CHAPTER – I

INTRODUCTION
Housing is one of the basic requirements of human beings. After food and clothing, shelter is a matter of utmost importance in social welfare programmes of all states. Housing activity has many components, which are functionally inter-related. In view of asset formation and income and employment generation, housing activity can be industrialised and be put in the priority tasks as there is need to produce building materials on a large scale and standardise the techniques of production. A wise investment on housing brings about balanced growth and social justice.

The National Sample survey (NSS) report has rightly observed that, “Housing conditions and related facilities determine the immediate environment potentialities. Housing conditions are, therefore, recognised as an important indicator of level of living.”

Prof. Friedlander remarks: “Social Welfare is deeply concerned with adequate housing next to food and clothing and particularly for the maintenance of family life. Housing is a socio-economic and a civic problem. All the three aspects of housing need careful considerations. The role of housing is emphasised in economic development both as an end and means. As an end, housing is an essential ingredient in the requirements of civilized living and as a means, besides adding to the national income; housing is a strong motivator of saving and place an important part in the generation of employment. “Houses are assets which are demanded for the flow of services they produce over their lifetime.” Housing gives a diverse bundle of services associated with shelter and comfort, independence and privacy, status and like all durable services of a security and
investment nature. Housing is a heterogeneous commodity and also an immobile asset.

The constitution of India guarantees that "the state shall strive to promote the welfare of the people by securing and protecting effectively the social order in which social, economic and political justice shall conform on all the institutions of national life". The magnitude of the housing problem should be viewed not in the context of the existing housing stock, but with the role of housing in the national economy.

Better housing is essential for a better economic and social life. Besides, it not only increases the standard of living and health of individuals but also reduces the rate of mortality and morbidity. A healthy and commodious living provides incentives and generates efficiency, energy, zeal and strength on which depends the agricultural and industrial prosperity. These, in turn, react favourably on the aggregate growth of the national economy. So a house should be considered not only as one of the 'consumer goods' but also as one of the 'capital goods'. Investment in utility housing enhances the aggregate growth of the national economy. Investment in housing operates as a catalytic factor in the social well-being of the population, and therefore, is an essential element in the socio-economic upliftment of the nation.

In the census of 1981, House was defined as "dwelling place of one or more families with their servants, having a separate principal entrance from the public place". According to P.J.Richards, "Housing would include appropriate protection against heat, cold, damp, noise, fire and disease carrying animals (particularly insects), adequate sanitary and washing facilities, ventilation, cooking and storage facilities and a minimum degree of privacy". This definition laid
stress on housing as a micro unit. R.G.Gupta says, “Housing is a resultant of shelter, infrastructure and services. Housing does not only mean construction of houses for different income groups along with internal and external infrastructure, but development of parks, playground, open spaces, buildings of various community facilities and different hierarchy are also part of it. In short we can say that housing is a complete system of neighborhood having all the facilities of day-to-day needs”. This definition emphasises the importance of housing at a macro level.

The Government has realized its duty to provide housing to all the needy in the country. But it is felt that it is not possible at this stage to provide at public cost, a house to every family as it involves expenditure of several hundreds of crores of rupees and as the resources have to be utilised on a priority basis for general development of the nation as a whole. The Government of India introduced a number of social housing schemes as part of the housing development during plan period. The role of Government, however, is limited to provide housing for the middle income and low-income groups and economically weaker sections of the community.

The rural-urban dichotomy is one of the most discriminating features of the developing countries with glaring disparities observed in the field of housing and community facilities. In many developing countries with predominantly agrarian economy, high priority had accorded to industrial development at the cost of rural development. Although achieving equitable distribution of economic gains as well as ensuring social justice, which are the primary objectives of national planning in many developing countries, unfortunately improvement in housing and community facilities are yet be taken up on massive scale.
Housing is a universal problem now a days in all countries. Several studies revealed that at the present rate of supply and demand for houses, the housing deficiencies in developed as well as developing countries are bound to be a chronic problem. It is both qualitative as well as quantitative. The bulk of homeless population belongs to the economically weaker sections as well as socially exploited groups like the Harijans. The great proportion of houseless population could be found in economically and socially exploited lot of rural India through the ages. Hence, the housing problem is more quantitative in nature. It is, therefore, observed that in case of Scheduled castes, the problem has been particularly acute on account of their poor financial position and prevailing social prejudices.

