CHAPTER I

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STATEMENT OF THE PROBLEM:

Housing problem has always been one of particular interest to scholars from various disciplines. The architects are interested in the building technology, wastage of materials and labour, etc. The economists are interested in investment in housing, the returns expected from it and the resultant economic costs. The sociologists are oriented towards understanding the dynamics and interplay of housing problem, its manifestation, socio-cultural constraints involved in housing, its relationship with other institutions involved in housing sector, etc. This being the case, the problem has been analysed from a wide range of perspectives and one point of convergence of these multifarious approaches, which has been a coordinated effort to frame an appropriate strategy which will yield the desirable results. The problem in a general sense incorporates a whole range of issues as the problem does not confine itself to one parameter. A host of factors ranging from social, economic, cultural and psychological and the implications of the issue have a bearing not only on the individual but to the general society of which the individual is a part. Hence being labeled a major indicator of development, the issue of housing naturally attracts the attention of planners and policy makers.

The present study focuses on the present condition of rural housing and the process involved in housing construction. Also, the other groups such as Non-Governmental organizations, Finance Institutions, Government were identified as those institutions involved in housing. The attitudes of the three groups with regard to a) the level of beneficiaries participation in the
housing programme b) Awareness on Cost-effective Technology c) attitude on Rural Housing were framed and it should be comprehensible by all the groups involved including the benefactors and beneficiaries in order to ensure total commitment and involvement in fulfilling the housing needs of rural people. These form the main focus of the study.

BACKGROUND OF THE PROBLEM:

Growth of population as well as human settlements have been causing great concern in many developing countries. Despite spectacular advances in science and technology the living conditions of the masses have been deteriorating. In urban centres, a sizable population is living in dehumanizing conditions – on streets and pavements, slums and squatter settlements. In villages, where a vast majority of population resides, the living conditions are far from satisfactory mainly due to lack of basic services and dilapidated homes of many low income families (Vadakemuriyil, 1995).

The development and management of human settlements have become complex tasks which need attention on priority basis to improve the quality of life of the people, specially the poor and the disadvantaged sections of society (Glaesar, 1995). But this requires colossal resources and efforts for catering to the basic needs of shelter and essential inputs for socio-economic progress and human resource development.

Housing ranks next to food and clothing in fulfilling the basic needs of man. A certain minimum standard of living is essential for man’s health and civilized living. With the increase in population and virtual break up of the joint family system in the rural areas, the problem of housing has assumed serious proportions, particularly in the countryside (Dass, 1994). In thousands of villages, houses are usually small, huddled together with poor
ventilation, inadequacy of lanes and drains, non-availability of sanitary facilities and usually surrounded with garbage/manure pits around the village.

The rural population is the back-bone of Indian economy but its rapid growth has affected the economic growth of the rural settlements due to increasing pressure on land. It has also consequently influenced the land-use pattern, housing and environmental conditions in rural India.

It is roughly estimated that one-thirds of the rural population does not have suitable housing facilities. They live under thatched roofs and improvised structures to save themselves from heat and rains. The condition of three out of 10 houses was such that these required to be substantially repaired or completely. The rural houses are mostly built of non-durable material which requires frequent repairs and maintenance. Mostly locally available materials are used for construction. Burnt bricks are used for construction of pucca houses by efficient people. The roofs of the houses are made of clay mixed with leaves and twigs or dried leaves supported by wooden beams or flat thatched roofs. These are flat topped square or rectangular in shape.

For pucca houses, permanent roofing materials like galvanized iron sheets, asbestos sheets, stone slabs and burnt clay tiles are used. In most villages also there is either absence or lack of essential housing services like potable water supply, built-in-latrines, drainage of waste water and disposal of refuge, community facilities and public utilities. Moreover little finances from banking institutions have been available for the construction of new houses in the villages.
In rural areas, the low income people live in mostly one-roomed huts that are in dilapidated condition made of Kutcha (non-durable) building materials that are locally available. The village ‘abadies’ (settlements) are congested and many have developed haphazardly. (Misra & Rao, 1998).

The main cause of congestion as well as expansion of rural settlements is the high rate of growth of rural population, which is of the order of 2.2 per cent per year. The average household size is 5.6 persons.

The houses in rural India have been evolved according to the life style of the people and the resources within their means to satisfy their needs and styles of life. The house has to provide spaces for the individual and multi-purpose activities such as

i) women preferably in the interior part;
ii) men preferably in the front/away of/from the house;
iii) storing foodgrains, household belongings, fuel, fodder, etc.
iv) courtyard for multipurpose activities;
v) cooking and keeping kitchenware and drinking water; and cattle care.

The housing and environmental conditions in the rural settlements have generally not been satisfactory. Cooking of meals in living rooms using wood, cow dung and agricultural wastes create smoke nuisance in houses and the village habitation which is injurious to health in many ways. Keeping of cattle in homes and rooms where human beings also live creates unhygienic conditions.

The growth of village is haphazard and the streets are narrow and dusty which become slushy during the rains. The density of habitation is also very high, resulting in congestion and overcrowding in houses.
inadequacy of community facilities like schools, health centres, community buildings, etc., and also of public utility services like good roads and transportation system, electric supply and communication hinder the general environment for development of the villages and the rural people.

As per the data made available by 2001 Census, the National Buildings Organization (N.B.O.), had projected that the shortage of housing in the country by 2001 would be of the order of 40 million dwelling units – out of this 30 million will be in the rural areas. Improvement in rural housing and settlements is therefore a colossal task which is diverse in nature in different parts of the country.

