CHAPTER II

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Several studies have been conducted by Scholars on "Housing" based on primary as well as secondary data. A good deal of works have been undertaken regarding urban housing, slum improvement, urbanization, etc. But very little work has been carried out on housing in rural areas. This review of previous literature provides the background of the problem and this enables the researcher to design her study. Keeping in view the objectives of the study, the review of literature has been presented under the following six sections.

1. Rural Housing    2. Impact of Housing    3. Urban Housing

RURAL HOUSING:

Many authors have conversed about the housing in rural areas, its significance, the problems involved in rural housing, the way to approach the problem, housing design to be adopted in rural areas, etc. Some of the articles and researches which have been reviewed are given below.

Judith Yates (2003) updates an earlier study on direct and indirect assistance to home ownership in rural Australia, a country with a mature home ownership sector. She is of the opinion that urban housing is given much importance than rural housing. She examines the changing pattern of deposit assistance provided to first homebuyers and the trends in indirect
assistance provided through the tax system, with tenure neutrality taken as the preferred tax expenditure benchmark. It was motivated by a significant growth in real dwelling values and changes to the tax system since the mid-1980s that have resulted in increased tax concessions to owner-occupiers. Indirect assistance is shown to dominate direct assistance and is poorly targeted, with the greatest amount of assistance being provided to those households who need it least.

Sharon Baranofsky (1999) worries about the bleak housing situation of the rural Poor in America as well as about the housing of rural poor to be neglected. One in four poor rural households lives in housing considered substandard. She further says that Banks have traditionally been hesitant to invest in rural community development projects because of the time and resources involved in understanding rural markets and in underwriting and monitoring projects in less populated, secluded areas. She discusses the functioning of Rural Home Loan Partnership that work for community housing.

Rajendra Sharma (1997) is of the opinion that the facilities of housing and accommodation are much worse in villages than in towns. He strongly feels that the reason for inadequate and bad housing in villages is not only poverty but also illiteracy and superstitious outlook of the villages. He divides the houses available in the villages into 3 types - high quality houses, medium quality houses, low quality houses. He feels that the problem of rural housing is not likely to be solved without removing poverty and imparting education.
Expressing deep anguish at the rapid spread of cement-concrete structures in rural India, Amitab Singh (1996) laments that the expensive techniques have not only added to the problem of rural housing but also the problem of drainage, sewerage and related health issues. Rural housing should keep in view the paucity of material resources, abundance of labour and unemployment. Stressing the need for active community participation, she says that rural housing cannot ignore the special needs of women in the lay out.

Debabrata Lahiri's (1996) categorization of houses into pucca semi pucca, kuccha, semi kuccha sheds light on the status of houses in rural areas. The author elaborates that the service facilities available to rural households should be interlinked with the availability of safe drinking water facilities and toilets. He says that the appropriate technology suited to the construction of low cost houses should also be evolved along with the formulation of National Housing Policy.

Removal of poverty and houselessness have to be tackled simultaneously, says Gaur (1996). Planning for housing for the poor is part and parcel of planning for economic and social development. As women's efficiency and effectiveness are linked to the quality of housing, they must have a role in decision making regarding the house designs. Stressing the need for a change in the approach, he calls for increased allocation for the housing sector in the ninth plan to provide houses to the rural poor. No rural housing policy will succeed without the decentralization of economic and political power, he opines.
Neela Mukherjee (1996) administers that the mere construction of houses will not solve the problems of the poor; instead basic infrastructures like safe drinking water, sanitation and sewerage, power, roads and transport are also to be provided to make their living comfortable. The poor households' participation in designing and planning of their houses is an essential prerequisite, she opines.

Raj (1996) underscored the need for giving higher priority to rural housing and extension of essential facilities to such housing, evaluating the rural housing scenario obtaining in the country. Neither the adequate utilization of financial allocations nor enough attention has been given to construction cost reduction. Calling for the active involvement of NGOs in building rural houses, the author cautions against the hostility of vested interests to cost-effective technologies.

Highlighting the fact that the challenges of homelessness and urban slums and largely spill over problems of inadequate rural habitat, Sharma (1996) suggests measures to improve the rural housing scenario. Poverty, low income, population growth, westernization changes in values and environmental factors are the major reasons for houselessness and low quality houses in the rural areas, he says. A need based house seems to be luxury for the poor people as they are incapable of meeting the rising cost of building materials. Housing problem cannot be solved without a strong political will and properly designed strategies, he feels.

Bernhard Glaesar (1995) had undertaken an empirical case study in Chengelpet and North Arcot Districts of Tamil Nadu. This was a joint research study sponsored by the Social Science Research centre, Berlin and IIT, Madras. The
purpose of the project was to identify problems and contribute towards the improvement of rural housing as a factor in sustainable development. The survey was carried out by means of two questionnaires - a household survey and a village survey. The study found that those who live in kutchha houses suffer most from environmental and water related problems. There are auspicious days and periods, certain rites and ceremonies and festivals need to be performed before and after construction. The study suggested that housing had to be imbedded in a larger framework of social, economic and ecological development measures. The generation of new jobs at the local level is imperative for any housing project, not only to motivate villagers to participate in the proposed activities but also to make an impact on the development of that village within a strategy oriented towards needs.

Rajagopal (1989) compares the rural households with urban households which have better housing structures and easier access to basic amenities. The need for an immediate attention of housing in rural areas in the country has been felt to achieve better results of rural development in true sense. An appropriate strategy for planning rural housing and resources there of have to be looked into thoroughly.

Housing continues to be the most neglected aspect of rural development. Rural housing standards must be related to environmental improvements and facilitating sites and services schemes through close involvement of the beneficiaries who can offer labour. The stress should be on proper use of locally available materials. Locating building materials industries at nodal points in rural areas will generate both income and employment. By making available better and low cost houses for the rural
poor, it is possible to improve not only the health of these people, but also their earning capacity. This is a profile given by Satya Sundaram (1989).

Balraj Mehta (1988) cited that the problem of housing shortage has been aggravated by a distorted pattern of development which has tended to displace people and delink them for their sources of livelihood and income. In the rural areas, the housing problem means poor quality of dwelling places. He concluded that the problem of rural housing has to be seen as a part of dangerous socio economic process.

The problem of rural housing is directly linked with imbalanced priorities and policies. House alone cannot solve the multiple man made deprivations and predicaments of villagers imposed on them over the centuries. If rural housing has to have any meaning then villages should be provided with a proper community center cum library. Unless power gets decentralized and percolates to the districts, small towns, and villages through their democratically elected independent committees and panchayats, rural housing will remain a pipe dream. While undertaking rural housing projects, Gandhian principles of austerity, simplicity, feasibility according to the minimum basic requirements of the people must be borne in mind. This is described by Inder Mohan (1988).

