prabhu A.N (1971) in his article, people in villages lead a life better than those of their brethren in the cities. The Healthy wind, the open space and fresh fruits are supposed to be available in greater abundance in the villages. But the problem of housing is as acute as in the cities, if not worse. The 1961 census showed that out of 651 lakh rural houses occupied hardly 124 lakh, or just about 19 percent, were pucca houses. The remaining 81 percent or about 527 lakh houses were kutcha, and required to be rebuilt or substantially improved. These 651 lakh houses were occupied 689 lakh rural households. This means that 38 lakh households in rural areas did not have any separate dwelling for themselves. On this basis, the shortage of houses in rural India in 1961 was 565 lakh (527 plus 38
lakh). The village housing scheme was designated as a centrally-aided-scheme with the result that it became vulnerable to the pressures of other important development programmes such as agriculture, irrigation and power, which had been assigned a higher priority. This had an adverse effect on the progress of the schemes.

Rosscote Krishna Pillai (1971) in his Article revealed that Kerala Government has launched a housing scheme, first of its kind in the country, to build one lakh dwelling units for rural workers in the state. Apart from creating a National asset worth over Rs 30 crore, this housing project, it is believed, would really constitute a safety value to another wise explosive situation and reduce the massive housing shortage in state by one third. There are in Kerala about three to four lakh families without and dwelling place of their own.

Dharmar K (1973) in his article studied about Mugigere Community Development Block in the Chikmagular district of Mysore state and opiner that is doing its best to improve the lots of the downtrodden Harijans. Grijans families, to have a roof over their head the Scheduled caste and Scheduled tribe House building Co-operative Society of Mudigere was formed with 1,017 members and a share capital Rs,10,170. It has secured a house building loan of Rs 6,15,000. The Ministry of Community Development of Mysore state, opened the first
new Harijan colony of Hale mudigere and named in ‘Bapuji colony’.

Chattopadhyaya D.P (1973) in his study focused that minimum shelter is a basic human need. A properly ‘sheltered’ family always tends to be clean and sociable’, it strives to keep clear of disease and vice, it makes strenuous efforts to improve productivity and its earning capacity. The article, “Let us all hope that the new programme relives the landless people of much misery and harassment and makes them useful limbs of our new and emerging rural society”.

Chauhan S.P (1974) focused on the fact that India is primarily rural in character where about 74% of the population lives in villages (Census 1991). Though there is no unanimous view about the magnitude of poverty it is a fact that vast majority lives below the poverty line (Economic Survey 1995-96). A vast majority of poor either do not have a house or live in an unserviceable Kutcha house. According to 1991 Census there are 3.41 million households who are absolutely houseless and about 10.31 million households live in unserviceable Kutcha houses. The total housing shortage in the country in thus about 13.72 million. To meet this housing shortage, the government of India has given special attention to the programmes for rural housing and expectations are that by 2002 all rural houseless people will be provided shelter. Apart from Centrally sponsored schemes mentioned many of the State governments have their
on their own housing schemes in rural areas like Weaker section Housing Programme in Andhrapradesh, Nirbai Varg Gramin Awas Yojana in Uttarpradhesh; Halpathi Housing Scheme in Madhyapradhesh and Tamilnadu; Gharkul Yojana in Maharashtra; Village Housing Scheme in Orissa; Ashray in Karnataka and Rajeev Gandhi’s One million Housing Scheme in Kerala.

Mathur G.C (1976) in his article revealed that in order to pay special attention to the problems of rural housing, the government of India had initiated a series of programmes which include (i) grant of financial aid in the form of loans on long-term basis (ii) grant of free house-sites to the landless workers to enable them to put up shelters on self-help basis (iii) Constituent of houses for economically weaker section of society, and (iv) assistance in proper village planning for improvement of existing villages. Among the important projects in the rural housing programmes are (a) the village housing project scheme under which loans up to 80 percent of the cost of the house is provided for building new ones; (b) House sites of 80 square meters free of charge for landless workers and (c) Housing scheme for plantation worker and Backward classes in which subsidy/loans are provided. Some State Governments have also launched special schemes involving popular participation to construct houses for the rural poor, in addition to granting them house-sites. In this respect Kerala
Governments ‘One hundred thousand Housing Scheme’ and the Andhra Co-operative Housing Scheme for the weaker sections and backward classes are worth mentioning.