The estimates committee of Lok Sabha observed that during the last three decades of planning in India, the Government has not taken seriously the problem of providing houses to landless rural labour although the committee in its earlier reports in 1967-68 and in 1972-73 had drawn attention to the unsatisfactory performance during earlier Five Year Plans and the apathy of Government towards it. Obviously the government has neglected the problem of rural housing, through the village housing scheme was introduced for the first time during second plan period.

Housing has to be recognized as an integral unit for planning, the economical unit for construction and administration, and the social unit for living, is the complete neighbourhood, designed and equipped as such. Housing development does not, therefore, constitute mere mechanical extension of streets and agglomeration of individual competitive dwellings.

Besides, housing provides certain minimum amenities for dwelling, such as, cross ventilation, adequate lighting, quiet and pleasant views from every
window, adequate privacy, space and sanitary facilities and for children’s play etc. Finally, it will be available at the price which citizens of average income or less can afford. Housing assistance is an essential input coupled with other income augmentation and employment generation programmes. This programme is more helpful for the beneficiary families in improving their housing situation along with the creation of opportunities for income augmentation and employment generation.

A National Housing Policy was presented in Parliament on November 22nd, 1988 for solving the problem of houselessness, curbing building of luxury houses, upgrading village houses and reducing over-crowding in urban areas. Among other things, the policy intends to upgrade all Kutcha houses in urban areas also along with improving the housing conditions of show dwellers, squatters and other economically weaker sections.

Background

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

Mankind has made a progress during the 20th century in Industry, Education and Science. But most members of the human race, still do not have protection and privacy against the elements of nature, one reason for this is population growth, which is increasing, and housing has assumed new importance in the struggle for survival.

Housing has evinced keen interest among professionals in recent years. Particularly in the developing countries of Asia and Africa where the problem is most acute and assuming frightening proportions. So Housing regarded as one of
basic requirements for human survival. For a normal citizen owning a house provides significant economic security and dignity in society. For a shelterless person, possession of housing brings about a profound social change in his existence, endowing him with an identity.

**Importance of Housing**

The Importance of the housing system in a person's life can be appreciated, if we glance at the range of functions, performed by the various components of the system. For example a dwelling which forms an important element of the housing system, performs functions that satisfy needs of the following sorts:

- Physical
- Psychological
- Social – Cultural
- Aesthetic
- Economic and Political

India is a poor country. Due to Poverty, a large portion of the Population has to go without essential needs of daily life. They must “work to eat and eat to work”. They dare not dream of owning a house for, even if they did, their dreams would be shattered. This situation deserves detailed analysis from three angles namely 1) Need, 2) Resource and 3) Their application. Most of the towns in India have been grown up due to Industrial development.

So houses to be built and for local authorities to develop civic services. The Solution to the problem in this situation is intervention of Government in the form of construction additional houses to meet the demand. Another main thing is the government should take steps to reduce congestion in Cities, by constructing houses in the midst of the villages. If the land is not available houses should be
constructed in the land available closest to the villages with all facilities possible, including employment opportunities.

In India cities like Calcutta, Bombay, Hyderabad or some of other Industrial towns, heavy concentrations of people make slums. The discharge of wastage results pollution. To remove these slums the Government has to construct houses to slum dwellers in a planned way with better sanitation. In our country untreated municipal and domestic wastes are responsible for pollution in our rivers. Hence only the government can do justice to the cities by providing better housing facilities.