Manoj Pandey (1988) reports that overcoming rural housing shortage requires strenuous efforts. Housing remains a low priority area for long because it is taken as a consumption requirement rather than a productive activity and an avenue for asset formation. Houses without adequate provisions for sanitation, water supply, lighting and ventilation are not capable of giving the individual social gains that justify a priority status to
the housing sector for which it needs proper lay out, prior planning and design modifications rather than heavy additional investment.

Though many of the authors agreed the problem of rural housing, it is not given much priority either by the Academicians or by the Government. Sharma rightly said that the urbanization had spill over the problem of inadequate rural housing. The authors discussed the present housing scenario as well as the reasons for the low quality and quantity of housing in rural areas. They also opined that the rural housing not only includes the physical infrastructure but also the basic amenities.

**IMPACT OF HOUSING:**

The Sociologists are very much concerned about the quality of housing which has greater impact on the lives of householders. People's capacity and ability will be enhanced while constructing their own house as it is a one time investment and greatest achievement in life. Many scholars have revealed this fact and some of them are given below:

*Anne Canby* (2003) lays stress on after housing, transportation is the second biggest expense for America's families. New research indicates that the need to own one or more cars is placing homeownership out of reach for many low-income families, effectively restricting access to the single most effective tool for increasing family wealth. Although the challenge to secure decent, affordable, and safe housing for low-income Americans is intrinsically linked to many public policies, the 2003 renewal of the federal surface transportation law presents an opportunity to strengthen the policy linkages between housing and transportation. The trend and the prospects
for better linkages between housing, transportation, and land-use planning are well poised to continue as metropolitan areas pursue federal funding to build and expand subway, light rail, and commuter rail systems.

Gary Evans and Elyse Kantrowitz (2002) documented the evidence of inverse relations between income and other indices of Socio Economic status with environmental risk factors including hazardous wastes and other toxins, ambient and indoor air pollutants, water quality, ambient noise, residential crowding, housing quality, educational facilities, work environments, and neighborhood conditions. They briefly overview evidence that such exposures are inimical to health and well-being and also conclude with a discussion of the research and policy implications of environmental justice, arguing that a particularly salient feature of poverty for health consequences is exposure to multiple environmental risk factors.

Mulder and Smits (2001) reports the effects of inter-generational transmission of resources and of the pooling of resources within families on the transition into first-time home-ownership of couples, using detailed life-course data from the 1992-93 Netherlands Family Survey. Strong relationships are found between the socioeconomic characteristics and wealth - particularly self-employment and home-ownership - of the parents of both members of the couple and home-ownership of the couple. Parents who are self-employed or own a home have more opportunities than parents who rent their home to help their children financially and they do, in fact, provide help substantially more often. Socialization towards home-ownership arguably also plays a role. The results further show that the cumulation of home-ownership within families is increased by assortative
mating. If the parents of one of the members of the couple own a house, or offer help, the probability that the other partner's parents also own a house or offer help increases. With regard to the partners' own characteristics, the current work status, self-employment, and education of the man are more important than those of the woman, but the socioeconomic status of the woman is found to be almost as important as that of the man.

**Ruth Mcleod and David Satterthwaite** (1998) are of the opinion that most development professionals assume that poverty is caused by lack of income or assets and failed to recognize that poor quality overcrowded housing which lacks basic infrastructure underpins the deprivations associated with poverty. They accept that secure, safe housing and supporting infrastructure provide a wide range of benefits including increased health, security, social well being, safety from the effects of natural hazards, positive impact on the well being of children and women, an opportunity for the beneficiaries to work together and to develop constructive relationships with local authorities.

**Mohini Giri** (1998) observes that despite the planning process, housing standards has not much improved versus the requirements, since the dimensions and problems of housing are not been viewed in the overall environment of human settlement. According to the author, a durable shelter is one of the basic requirements for people to be able to organize their thoughts, discipline their actions and undertake plans and programmes and she cares for the people without a home who tend to be uncertain and unstable which affects their every action.
Samantaray (1998) documents the study which assessed the environment of households and the health hazards due to environment in Kanchanpur village, Varanasi. Her data reveals that morbidity was maximum among the persons residing in poor housing conditions and the persons residing in good housing condition were having minimum health problems. She proves the variance of morbidity in different housing groups to be statistically significant.

The state should provide civic amenities and living facilities without discrimination and exploitation and make privacy and security a reality. The right to shelter also implies that people shall not be displaced from their habitats without just and reasonable rehabilitation. Krishna Iyer (1996) feels that ownership must be given to women because they need most shelter to bring up children and enjoy privacy.

Stressing the need to evolve a new approach to habitat issues, Sharma (1996) points out that lasting solution lies in the empowerment of the people to enable them to have access to human right to housing processes. People's participation at various stages of decision making and implementation would make development sustainable. Security of tenure, protection against violations of housing rights, preferential access for vulnerable groups are the essential ingredients of a well thought out strategy, he maintains.

Voicing the need for an integrated approach to the problem of housing, Sushma (1996) says the special requirements of women and children should be taken care of while building a house. Stressing that locally available materials should be focussed on, she says that the dream of a home for everyone might come true if the hope is placed on mud. The
fabric of social structure can be strengthened only by securing women's rights over their dwelling places, she asserts.

A nation with a large number of homeless persons cannot feel confident, Suvarna Rani (1996) postulates. Collective self-help initiative would go a long way in effectively addressing the problems of finance, design, supply of materials, etc. The author asserts that women must be involved in every decision in house making and her interests in the ownership of the house must be explicitly acknowledged.

Tracing the housing problem in the historic perspective, Sweta Mishra (1996) outlines the strategies to solve the crucial issue. Provision of house sites to the oppressed classes along with financial help comprising the loan and subsidies is the need of the hour. Cost effective construction culture is to be evolved and the choice of housing design should be left to the rural people. Stressing the need for the formulation and implementation of a sound land policy, the author says that regular interaction between NGOs and the Government would quicken the process of rural housing.

Anuradha (1995) evaluates the social housing scheme with the beneficiaries participation. The study was conducted in Melaveliyur village of Trichirapalli District. Interview schedule, group discussion, group games were used for data collection. She found that majority of the beneficiaries were influenced by village leaders to participate in the programme. A vast majority of them felt that the overall quality of the building was good and high majority of them opined that the housing scheme improved their social status and also contributed to ecological improvement. This was an
unpublished thesis submitted to Bharathidasan University in partial fulfillment of M.A Degree.

