CHAPTER – VI

SUMMARY OF THE FINDINGS
AND
SUGGESTIONS
Food, Shelter and Clothing, are the basic necessities of life. Housing is one of the basic needs of man, the others being food and clothing. Proper housing accommodation is essential throughout the year to protect people against the natural hazards. Indeed, a minimum standard of housing accommodation is the concern of every welfare State. People below the poverty line cannot afford to have minimum standard of accommodation not to speak of any comfort. The poorer the people, the greater the deprivation and destitution.

Human capital theorists laid emphasis on investment in man, primarily on health and education but the investment in housing is not well incorporated in the theory. Economic theories of investment in housing differ greatly. Minimum standard of housing with sanitary conditions is a pre-requisite for the development of human resources over the long run. Improvement in basic housing accommodation is essential for the human resources development.

Indeed, housing construction in a country plays a vital role in generating employment and income. In developed countries it constitutes a leading economic activity. In developing countries it is a means of utilizing vast manpower and local resources paving the way for economic development.

The provision of housing accommodation to the poor is an acute problem and more so, an intractable problem in underdeveloped countries like India. The poor do not possess resources and the government cannot afford large scale investment in housing to cope with the dimension of the problem arising out of the annual increase in population by about 13 million and the providing of poor with a minimum standard of housing. There is a wide gap between the two. The trend in
the cost of construction of house is still more discouraging as it is continuously increasing with the cost of land and the material inputs. Under these circumstances the weaker sections, even if they aspire to have a house, cannot afford to have it because of their economic backwardness.

It is at this juncture that the governments, both the Union and State, have came forward in a big way to provide shelter to the weaker sections especially, in the rural areas of India. The government programme of providing shelter to the weaker sections is a progressive step to uplift the downtrodden of our society. It is an essential prerequisite of a welfare state. But housing economics did not receive adequate academic attention in India.

As against this backdrop it became imperative to examine the performance of various housing schemes conceived and implemented in India to solve the acute problem of housing especially the problem faced by the weaker sections in the rural areas.

It is, therefore, aimed to study the problem of housing in Adilabad district, located in Telangana Region of Andhra Pradesh. There is a strong reason in selecting Adilabad district as the study area. Adilabad and Anantapur districts are the poorest districts in the entire State merited for the World Bank assistance in 1980's. As it is mentioned by the studies that around 60 percent of the population in Adilabad district reported to be living Below Poverty Line (BPL). As such, left to themselves, a majority of them incapable of owning a house all by themselves. The government's intervention was a compulsory one in the circumstances narrated above. Many a housing schemes have been launched in the district over a period of 15 years. The present study solely aimed to evaluate the housing schemes implemented to provide houses for the weaker sections in Adilabad district.
Important findings of the study

More than 70 percent of the houses in urban areas in the country have Pucca housing facilities while in the rural areas it is less than 55 percent. That means that the remaining 45 percent of the people live either in Semi-Pucca or Kutcha houses which are highly vulnerable either for floods or fire accidents. This implies the fact that the shortage of Pucca houses in the rural areas is in the range of 40-45 percent. That means the existing 40-45 percent of the enrolled houses are not Pucca and the State Government of A.P. has realized this fact and phase-wise, depending upon the availability of the sources, the housing problem has been solved to great extent, including in the study area Adilabad District of A.P.

However, there is striking similarity in the occupancy rate of houses both at the National level and at the State level (including Adilabad district) and the average size of household is largely fluctuating between 4-5; only a minority of the households have family size between 5-7.

An attempt has been made to evaluate the impact of housing programmes on its beneficiaries in terms of socio-economic characteristics. The study area is confined to Adilabad district, covering all the 5 Revenue Divisions, 12 Mandals and 14 Villages. A total of 125 households covered under the housing programme were selected for an in-depth study of the impact of the programme on the beneficiaries.

Most of the beneficiaries- 56 percent- were agricultural labourers followed by 16 percent agriculturies, 12 percent Business/Professionals/Traders; 12 percent working in Service Sectors; and 4 percent in other activities.
It is found that out of the total sample, 36 percent SCs, more than 38 percent STs, 20 percent BCs and 6 percent EBCs. All the sample beneficiaries belonged to weaker sections.

The literacy rate among the sample beneficiaries is not all that encouraging:

Nearly 55 percent of the female or illiterates while 37 percent males are also illiterates; nearly 51 percent of males could have primary and middle level education while in the case females it is only 40 percent higher education remained a distant dream to the sample beneficiaries.

An examination of living conditions of the beneficiaries prior to the allotment of houses in the housing colonies indicates deplorable living conditions. Most of their original houses were having a single room hutments with poor ventilation and sanitary facilities. They lived mostly in highly congested and in-sanitary locations without even the minimum basic infrastructural facilities. In order to improve their well-being the Government of A.P. embarked on a massive programme of providing housing by subsidizing the entire cost of construction. Weaker sections of the community generally, are not aware of the welfare programme of Government. Lack of education, poverty, social backwardness, account for the lack of awareness about different welfare programmes.

It is observed that Hindus constituted 76 percent of the beneficiaries and 76 percent of the households had the family size of below five. It is only 24 percent of the households have family size between 5-7.

Income wise 56 percent of the households living below the poverty line in the study area of Adilabad district.
It is found that 40 percent of the households whose annual income was in the range of Rs.12,000 – 36,000.

According the field level assessment 36 percent of the households whose asset position was less than Rs.20,000 while 53 percent of them have asset in the range of Rs.20,000 – 40,000 and slightly over 11 percent of the beneficiaries had asset position in the range of Rs.40,000 – 60,000 and the study did not trace that none of the beneficiaries whose asset position was more than Rs.60,000.

This clearly states that left to themselves the beneficiaries would not dared to venture own a house for themselves.