According to available estimates, there is considerable shortage of rural housing in many of the developing countries of the region. Generally speaking, the rural housing deficit is about three times the urban housing deficit in developing countries of Economic and Social Commission of Asia and the Pacific ESCAP region.

DEFINITION OF HOUSING:

Housing is defined as a process or an activity or an interaction between the housing actors, their activities and the product of activities. Good housing is its ability to satisfy the preferences of users which they can afford.

Any account of rural housing in India should start with a clear understanding of what constitutes a house. According to the definition adopted for the decennial population census, any structure with four walls and a roof qualifies a house.
The Environmental Hygiene Committee (1949) in India defined “a house means a residential house, flat or tenement designed for family life”.

World Health Organization (WHO) defines housing as “the residential environment, neighbourhood, micro district or the physical structure that mankind uses for shelter and of the structure, including all necessary services, facilities, equipments and devices needed for the physical health and well being of the family and the individual”.

Interregional seminar on the social aspects of housing reiterated that “the concept of housing is more than merely a physical shell. Housing encompasses all the ancillary services and community facilities which are necessary to human well being”.

As the World Bank Paper (1994) rightly observes, “Housing has substantial social benefits. It is thus for sound economic reasons that after food, housing is typically the largest item of household expenditure for poor families and that they are willing to do great lengths to obtain housing at locations with access to employment’.

ORIGIN OF HOUSING:

The importance of Housing was universally recognized from the dawn of history. Even the Neolithic man who lived between 1000 and 2000 BC built durable habitations like pit dwellings. Lake dwellings and beehive huts. However its functions increased manifold over the years. Primitive man sought some kind of protection against wild animals and natural elements. When the institution of private property came to be recognized, housing received a big boost (Raj, 1996). With the advancement of knowledge and
civilization, man became particular about sanitation, environment, privacy and location of his house. He became conscious of better facilities which make his life easy and comfortable.

IMPORTANCE OF HOUSING:

A house serves the basic needs of poor households without which it is difficult to survive. It provides them both physical and mental strength and a psychological base on which they can fall back while accessing other basic needs such as food and clothing. For a normal citizen, owning a house provides significant economic security and status in the society. For a poor household, a house constitutes an asset, which can be offered as a collateral loan during difficult periods or for children’s education and marriage and also for having treatment in case of illness. A house also protects a poor household from the vagaries of nature, in the absence of which they are forced to take to streets and live in the open. In short, it can be said that ‘a house is part and parcel of man’.

A house can be small, related to the number of family members. The families in rural areas live without proper space for movement, no space for privacy, and no space for children to play, etc. Due to insufficient space, the incidence of contracting diseases increases; infection spreads quickly into the poor households. Cooking and living in the same space make tiny huts get polluted easily and affects family health due to lack of proper ventilation and space. Owing to lack of space, in tiny huts, livestock also lives with a poor family often creating problems of sanitation and hygiene.
SOCIAL ASPECTS OF HOUSING:

From a sociological point of view, housing has a major part to play in ensuring continuity of community life. There is also a close interrelationship between housing and family organization (David, 1972). In all cultures and at all times the type of housing has corresponded in some way to the organization of the family and has in turn sustained and reinforced existing forms of family organization. In many parts of the world, the extended family system is reflected in various clusters of rooms within which there are sections reserved for the basic units.

The home is a menage for production as well as for consumption and may therefore also reflect features of economic organization; there is a close correspondence between the dwellings built and the way of life of those who build them (David, 1972). Bad housing is directly responsible for bad physical health; although bad health is often associated with bad housing, this is because both of these are generally secondary effects of poverty.

There is clear evidence that inadequate space standards can disorganize family life. There is also evidence that an equally important criterion is the number of rooms in the dwelling. A careful survey by Loring (1956), using paired groups of “well adapted” and “disorganized” families, showed that significant differences were associated with number of rooms available, floor area, and general surroundings, but not with other supposedly significant factors such as possession of a bath or the physical condition of the dwelling.
ECONOMIC ASPECTS OF HOUSING:

Economists have approached the housing question from three rather disparate points of view; that of real investment, consumption and technology. Most analysis has been concerned with construction and housing as investment problems. Housing has also played a prominent role in the theory of consumption and social reform. Housing takes a large share of consumption budgets. Individual standards of living are heavily influenced by the level of housing and the amount paid for it.

Housing demand has two dimensions; one consists of the number of separate dwellings required; the second measures the amount spent per dwelling (Yadav, 1992). This latter amount varies with the size, quality, and features included in a house. Economic variables appear to have a much larger impact on the amount spent per dwelling than they have on the number of dwellings demanded.

Family demographic features are also important. The type of Household head and the age of household head are related to differences in tenure and in expenditures. Other factors which influence housing demand include education, occupation, and the location of the family by size and type of community.

RURAL HOUSING: MORE THAN AN ECONOMIC FACTOR

Housing is referred to as shelter, satisfying one of the so-called basic needs next to food and clothing. No doubt, this is a central development activity in its broad sense. If housing is reduced to a mere economic activity – and development is often understood in this narrow sense – the question
may be raised as to what it can quantitatively contribute to the national
economy.

Like many rural development activities with agriculture as their core,
housing has a monetary and a subsistence component. This means that house
construction and repair may involve a flow of money, as in the case of
government schemes. It may, on the other hand, be a family or a village self-
help activity that involves skill, labour force, building materials and tools as
input factors, but not necessarily money. Both components, the monetary as
well as the subsistence, contribute to economic development since they are
part of the economic cycle in two respects: the combination of input factors
results in an individual product; the new or repaired house contributes to the
national product or national wealth. Secondly, this process creates
employment in the form of both self-employment and mutual help.