Pokarna (1994) conducted a study on social beliefs, cultural practices in health and disease in Jhotwara, Jaipur. The aim of the study was to analyze the medical and health behavior of people of rural community, focussing upon the structural and cultural dimensions of health, disease and medical care as they exist and operate in rural areas. The methods of schedule, observation, case study and interviews have been adopted for data collection. The author suggests one of the activities that should receive basic attention towards the provision of a safe environment in housing. While analyzing the housing condition of the villages, he found that 56.5% did not have adequate ventilation and natural lighting arrangements. Overcrowding is also found in most of the houses.

Sankar (1992) assessed the level of people's participation in the social housing scheme. The study was conducted in Thasilnayaknanaoor and Villukarnapatty village of Trichirapalli District and interview schedule was used for data collection. He found that majority of the beneficiaries had participated in the decision making process and also the people's level of participation in the housing scheme was upto the satisfactory level.

An approach based on the study of 20 indicators is suggested to evaluate the benefits derived by the user community arising due to implementation of housing programme. It is shown that improvement made in housing brings positive changes in health, education, social development, employment, safety, etc. The suggested model helps to work out a composite Housing Quality Index incorporating various benefits derived by
the user. This is pointed out by Anantharajan and Hemavathy sekar (1991).

Shashi Srivastava and Srivastava (1991) conducted a study on housing and disease. The main aim of the study is to explore the relationship between housing conditions and the health status. The study was conducted in Firozabad, Agra District. 10 Doctors practicing privately were selected by random sampling and then 20 patients of each Doctor were selected. The interview schedule was used for collecting the information. 51.5% of the patients live in hutments which proves that the people with low income live in unhygienic conditions and suffer from various types of diseases such as respiratory infection, skin infection, insect infection. Though there is strong relation between housing and disease, only 37% of the respondents said that the housing condition was directly related to their health problems. The study concludes that a healthy house is necessary for good health.

Ravindra Prasad (1989) concludes that there is adequate evidence that a whole range of social ills are associated with low quality and quantity of housing. He feels that progressive development is an important component in ensuring that families with low and fluctuating incomes are able to construct reasonably adequate housing. He suggests that the success of many innovative programmes depends largely on political awareness, bureaucratic response and availability of skilled and well motivated community workers.

Lalitha Das (1988) views that women are the primary users of housing which for the majority of them is a work place as well as residence.
Inspite of this, they are more marginalised in the housing process. Housing programmes calculate the requirements on the basis of family as a unit and the design, location and details are planned to suit the head of the family, who in India is always a man. Eventhough one third of the households are women headed according to UN micro studies, it is not reflected either in designs or in women's involvement in the housing process. The author highlights the difference in design, sue of space, social status and thereby decision making powers of women, reasons for the system changing in men's favour and struggle to empower women in the housing process.

While talking about the health and housing needs of plantation workers, Richard Laing and Marni Pigoll (1987) interrelate living and working environments. They also identify general factors affecting health and housing intervention before suggesting ways in which the environment contributes to the high incidence of ill health and disease. It considers some of the implications of short term and long term housing objectives.

Rajatsubhra Mukhopadhyay (1985) made a study on Homeless Children in Bombay and Calcutta. The research sponsored by UNICEF and conducted by Council for Social development, New Delhi had the objective to enquire into the conditions and problems of Homeless people in general and children in particular. The study was basically exploratory in nature. Case studies, group discussions, participation and observation were used for data collection. The study found that homeless people did not follow better hygienic habits due to poverty and the unavailability of required basic facilities. The study further found that the attitude of common people & the authority towards homeless were extremely negative, destructive, punitive,
hostile and inhuman. Every homeless child wanted to lead a good life, a respectable and honourable way of life for which there is no hope for them.

John Madge (1972) reports that housing has a major part to play in ensuring continuity of community life from a sociological point of view. There is close relationship between housing and family organization, dwellings built and the way of life of those who build them. He shows evidence for the disorganization of family life due to inadequate space standards. The author warns about the emergence of more separate accommodation in industrialized countries due to housing problem. He feels the immediate necessity is to move from static to dynamic studies, which should be helpful for social planning.

Tessie Agan (1956) provides an understanding of housing with regard to family well being and social relationships. He explores the standards of housing which provide for privacy, rest, health, work etc and evaluates household equipment in terms of standards desirable for choice. He applies these knowledge to the solution of problems typical of those met in everyday living.

Quality Housing has positive impact on the well-being of people. Apart from increased health, security, social status, children's education, women welfare, environment, the beneficiaries get an opportunity to work together, develop constructive relationships with local authorities. The researchers said that the special needs of different groups such as aged and women should be taken into consideration, while constructing the house. The user community is getting empowered along with the construction process.
URBAN HOUSING:

Many works and researches have been carried out so far in the field of urban housing (including other basic amenities), which pose as a serious problem due to urbanization. Following are some of the literatures reviewed in this field.

Lena Mangnusson and Bengt Turner (2003) are of the opinion that regional differences have been increasing in Sweden. Over the last five to ten years, several municipalities have lost well over 1 per cent per annum of their population through a net outmigration to metropolitan regions and university cities. This paper aims to analyse the differences between depopulating municipalities. In some cases a net loss in population is compatible with a net migration of elderly households and middle-aged families—even when there is a massive outmigration of young people. A regression model shows that municipalities in a coastal location, with good living conditions and a strong housing market, also have a net immigration of middle-aged or elderly households.

Vijayalakshmi (1998) opines that housing must be so designed and constructed as to allow adequate air and sunlight to enter and at the same time, protect its dwellers from the elements where firewood, coal or cowdung cakes are used for cooking. She attributes that uncontrolled migration from rural to urban areas makes housing a major problem.

Odeyar Heggade (1997) has explained the problems of urban housing, trends in growth of urban housing, public and private sector investment in urban housing, issues in the growth and development of urban
housing and its financing under India's successive Five Year Plans. The author proves statistically that a good number of housing schemes were introduced in urban areas to tackle the urban shortage of housing whereas the rural housing needs had remained largely unmet due to shortage of investable funds. He also observed that the recent efforts to develop specialized housing finance institutions at National level have made progress but such efforts are not made to create specialized housing finance institutions at state and local city levels.

Development of industries has placed serious housing demands in Central Bombay. Due to over population, natural causes and strain due to overuse of services, the built environment has reached functional and physical obsolescence. Therefore the aging of the built environment is one of the most serious concerns for the city planners. Thus Ajay Dua (1991) brings out the conservation aspects of aging Bombay.