**Importance of study**

The importance of housing has been universally recognised from the dawn of history. Even the Neolithic man who lived between 10,000 and 2,000 B.C. built durable habitations like pit-dwellings and beehive huts\(^14\). However, its functions increased manifold over the years. For example, people living in Arctic and tropical regions need housing protection more than anything else. Housing protection is sought against enemies as well. Houses became useful in various ways. A house can also be used partly as work place or a place for business of any kind. Experience shows that man spends a good part of his lifetime in his house. As per the estimate of E.E. Wood “A man working for 44 hours a week, 50 weeks in the year, 30 minutes from home, spends from a minimum of one-third to a maximum of substantially over two-thirds of his time at home.\(^15\)

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

Lack of adequate housing facility can act as a threat to social life by causing social evils and crimes. It may cause several fatal diseases and can accelerate death rate and infant mortality rate. From the forgoing analysis, it may be rightly concluded that housing, by raising the quantum and quality of human capital, acts as a catalyst of human welfare more than any other commodity that the man has ever come across.

Economic importance of housing may be judged from the point of view of housing as an economic activity and with reference to its contribution to national income, national wealth, national employment and its share in the revenue of the Central, State and local Governments. The importance of housing also can be gauged from its potentiality in including saving and capital formation. Its profitability, its utility in checking population exploding and from its forward and backward linkage effects on other sectors of the economy is one of the criteria which can determine the relative importance of housing in our economy. As has been observed by Professor Wallace F. Smith, “Postponing of housing far from saving resources is likely to involve substantial waste and make the ultimate answer to the problem of housing far more costly than it need be16. Housing investment is a productive type of investment in human capital, “housing investment is good economics17.”
Housing conditions in the country seemed to be extremely unsatisfactory. Though light and air are fully available in rural India, people do not have the advantage of these gifts of nature. They live in dark and congested areas and overcrowded houses. Such conditions are due to ignorance, poverty, a sense of insecurity and age-old habits. Moreover, there have been no serious attempts to deal with the problems of water supply and drainage. The houses in the cities have come up without proper plan. The result is that there exist innumerable slums with in sanitary huts of flimsy construction and substandard houses, which are poorly ventilated and congested devoid of water and lighting facilities. This is particularly true in large industrial cities.

It is observed that there is a move towards nuclear family. This has been effect through the tendency among the modern youth to break away from the joint families fold and setting up of separate houses is one of the factors contributing to the shortage of housing accommodation. Further, lack of opportunity for employment in the villages and the growth of industry and business in towns have caused a large-scale migration of the rural population to urban areas. To aggravate the housing problem, further, came the partition of the country in 1947 and with it the heavy influx of refugees. The total number of displaced persons from West and East Pakistan was about 79 lakhs and the majority of them tried to settle down in urban areas.

In the concept of fast growth of population the problem of housing has become acute in the recent days. Improvements had to be made in the housing conditions of not only displaced persons whose case demanded priority, but also of industrial workers and the urban middle class and other low income groups. The problems of slum clearance had to be talked and the standard of housing in the
villages to be raised. Housing, therefore, became a major special problem and called for action by the Central Government on a national level. The Planning Commission realised the importance of this problem and proposed to spend a sum of Rs.38.5 crores as subsidies and loans for housing during the period of First five year Plan.

The Government of India with a view to promoting sustained development of housing in the country, formulated a National Housing Policy in May 1988. The highest priority was proposed to be given to members of Scheduled Caste and Scheduled Tribes, rural landless labour, low-income groups, widows, economically weaker sections and victims of natural calamities.

1987 the International Year of shelter for Homeless (I.Y.S.H) came with a clear cut housing programme, aims at accelerating the work of providing houses to the houseless. In view of the importance of year 1987, action programmes have been prepared in the entire country ever since 1984-85. The International Year of Shelter for Homeless lays emphasis on housing both at National and state levels.

The state of Andhra Pradesh stood first in the country in the construction of houses under the weaker sections housing programme and provision of house-sites and service programme during the Sixth Five Year Plan period. It also stood first in the country by constructing 1.4 lakh permanent houses per year. Government has enhanced the unit cost of the construction of the houses from Rs.6000/- to Rs.8000/- in rural areas and from Rs.9000/- to Rs.12000/- in urban areas respectively. Andhra Pradesh has been consistently topping the list in the country in the implementation of weaker section housing programme. The Government had decided to dispense with the construction of hutments and take up permanent housing programme in 1983. The present scheme of permanent housing scheme-
envisaged amenities like street lighting, internal roads, and drinking water like bore wells, shopping complexes, and community halls in the colonies. Additional facilities also were provided like low-cost toilets under vimukthi programme and smokeless stoves in a phased manner. The weaker sections housing programme assumes special significance in the context of the U.N. declaring the year 1987 as “International Year of Shelter for Houseless”.