The contribution of housing property to the total wealth of all Indian
households is 28 per cent, the higher the income group, the more the
additional wealth, and the lower the share of housing property.

HOUSING AND HEALTH :

Housing is part of the total environment of man and being a part, it is
to some extent responsible for the status of man’s health and well-being.
The widely accepted definition of Health given by World Health
Organization (1948) is “Health is a state of complete physical, mental and
social wellbeing and not merely an absence of disease or infirmity”. The
WHO’s definition of Health introduces the concept of “well-being”. It has
identified ‘level of living’ which consists of nine components for the well-
being of an individual. They are health, food consumption, education, occupation, housing, social security, clothing, recreation and human rights. Thus Housing occupies a vital role in the well-being of an individual and the family.

It is difficult, however, to demonstrate the specific cause-and-effect relationships because housing embraces so many facets of environment. By deductive reasoning, a strong relationship can be established between poor housing and the following conditions.

- **Respiratory Infection**: Common cold, tuberculosis, influenza, diphtheria, bronchitis, measles, whooping cough, etc.
- **Skin Infections**: Scabies, ringworm, impetigo, leprosy.
- **Rat Infection**: Plague.
- **Arthropods**: Houseflies, mosquitoes, fleas and bugs.
- **Accidents**: A substantial proportion of house accidents are caused by some defect in the home and its environment.
- **Morbidity and Mortality**: High morbidity and mortality rates are observed where housing conditions are sub-standard.
- **Psychosocial Effects**: These effects must not be overlooked. The sense of isolation felt by persons living in the upper floors of high buildings is now well known to have harmful effects. Often, also, people living in densely populated urban areas feel a similar sense of isolation which may lead to neurosis and behaviour disorders.
TRADITIONAL HOUSING:

The veranda in front of the house, which can be open or closed, may serve as a meeting place for social functions. During the summer it provides the family with a pleasant place to sit. During the rainy season, the domestic animals have a shelter. Furthermore, it may be used as a shed for vehicles such as the bullock cart.

The platforms (thinnai) serve for relaxation, for conversation with guests, and for sleeping during summer. During the rainy season cattle are occasionally kept there. They also have a special traditional significance in Tamil Nadu. Hotels have been and still are uncommon in rural areas. Travellers have customarily been allowed to spend the night on the thinnai. Hospitable families even provide sleeping mats and serve dinner to travellers. Early the next day the travellers continue their journey without disturbing their hosts. Throughout the history of Tamil society, thinnai have been a symbol of hospitality.

The front hall is used as a living room, pooja (worship) room and guest room and may be used temporarily during harvesting season to store grain. This is where the family photographs and hanging clocks are exhibited.

The front room is the only private place in the house. It serves as a bedroom, storage room, and a safe place for the family valuables. A window overlooks the main street. The housewife and young girls enjoy their leisure time by observing what is going on in the village.

The open courtyard at the rear of the house is used for drying grain and various other foodstuffs, and for making pickles. It provides the whole house with light and fresh air. One corner, slightly lower in level and
bounded by low curtains is for bathing and washing clothes. Adjacent to it is the kitchen and dining area. The toilet if there is one, is located in a detached block, set away from the house. The courtyard is also the place where many of the religious ceremonies, such as marriages or pongal celebrations are held. Occasionally pandals (temporary shed usually with thatched roof) are put up for such purposes while relatives and visitors occupy the surrounding veranda. In the evenings the family members relax here, discussing the events of the day and young children listen to narrations of their grandmother under the moonlit sky. When there has been a death, this is also where the final rites and ceremonies are performed before the body is taken to the cremation ground.

Before the father or head of the family dies, he divides the house among his sons. Customarily, the eldest son receives the first section of the house and becomes his father's host. The second son takes the next section and so on, according to seniority. The front door serves as the main entrance to all the further sections. For family functions, the entire house is used.

Traditionally speaking, a house is expected to last for many generations. Over the years repairs and maintenance works are carried out by the successive members of the family, who may also improve or extend the house. As a rule, the houses are single storeyed. Very occasionally a small room is constructed above the front hall, with a stairway leading up from the hall. Such a construction demonstrates family wealth or status.

Though the present housing is little bit different from the traditional housing, the basic aspects like thinnai, courtyard, window, hierarchical property right, etc are still the same.
HOUSING SHORTAGE IN INDIA:

Data shows that the average household size in India is close to 5.5. Between 1951-91, there was an increase in decade census in the average household size both in urban and rural areas. Fall in mortality and rise in age at marriage are the main reasons behind it. After 1971, the average household size has shown a small decrease which may perhaps be due to fall in the birth rate (UN 1993). In 1991, the average household size in urban and rural areas was 5.4 and 5.6 respectively. The average household size is however, a variable which is caused by a complex set of factors such as literacy, urbanization, development and modernization.

Housing is a necessity. Its supply in India does not fully meet the present needs of the population whether in forms of location, size, tenure, type of facilities. Any estimate of housing shortage depends essentially on a minimum acceptable standard of housing. Keeping these and other relevant considerations in view the National Building Organization has been estimating the housing shortage. Gap between the total demand and total stock of houses at national level from time to time on the criteria that every household be urban or rural should have a housing unit to itself.