While evaluating a public housing project in Bombay, Banerjee Guha (1991) attributes that subsidized housing projects face the danger of being attacked by potential buyers of the market. The nature of the problem being so general and interlinked with the economic structure of the society, it is not realistic to think that the implementing authority would take up the sole responsibility of making site and service projects successful and feasible. The selection of economically viable locations and provision of basic services have to be undertaken systematically from the time of project inception. He further says that there should be a strict monitoring of allotment procedure and resale transactions.
Adnan Hameed Aliani and Yap Kioe Sheng (1990) explain about the incremental development scheme in Hyderabad. It is an innovative approach to low income housing. In this the allottee acquires a plot of land without infrastructure. He has to build his own house and deposit a small amount monthly in the neighbourhood account. Once sufficient funds have been accumulated the community decides on the infrastructure to be supplied and the mode of construction. The author says the requirement of Hyderabad Development Agency that the allottee lives permanently on the plot to avoid speculation with land and to bar families not urgently needing shelter.

Nientied Mhenni and De Wit (1990) acknowledge the practical problems involved in the participation of people in housing sector. The aim of the paper is to question the optimistic view of community participation and to claim that is often absent in Government projects. Their case studies in low income housing provides empirical evidence for community participation in urban projects which was despite sometimes positive, rhetoric rather than dismal.

Describing low income urban housing in Dharavi slum in Bombay Vandana Desai (1988) attributes that the heavy pressure of population on urban areas has created inhuman living conditions and generated social tensions. The question of urban slums is related to the entire question of poverty and not merely urban but also rural.

Carole Rakodi (1989) aims to review the debate on self help housing, assess the extent to which self help and community involvement is effective in solving housing problems, analyse the condition for successful individual
ad mutual self help and discuss appropriate roles for the state on one hand and community or individuals on the other with special reference to cities.

**Om Kumar** (1987) analyses the role of self-help component in sites and services projects. He provides a comprehensive source of information on the role of sites and services on a viable policy for providing shelter to the urban poor in India. He supports the relationship of housing to employment, social services, recreation and other aspects of urban life.

It is estimated that three quarters of urban population are unable to contribute anything toward their housing due to low incomes. Rural-urban migration is also one of the cause of this situation. Among the approaches considered to solve urban housing problems have been the resettlement projects, for which the major problem is finance. It is very difficult to make a feasible proposal **Charles Choguill** (1987) examines this situation and problems in providing low income urban housing in Bangladesh.

**Stephen Mayo and David Gross** (1987) observes that sites and service projects including a package of shelter related services represent a major innovation in shelter policy in developing countries. The article reveals the background of the sites and services concept, reviews recent evaluations of sites and services projects, presents an analytical model of sites and services paradigm, summarizes recent research on housing demand, reviews planning assumptions, and examines project experience. The authors conclude with suggestions for ways to improve the project design process and reform housing sector policies to increase the efficacy of sites and services paradigm.
Mildred Deyo Roske (1983) examines the transition process of housing in America. It begins with a look at the overall influences on the kind of housing. Home ownership is then explored with emphasis on the process of First time buying and selling. The nation's housing problems is the focus of his thought. He also reflects the Government actions intended to solve special housing problems through various Housing schemes and solutions associated with housing and energy and finally points out where changes in housing are likely to occur and the way in which housing consumers can affect desirable changes with basic amenities.

Walter Frieldlander and Robert Apte (1982) observe that there is close relationship between environment, housing and well being. He explains the history of housing and urban development in the united states and also the various legislation related to housing, he analyses the progress of housing after 1950. He feels that special housing is necessary for different groups such as the aged, physically handicapped, etc. The total range of social work methods such as case work, group work, community organization and administration are applicable to the field of housing and social change.

Sherman Maisel (1972) holds that economists have approached the housing question from three disparate points of view - real investment, consumption and technology. The factors influence housing are the type of head, age of head, education, occupation, location of the family by size and type of community. Housing demand has two dimensions - number of dwellings required and the amount spent per dwelling for which the amount
varies with the size, quality, features included in the house. Economic variable appears to have a much larger impact on the dwellings demanded.

While discussing the problem of urban housing, it is inevitable to portray the picture about the condition of Slums and its improvement. Most of the authors did the same and touched the various reasons for this scenario, squatter settlements and the improvement programmes especially sites and services programmes implemented both at the national as well as international level. In order to improve these schemes, they also had given various suggestions including self help housing which receives a greater emphasis nowadays. Many research studies had been undertaken in this field.

**HOUSING POLICY:**

Sociologists have reviewed the various housing policies from time to time both critically and positively. Housing demand and the delivery systems, the approaches used by the Government to solve the housing problem, housing programmes, etc which have to be reviewed indepthly are:

Ian Cole (2003) explores the emergence of housing strategies at the regional level in England in the context of wider ambiguities over establishing this new tier of governance. The paper notes the growing differentiation in local housing markets across the country and examines the implications for national policy formation and the development of new regional structures and responsibilities. The implications of these processes for housing strategy formation at the regional level are then assessed. In
conclusion he suggests that the aim of achieving greater integration between housing, planning and economic development strategies may be threatened by underlying processes of uneven economic growth and social polarisation.

**Antony Catsimatides** (2000) lamented that housing is more often than not built upon economic considerations and not ergonomic or social functional designs. Maximizing the use of the land is more important to the developer than the overall aesthetic and design-science which would otherwise have longer-term value for the inhabitants. Some of the short falls of building techniques today may often plague the rural housing developments. Skilled labor is hard to find, but that is because the education system of America does not address the needs of the skilled craftsman any more. A true sense of the community was the bond built through hard work and effective communication planning.

**Mc Rae Susan** (1999) examines mortgage distribution in 93 census tracts in Baton Rouge Metropolitan Statistical Areas. The purpose of the study is to determine what role race plays in the distribution of housing services and how government may contribute to the realization of the goal of empowerment of the poor in housing matters. The analysis suggests that empowering poor communities will involve both the government and the community. If empowerment is left to private initiatives, it is likely to end up being an academic exercise.

**Aditya Sen** (1996) notes that the plan of action adopted by the UN Conference on Human settlements would help to demarcate the problems of housing and to view human settlements as an integral part of overall
development. Stressing the need to encourage participation by the beneficiaries to promote self help housing schemes, the author says that the active participation of women in all the stages is essential to make the global strategy for shelter a reality.

Maintaining that housing forms a crucial part of the strategy for the alleviation of rural poverty, Baidyanath Misra (1996) says that more efforts need to be taken to improve the housing facility for the poor. The author suggested the measures such as detailed survey to identify the needy, popularization of cost effective technologies, dependence of locally available materials, appropriate housing designs and involvement of beneficiaries.