STATEMENT OF THE PROBLEM

Since both rural and urban sectors continue to play a dominant role in Indian Economy, there is need for improving the living conditions of the poor people with greater emphasis on the weaker sections of society. Housing formed part of the planned economic development since 1951. The Government of India introduced a number of social housing schemes as a part of Five Year Plans. The role of Government however, is limited as it mainly intends to provide housing for the weaker sections of the society. It is in this context that for the first time, a statement on housing policy was made by Central Government in 1957. At that time it was recognised that public housing would have to be undertaken at a large scale to help in increasing the housing facilities to be industrial workers, slum dwellers and sweepers and generally those belonging to economically weaker sections of the society. It was also intended that Housing Boards should be set up to take up such public housing agencies in various states with emphasis on the development of new techniques and ideas on the subject of housing.

More emphasis came to be laid down on improving the environmental quality of housing so as to ensure that living conditions of community were improved. It is now nearly 20 years since that policy statement was made the
population has increased tremendously during this period. Housing shortage has been acute and attempts are now being made to solve this crisis.

During 1961-71, the population has increased by 20.9% while the increase in households was only 11.4% and that of census houses (physical houses) 21.6%\textsuperscript{18}. This shows that the increase in the number households was not in proportion to population growth, while the increase in the number of census houses was slightly more than the population growth. Thus, the acuteness of housing problem was not much during the decade. However, during 1971-81, the increase in the number of households was by 27.1% and that of census houses by 22.3% against the population growth of 23.2 percent\textsuperscript{19}. The percentage increase in the census houses did not keep pace either with the increase in population or the increase in number of households.

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

**REVIEW OF LITERATURE**

In this context it is necessary to review some of the relevant research studies made pertaining of the housing programmes. Orville R. Grimes, Jr. in his study titled “Housing for low-income urban families” made on economic and policy implications of housing in the developing world and also emphasised on the role of housing in the economy. Bakshi D. Sinha, in his study “Housing Growth in
India” reviewed the house building programme and the socio-economic welfare of the Indian people in such a vital sphere. K.V. Varghese in his study on “Housing Problem in India” examined the trends in housing and stressed the need for setting up of supply agencies and financing agencies in order to bring housing problem under control. Geoffrey K. Payne in his study “Low income housing in the Developing world” emphasised the role of cities and services and settlement upgrading. R.P. Mishra in his study “Habitat Asia” examined the need for shelter, infrastructure, services, resources, technology management and public participation in housing programme.

The authors conducted a study in rural, Tamil Nadu funded by UNDP. As part of their wider study on indoor air pollution & impact on health, housing conditions were examined pertaining to the sample households in 50 villages located in 4 districts of Tamil Nadu. They collected primary data on type of houses, number of rooms etc., the study reveals that most of the houses are Kutcha or semi-pucca type. About 30% of houses fall under pucca category with bricks, walls and concrete roofing. More than 2/5ths of the houses comprised only one room. A negative correlation is observed between reported respiratory diseases and number of rooms. No separate kitchen or cooking place existed in the case of a 5th of the sample households. It is revealed that a 3rd of the households had cooking space inside the living room it self-tiled roofing followed by grass thatched and bamboo are popular.

Narula addressed Rural Housing issue by reviewing various measures initiated during the Five Year Plan Periods. It is reported that housing activities account for a share of third in total construction sector in terms of resource allocation. The author laments that out of the meager share of housing outlay of
2% in the total Plan outlay during the 1980s, allocation to rural housing clearly implies partisan attitude and bias in favour of urbanites. Out of the projected required total investment in urban housing, actual investment was 29% but in the case of rural housing it was just 8%. Due to this, the estimated shortage in the rural areas was 80% as against 20% in urban areas. It is worth to add that the share of workforce of rural areas is two thirds in the total workforce of India and the per capita income of the villages was around 4½ times lower than urbanites. Notwithstanding this fact, villages are deprived of the basic facility of the house. There are nearly 12 million homeless living in the village India that is a matter of great concern.