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<tbody>
<tr>
<td>Households</td>
<td>68.7</td>
<td>78.0</td>
<td>93.5</td>
<td>113.5</td>
<td>137.0</td>
</tr>
<tr>
<td>Usable Housing stock</td>
<td>57.1</td>
<td>66.4</td>
<td>77.4</td>
<td>92.9</td>
<td>111.5</td>
</tr>
<tr>
<td>Housing shortage</td>
<td>11.6</td>
<td>11.6</td>
<td>16.1</td>
<td>20.6</td>
<td>25.5</td>
</tr>
</tbody>
</table>

According to the Ministry of Rural Areas and Employment, the total rural housing gap was assessed to be to the tune of 143.1 lakh units in 1991. This is expected to rise to a large figure of 243.9 lakh units by 2021. This assumes that all the existing houses will remain livable at least by 2021. If the above assumption is excluded from the estimates, India faces a housing gap of 475.3 lakh units by 2021, out of which 243.9 lakh units housing gap will remain in the rural areas.

<table>
<thead>
<tr>
<th>Components of Housing Gap (in lakhs)</th>
<th>1991</th>
<th>2001</th>
<th>2021</th>
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<tbody>
<tr>
<td>For removing the crude housing gap</td>
<td>37.0</td>
<td>41.6</td>
<td>49.8</td>
</tr>
<tr>
<td>For removing overcrowding and congestion</td>
<td>3.0</td>
<td>3.4</td>
<td>5.3</td>
</tr>
<tr>
<td>For removing structurally deficient units</td>
<td>103.1</td>
<td>118.9</td>
<td>188.8</td>
</tr>
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HOUSING AND ITS IMPACT:

There are many reasons behind houselessness and low quality of houses in rural areas. The major factors are poverty/low income, population growth, westernization/value changes and environmental factors. The poor people lack in all facilities. For them food is the most important need. The rural poor pay greatest attention in satisfying hunger and then clothing needs. For many of them, housing appears as luxury. Unable to bear the rising cost of building materials, they remain houseless or live in inadequate and congested house.
The role of housing in poverty eradication is potentially significant because of the range and number of benefits that such investment can support (Mcleod, 1998). Secure, safe housing with supporting infrastructures provides a wide range of benefits for low-income households. These include increased health, security, social well being and safety from the effects of natural hazards such as heat, rains, cyclones, etc. Improved housing has positive impact on the well being of children and women and is often prioritized by women above other forms of investment.

Poor quality housing imposes enormous health and safety costs on its inhabitants. Families suffer significant loss of income through days off work and the expense of medical treatments. For example, many infectious and parasitic diseases are now known to be associated with sub standard housing and inadequate provision of water, sanitation, and drainage and garbage management. In addition, a combination of overcrowding the use of open fires leads to danger from burns and accidental fires. The consequent lack of security has a deleterious effect on children’s health and development. Safe and secure housing brings tremendous benefits for children. When poor housing acquire good quality housing, dramatic falls in infant and child mortality and morbidity result and children’s physical, mental and social development is greatly enhanced. Reduced household responsibilities mean that there is more time for education and play, since it is the girl children who tend to shoulder significant household responsibilities.

Improved housing and basic services often result in major timesaving, especially for women. For instance time is saved when the house is cleaned
and maintained. Better quality walls also lead to improve natural lighting and ventilation. Adequate housing with sanitation and other facilities make a positive impact on family planning. Three-fourths of Indian housing facilities lack proper sanitation and housing. Foreign studies and experience of developed countries suggest that strong family norms are intimately linked up with adequate and quality housing. (William 1931, Anne 2003)

FACTORS RESPONSIBLE FOR RURAL HOUSING PROBLEM:

One reason is certainly the enormous explosion of the rural population since Indian independence. The number of dwellings built was not sufficient to match the population growth (indication of rural poverty). Further, penetration of the formal sector and elements of urban lifestyle into rural areas became increasingly significant and resulted in the breakdown of traditional social systems and ways of life, this included traditional building technologies and skills, and led to reliance on government programmes and government aid.

Loss of self-reliance and traditional capacities, coupled with the inability to incorporate modern facilities, is a typical development problem that tends to lead to poverty. Modern building materials are often not affordable, yet traditional ones are viewed with contempt. The same is true for building technology and house design. Government intervention, though well-intentioned, has probably aggravated the growing dependence and diminishing self-reliance of the rural population – it may, in effect, have helped to create underdevelopment.
On one hand, Population growth creates new demand for housing and on the other it adversely affect people’s income generation capacity. It also raises average household size. Population growth leads to overall reduction in the availability of space. Further environmental degradation, fall in ground water level, deforestation, new forest laws, irrational land redistribution programmes have worsened the housing situation among farmers and labourers.

House construction is to a great extent a non-formal activity which involves family, friends and neighbours. Thus there is little cost incurred for skilled, semi-skilled or unskilled labour. The same is true to some extent for locally available, rural building materials. Clay, for instance, is there for the taking. Consequently, transport costs for local materials are very low or negligible. This system is monetized only to a minor extent, though even this is changing rapidly. Moreover, there are no overhead costs such as those for contracting or loans in the formal building sector.

INTERNATIONAL YEAR OF SHELTER:

Shelter and Development have mutually supportive roles. It was in recognition of this mutually supportive roles and WHO’s definition of Health which includes Housing as an important criteria for the well-being, the United Nations took the initiative to observe 1987 as the International Year of Shelter for the homeless. In 1988 the United Nations again set apart the global target of providing shelter for every one by 2000 A.D. in its policy perspective title “Global Strategy for shelter to the year 2000 A.D”. India had also prepared the National Policy in order to achieve this goal.
NATIONAL POLICY ON RURAL HOUSING:

The global shelter strategy adopted by the United Nations in November 1988 calls upon different Governments to take steps for the formulations of a National Housing Policy to achieve the goals of the strategy. National Housing Policy has been prepared in 1994 and implemented in India so as to realize this goal given by the United Nations for the International Community of Nations. The right to housing, although not provides for as a constitutional or statutory right, is an accepted objective in terms of the national plans for social and economic development.