Analyzing the gravity of the housing problem against the backdrop of population rise, Dhawan (1996) suggest a series of remedies to be adopted with utmost care. Redistribution of land social reformation in the village is badly needed to increase the holding capacity of the rural folk. A revamping of the education policy is also required. The author is of the opinion that a new vision of the pattern of housing will herald a new era of housing in India.

Analyzing the problem of rural housing, George (1996) strongly pleads for a paradigm shift even though the transition would neither be smooth nor easy. The stereotyped approach like that of the minimum needs programme is not enough to sail through the difficult problems of housing. What we need is target free approach for rural housing which will ensure a human face to the problem. Pleading for a user-friendly attitude, the author
says that Panchayat Raj Institutions have to be given a stake in the new approach.

**Dennis Rondinelli** (1990) expresses that conventional shelter policies which focus on slum clearance, public housing, sites and services, government assisted self help are inadequate to meet the growing needs of urban poor for low cost housing. He analyses the policies that lower housing construction costs and encourage the participation of urban poor in low cost construction enabling the poor to afford private dwellings. Governments in developing countries must give more attention to tailoring housing policies to the needs of urban poor, develop multiple modes of shelter provision and to strengthen the housing finance system.

**David Dowall** (1991) compares the formal and informal housing delivery system in Karachi. He is of the opinion that constrained land and housing delivery systems have jointly caused the proliferation of informal housing settlements. This paper illustrates that while the quality of this housing is lower than that produced by the formal sector, it is vastly more affordable. The informal system of housing delivery is capable of providing sustainable number of housing units at affordable prices, something that the formal sector cannot match.

**Iyengar** (1996) believes in the technological approach as the correct approach to handle the rural housing problem confronting the country. Such an approach will be rooted in a human policy of sustainable development, employment generation and people's participation. The in-depth discussion on policy, and technological issues ravel the various dimensions of the problem. Self styled innovators, in their zeal to promote their own ideas and
products cause farm to the technological approach by blocking or deriving alternative solutions. The hope for a shelter for all depends on a basket of solutions, he asserts.

**Laurie Baker** (1996) holds that the very big and obvious difference between urban and rural housing is that the rural house calls for more space and amenities than the urban house. According to him, it is stupid to suggest that a rural family needs less and inferior accommodation than an urban family. The planners cannot sincerely and effectively plan rural housing from a city office desk rather than going to the villages and planning for their real needs.

**Sukthankar** (1991) points out that a shelter programme in a developing country for the underprivileged section calls for identification of resource potential, its mobilization and effective channeling. He accused that inspite of its pronounced commitment to shelter, the country did not have any policy paper in this direction approved by its Parliament or the Government which provides a gap between the objective and the achievement. The author had defined the role of the Government as Facilitator rather than a Builder.

**William Baer** (1991) says that filtering of housing has worldwide applicability. Third World Nations can profit in designing their housing policies from the experiences with filtering in other nations and they may also go beyond these nations in policy formulation. He discusses the relevance of filtering based strategies for Third World Nations.

A review of analysis of urban housing market is timely to suggest directories for research and policy in the next decade. An argument if
advanced for increased attention to the analysis of citywide housing materials using insights from both theoretical approaches and for research into processes of exchange. Such analysis should form the basis for policies which focus neither on selected income groups or residential areas in isolation from wider housing market processes nor on housing output targets but primarily on ensuring provision of essential inputs. This profile is a description given by Carole Rakodi (1992).

Barjor Mehta, Banashree Mitra and Pieter Nientied (1989) present building regulations in Third World Cities which are irrelevant for popular housing. This article representing a case study from India, provides the limitations and contradictions, of building codes and regulations for housing lower income groups and of the authorities concerned. Based on the notion of affordability for the poor, a differential set of building standards ranging from traditional building codes applied to modern construction to community base control for popular housing is represented.

Ganga Murthy (1989) attributes that the magnitude and complexity of the problem calls for a multi pronged long term strategy which could attempt at providing houses to the rural household by investing in house construction as a productive economic activity. The diversities of geographic regions, different economic, social and cultural practices make it very difficult to have any uniform pattern of housing and supplementary services. This calls for a distinct approach depending on local circumstances and it is in this context that appropriate technology would have a useful bearing. Appropriate designs, techniques of production, selective use of
available local materials could go a long way in promoting housing activity with minimum investments and maximum utilization of local raw materials.

Housing Blomkvist (1989) discusses the debate about the gigantic housing squatter settlement problems in the Third World. The conventional wisdom adopted as a solution to the immense housing problem is self help housing based on a study in India. The article argues that most states on the Third World are particularistic i.e. governed by the other factors like political connections and bribe. This interpretation of politics an public housing policy contradicts the common understanding of politics and has vital consequences for housing as well as other policy sectors.

Cedric Pugh (1987) contrasts the World Bank theory which emphasizes affordability and recovery of costs from the beneficiaries with the conventional way of doing things (i.e) Government providing permanent construction with extensive subsidies. In Madras policy makers and senior public servants had a positive attitude to housing especially for low income groups. He points out the evaluation of bank experience in Madras which had its own impact in slums.

Gill Chin Lim (1987) holds that measures such as price control, minimum physical standards, eradication of squatter settlements and urban growth control have failed to improve the housing conditions among the poor. Recent Government policies are guided by 3 key norms - unique occupancy, minimum physical standards and one step regularization which are not in line with the individual behaviour in the housing market. Government needs to critically examine the impacts of these norms and to
consider alternative strategies like multiple occupancy, adaptable shared housing and multiple housing development.

Stephen Malpezzi and Stephen Mayo (1987) briefly reviews recent evidence of housing demand parameters in few developing countries including India. They also examine similarities and difference among cities in housing demand. Their analysis stresses the importance of accounting for the impact of income and relative prices on housing demand.

Reviewing the previous evidence of housing demand parameters in developing countries, Stephen Malpezzi and Stephen Mayo (1987) presents new evidence on housing demand parameters based on applications of standardized models and comparable, variable definition. The analysis emphasis difference in housing demand in city and by tenure group.

Peter Malpass and Alan Murie (1975) find the pace and direction of change in housing in Great Britain. An important theme in the analysis is the relationship between central Government and the growing institutions responsible for policy implementation. With appropriate case studies the authors examine the impact of discretion and autonomy at the level of implementation. He concludes with a discussion of contemporary policy issues and proposals for future actions.

The Scholars had described the relevance of various policies adopted by the Government in solving the housing problem both in rural and urban areas. Even before the formulation of National Housing Policy by the Indian Government in 1992, the need was pointed out by Sakthankar. The authors also said that the policies which are proved to be successful can be filtered
by other Nations. Many case studies had been given in order to provide a better understanding of the policies.