Chester Whitman, in his book “Housing and social Policy”, covers not only abstract economic and social concepts but also provides concrete data on various types of housing conditions. Despite our conscious efforts to feed, cloth and house the teeming millions since the dawn of Independence India has not been fully successful in this direction. Most of the studies made so far have mainly focused on only housing for different income groups and have not made any serious attempt to relate housing programmes for weaker sections with their economic status and on housing for those who are below poverty line. In our country, a large majority of poor people lives in rural areas. In recent years studies have been made on rural housing in different states of India. Surveys have also been conducted in various areas to find out the socio-economic status of the people. K.Thomas Poulose in his study, “Innovative Approaches to housing the poor” (1988) emphasised the role of voluntary agencies in improving in housing facilities in Kerala State. The most successful among the housing schemes implemented are the subsidies Aided Self-help Housing Scheme for the economically weaker
sections with the cooperation of voluntary agencies and the rehabilitation-housing scheme.

The author, after a couple of additions and deletions of paragraphs, published two articles under review. He begins with past experience in construction of houses and backlog of estimation shortage outlines the national housing policy announced in the early 1990s. He mentions important housing finance institutions and hints the proposed National Housing Bank. A number of Suggestions are given without any solid work done by him or without referring to studies of others. In a journalistic way, he discusses problems and strategies to be adopted for promoting sustained development of housing.

The author, after scanning housing shortage and funds needed to cope up with the deficiency in housing in the 1990s, examines selected studies. Evaluation studies on the impact of integrated Rural Development Programme (IRDP) revealed that the beneficiaries could not afford to construct houses with their increased incomes. It was estimated that hardly 1% of the beneficiaries invested their income accrued from IRDP schemes to improve their housing conditions. Government of AP assigned a research study to National Institute of Rural Development (NIRD) to examine and assess the field situations with a view to improve Action Plans pragmatically. The author reviewed the study conducted by NIRD. It was found that in 22% of the cases the allotted dwelling units were modified. This indicates that people look at houses with more seriousness and with greater expectations. Many allotees reported their intention to expand and modify the existing house to provide for a storeroom, varandah and cattle shed. Nearly one-half of the allotees were unhappy with the constructed houses. The study revealed deviations in standard designs. Upton 25 square feet, the deviations was
noticed in majority of the cases. It was observed in Mirzapur district of Uttar Pradesh (UP) that 30% of the houses were occupied and another 30% of the houses were used either as cattle shed or store rooms. A high percentage of the constructed houses remained unoccupied. In Kerala state preference was given to those possessing land. Even than the number of beneficiaries without land were higher under Indira Avas Yojana (IAY) scheme compared to other schemes. Most of the rural housing colonies in Kerala are endowed with basic civic amenities like approach road, electricity, drinking water and sanitation facilities. In contrast the houses constructed in UP lacked either no basic amenities or adequate infrastructure.

The paper is based on secondary source of information and examines shelter less housing mainly at national level. It makes a reference to Draft National Housing Policy of 1988 and the final approved Housing Policy of 1994. It compares growth of population, households and occupied residences during decennial years 1951 through 1991. Details of rural urban disparities are highlighted. Analysing the problem of rural shelter less problem, they observe decrease in the percentage of shelter less households at all India level from 0.47% to 0.28% during 1981 and 1991. Based on NSS data, they deplores that more than 90% of the rural households either separate toilets or bathrooms. After examining the house, they point out that Kutch houses accounts for a third which in true sense should not be regarded as houses. Because they lack minimum facilities and the construction is poor from safety point of view.

Y.Rangaraju, in his study “Rural Housing in Tamil Nadu” made a study on the dimension of poverty in relation to housing in Tamil Nadu. Apodicio A. Laquiama’s work, “Basic Housing” covers the study of the evaluation of
community upgrading sites and service programmes in four countries. D.R. Veena in her study "low Income Rural Housing" gives the coverage of Government policy and action on integration of production of building materials with construction activity undertaken as a part of an evaluation of special programmes for low income rural housing pioneered by Ahmedabad Study Action Group (ASAG) in Dhaka and valid taluks of Gujarat State.