The National Housing Policy has recognised that rural housing is qualitatively different from urban housing. Housing activity in rural areas is not so much based on cash economy and depends much more on land rights and access to resources. Moreover, institutional development in rural areas for provision of finance, building materials, technology, expertise and infrastructure has not adequately materialised.

The strategy for rural housing (Government of India, 1994) has been defined as based on –

- Support to varying needs of shelter including new construction, additions and upgradations.
- Providing assistance by way of dissemination of appropriate technology and delivery system for promoting self-help housing.
- Assuring land and tenure rights by enactment of enabling laws for conferment of homestead rights.
- Prevention of alienation of homesteads on tribal land.
- Avoiding unnecessary displacement or dehousing of rural settlements due to development projects and where unavoidable, ensuring proper rehabilitation of the households, with full community involvement, according to the national norms.
- Rehabilitation of households affected by natural calamities in terms of assistance for construction and access to services, within the national scheme of calamity relief.
- Preserving the customary and traditional rights of access to housing resources based on forest materials and common village resources.
- Promoting the maximum use of indigenous building materials and construction techniques with due regard to geo-climatic variations in different regions.
- The coordinated provision of water supply, sanitation, roads and other basic infrastructure services to existing and new habitations besides employment opportunities which will also help to reduce the migration to urban areas.
- The establishment of a suitable institutional structure including strengthening of existing organisations at State, district and local level, with responsibility for the implementation, supervision and monitoring of rural housing schemes, and with the full involvement of beneficiaries, voluntary agencies and village panchayats.
- Giving special attention to the needs of poorest segments of SCs, STs and other disadvantaged persons.
Housing policy accords priority to the promotion of access to shelter for the houseless, inadequately housed and the disadvantaged persons.

- Households below the poverty line in all settlements.
- Rural landless labour including artisans
- The households dishoused by development projects and the victims of natural calamities.
- SCs, STs and freed bonded labourers.
- Widows, single women and women headed households including construction workers below the poverty line.
- Physically handicapped.

Housing policy accords priority to the promotion of access to shelter for the houseless, inadequately housed and the disadvantaged persons. Housing norms would be evolved at local levels with regard to different geoclimatic conditions and life styles of people. Efforts will be made to develop and promote use of cost effective standardized housing designs for each geoclimatic region.

In rural areas the size of the plot would not be ordinarily be less than 85 sq.m with a provision for built up accommodation of not less than 20 sq.m and with adequate provision of services. It will be the objective of housing policy to promote easy access to finance to different housing activities and to evolve an elastic and widespread resource mobilization strategy to tap household savings in the formal and informal sectors.

The National Housing Policy will be periodically revised in the light of emerging needs of different sections of the population and the demands of the changing socio economic conditions in different parts of the country.
**HOUSING AND FIVE YEAR PLANS:**

The First Five Year Plan (1951-56) identified the problem of affordability as the key issue in the housing sector and noted that 'as far as the low income groups are concerned, they cannot afford to pay the economic rent for housing accommodation of even the minimum standards'. Social housing schemes, namely, Integrated Subsidized Industrial Housing Scheme (1952) and Low Income Housing Scheme (1954), were also launched.

The Second Five Year Plan (1956-61) witnessed the emergence of an increased awareness towards planned development of cities and towns with emphasis on integrated approach to rural and urban planning in a regional framework. The most significant development during the Second Plan was that the Government shifted its policy of granting direct loans for the development of sites and plots to individuals to giving assistance to State Governments and local authorities.

The Third Plan (1961-66) specifically mentioned the importance of housing in the economy and drew close relationship between industrial development and provision of housing facilities. Special emphasis was laid on augmenting the housing stock through various agencies including public sector, private sector and cooperative sector. Many of the States had established housing boards to eliminate housing shortages with a focus on meeting the housing needs of low-income groups and slum-dwellers. However, the level of activity and the pace of construction of residential buildings by the public agencies was found to be slow, which called for the
establishment of financial institutions to provide financial and technical assistance.

EWS (Economically Weaker Section) housing was integrated with the Subsidized Industrial Housing Scheme during Annual Plans (1966-69).

The Fourth Plan (1969-74) laid greater emphasis on self-help for improving the housing situation and the creation of minimum health conditions. In slum areas the concept of slum clearance was replaced by slum improvement and the urban authorities had taken a more positive and realistic view of the people and their problems.

During the Fifth Plan period (1974-79), the Minimum Needs Programme and the Twenty-Point Programme were introduced under which certain schemes were aimed at improving the housing situation, besides creation of minimum health conditions and provision of house sites to landless labourers and weaker sections in rural areas as well as to improve environmental conditions. Construction of rental houses by the public agencies whose ownership could be transferred by outright sale or through hire-purchase system was also emphasized.

The focus of the Sixth Five Year Plan (1980-85) was to use the public sector resources in such a way that these yield optimum results and provide maximum possible houses to the absolutely shelterless people. The Plan proposed special emphasis on housing activities in small, medium and intermediate towns, low-cost housing techniques, modifications in existing building byelaws, land use control, etc., so as to reduce the cost of shelter, avoidance of direct subsidy in urban housing and greater stimulus and support to private housing in middle and lower income groups.
The Seventh Plan (1985-90) called for the establishment of proper and diversified institutional structure for housing, finance and construction to cater to the need of housing development. The strengthening of existing institutions, cooperatives, building societies and apex housing finance institutions was considered necessary. The Global Shelter Strategy adopted by the United Nations in 1988 called upon Governments to take steps for the formulation of a National Housing Policy (NHP) to achieve the goals of the Global Shelter Strategy. Accordingly, a draft NHP was prepared by the Ministry of Urban Development during this period.