**HOUSING INSTITUTIONS:**

Academicians concerned with housing have analyzed the role of various institutions such as Panchayat Raj Institutions, Non Governmental Organizations, Government Financial Institutions, the community's self help efforts, their investment, etc. Following are some of the few efforts made in this regard.

**Dennis Lenard and James Powell** (2001) emphasizes on Community participation in the delivery of housing. However, the production is not keeping pace with the growth in demand and International agencies, financial institutions, governments, the private sector, and NGOs acknowledge that there is a need to work together to seek the appropriate solutions for community based ‘capacity-building’ programme in the area of affordable housing. One of the key requirements is that community networks need norms and trust which facilitate co-operation for mutual benefit. The community learning is through interaction, and requires the formation of teams, processes and relationships within which learning interactions take place to create a sustainable environment facilitating the on-going delivery of affordable housing.

**Peer Smets** (2000) is of the opinion that for the urban poor, housing finance from ROSCAs (rotating savings and credit association) is an alternative to conventional housing finance, which requires conventional collateral. Contrary to conventional housing finance, the creditworthiness of
ROSICA participants is determined largely by social factors. Moreover, a link exists between ROSICA participation and house (or shack) ownership. Apart from obtaining short- to medium-term ROSICA finance, participation offers security for obtaining finance from, for example, moneylenders. Notably, auction ROSCAs offer cheaper housing finance than Indian housing finance corporations. The middle classes mainly use this finance, but the poor tend to obtain more expensive finance for incremental building.

Swanstrom (1999) accepts that in the past twenty years responsibility for low-income housing policy in the United States has been substantially devolved to community-based non-profits. The new system of community-based housing is described and some of the problems with it are examined. The assumption of responsibility for the provision of low-income housing by community-based organizations (CBOs) raises problems for the community development movement in the United States more generally, the author argues. The article ends by examining the central dilemmas facing CBOs and explores ways of resolving those dilemmas.

Rakodi (1999) opines that housing finance systems in developing countries have been the subject of considerable international agency research and lending attention in recent years. The housing finance system in Zimbabwe is described and critically analysed in this paper, paying particular attention to the provision of funds for local authority housing programmes for low income residents, the place of housing finance institutions in the national finance system, the ability of the building societies to attract savings, and their lending programmes. It is concluded
that Zimbabwe has an unusually well-developed financial sector and housing finance system for a recently independent developing country.

**Bhagabat Patra** (1998) commenced that qualitative and quantitative shortage in housing has further aggravated the problem of provisioning the basic amenities like drinking water, sanitation, latrine and electricity. He found the factors responsible for housing were insufficient investment in the housing sector, growth of population, break down of joint family system, inadequate availability of infrastructure. After examining statistical figures related to housing finance, he proves that the potential of cooperative sector had not been tapped adequately to the advantage of rural poor.

**Hari Srinivas** (1996) is of the opinion that the urban poor, with their low incomes, uncertain employment and low assets, have been sidelined by commercial banks who do not find them bankable. In order to rectify this situation, there is a need for a supportive role on the part of the government and commercial banks and a streamlining developmental role on the part of community based financial initiatives. The connecting link between these two actors is the NGO working in partnership with the settlement- based people's organization and with sufficient expertise and commitment to play the role of a mediator, animator and trainer. Together, the three - community groups (or People's Organizations), NGOs and Banks - will form the nodes of a housing finance triangle which will work in synchrony to generate and channel credit to the urban poor.

Analyzing the question of housing in India, **Ananda Bose** (1996) underlines the need for propagating cost effective, environment friendly
building technology to tackle the problem of rural housing. He emphasizes the need for bringing about a new design and construction culture avoiding unnecessary costs and wrong notions. Maintaining that the housing agenda should not be seen as shelter alone. He calls for an integrated approach involving Panchayat Raj Institutions, Non Governmental Organizations and women in addressing the task.

Welcoming the National Housing Policy, Ashok Kumar (1996) says that good policies alone will not ensure good results. There is need to improve the delivery system for rural housing and their housing policy should be reviewed periodically to tackle effectively the problem of shortage of dwelling units. The involvement of NGOs would lead to innovations in rural housing schemes. Analyzing the various aspects of Indira Awaz Yojana the author says that the widening of the scheme to cover more people should not affect the interest of scheduled castes and scheduled tribes.

Bains and Sansar Chand (1996) observes that housing is the hardest problem to solve. The greed to acquire a house has given a new dimension to housing. More dependency on governmental agencies and private enterpreneurs has further complicated the matter and caused impediments to one's aspirations to have access to housing. He stresses that shelter-related sectors continue to get low priority for development investment especially in the rural areas.

Chhabra (1996) supports that the tough task of rural housing cannot be accomplished through the government's routine housing programme alone. It is hence imperative to take benefits of research, experimentation
and development work being done for years by a number of related government agencies, NGOs and experts working in this field to pool their experience and expertise to tackle the problem of housing the rural poor in particular.

**Krishna Singh** (1996) strongly advocates the active participation of NGOs to solve the housing problem. The Government should gradually take the role of a facilitator instead of taking up direct construction activity. The need of the hour is the availability of rural finance. It is high time to revamp the rural housing policy accommodating the changing environments and the subsequent needs, she avers.

The success of rural housing policy lies in the decentralization of economic and political power ensuring the vigorous involvement of rural people in the administration, **Mishra** (1996) emphasizes. Providing a livable and durable house benefitting human dignity, health consideration, local traditions and habits, should be the Government's immediate concern he feels.

The need of the hour is to promote low cost and environmentally appropriate technology and use of indigenous resources the rising cost has a dampening effect in the housing sector, **Lahiry** (1996) says. As the housing concept undergoes drastic changes, the skills of the rural people to take up new housing technologies are to be developed with the involvement of NGOs. Lack of adequate finance and infrastructure facilities being the main constraints, the author calls for adequate Government support in financing rural housing.
In the changing socio-economic scenario rural housing should be treated as a development concept to facilitate a substantial improvement in the quality of life of the rural folk, opines Usha Patel (1996). Stressing the need for innovative planning to evolve appropriate architectural designs for rural housing, she calls for a national wide housing survey to effectively address this question. Expressing the concern at the sharp fall in investment in housing over the years, she suggests the setting up of a working group to go into all aspects of financing for rural housing.

Analyzing the National Housing Policy, Wishwakarma (1996) says inspite of the strenuous efforts by the Government, the problem of rural housing is assuming alarming proportions. Stressing the need to implement the role of the Panchayat Raj Institutions, which would ensure people's participation in development and decision making at the grass roots level.