B. Bhaskara Rao in his book, "Housing and Habitat in Developing Countries" dealt with the total environment and habital conservation and development policies and envisaged shelter within an environment conductive to the improvement of human resources and builds a case for corrective and supportive research on housing and habitat policy at all levels. Mulk Raj in his study on "Employment, Income and Housing" covers the socio-economic conditions of the poorest of the poor and emphasises that the housing is one of the inputs coupled with income augmentation and employment generation schemes to bring the target group above the poverty line. R.J. Shinner and M.J. Rodell, "People, Poverty and Shelter" examined the problems of self-help housing in the third world and the prospects and feasibilities of low cost housing activities in Asia. Low cost housing in particular is a problem where economic and social considerations are closely inter-related and where public investment and public guidance are necessary at the time.

The book of Parvathamma is the product of the study sponsored by government of Karnataka to the authors belonging to dept. of sociology. It is based on both secondary and primary data. Primary data were collected from 11 sample districts of Karnataka. It is a comparative study of living conditions of houseless people, people living in Janata houses constructed by government and
other houses. She attempted to map out the persons who do not have dwelling units or adequate shelter and the reasons thereof. As the study concentrates on social aspects and living conditions and evaluation of Janata Housing Programme of Karnataka government, it is not directly relevant to our study. Therefore, other details of the study are not presented.

The Authors Gist and Eva Says “Housing in modern society involves a complex organization which is inter-related with many facts of social life, economic, political, legal, sociological, medical and theological”. In sanitary housing has far reaching effects on the people. It may cause fatal diseases and can adversely affect both physical and intellectual growth.

The work of Meera & Dinesh Mehta is based both on secondary data and primary data collected under a sponsored study of USAID in 1989. They collected primary data by conducting surveys in three cities of Ahmedabad, Bombay & Indore and also Self Employed Women’s Cooperative Association (SEWA) Bank. The focus of the paper is on urban housing finance. After examining institutional housing finance for upgradation of slum dwellers in Bombay. They trace the establishment of NHB and emergence of private and joint sector housing finance companies. With these developments, housing finance system in India appears to have become market oriented. After examining the extent of financial deepening and growth and structure of institutional financing, they hold that the middle and upper income families are the main beneficiaries of the institutional finance. Put simply, much of the efforts of the Government and institutions were targeted at mortgage financing for middle and upper income brackets and in particular to the urban households. Other details including observations and conclusions are not reported in this review for; they are related to urban and rural housing finance.
According to Census definition, "any permanent structure which on land, serves or would serve for the accommodation of human beings, or of animals, or goods of any description provided always that it could not be struck and removed bodily like a tent or a mud hut\(^{29}\)."

Some of the institutional\(^{30}\) aspects of rural housing were discussed in a study undertaken by Parekh. The author holds that most of the programmes initiated by the Govt., of India in collaboration with the state governments concentrated on grant of small sites and nominal subsidy to the landless poor. Admittedly, these are necessary but do not go far enough. They need to be supplemented by the provision of housing finance to small farmers and other low-income groups. These people have some sort of homes and institutional finance will enable them to improve their living conditions. He says that in the field of housing, top institutions dominate viz. HUDCO and Housing Development Finance Corporation (HDFC). He suggests the need for promoting rural cooperative housing finance societies analogous to their counterparts in urban areas. Further, it is suggested to expand institutional facilities under exclusive rural housing finance institutions.