The core strategy of the Eighth Five Year Plan (1992-97) consists of creating an enabling environment for housing activity by eliminating various constraints and providing direct assistance to the disadvantaged groups including rural and urban poor households, SCs/STs, physically handicapped, widows and single women. A significant aspect with regard to VIII Plan is that it has been set against a National Housing Policy.

Though the investment in housing over the Five Year plans increased from I Plan onwards, percentage of allocation to the Plan investment had decreased from I Plan (34%) to IX Plan (5.5%).

**RURAL HOUSING PROGRAMMES** :

Under the Indian constitution though housing has been included in the state list, assistance for housing have been provided jointly by the central and state Governments. In view of the magnitude of the problem central Government has introduced from time to time various social housing schemes.
Village Housing Projects Scheme:

The problem of rural housing forced the Government to formulate a village housing project scheme in October 1957 to provide loans at low interest to the rural people up to two third of the cost of a new house or to improve the existing dwelling. In the II Five Year Plan, Rs.10 crore were earmarked for housing while in the III plan, Rs.12.7 crore were provided for it. During the IV Plan especially since 1972-73 a scheme of House site cum construction assistance for rural landless workers has been introduced which provides for 100 percent financial assistance to the state Governments for meeting the expenditure on development of house sites and acquisition of land and providing assistance for house construction. In this plan, Rs.124.4 crore were provided for rural housing.

One Lakh Housing Scheme:

One of the most important efforts in serving the rural poor has been the one lakh housing scheme which was implemented during 1972-76. This scheme was essentially to support the central scheme of provision of house sites to rural landless workers launched in 1972. Developed house plots were to be given free to eligible beneficiaries through grants from the central Government. However additionally, the state Government decided to give a house practically free of cost. Each family had to pay only Rs.100 towards a house built at a cost of Rs.1250-1500. The main effort by the state Government was to turn this opportunity into a popular mass movement to boost the central scheme. Besides, the Government grants, efforts were made
to mobilise resource from public. Out of this massive effort, 60000 houses were completed over a period of about 5 years.

**Minimum Needs Programme:**

Social Justice has already been the basic objective of India’s developmental plans. Accordingly, the provision of social services, which includes the distribution of developed home-sites for landless labour in rural areas, has been provided for under the Minimum Needs Programme. From the IV Plan, Minimum Needs Programme was initiated to establish throughout the country a network of certain essential services on a coordinated and integrated basis. It includes provision of free house sites to poor rural landless families including SCs and STs, potable water supply and improved sanitation. In successive plans, provision of assistance for construction was also included in the programme. The scheme was earlier part of central sector scheme and was later transferred to the state sector in 1974. The outlay provided was Rs.129.65 crores in 1990-91 and Rs.128.91 crores in 1991-92. The Minimum Needs Programme also provides for carrying out environmental improvement of slum area.

**House Sites cum Construction Assistance Scheme:**

At the national level, the allotment of House sites cum construction which is a state sector scheme is being monitored. This scheme is Point-14 of the Twenty point Programme which gave further impetus to the timebound implementation of this programme. This programme announced in 1982 and subsequently revised in 1986 is a charter of eradication of
poverty and improvement of the condition of the downtrodden. With specific focus on the benefit reaching the poorest of the poor. The programmes of allotment of house sites cum construction assistance to the rural landless workers, the environmental improvement of slums and houses for the economically weaker sections constitute the housing component in the Twenty Point Programme.

Under the scheme of housing for the people, the aim is to make available house sites to the rural poor, expand programmes of house construction, lay special emphasis on construction of houses for SCs and STs and develop low cost building materials. The achievement under the provision of house site upto the end of VI Five Year Plan and thereafter till 1993-94 is 212.34 lakh families as against the target of 80.04 lakh families. In respect of construction assistance on allotted house sites, the achievement has been 70.21 lakh families against the target of 51.24 lakh families. Under rural housing scheme, a provision of Rs.350 crores exists in the VIII Five Year Plan. Against this during the year 1993-94 an amount of Rs.11 crores has been released to various states and an amount of Rs.30 crores was earmarked for the year 1994-95.

**ACHIEVEMENTS**

<table>
<thead>
<tr>
<th>Scheme (in millions)</th>
<th>VII Plan</th>
<th>VIII Plan</th>
<th>IX Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provision of House sites (Families)</td>
<td>54.33</td>
<td>26.44</td>
<td>43.2</td>
</tr>
<tr>
<td>Construction Assistance (Families)</td>
<td>19.13</td>
<td>12.65</td>
<td>22.5</td>
</tr>
<tr>
<td>Economically Weaker Section (Dwelling units)</td>
<td>8.27</td>
<td>4.85</td>
<td>6.87</td>
</tr>
</tbody>
</table>

Source: National Sample Survey 2002
Subsidised Aided Self Help Housing Scheme (SASH):

This scheme was based on the feedback of a few housing schemes implemented earlier by reputed NGOs. These results led to the introduction of a totally new and path-breaking scheme popularly known as SASH towards the end of 1983. The innovative features of this scheme includes:

- Rather than a standard type design followed in One lakh housing scheme, 17 designs of various plinth areas were selected based on minimum cost, maximum efficiency and use of improved building materials and better construction techniques.
- Programme for masons and semiskilled labourers to be trained in new construction techniques and cost saving.
- Unlike OLHS, the share of subsidy in a total cost of Rs.6000 was reduced to 1/3 with 1/6 being the contribution of the beneficiary and a half as loan from HUDCO (Housing and Urban Development Corporation).
- Most important innovation was the use of over 1200 NGOs in the process of beneficiary selection, resource mobilisation, loan disbursements and supervision of house construction. This helped to inculcate user participation in the entire process which would help to eliminate a sense of alienation, common in a Government given house.
- Starting of Nirmithi Kendras to both manufacture low cost building materials and disseminate information and run training programmes to support SASH.
Indira Awas Yojana:

Indira Awas Yojana (IAY) scheme of construction of low cost houses for poorest of the poor belonging to SC, ST and Freed bonded labourers was initiated during 1985-86. The Ministry of Rural Development is operating this fully subsidised rural housing scheme as a part of rural employment programme. Indira Awas Yojana which is a component of Rural Landless Employment Guarantee Programme now forms a part of Jawahar Rozgar Yojana.

The objective of this programme is to develop a viable micro habit, provide housing and ensure a base for higher level of earning for the beneficiaries. A sum of Rs.12700 per unit for plain areas and Rs.14500 per unit for hill areas is given as grant under this scheme to the state Governments for housing, sanitation and infrastructure. During the VII Plan, 6.87 lakh dwelling units were constructed at an estimated expenditure of Rs.699.58 crore and for the year 1990-91 the target achieved was 1.71 lakh at an anticipated expenditure of Rs.187.96 crore. Indira Awas Yojana enhanced the housing target from about 4 lakhs dwelling units in 1994-95 to 10 lakh units in 1995-96. It earmarked Rs.1000 crores for achieving this targeted number of houses.

In 1996, 10 lakh houses with an outlay of Rs.1000 crore are proposed to be constructed under the IAY. Out of this CAPART has been asked to construct 50000 units with the help of NGOs. This marks the beginning of a change whereby NGOs would be able to innovate in respect of rural housing schemes.
**Jawahar Rozgar Yojana:**

Jawahar Rozgar Yojana (JRY) announced in 1989-90 seeks to provide intensive employment in backward districts with acute poverty and unemployment. The earlier employment programmes namely the National Rural Employment and the Rural Landless Employment Guarantee Programmes have been merged in the new programme which aims at providing fuller employment opportunities to at least one member of each family living below the poverty line who seek unskilled employment in economic activities including housing. Generation of additional gainful employment, creation of productive community assets including housing units and improvement in the quality of life in the rural areas constitute the core of the programme.

**Credit cum Subsidy scheme:**

The Credit cum subsidy scheme for rural housing has been launched with effect from 1st April 1999. The scheme targets rural families having annual income up to Rs.32,000/-. While subsidy is restricted to Rs.10,000/- the maximum loan amount that can be availed is Rs.40,000/-. The loan portion is to be disbursed by the commercial banks / regional rural banks.

**Samagra Awaas Yojana:**

Samagra Awaas Yojana is a comprehensive housing scheme launched in 1999-2000 with a view to ensure integrated provision of shelter, sanitation and drinking water. During the first phase of its initiation, it was decided to take up few states which had been identified for implementing participatory
approach under the Accelerated Rural Water Supply Programme. Information, Education and Communication (IEC) work with 10% contribution from the people.

**Pradhan Mantri Gramodaya Yojana (Gramin Awaas):**

This scheme is part of the comprehensive Pradhan Mantri Gramodaya Yojana (PMGY) introduced during the year 2000-2001 to achieve the objective of sustainable human development at the village level. The PMGY envisages improving the outlay of Basic Minimum services including "Rural Shelter" in the rural areas. The Ministry of Rural Development is the nodal agency for implementation and monitoring of the scheme which is being implemented on the pattern of Indira Awas Yojana. During 200-2001, Rs.375 crores had been allocated for implementing the "Rural Shelter" component of the comprehensive PMGY scheme.

**ORGANISATIONAL SUPPORT:**

Various bodies are implementing their own housing programmes in their own way and encouraging the aim of micro habit at development rather than simple shelter.

**Ministry of Rural Areas and Employment:**

The Ministry of Rural Areas and Employment provides grants-in-aid to the states under the Indira Awas Yojana and Rural Housing Scheme for construction of houses for weaker sections and people below poverty line.
National Building Organisation:

The National Building Organisation was set up in 1954 as an advisory and coordinating body for all technical matters concerning building and housing. The National Building Organisation, the apex technical body has been engaged with the study of problems of rural settlements and promoting trainings, extension work as well as research in local technical problems through its Regional Rural Housing wings. The main role of the National Building Organisation is transferring the technology to rural areas.

National Building Organisation constructs low cost houses in rural areas for demonstration under its demonstration housing scheme. These houses are designed for improved durability and livability making use of local materials and skills suited to local conditions. The houses so built are later allotted to families of Scheduled Castes, Scheduled Tribes, landless agricultural labourers and other economically weaker sections of the society. While the state Governments provide land and the National Building Organisation bears 1/3 of the cost of the house and the cost of environmental improvement, the beneficiaries have to contribute only 2/3 of the cost. National Building Organisation also conducts training courses for Block Development Officers, Public Relation Officers, Junior Engineers, artisans engaged in various housing programmes.

Housing and Urban Development Corporation:

HUDCO set up in 1970 is a premier organisation engaged largely in Social Housing. HUDCO has been financing rural housing schemes
benefiting economically weaker sections primarily since 1977-78 with the objective of meeting the basic needs of shelter, promoting community efforts, self-help, providing essential facilities like drinking water supply and low cost sanitation, encouraging adoption of appropriate construction technologies and housing with local material and local skills.