Amitabh Kundu and Arachana Ghosh (1995) observes that the poor both in rural and urban areas mostly do not have access to the formal housing agencies. The authors acknowledge the marginal impact on housing supply due to the little allocations in each Five year Plans. Analyzing the housing scenario, they attribute that the informal procedures in the identification of the beneficiaries for LIG and EWS Schemes placed housing further beyond the reach of the poor.

While searching for tomorrow's housing strategy, Jaisen (1995) throws the following question. The present informal leaders had played a vital role in transforming the Calcutta slum from a hell hole to an acceptable human settlement by successfully articulating and advocating in public and politics. People have the right to stay where they live. The whole exploited
inhabitants who were in neglected settlements rose in militant movement to demand their rights. The author questions "Is that the only way that the people in power listen?".

Indirect or direct subsidy is an essential component of a shelter programme for the underprivileged in any developing country. This calls for a multilayered housing finance system to tackle the problem on a long term basis. Sharma (1991) has brought out the need for consolidation of fiscal resources as a primary objective of any housing programme to be successful in any developing country. He says that HUDCO could be a model finance institution for any developing country having similar objectives.

Bijlami (1990) highlights the financial strategy followed by HUDCO initially to create its network of the programme. Also emphasizes the need for establishing the credibility of financial institutions by spreading its activity not only in building houses but also creating an infrastructure which will help the institution to grow from strength to strength.

Dennis Rondinelli (1990) reviews the magnitude of the urban poor housing deficits discloses the growing need for low cost shelter. The author strongly feels that the public housing, sites and services, slum upgrading, self help schemes have failed to provide sufficient housing to meet the needs of the poor due to lack of supplementary programmes that reduced the housing construction costs and increase the participation of communities. His analysis shows that the conventional Government housing programmes will not ameliorate the housing problem.
Nientied Mhenni and De Wit (1990) acknowledge the practical problems involved in the practice of participation which is accompanied by optimism or sincere belief in its potential. The aim of the paper is to question the optimistic view of community participation, either absent or present in Government projects. Three case studies in Karachi, Tunis and Chennai provide empirical evidence to support that the community participation in urban projects was despite sometime positive rhetoric rather than dismal.

Housing is an integral part of a family's development. A family with a better house is likely to take more interest in the health and education of its members and will have a longer perspective on its future. The new house is not only seen as a place to live today but a home for their children for the next generation. Michael Slingsby (1989) says that one of the best and underused resources is people themselves and their potential for genuine involvement in solving their own housing problems. The author feels that the present housing crisis is a combination of factors such as political, related with poverty, underdevelopment, distribution of wealth and resources, administrative structures and constraints, power struggles and managerial, technical or financial problems.

Sundaram (1988) concludes that there is often a danger in laying too much stress on institutional forms, when one sees solutions to endemic problems in the system. The craving for institutional perfection could become an end in itself and divert the Government from the long term objective of ensuring the provision of finance on a flexible and decentralized basis for a variety of shelter needs of different income groups. It is
important to devote equal attention to the reduction of non financial constraints to housing efforts.

Active involvement of NGOs would help to organize and motivate the homeless and disadvantaged and provide necessary linkages to secure institutional and other support. It is true that entire rural homeless cannot be provided almost free houses but atleast a system can be devised through which housing activities take place in a planned manner and needful persons have an easy access to institutional and other support. More research is needed to find still cheaper building materials, effective construction techniques suitable for local conditions. This description is given by Tushar Kant Mishra (1988).

The technical options for incremental improvement have been demonstrated and proved the wide varieties of standards and techniques already used on low income housing sites in SriLanka. The initiating agency has the potential to make saving of upto 77% on service costs per plot by giving the community, the means and the responsibility to organize their own infrastructure. Giving control to the community of the services as well as housing will result in improved operation and maintenance of low income sites. This is given by Richard Franceys and Cotton (1988).

Bertrand Renaud (1987) feels that the way cities are built reflects the way they are financed because methods of financing dictate modes of construction rather than the reverse. The article examines three views which have had an important bearing on how countries approach the housing finance. Housing investment should be a low national priority since housing is consumption. Household savings cannot be mobilized because the poor
do not save. Finally housing in Third World Cities is built without specialized housing finance services.

Otto Koenigsberger (1987) introduces a new departure consisting of a complete reversal of the hitherto customary distribution of roles between public and private sectors. Their initiative, direction and management of house production is developed entirely to communities of users and owners of houses while Government Departments, statutory housing authorities and other public sector agencies are given supporting roles. These public sector are responsible for the provision of housing plots, physical infrastructure housing finance and necessary subsidies. Their role will be to help but not to control.

Raymond Struyk and Margery Austin Turner (1987) emphasize that good planning for the housing sector is essential because of the sector's importance in total investment and credit markets as well as the central role of housing in determining the well being of a nation's households. The author also describes a new planning tool Housing Quality Simulation Model which is designed to help analysts, evaluate alternate strategies for deploying resources to meet a country's housing needs.

Jem Hardoy and Satterthwaite (1986) acknowledges for the majority of the city dwellers their life is one of poverty, poor health, inadequate diets and inadequate housing and living conditions. The paper answers how to facilitate social exchanges which make basic services and adequate accommodation available and accessible to all which are less expensive to build, maintain and manage. It suggests that for many Third World Nations, it is not so much a question of lack of funds but the form that
Government has taken which explains the poor performance of public action in improving housing and living conditions.

**Pieter Robben and Pieter Van Stuijivenberg** (1986) introduce India's current housing crisis and the recent shifts in policy towards an approach based on the principle of aided self-help. The authors are of the opinion that the policy makers seriously underestimate the actual cost of construction in self help schemes. A successful implementation of such programme requires a highly developed financial mechanisms.

The authors did not have difference of opinion in the vital role played by the Government and other finance institutions in addressing the housing problem. The active involvement various organisations such as NGOs, PRIs, HUDCO, the user community, etc had also been discussed under this head. The measures which are need to be undertaken in the housing field had also been suggested here.

**COST EFFECTIVE HOUSING TECHNOLOGIES:**

The role of cost effective technology in meeting the housing demand with a little financial investment is great. Many Engineers and also the Sociologists have acknowledged this fact. Some of their views are given below:

Hailing the National Housing Policy as a step in the right direction, **Manohar Golpelwar** (1999) calls for a coordinated approach to the problem of rural housing. The feeling that low cost houses are of low quality will have to be changed. Underlining the need to propagate low cost housing, he proposes a new strategy to involve people in building their own houses and
also to orient the bureaucracy with the rural mass to make housing a people's programme.