Chauhan B.S (1976)\(^7\) in his study opined that in the context of rising population and of high prices generally and of construction costs particularly, the housing problem in our country has become one of the great magnitude and complexity. The problem of rural housing in our country as well as in U.P state is still more stupendous than that of urban housing. In addition to Village Housing Project Scheme, another specific scheme was introduced in Central sector, in October 1971, for providing house-sites in hygienic surrounding free of cost to landless workers in rural areas.

Ray P.B (1976)\(^8\) in his article focused on that the Problem of housing in the rural areas in West Bengal is quite different, a large number of people particularly the weaker sections did not have land of their own to build their houses. Under the 20-point economic programme the state allotted lands and house-sites to landless labourers. Thus with the completion of the work of the allotment of house-sites a programme of construction of Huts has been taken up in all the districts, self help is an essential component of the scheme. So, beneficiaries individually or in groups are required to provide labour for’ construction of huts to be owned
and used by them. Government assistance would be given in the shape of building materials which would include roofing materials, materials essential for supporting the roof, door and windows, the programme had been taken up in right earnest and expected to be completed as scheduled.

Das K.P (1978)\(^9\) in his article focused on the Unsatisfactory housing conditions in both rural and urban areas is Assam that led to the setting up of the Assam Housing Board in August 1974. The Board with its meager resource is trying to build Hygienic and economical houses, particularly for the weaker sections of the society. Janatha housing scheme has been taken up in the village housing project scheme, which was not attractive to the poor villagers owing to their limited repaying capacity of loan. Under this scheme, houses will be constructed in rural areas for E.W.S (Economically Weaker Sections).

Kandaswamy P(1979)\(^{10}\) in his article revealed that with a view to help construction of cheap houses for Economically weaker sections in rural areas, the Rural housing cell headed by a super intending Engineer implemented a scheme called the ‘Rural Housing Scheme’ or ‘The village Housing Project Scheme’ from the year 1966 to the end of March 1978. Under this scheme, loan assistance was given to the extent of 80% of the estimated cost of construction of the house subject to a maximum of Rupees five thousand to a villager who owned house site of not less than
three cents. The estimated cost of the house was Rs.6250/- the loanee was required to meet the balance by way of labour, local materials, savings etc. The loan was repayable with interest in 20 equal annual instalments. Under this scheme, 8,584 houses to the value of Rs.3.59 crores were completed till the end of March 1978. About 486 houses were in various stages of construction during 1977-78. This scheme was discontinued from 1/4/78.

Mathur G.C (1980)\textsuperscript{11} in his article examines that a shelter is amongst the basic needs of human beings’. But people who are poor are unable to have even a satisfactory shelter as they barely eke out a living with the fast increase in population the deplorable housing conditions of the poor has been aggravating and has become a matter of grave concern. In human living conditions in slums and squatter settlements in which poor people live in urban areas especially in metropolitan cities and the need for improving the appalling housing conditions bordering to primitive way of life in rural areas are being increasingly recognized as amongst the foremost problem of our times. To improve the housing conditions of the rural poor a high priority programme of provision of house-sites free of cost to landless agricultural workers, agricultural families whose number is estimated to be around 12 million in the country has been taken up since 1972. The typical designs of low cost houses evolved by NBO for the urban and rural poor are being adopted in different regions in the country
with such modifications as are required to suit local conditions, particularly as regards availability of materials. The construction techniques proposed by NBO provide greater protection in areas which are prone to heavy rainfall and floods, cyclone and earth quaker.

Dadibhavi R.V (1980)\textsuperscript{12} in her study shows that India being a third world country, despite its conscious tireless striving to feed, cloth and house the teeming millions since the dawn of independence, has not been fully successful. Of the three essential requisites of civilized existence, housing has been receiving relatively low priority, of course for certain obvious economic constraints. In India where more than 36 crore population is condemned to live below the poverty line, millions of them do not have capacity to build houses on their own accord, and many more millions cannot even subscribe a small portion of the cost of construction under subsidized housing schemes. The available data as regards the shortage of housing in the Urban and Rural areas are neither reliable nor satisfactory. However, the Plan Draft indicates that the current housing shortage in Urban areas would be of the order of 6 crore 20 lakh houses. It expresses dissatisfaction in respect of rural housing. It is essential that at least 12 million landless labourers do not even own their own house sites. In consonance with the National Housing Policy, the government of Karnataka launched its “People’s Housing Programme” in the year
1973-74, popularly known as “Janata Housing Scheme”. This scheme cannot afford to ignore the urgency of providing certain basic needs like protected drinking water, electricity and community halls, which have very much to do with the over-all health and welfare of the village communities.