The authors took up the study\(^{31}\) as part of their regular work. The study is based partly on secondary sources and in part on primary data. Primary data were collected from two districts of two states viz. Srikakulam District from AP and Koraput District from Orissa. In Srikakulam 6 Mandals and in Koraput 2 Blocks were identified for canvassing Questionnaires/schedules. The respondents are beneficiaries of government housing scheme. Like many other studies, it also discusses policy initiatives and various centre and state housing schemes. One of the important observations of the study is that the participation of Scheduled
Castes (SC) & Scheduled Tribes (ST) beneficiaries has not been impressive in implementing rural housing schemes. They hardly exhibited a feel of ownership in the process of construction. Many inadequacies were found in identification of genuine shelterless families for providing government constructed houses. It reports that in AP the unit cost under Indira Avas Yojana (IAY) has been reduced from the prescribed amount of Rs. 20,000 to Rs. 16,500 in plain area. This act of the AP government caused financial burden to the beneficiaries. It is found that in the same housing colony, different beneficiaries were given unequal subsidy benefits for, the schemes under which they were covered were different. The housing schemes did not take care of socio-cultural and occupational needs of the occupants. The use of cost effective technologies in the construction of houses has been found to be negligible.

The book\textsuperscript{32} of Sri U. Venkateswarlu, former Minister for Urban Affairs & Employment dealt with various issue of housing with his vast experience and easy access to data. Its author undertook a comprehensive work on Indian urbanization. Urban housing is an important part of the study. Although our work is related to rural housing, it is not irrelevant to study urban housing. For comparative purpose and identifying distinguishing problems of rural households, it is necessary to have an idea about urban housing structures schemes/programmes, housing finance and housing problems. The work neatly sums up the aforesaid. It is noted from the study that apart from Government schemes promoting shelter, urban housing finance is relatively more adequate and easier than rural housing finance. Slums and squatter settlements are some of the main problems in urban housing.

The paper of Venkataiah\textsuperscript{33} deals with the programme of rural sites and services of the government of A.P. Like other writers on housing, he too discusses
the problem of rural housing vis-à-vis urban housing. He records that until the end of 4th Five Year Plan, the issue of rural housing figured only obliquely and it was given low priority. It was only during the 5th Plan period; rural housing was conceived as a plan programme. One of the aims of the paper is to examine the impact of sites and services programme on rural economy in general and on the beneficiaries in particular. It also examined the extent to which the scheme was implemented in its true spirit. The paper concludes that the programme was not effectively implemented and its impact on the beneficiaries was marginal. He observes that the houses constructed under the scheme-lacked amenities like drinking water, drainage, toilet and electricity.

Ramulu34 in his study closely looks at the concept of shelter as basic need, raises the issue whether really rural permanent housing is a basic need of the villagers. Primary data were pooled from three colonies and the total number of beneficiaries covered was 93. The work focuses on the evaluation of Rural Permanent Housing Scheme (RPHS). In the Sanga Reddy Mandal of Medak District in AP. Some of its conclusions are: a) The RPHS increased net welfare of the beneficiaries. However, welfare potential could have been higher if it was offered as part of equal subsidy-asset portfolio. b) The programme always did not target on the socially most backward groups. c) About one-half of the beneficiaries did not prefer the highly subsidized houses. d) Quite a few anomalies were detected in the grant of subsidy and supply of materials. e) The finance supplied was inadequate and consequently the beneficiaries had to borrow which increased their debt burden.

DS Parekh35 in his brief but excellent essay presents housing shortage since 1950 and estimated likely housing deficiency in 2000. The work is based on
secondary sources of information and to a large extent it discusses urban housing. The author also discussed qualitative aspects of housing problem. He identified factors behind housing problem. Finally, he briefly covered housing finance provided mainly by institutions, such as, HUDCO, HDFC and Life Insurance Corporation (LIC).

