CHAPTER VI

CONCLUSION
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The General Assembly of the United Nations has officially proclaimed the year 1987 as the "International year of shelter for the homeless." It is proposed in the resolution of the General Assembly to improve the shelter and neighbourhoods of some of the poor and disabled and in general in developing countries in particular.

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 of wind and gale, cold, winter, rain and shine. 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 housing accommodation not to speak of any standard of comfort, the poorer the people, the greater the deprivation and destitution.

Human capital theorists laid great 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 resource 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 utilising vast man-power 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 thirteen millions and the enlisting of poor population with a minimum standard of housing. There is a wide gap between the two. The trend in the increase of 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.
The government programme of providing shelter to the weaker sections is a commendable progressive step to uplift the downtrodden sections of our society. It is an essential pre-requisite of a Welfare State. Housing economics did not receive adequate academic attention in India.

In India, housing formed a part of the planned Economic development initiated in 1951. A number of housing development programmes were implemented in the First Five Year Plan period, viz. Subsidised Industrial Housing Schemes and a low income group housing scheme. These two programmes were expanded also during the second Five Year plan period, besides the other three new programmes, viz. Rural Housing, slum clearance and sweepers' Housing and Middle income group housing. During the Third Five Year Plan L.L.C came forward and financed various schemes. A significant development during the Fourth Five Year Plan was the establishment of Housing and urban Development Corporation (NUDCO), to provide financial support to State Governments, Housing Boards and other local authorities for providing comforts and viable housing and urban development projects. The Fifth Five Year plan marks a considerable step up of public expenditure on Rural Housing and a provision had been made in the plans
of State under the Minimum Needs Programme. During the Sixth Plan HUDCO and G.I.C have also entered the field of rural housing and began to provide construction assistance in rural areas. During the Seventh Five Year Plan, an amount of Rs.376-90 crores has been allotted for Rural House sites - cum house construction scheme under Minimum Needs Programme and a sum of Rs.276-02 crores is earmarked for Social and Developmental Schemes. Moreover, the Government of India has introduced a scheme called "Indira Awas Yojana" (Indira Housing Scheme) to help rural houseless people build houses at a cost of Rs.6,350/- only per unit. This type of houses will have one room, one kitchen with latrine, bathroom and a smokeless chulah.

In Andhra Pradesh the weaker sections are identified on the basis of social backwardness, which is mainly based on caste and occupation of a person. The weaker sections should be identified not only on the basis of caste but also on the basis of income. Hence, the criteria suggested for the identification of the weaker sections is caste-cum-means of income.

To provide shelter to this ever-increasing population, the government has taken up this massive social welfare programme. At first the government distributed house sites to the weaker sections. But the weaker sections, because of their economic
backwardness, failed to construct houses of their own.

In view of the deplorable conditions of the weaker sections, the government launched the housing programme for weaker sections with two pronged approach - i) the sites and services programme and ii) permanent housing programme.

In Andhra Pradesh, the distribution of house sites and construction programme for the weaker sections was started formally in 1950. But the real start of housing programme commenced in 1971 with the aid of Central Government. House sites distribution for the weaker sections was also continued during the period of Emergency. Even then the weaker sections could not construct a house because they could not afford to save enough money for constructing their houses. To provide shelter to these deprived sections of the society, the social welfare programme has been taken-up on a massive scale.

The Housing problem has become acute with the increase in population. In Andhra Pradesh the bulk of provision in the First Five Year Plan, viz. ₹133.17 lakhs had been earmarked for co-operative housing. During the Second Five Year Plan, however, a provision of ₹516-27 lakhs had been made. The main emphasis during the Third Five Year Plan
was laid on the removal of obstacles and difficulties pertaining to house building activity in the country. An amount of Rs.764.13 lakhs was provided for Housing-programmes in the Fourth Plan. During this Plan period the provision made for various housing programmes in the State was Rs.2,233.13 lakhs. During the Fifth Plan period the total provision made for various housing programmes in the State was Rs.2,233.13 lakhs.

The Andhra Pradesh State Housing Corporation Limited (A.P.S.H.C) was formed on 1st July 1983. 5.90 lakhs houses have been constructed for the weaker sections since the formation of Andhra Pradesh in November, 1956. About 5,43,350 houses were constructed after the Telugu Desam party came to power.

The APSMC was awarded the first prize in the HUDCO sponsored All India Low-cost housing competition (rural) for 1984. For 1984-85 East Godavari district was awarded the first prize also for the best implementation of the rural permanent housing scheme. Nalgonda district bagged the second prize.