Sunil S. Toye (1983) in his article revealed that prior to the introduction of planning in 1951 housing for all categories was generally dealt either by the private sector barring a few exceptions. With the introduction of first five year plan (1951-1956) mass housing was started, but only for economically poorer sections of the society e.g., industrial workers, slum dwellers and plantation labour. Gradually it has been extended to other sections also. Turning to the problems of rural housing (i) financial resources of the rural folk are meager. So they are unable to make an investment in housing. Housing is always placed on the lowest rung of priority. The growth of rural housing cannot keep pace with the growth of population. Moreover, there is high occupancy rate per dwelling in villages. (ii) Technical know-how available to the villagers regarding the planning, designing and construction of housing is almost negligible. The rural areas are completely cut off from the latest development in building materials and techniques of construction. The growth of villages is haphazard and unplanned. All there give rise to unhealthy environment. Having taken cognizance of the problem of rural housing, some concrete
suggestions can be summed up as follows. (i) The policies must be based on firm commitment to achieve minimum standards of decent living for all people; (ii) Efforts should be made to provide employment to rural people in rural areas so as to reduce their influx to urban areas. This will considerably reduced the demand for housing; (iii) Loans for purchase of building materials or the construction of houses should be liberalized. It should be ensured that the loans are utilized only for the construction of houses and not misused.

Sachi G. Dastidar (1983)\textsuperscript{14} in his article revealed that to create housing one needs four elements namely technology, capital, labour and raw materials. In India only labour is not only a source. Current market conditions also exert a negative pressure towards alleviating housing scarcity. Large scale real estate development for lower income housing delivery. It high light the need to stimulate a policy that will facilitate infrastructural development alongside housing delivery the paper advocates for renewed collaboration and commitment among stake holders in housing and urban development in Nigeria.

Subhash J. Rele (1986)\textsuperscript{15} in his article revealed that ‘whereas most developed countries have neglected housing in their development plans in the Soviet Union housing is a social necessity which has been raised to the status of a constitutional right. In this article the author gives first-hand
information about the gigantic efforts being made in the Soviet Union to provide this basic amenity to its millions of people. Besides the lowest possible rents, the author is fascinated by the “dwelling in the park” concept of the Soviet housing policy.

Ramamurthy P.R (1986)\textsuperscript{16} in this article revealed that the third world countries are faced with tremendous increase in urban population, mainly because of large migration from rural areas. How to tackle the gigantic problem of providing shelter to the ever increasing urban population in the face of limited area and resources? The author gives some concrete suggestions. Need for housing for the poor is a common phenomenon in many of the developing countries. The problem is severe in countries like India due to pressure of tremendous increase in the population growth rates. The housing problem could be solved only when the policy makers, public and private agencies, financial institutions and individuals are willing to collaborate and come closer and evolve suitable long terms strategies. In undertaking massive schemes for housing for the poor, aspects of resource mobilization, resource utilization and target setting have to be considered. Regional and international cooperation also may be needed in addition to any indigenous efforts in solving the problem systematically and early. Systematic planning and development of housing schemes will in many advantages such as the following:
a. Reduction in the rate of migration from rural to urban areas which is increasing considerably year after year;
b. Balanced development and better human settlements;
c. Upliftment of the standard of living of the poor and downtrodden;
d. Achieving an ecological and social balance; and
e. Development of new growth centres in underdeveloped regions to facilitate reduction in the migratory pressure and to provide self-employment opportunities for the poor.