The liability position of the households present a worst picture: almost all of the beneficiaries caught in the debt-trap. The minimum liability per household was Rs.7000 and the maximum debt for household Rs.60,000.

The study also examined the expenditure pattern of the beneficiaries. Nearly 95 percent of the total expenditure has gone to meet the basic necessities, such as, food, clothing and shelter. There was no scope for them to save anything for the rainy days.

Thanks to the Staff of the Revenue Department who sensitized the beneficiaries on the various housing schemes for weaker sections. More than 70 percent of the beneficiaries directly assisted by the MPDOs/MROs in the study area.

More than 74 percent of the beneficiaries could get house allotments within a year while the remaining beneficiaries could get the house allotments in a span of time of 12 to 18 months.
One of the most important features of the housing programmes is to promote the spirit of self-help among beneficiaries.

The study revealed the fact that more than 71 percent of the beneficiaries engaged in self-help spirit in the construction of their houses.

It is heartening to note that there was no involvement on middlemen between the programme implementing authority and beneficiaries.

The weaker sections were allotted a house site of minimum of 100 s.q. yards. And it never exceeded more than 150 s.q. yards. It was reported the house sites were quite specious and comfortable.

The beneficiaries did not complain of intolerable delays in getting financial assistance for house constructions under all the housing schemes implemented in Adilabad district.

The only negative aspect reported by the beneficiaries was that the quality of the bricks was falling short of the standards. More than 90 percent of the houses were built with bricks which were not of standard quality.

The houses that were built were reported to be convenient that 76 percent of the beneficiaries could attend the work spots on foot while 21 percent of them used bicycles as means of transport to reach the work spots.

It is significant to mention that more than 54 percent of the beneficiaries expressed their feeling as 'good' with regard to the implementation of the housing programmes for the weaker sections in the study area; more than 31 percent beneficiaries stated satisfaction with regard to the implementation of rural housing programmes for weaker sections in Adilabad district. While only 14.4 percent of the beneficiaries express their dissatisfaction not towards the way that housing programmes implemented,
using low-quality materials by the different programmes, designed for weaker sections. But for the lack of basic amenities such as, potable water, electricity, schools near by their colonies and common facilities, such as, play ground, grass fields etc. In this way housing schemes in Adilabad District have been helping the weaker sections in providing housing facilities.

Suggestions

The investment in rural housing needs to be emphasized. Rural housing is a potent instrument of socio-economic development and answer to the urban aspect of the shelter problem rests basically with arresting rural to urban migration by establishing entirely new township and making villages and semi-urban areas attractive enough.

The state should assume direct responsibility for providing houses to the homeless destitutes and displaced persons. Special effort should be made to take care of the housing needs of women in disadvantaged circumstances of Scheduled Castes and Scheduled Tribes, of economically weaker sections and other groups in dire need of assistance. It is imperative for a democratic state to guarantee conditions where all women and men may gain and retain adequate housing and where they and their children live in security and with dignity.
The major re-orientation and strengthening of public agencies and housing finance systems at various levels would be needed for achieving the objectives of a welfare state. The housing norms which are to be evolved at regional levels with regard to geo-climatic conditions and life-style, should focus on making locally available material and skills as well as the process of incremental construction with the provision of built up accommodation of not less than one living room of not less than 10 s.q. Metres, separate cooking space and low-cost sanitation facilities. A major suggestion is that housing should be made a fundamental right.

There is a need for equality between rural and urban areas in regard to accessibility to basic amenities, employment and better lifestyle. Private Sector should be involved in a big way to achieve the goal of providing shelter for all by 2000 A.D. To bring about the equality in the development of urban and rural areas calls for a balanced and integrated approach. Rural-urban dichotomy must be removed as it leads to an artificial division of the country’s economic structures. Regional planners should take note of this for promoting rural-urban equality. Infrastructural support in small towns is essential for the economic development of the rural areas which are nearer to urban centres.

It is equally essential that both the public and the private sectors discover ways and means of implementing effective housing programmes so as to manifest wealth and skill of contemporary civilization may produce greater benefit for greater numbers of the Nation's people.

The Centre and the State Governments should make earnest and concerted efforts to provide durable houses to the people. The houses in rural areas are generally tentative with thatched roofs and mud and mat walls needing substantial labour for their annual upkeep. These houses could be made stronger and durable
with some investment. Techno-financing institution like HUDCO has to play a pioneering role in the promotion of low-cost housing and in the transfer of new-construction technology.

The Government should take necessary steps to provide quality houses with zero maintenances costs. This requires quality inputs to be used in the construction houses which last longer—at least lasting for one generation.

The self-help groups are to be strengthened so as to involve themselves in the continuous income yielding work all through the year. If this is done it can effectively check rural exodus and arrest further deterioration, besides encouraging new urban centres in the cluster of villages.

It is not enough if a bare house is allotted to the beneficiary. In order to improve the quality of the beneficiaries all the minimum infrastructural facilities, such as, pucca roads, safe drinking water, electrification of houses, consumer stores and schools near by colonies are to be provided.

It is hoped that the recently declared National Rural Employment Guarantee Programme (NREGP) Launched by the Hon’ble Prime Minister, Dr. Manmohan Singh in the Presence of the UPA Chairperson, Smt. Sonia Gandhi and the Chief Minister of Andhra Pradesh Dr. Y.S.Rajasekher Reddy in Bandlapalli of Anantapur district on 02-02-2006 vide Eenadu Anantapur Main Edition, P-3, dated 03-02-2006. Which assures 100 working days, each day fetching a wage of Rs.50 and thus enable the beneficiaries to improve their socio-economic conditions residing in the houses allotted to them under the housing schemes for weaker sections not only in Adilabad district but also in the districts which are similarly placed in the country as a whole.