Thaha is the Director for Centre for Micro Planning at NIRD. The study is fully based on secondary sources of information. Her study sketches housing policy and housing schemes of government through various Five-Year Plans. She summarized the salient features and aims of National Housing Policy. She examined trends in number of households, housing stock and shortage during the decennial years of 1961 to 2001. She reports that the present annual rate of construction at 3.4 units per 1000 population is quite low in relation to the United Nations norm of 10 dwelling units for 1000 population. She observes that till the mid-1970s rural housing programmes were implemented as government programmes linked with Minimum Needs Programme (MNP). She explained features of rural housing schemes including India Avas yojana (IAY). It is reported that Housing and Urban Development Corporation (HUDCO) started providing loans for rural housing programmes from 1977-78. It lends to those states where a matching provision exists in their plans and the benefits of the assistance are available to only to weaker sections. She holds that the Panchayat Raj institutions should play a proactive role at the grass root level for implementing various rural housing schemes. They should take care in identification of beneficiaries, preserving benefits and help the beneficiaries in getting house sites, money, material and technical know how together with ensuring minimum basic facilities in the housing colonies.
An attempt is made in this study to understand and analyse the significance of housing as an important aspect of human living in India with special reference to the commendable success achieved by the Government of Andhra Pradesh in the direction of helping the poorest of the poor with the implementation of weaker sections housing programme.

**Objectives of the Study:**

The prime objective of the study is to assess the impact of housing on socially weaker sections, with a special emphasis on Tribal population in Adilabad district. The other specific objectives of the study are as under:

1. To examine housing situation of weaker sections in Andhra Pradesh;
2. To study the various Governments sponsored housing programmes for the weaker sections in rural areas of Andhra Pradesh;
3. To evaluate the performance of Government sponsored housing schemes for the weaker sections in Andhra Pradesh;
4. To study the impact of housing programme among the sampled households in the selected places in Adilabad district; and
5. To identify the areas of success and failure of programme and provide suitable recommendations for effective implementation of programme.

**Hypothesis**

Housing Schemes in Adilabad District of Andhra Pradesh have been helping the weaker sections by providing housing facilities.

**Methodology**

The study is based on both primary and the secondary data. The secondary data is drawn from the Five Year Plan documents, records of Andhra Pradesh State Housing Corporation, statistical abstract of Andhra Pradesh, Statistical Abstract of
Adilabad district, data maintained by the Andhra Pradesh Government relating to implementation of housing programme to the weaker sections in Adilabad district and records maintaining data relating to housing in the Andhra Pradesh Secretariat, Hyderabad.

The primary data have been collected in all the three Revenue Divisions in places where there is more concentration of Tribal population in the district. For the purpose of data collection 125 sample house holds, who belonged to SC's, ST's, BC's and EBC's have been consulted. The responses of the households have been recorded through canvassing a pretested questionnaire.

Tools Used

The primary data collected by canvassing questionnaires have been tabulated and analysed with the help of simple statistical tools, such as, averages, percentages and charts.

Study area

Adilabad is one of the most backward districts in the state of Andhra Pradesh. This district is selected for the purpose of study, which aims to assess the impact of housing on the socially weaker sections. Particularly, the tribal concentrated pockets in Adilabad district.

The district has three Revenue Divisions: Utnoor, Asifabad and Adilabad. For the purpose of data collection tribal households in Utnoor division, Tribals in semi rural areas of Adilabad Division and tribal households that live in Adilabad district (Nirmal and Mancherial) have been covered in an attempt to project a representative study covering all the three divisions of the district.

Scope and limitations

- This Study is aimed to cover the housing situation in rural areas only;
• This Study does not cover the private house constructions in rural areas;
• This Study is covering one district, which may not represent the geographical variations in the state; and
• This Study covers activities of one agency i.e. Andhra Pradesh state housing corporation limited only.

**Design of the Study**

The study has been presented in six chapters:

• the first chapter deals with the introduction of the topic and methodological issues of the study;
• the second chapter studies the population growth in India and Andhra Pradesh;
• the third chapter analyses housing policies and programmes and housing situation in India;
• the fourth chapter examines the role of Andhra Pradesh Housing Corporation Limited in providing facility and the housing situation by 2001 in the State of Andhra Pradesh;
• the fifth chapter presents Socio-Economic dimensions of Adilabad district; and assesses the impact of housing on the socially weaker sections in Adilabad district; and
• the sixth and last chapter concludes with summary of the findings and suggestions based on the study.
REFERENCES


4. Ibid., p.7.

5. Ibid., p.7

6. Ibid., p.10.


12. Varghese, K.V., Housing problems in India- Economic and social Aspects, Eureka publications, New Delhi, p.7


17. Ibid., p. 219.


19. Ibid., p. 62.