Sarkar D.C (1987)\textsuperscript{17} in his article opines that a poor man in the village can hardly afford to buy costly building materials. He builds his house with mud, straw and leaves supported by bamboo poles’, says the author. He feels that under the International Year of Shelter for Homeless, the beneficiary should have the freedom to make his own choice - which type of houses he want to have. Active participation and a little amount of contribution of the beneficiary would bring a new look to the house’ the author pleads that the technology of low cost housing should reach the rural poor so that they themselves can make their own houses

Biswanath Ghosh (1987)\textsuperscript{18} expressed that the housing for the rural poor is a gigantic problem. About 16.2 million dwelling units are to be built during the Seventh Plan. The author here emphasizes that it is mainly the public sector which has to major responsibility of house construction. It
does not have only to initiate promotional steps to mobilize resources, but it has also to provide subsidized housing for the rural poor. He highlights the rule of the public sector organizations like HUDCO in the sphere and feels the need for a specialized financial institution in the form of National Housing Bank, on the pattern of NABARD to help the weaker sections of the community to have a roof over their head.

Madhav Singh Solanki (1989)\textsuperscript{19} revealed that the comfort provided by a roof over head, supported by the four walls of a house which one may call his own, is incomparable, but how many of us can lay a claim to that comfort and sense of security. Search for employment has driven hundreds of thousands of people towards cities big and small, resulting into sweltering swelling slums. Continuous rise in population creates road blocks in the effective implementation of all housing plans that have been formulated over the years. He has come forward with some concretes suggestions, which in his opinion, required by the ever growing homeless millions. He has also given a passing reference to the high powered Working groups which have been entrusted with the task of advising the Planning Commission on appropriate strategies to the eighth Plan for boosting construction activity

Parvathamma and Sathy Narayana (1987)\textsuperscript{20} highlighted the poor housing conditions both in urban and rural India. According to them, the
reasons for the problems are rapid growth of population, continuous migrations from the rural areas, limited land, haphazard growth of cities and towns, increasing number of the urban poor and the steep rise in cost of construction inclusive of materials and land. The authors also listed the nine Social housing schemes introduced by the government since 1952. They concluded that the NBO should expand its activities to states set up research wings to work on rural housing and other necessities.

Maurya S.D (1988)\textsuperscript{21} concludes in his book, that there is a need for radical orientation of all policies relating to housing. The most important among them there are the provision of finance for house construction, development of suitable land sites in urban areas on a large scale, provision of house sites in rural areas, developing and applying low cost technology in housing construction and formulating policies relating to State control. He further argues that there is an urgent need for an integrated development strategy for housing to economically weaker sections and low income groups.

Amitabh Kundhu (1989)\textsuperscript{22} in his article shows that provision of housing and basic services to the growing population in towns and cities in India poses a great problem. In short, the rate of growth of urbanisation was faster than the growth rate of the economy. In view of the inadequate resources available for urban development, in five year plans, various
committees have proposed strengthening of local bodies to solve the problem of housing and basic services needed for the community. The present policy perspective is in favour of affordability in housing. A professional and managerial solution is thus being proposed for tackling urban problem in the context of housing, devolution of funds from states to local bodies, community participation, decentralized decision-making. A two-tier organizational system would definitely help in achieving parity between affordability of the community and quality of services.

Elumalai K. (1989)\textsuperscript{23} in his article revealed that the policy guidelines formulated by the National Housing bank reveal that NHB’s Home Loan Account Scheme is intended for those who are unable to save anything due to almost poverty and so may not find the scheme feasible. Equally so is it with slum dwellers. The author, in this article, vociferously advocates authorizing the unauthorized colonies in the meters with a view to solving the problem of housing in metropolitan cities.

Deepak Razdan (1990)\textsuperscript{24} in his article revealed that the present draft has besides recognizing housing as a basic human need, spells out the daunting housing scenario of the country more vividly. The draft contains figures which bring out how investment in the sector has fallen over the years, and point to the inevitability of devising new investment strategies. The draft shows the poor availability of different traditional building
materials and suggests the problem can be solved by adopting alternative materials which are cheaper and no less durable. To tackle the legal constraints, the draft indicates the possibility of Government amending the Urban Land Ceiling Act and Rent control laws, and of enacting new laws like those permitting ownership of apartment etc. The new document envisages for the Government a role of the facilitator and creator of an environment in which individuals themselves can take initiatives to build their houses.