The corporation provides loans at low rate of interest and long repayment period for construction of new houses and repairs / renovations under its housing schemes for small and marginal farmers. It has also started a Village Abadi Environmental Improvement scheme to create amenities like water supply, drainage and sanitation and to undertake eco-preservation activities in human settlements. The loans issued by HUDCO for these activities bear a subsidised rate of interest HUDCO has assisted in the construction of over 28.5 lakh rural houses in thousands of villages in 21 states with project cost of over Rs.2150 crores and HUDCO loan assistance of Rs.1165 crores. The balance cost component is met out of part state Government subsidy and beneficiary contribution in cast, kind and labour in this rural housing effort with strong beneficiary participatory inputs.

**National Housing Bank:**

The National Housing Board was formed in the year 1971 and in 1987 under the National Housing Act was passed by the parliament under which a National Housing Bank was set up in 1988 with an initial authorized capital of Rs.100 crores to promote housing finance institutions. As the apex agency charged with linking the housing finance system with the financial sector as
a whole, the National Housing Bank facilitates the promotion and regulation of housing finance institutions in the public and private sector, refinances their operations and expands the spread of housing finance to different income groups all over the country. The work of resource mobilisation for housing sector also lies with National Housing Bank. Yet another scheme to help the homeless – the Home loan account scheme has been formulated by NHB for providing loans on the basis of one’s savings.

**Council for Advancement of People’s Action and Rural Technology:**

Council for Advancement of People’s Action and Rural Technology (CAPART) a registered society under the Ministry of Rural Development was set up in the year 1986 by merging the agencies namely People’s Action for Development India (PADI) and the Council for Advancement of Rural Technology (CART) with a clearly defined role to motivate NGOs to implement projects for enhancement rural prosperity and to galvanise their potential particularly of those with roots among the weaker sections.

It has been providing funds to NGOs across the country for construction of houses with infrastructure to the targeted population consisting of SCs, STs and freed bonded labourers through Indira Awas Yojana. About 45% of the projects sanctioned under Jawahar Rozgar Yojana has been under housing. It has funded rural housing to the tune of Rs.21crore so far.
NEED FOR THE STUDY:

Since villages are considered as the backbone of the country, improvement in the conditions of the village is vital to the overall development of the Nation’s economy. Shelter and development have mutually supportive roles. Hence an improvement in housing conditions in the villages has manifold significance. Housing encourages economic activities, generates employment opportunities, and creates a solid base for healthy and hygienic living. Keeping in view the magnitude of the problem and its inherent difficulties, the task of improving housing conditions in rural areas has to be viewed not as an isolated objective, but an integral part of a programme for the overall development of the village.

Unfortunately the problem of housing is seen only in terms of urban housing. The problem of rural housing is never taken as a serious problem. This is the case not only in India but also in the whole world including USA which had been mentioned in the research report of Deborah Quilgars, 1995. The field of housing has not received the attention, it deserves. Thus there is need for research to study the condition of housing in rural area, so as to enable the Government and the policy makers in order to draw their kind attention towards rural housing. Hence the researcher wishes to highlight the present condition of rural housing, the problems involved in it, its impact on the lives of rural mass, the relationship between the various institutions involved in housing, etc.
OBJECTIVES OF THE STUDY:

A. Objectives for Individual Householders:

- To find out the inter-relationship between the socio-economic variables and the housing variables of the respondents.
- To portray the present condition of housing in rural areas related to space availability and basic amenities.
- To describe the process involved in housing construction including men, material and money and also to find out the cultural aspects involved in housing construction.
- To analyze the impact of housing on the lives of rural people in terms of social, economic and health aspects.
- To portray the level of participation of the respondents in the process of housing construction.
- To find out the level of awareness of the respondents towards cost effective construction technologies.
- To find out the attitude of the respondents towards rural housing.

B. Objectives for Housing Institutions:

- To describe the process / strategies followed by the three groups (NGOs, Finance institutions and Government Organizations) towards fulfilling the demands of rural housing.
- To study the attitude of the three groups (NGOs, Finance Institutions and Government organizations) with regard to Rural Housing.
- To portray the attitude of three groups (NGOs, Finance Institutions and Government organizations) regarding the level of awareness of the beneficiaries towards cost effective construction technologies.
- To analyze the attitude of the three groups (NGOs, Finance Institutions and Government organizations) with regard to the level of participation of the beneficiaries in the process of housing construction.
CHAPTERIZATION:

Chapter I has been presented with a view to help the reader to get general introduction on housing especially rural housing, its significance, its relationship with health, National Housing Policy, allocations under Five Year Plans, Rural Housing Programmes, Organizations associated with housing, need for the study and Chapterization.

Chapter II includes review of literature – various studies conducted and the articles published in journals and magazines about housing from time to time and they are categorized into six sections – 1. Rural Housing, 2. Impact of Housing, 3. Urban Housing, 4. Housing Policies, 5. Housing Institutions, 6. Cost Effective Housing Technologies.

Chapter III provides statement of the problem, research design, objectives of the study, Population, Sampling, area of study, pilot study, methods of data collection, tools of data collection including formation of attitude / awareness scales adopted by the researcher, definition of concepts and then also Hypotheses.

Chapter IV consists of analysis of Data and presented in 2 sections - Section I deals with the interpretation and analysis of individual respondents, Section II with the institutional mechanisms involved in housing viz. NGOs, Finance Institutions and Government. All the sections have been presented with the help of tables, diagrams and statistical measures.

Chapter V gives the major findings and hypotheses testing. It also provides conclusions and the researcher’s recommendations for the improvement of housing in rural areas. It also discusses the theoretical framework of the study.