Lauding the Nirmithi concept of low cost houses, Shankar (1996) says that the innovative approach will bring about drastic and revolutionary changes in the realm of mass housing. The impact of Nirmithi model housing prompted the Central Government to set up building centres in all the districts in India and concept is an integral part of the National Housing policy. The message which emanated from the kollam based tiny organization has caught worldwide acclaim, he observes.

Mathew Vadakemuriyil (1995) focuses on the socio economic changes in the field of housing. The construction style used in Kerala was "eco-friendly" and was in tune with the natural surroundings. He strongly cited that the eco criterion should be a salient feature of the National Housing Policy.

Das Kumar and Banerjee (1995) report on the research and application carried out at Central Glass and Ceramic Research Institute, Calcutta in an effort to produce alternate ceramic building materials. The building materials can be manufactured in the cottage and small scale sector through locally available raw materials, industrial wastes and agricultural wastes. It has potential for application in all types of housing. Special emphasis is placed on the cost effective dwelling units with an analysis of the relative cost benefits versus present practices.

Ram Das (1994) accepts that the rural houses are usually small, huddled together with poor ventilation, inadequacy of drains, lack of sanitary facilities surrounded with garbage and manure pits. The
Government realized only of late that whatever little sources had been assigned for housing in Five Year Plans, they were mostly used in urban areas. He delineates the use of locally available materials rather than depending on steel, bricks and cement which are costly and not within the easy reach of the masses.

Subah Singh Yadav and Ram Kumar Gurjar (1992) advocate the role of science and technology in the development of housing sector. Since the resources are limited and the demand for building materials are rising, need for technological help have always been imperative. The technology should include the optimal utilization of resources and it should be cost effective. The housing agencies should play a greater role in making people aware of new technologies, facilitate its choice of adoption and its resulting comforts.

Mohan Rai and Dave (1991) provide a national overview of the ongoing efforts in search of new building materials from wastes, from alternative resources to complement and substitutes the traditional building materials from wastes, where they are in short supply for housing programmes.

Renganatha Reddy (1991) attributes that conventional building materials used in formal housing construction are becoming scarce, expensive and often beyond the means of peasants. People in the rural areas, therefore depend more on locally available building materials. Despite the fact that mud houses need heavy maintenance, people construct and live in mud houses because they are within their means. This paper examines the scientific and construction principles of traditional mud houses, with a view
to find their applicability in solving the current mass housing problem of the poor. For this purpose a segment of Kallamade village in Andhra Pradesh state, where people have used mud extensively for house construction was studied. It was found that mud houses here are not only economical but also easy to construct and suitable to the hot and dry climate of the region. There is scope to rectify the drawbacks of this traditional mud construction system by adding new materials and technology to it.

Kumar Shutosh and Sodha (1989) presents a techno economic model for evaluating optimum distribution of insulation over various components of an air conditioned building corresponding to the maximum net savings. The model is based on a time dependent analysis for predicting thermal performance of the building. Numerical calculations have been made corresponding to four different climates viz. composite cold and humid, warm and hot and dry climates. The calculations have shown that in general, the insulation provides most savings over the roof and least on the south wall.

Navin Chandra Joshi (1988) warns that there is an immediate need for substituting scarce materials like cement, steel and wood with locally available building materials in rural areas but care should be taken to see that the substitutes are strong and durable. A major problem in the application of new materials in house construction is the lack of appropriate skill at the craftsman and supervisory level. The housing problem poses as a challenge to Government as issues like inflation, unemployment and poverty.

Dinesh Mohan (1988) is of the opinion in the rural environment first priority should be given to upgrade local materials and skills rather than
introducing new materials and techniques. There is usually a resistance to the adoption of latrines in rural areas where people are used to going out in the open. But considering the hardship to the women, old and infirm and problem during the monsoon, the adoption of these latrines as an integral part of rural housing is essential.

The modern construction designs have arbitrary spatial layouts that are incompatible with the cultural needs of the users. Traditional housing is easy to build but fails in some technical aspects of building. A synthesis of modern and traditional designs is the most suitable approach to housing design in Nepal. Governmental policy should facilitate by redirecting the education and building technology, by encouraging the production of indigenous materials, by suitable regulatory controls and by incorporating an optimal design in its own housing projects. This is mentioned by **Ambika Adhikary** (1987).

Highlights that population expansion and urban migration are aggravating the problems of providing shelter in the developing countries. **Ignatius Imbert** (1987) says that the increasingly wide gap between supply and demand can be attributed to the scarcity and improper utilization of financial, human and technological resources. The resource problem has led to poor planning, inadequate implementation and the importation and use of inappropriate methods and techniques. Community participation in the planning and design process of shelter must be actively encouraged and managerial and technical skills upgrade and expanded in range. So it is a move towards labour intensive construction and the use of alternative
materials based on local sources. With the scarcity of capital and foreign exchange, technological self-reliance is the only option.

Malhotra (1987) says that wood is an excellent building material to provide low cost housing. In countries with abundant forest resources, timber buildings with prefabricated components are a viable solution to the problem of ever increasing housing shortage. It is a solution where the human resources and materials can be used in an optimum manner for mass production. Prefabricated timber buildings have distance advantages of high speed and economy of erection and simplicity in construction.

Krishnamurthy (1986) develops a typical design for a cheap, strong, light and durable house which can be built quickly in both rural and urban areas on any available soil conditions at site, to cope with the demand for housing the poor in India. To achieve this objective this investigation presents a new system called portal system. This system is found to be economical, easily replaceable and shiftable to new locations, easy to transport and erect with least technical expertise.

The researchers had no other opinion except to propagate the cost effective technologies to fulfill the housing needs of the people. The authors also stressed that low cost housing does not mean low quality housing and the technology adopted should be 'eco-friendly'. Various case studies explaining the experimental efforts in cost effective technology had been given. The people should be motivated to adopt these technologies.

From the reviews given in this chapter, it has been found that most of cited reviews are not research oriented, but of opinion/observation study. Many researchers (Ram-1996 and Gaur-1996) felt that rural housing is not
given much emphasis because of the fact that rural housing deals mostly with quality. They (Ganga Murthy-1989 and Rondinelli – 1990) also had the opinion that research works should be done in order to know about the present scenario and it would also helpful to design the rural housing policy as well as to frame the strategy of rural housing programmes.

The few research studies that are undertaken in rural housing do not give a holistic picture of rural housing condition. Hence this study has been carried out including the aspects involved in rural housing such as physical construction of the house, religious practices adopted, aspirations about the house, awareness on cost effective technologies and opinion on rural housing. Thus the present research work seems to be more useful in future scenario.