Singh D.N. (1991)\textsuperscript{25} in his article revealed that the housing problem can be tackled only when we have a futuristic approach of planning in terms of the viable growth of habitat centres; develop modules of land use plan; optimize utilization of building material resources and adopt new technologies being developed. Unless these efforts are combined and put together in motion, the chromic problem of housing shortage will never ease. Rather the gap between demand and supply would increase with faster speed as a consequence of growth in population. The role of science and technology in the development of any sector is well recognized throughout the glow and housing sector in India cannot remain an exception. The housing agencies should play a greater role in making people aware of new technologies facilitate its choices of adoption and make aware of a financial implications and resulting comforts
GopiKuttan G. (1990) in his paper stated that since the mid-seventies house construction activity in Kerala has taken a sudden upturn. He analyses the impact of this boom on factor and material markets, employment, skill mix and technology. He points out that the boom has failed to provide any growth stimulation to the state economy and to satisfy the shelter needs of the poor sections. It is due to the lack of effective public policy to monitor capital flows into housing and related activities. He advocates the formulation of a housing policy along with clear-cut programmes for the implementation, which are integrated into the general planning process.

Renu Narula (1993) in her article focused on that the problem of rural housing forced the government to formulate a Village Housing Project Scheme in October 1957. In the second Five-Year Plan, Rs.10 crore were earmarked for housing while in the Third Plan, Rs.12.7 crore were provided for it. During the fourth plan, especially since 1972-73, a scheme of Housing Site-Cum-Construction Assistance for Rural landless workers has been introduced, which provides for low percent financial assistance to the state governments for meeting the expenditure on development of house sites and acquisition of land, wherever necessary and providing assistance for construction of houses. The importance of housing lies in the fact that for some of the self-employed, housing also
provides employment. Housing makes under-utilised labour, material and financial resources productive with low import content; housing has substantial multiplier linkages. It provides better access to health, education and income-earning opportunities. It thus serves to fulfil many of the fundamental objectives of the Plan providing shelter, raising the quality of life, particularly of the poorer sections of the populations, creating conditions which are conducive to the achievement of crucial objectives in terms of health, sanitation and education, creating substantial additional employment and generating economic activity.

Khuruna M.L. (1991)\textsuperscript{28} in his article, describes the housing scenario in both rural and urban areas in India. The backlog of housing shortage has been increasing year after year due to low rate of dwelling construction in comparison to the increase in household, both in urban and rural areas. He also highlighted briefly the role of the government and research development and extension agencies in housing development leading to the construction and provision of affordable house to the people.

Rajiv Sharma (1993)\textsuperscript{29} in his article, shows that the housing policy in India has undergone some major changes in the last four decades. Some of them have been a shift from slum removal and relocation programmes to slum improvement approach and a complete change envisaged in the outlook of public sector housing agencies from direct construction and
provision of housing to a more supportive and facilitator’s role. This certainly means a dynamic role of beneficiaries and non-government agencies since rural housing scheme (RHS) aims at social welfare rather than profit making. Voluntary agencies can ensure improved service delivery as they have “necessary flexibility, openness, faith, commitment, and motivational capacity to go through the rather time consuming participatory housing process patiently and efficiently to the happiness and satisfaction of people”.

Shovan K. Saha (1994) in his article shows that the problem of shelter will keep growing with urbanization and the pace of our economic development. The author feels a dent to this can be made by encouraging constructing of houses through community participation. He also stresses the need for a national housing information bank which will help in evolving realistic housing policies at the national, state and local levels. The first step towards evolving appropriate ways and means to meet the housing demand from time to time is to create a national housing information bank from where all states and UTs should be able to draw the necessary data about shelter provision experiences of all regions in India and abroad in order to draw up rational housing policies at the national, state and local levels. Considering urbanizations as a process that leads to improvement or changes in economic, social and cultural terms, provision
of adequate housing in the mega-cities should be recognized as i) a pre-condition of starting of productive, working lives for millions in a mega-city and ii) when replicated on a large scale, housing supply process works as an economic sector instead of being a welfare sector. Perceived as above, metropolitan housing can be considered as the most important domestic industry for at least the next few decades.

Chauhan S.P (1997)\textsuperscript{31} in his article, remarks that the IAY is one of the massive programmes of the Government of India in the rural areas. To ensure that poor also have habitation with reasonable quality of life, various scheme have been launched by the government for drinking water supply, sanitation infrastructure development, lighting, smokeless and fuel efficient stoves etc. for the rural areas. There schemes are expected to cover the field level along with the Indira Aawas Yojana and to provide shelter to the poor and ensure improvement in the quality of life. At the field level, these schemes can come from different Ministries/Departments of the Government, but they should converge and complement each other, so that along with the shelter the rural poor is also ensured the much needed quality of life.

Lal A.K (1999)\textsuperscript{32} in his article examines that 'The decisions of the Union government to build 2 million housing units each year with active involvement of HUDCO and NHB and strong promotion of public-private
partnerships in the housing sector would go a long way in narrowing down the gap between demand and supply regarding housing situation in the country. The cooperative housing solutions have been found to have a higher satisfaction level in terms of design, quality of structure, services and cost than other actors. The achievement is mainly due to the participatory endeavour of the members, who become effective ‘watch logs’ of the construction and development process. Problem of housing is related to the number of households as well. Unless and until an effective population policy is conceptualized and implemented at national level, all our efforts to provide housing to masses will merely remain an Utopian scheme

Vijaya Kumar. S. and M. Venkataramana, (2000)\textsuperscript{33}, in their article focused on that among the several schemes initiated by the Ministry of Rural Development to meet the housing needs of rural people, Indira Awaas Yojana appears to be the popular scheme with micro-habitat approach. The housing designs specified under this scheme are suitable to local climatic conditions. However, the low quality construction reveals the grey areas of this scheme and also microhabitat approach facilitating kitchen with required ventilation and sanitary latrines. To be specific, the housing designs specified under Indira Awaas Yojana scheme are suitable to local climatic conditions. However well proved criticisms reveal that the
houses under this scheme are of low quality construction. If we really want to achieve eradication of houselessness by 2001, we must have concrete plans and innovative approaches and should consider certain important criteria from now itself.

Asiit Munshi (2001)\textsuperscript{34} in his article, focused on that the village level self-governments, the panchayats, which are found to be very actively participating in the decentralized planning process in West Bengal, have not included these problems into the domain of their works. Integration of all existing schemes and their implementation via village level housing cooperatives along with a priority-led effort in this direction by the panchayats is felt as for any significant betterment of the level of housing and sanitation practices of these backward regions.

Paul Pothen (2001)\textsuperscript{35} in his paper stated that the pyramidal structure of the prevalent cooperative system could be duplicated in the parallel rural housing initiative. He points out that, given adequate detailed planning at the initial stage itself, it has the potential to be built up in to a widely utilized and socially useful service, which could transform the Indian countryside. He finds that the pilot and demonstration units can than develop into a wider movement for better habitations nationally.

Sharma S.K (2002)\textsuperscript{36} in his study revealed that two major initiatives are needed to effectively deal with rural housing the first is ongoing
research and development of cost effective building materials and building systems using locally available materials and development of entrepreneurship in rural areas in their production and application. The second is strengthening the rural economy to make villages self-reliant. Another aspect of rural housing is that on which development alternatives is given considerable attention in planning. The traditional planning system in tropical countries such as India is living spaces, that is rooms and verandas around a central courtyard

Srinivasan G. (2004)\(^{37}\) in his article revealed that the Governments thrust on Housing in the form of facilitating to priority sector lending, fiscal concessions and budgetary support has started yielding handsome returns through construction of dwelling units to lakhs and lakhs of people over the years Housing sector ranks third among the 14 major sectors of the economy in terms of the direct, indirect and induced effect on all sectors of the economy. Centre has asked the states to rationalise the stamp duty on housing related instruments. While some states have reduced the stamp duty to 5 percent or below, others are being requested to consider analogous reduction by 2007

Avtar Singh Sahota (2005)\(^{38}\) in his article shows that Government of India is committed to provide shelter to all. Under Bharat Nirman Programme, 60 lakh houses are likely to be constructed during the next 4
years for the BPL households in the rural areas. The Government is making all out efforts to achieve the target by pooling together resources of the Centre, the state and the people in direct need of houses. The ministry of Rural Development has also routed funds.

Mahi Pal (2005)\textsuperscript{39} in his article focused on housing as a basic necessity of the human beings. There is acute shortage of houses in the rural area as is evident from the findings of the 2001 census. To meet the requirement of house in the rural areas, in addition to Central and State sponsored housing schemes, the Panchayats themselves should come forward to provide shelter to the villagers in the shortest period. For this purpose, the Panchayats should implement the Centrally-sponsored schemes in an effective manner by way of activating the GS and selecting only those persons who really deserve to have a house under the IAY. Corruption has to be eliminated from the process of providing houses to the homeless. If this thing is not done at the earliest, people will lose faith in the sanctity of the institutions of Panchayat Raj and in their social agenda. Hence, elected representatives of the Panchayats have to be pro-active and careful in this context, in addition to this, Panchayats should also take up the work of construction of houses by investing their own resources as well as by borrowing funds for the purpose from financial institutions. But this can only happen if the Panchayat leadership realizes
the need and workability of more innovative schemes and takes initiative in this regard.

Madhava Rao V and Sreedhar Seetharaman (2006)\textsuperscript{40} in their article paper revealed that in India the rural housing shortage is estimated to be about 15 million houses. Under Bharat Nirman it is hoped to cover a substantial part of it that is, over 6 million houses in next four years. The ambitious activity is being undertaken by the Ministry of Rural Development through its most popular rural housing scheme Indira Awaas Yojana. The authors, however feel that the emphasis on building houses under this scheme must be on using raw materials available in rural area which are more environment friendly and would generate substantial employment in those areas too. They also suggest building houses in accordance with the specific needs of the various occupational groups inhabiting in the villages. As India has vast rural populace and their housing needs are huge, rural housing would keep playing a critical aspect of rural development strategy. It is expected that the Panchayath Raj Institutions, community Based Organisations and the NGOs should take active role to work in close relation with the Government Agencies to address this need. The polytechnics, Engineering colleges and other vocational Institutes need to expose the students on the rural housing and building material technologies.
Annapurna Jha (2006) in her article shows that under the Bharat Nirman Programme, the UPA government plans to build about 60,000 lakh house during four years time between 2005-2006 to 2008-2009 is a very positive signal for millions of shelterless rural people. The government itself has noted that a short fall of 101 lakh houses would remain even after the Bharat Nirman, which means that during the remaining three years of 11th five year plan more than 30 lakh houses need to be constructed annually to abolish the shelterlessness in the rural areas. The author opines that an effective housing policy could play a crucial role in employment generation and arresting migration of population from rural to urban areas. The government could consider making housing activities an integral part of the National Rural Employment Guarantee Scheme. IAY is over two-decade old being first implemented from 1985 to 1989 as part of the Wage Employment Programme called Rural Landless Employment Guarantee Programme (RLEGP) and from 1989 to 1996 as part of the Rojgar Yojana. The programme is being implemented independently from 1996 and now it has been made part of the Bharat Nirman by the UPA government. So, far 146 lakh houses have been constructed under IAY with an expenditure of Rs 26,669.94 crore.

Thirpathy K.K (2006) in his article revealed that for sustenance of economic growth of our country, the government has launched a
programme of rural infrastructure development called Bharat Nirman. Conceived as a time bound plan for building rural infrastructure Bharat Nirman seeks an active and transparent public and private partnership for immediate execution of various infrastructure related development projects with a mission mode. It is hoped that the implementation of ‘Bharat Nirman’ will not only establish quality and affordable infrastructure in rural areas but will also improve the quality of life of the rural citizens of the country. It is also expected that this endeavour will reduce the rural urban divide to a large extent Housing and Water supply, the basic needs of the citizens are considered as important indicators of the quality of life of the people. Ownership of a house provides social and economic security and ensures dignity to a citizen in a society. The government plans to build 60 lakh houses to address rural homelessness. Successful implementation of the ‘Bharat Nirman’ initiative will enable rural citizens of the country to utilize rural infrastructure for ensuring their basic amenities and thereby raising their economic and social status, 870,000 rural houses have been constructed and a sum of Rs. 2,260 crore has been released till January, 2006.

Dhruva Kumar Singh and Ekta Choudhary (2008)\textsuperscript{43} shows that in a simplistic way, a house is a ‘shelter’ to live in. but it is much more than that. It is one of the basic human entitlements which connect its occupant with
the society. An ideal house should be cheap, comfortable, useful and in harmony with the ecology in which it is constructed. To mitigate the problem of shelterlessness in rural areas, the Government of India launched in the year 1985-86 a program called “Indira Awas Yojana”. In the year 1998, the “housing for all” policy was announced to universalize the concept of housing for poor. Housing has been considered an integral part of rural infrastructure in “Bharat Nirman”. As a timebound initiative through Bharat Nirman, the Government of India proposes to construct 60 lakh houses for the poor between the year 2005 and the year 2009.

Dinesha P.T and Jayasheela (2008) in their article, revealed that India is the land of villages and improvement in housing conditions in the village has a manifold significance, as it raises the level of living, provides greater opportunities for working and is a vital element in the transformation of rural life. Yet, because of the magnitude of the problem and its inherent difficulties, the task of improving housing conditions in the villages has become a distant dream. Even government also adopted many strategies and programmes, but it has not reached interior and most needy part of the country. So, all round efforts and developments from both governments at different levels as well as from people to achieve the goal of housing for every household in a sustainable manner is the need of the hour.
Smitha Chaugh, valentina (2008)\textsuperscript{45} in their article, revealed that, substituting timber with bamboo based load bearing structural elements in roots of rural houses addresses, a felt need in areas where supply of timber is a constraint. However, introduction of innovation in rural housing would be most acceptable when change is minimal, only on those aspects where limitations are felt. Demonstration through state funded building construction may not always be viewed with a sense of ownership by the community. For sustainability, it is best to depend on organizations with good grassroots presence of sustained interaction with the community. This supplemented with owner driven construction of demo houses is essential for involvement and confidence building in the house holder, skill upgradingation of house owners, construction workers and related stakeholders use of bamboo of such construction could have far reaching positive consequence for rural economy and ecology through proper supply chain management, voiding the long distance transportation of bamboo. It would have also implications for greening of wasteland and earning carbon credits. The introduction of innovation will also encourage rural entrepreneurship leading to prosperity of the area.

Rethina Bai R. and N. Sankaralingam (2011)\textsuperscript{46} in their article, opined that the aim of the study is to find the most important motivating factors for the effective implementation of various housing programme, of
central and state Governments. The study reveals that there are four motivating factors for the effective implementation of housing programmes. Among the four factors the first factor viz state Run schemes, Constructed House and Random basis allotment is the major motivating factors for the effective implementation of Housing programme in Kanchipuram District. We also observed that majority of the respondents from various age groups and community preferred constructed house through Government. They concluded that constructed House and Random Basis allotment are the major motivating factors for the effective implementation of Housing programme. Majority of the respondents preferred constructed house and the house must be allotted on random basis. The respondents preferred to avail the Housing programme benefits directly from either central or state government. There is no significant difference among the communities in the mode of availing Housing programme schemes group is totally absent as a result of low or negligible return on the investment in housing. The only large scale housing development has been done by public sector which is not guided by the return an investments but on fulfilling a social need that is, providing shelter. The author suggested that the government should totally discourage people buying housing units which will remain vacant in the seeable future. Judging from the private as well as government real estate
advertisements in the Indian newspapers in America, likelihood to this proposal doesn’t appear bright either.

Adesoji David Jiboye (2011)\(^{47}\) in his article revealed that a critical challenge to effective governance in Nigerian is how to make housing adequate and sustainable. It has been observed that the phenomenal rise in population, spontaneous increase in size of most Nigerian cities have neither to led to acute shortage of decent and affordable dwellings. These have resulted to diverse urban problems ranging from overcrowding, deplorable environment and living conditions, inadequate infrastructure, homelessness, and several others. Ensuring adequate and sustainable housing delivery towards progressive urbanization in our cities thus constitutes a critical challenge to governance. In examining this development challenge this article underscores the need for good governance through the application of appropriate development strategies that could enhance optimum utilization of existing resource for effective.

Salve Prakash Vanker and V.B. Bhise (2012)\(^{48}\) in their article, points out that the IAY guidelines envisages that 30 percent of the houses should be constructed for SC/ST population and other socially backward population. Indira Awaas Yojana is basically designed for BPL, SC/ST and OBC castes.
The above review of past studies reveal that the subject of housing continues as a like living and lovely title for further studies. Research is after all attempting to know more and more about less and less. As such a study of the “nature and significance” of the “ends” and “means” of housing at a micro level is bound to be both “light bearing fruit bearing”. Hence the present study ‘An economic Appraisal of Rural Housing Programmes in Kanyakumari District’.
REFERENCE