The weaker sections Housing Corporation in Amantapur District has taken up the construction of different types of houses, viz., sites and services and hutting programme, Rural
Semi-permanent housing, Rural Permanent and Urban Permanent housing programmes. The sites and service programme is intended for those who cannot afford to utilize any loan assistance for building permanent houses as the entire amount is treated as subsidy.

The housing programme for the weaker sections in this district was launched on 27th May 1971 primarily to provide houses to the homeless scheduled castes and scheduled tribes in the district. All the households with a monthly income of Rs.350/- or less, come within the purview of these programmes. During 1972-73, 2,437 houses were constructed out of 2,489 sanctioned under Rural Housing Scheme to provide shelter to the weaker sections with loan assistance from the Life Insurance Corporation of India (LIC). During the years 1979 to 1983, Sites and Services and Housing Programmes was taken up to construct 23,784 houses of which only 21,855 houses were constructed. It is gratifying to note that the completion of Hutting programme in the district was 91.87 per cent.

The Scheduled caste, Scheduled tribe Cooperative House Building society constructed 6,309 houses with a sum of Rs.213,632 lakhs. In 1983-84, of the total sanctioned 4,710 houses, 4,640 houses were completed (98.5%) under permanent
housing programme during 1984-85, and then 7,002 houses were sanctioned, of which 6,641 houses were constructed in all the 8,902 houses in the district. In 1985-86, 6,319 houses were taken up of which 5,325 houses were constructed.

In 1982-83 and 1985-86, 10,219 Rural Permanent houses were constructed for Scheduled Castes; 2,108 houses for Scheduled Tribes; 6,799 houses for Backward classes and only 320 houses for economically backward classes under Rural Permanent housing programme. About 85 to 90 per cent construction programme has been implemented in rural areas of Anantapur district.

The weaker sections housing programme is a commendable forward step to help the poorest of the poor. But its effective implementation is a major problem. The following are some of the important suggestions for the proper planning and successful implementation of the programme.

The house sites for the construction of the houses are allotted without any plan and the houses are constructed mostly in interior areas. This should be avoided and the selection of house site must be made in consultation with the beneficiaries.
Proper selection of the beneficiaries must be made in the housing programmes. As far as possible the beneficiaries should be from the village itself and not from people with higher incomes and migrants. The Government should conduct a thorough investigation and identify only those who are really deserving and poor and in need of a house. This is the most important welfare measure to be taken in regard to housing.

Housing programme should become a people’s movement rather than a Government programme with the participation of beneficiaries and government machinery acting as a catalyst. This will reduce the role of the implementing agency and ensure the importance of beneficiary participation.

Effort must be made to provide all infrastructural facilities to the beneficiaries, electricity, medical etc. and education facilities should invariably be provided in order to better the living conditions of the beneficiaries.

The materials required for construction should be procured locally to cut down the expenditure, not at the expense of quality. Beneficiaries should be convinced to
use long-lasting and durable materials so that their houses would be strong and free from defects.

As the beneficiaries are mostly from the weaker sections, efforts must be made to link up housing programme with other schemes based on their economic conditions.

As far as possible, the material required should be supplied departmentally, so that quality is maintained and continuous supply of material is ensured.

Beneficiaries must be properly educated about the need to maintain cleanliness of their surroundings and to adopt healthy and clean ways of living in order to protect themselves against diseases and ill-health.

Sanitation facilities must be provided invariably to all colonies in Anantapur district. Land-levelling of house-sites will also have to be undertaken as part of the site development programme.

There should be a primary Health Centre at every Revenue Mandal and Health sub-centre at every village under the State Rural Health Programme.

In the constructions, the beneficiaries should be given due prominence. Usual rates of wages (either in cash
or in kind) for different workers must also be paid to the beneficiaries group if they are involved in the construction programme. And the material required for the house construction must be supplied to the beneficiaries at different stages as per their requirement.

So far housing loans for the weaker sections are given only to those who are allotted with house sites by the government. It would be better if the housing loan facility is extended also to those who have their own house-sites. And in giving subsidies the government should not discriminate between urban and rural housing.

Semi permanent houses are not protective if the material used in the construction is defective. Moreover the unit cost of these houses is very low. The present semi-permanent rural housing programme is also a failure. Hence the Rural Permanent Houses must be given prominence and the unit cost might be enhanced to ₹8,000/- per unit.

As far as possible political interference in the allotment of house sites must be avoided to facilitate effective implementation of the programme.

It is observed that majority of houses and housing colonies lack civic amenities. Care should be taken to pro-
provide the basic amenities to the houses and also to the households. Sanitary facilities are to be provided. The doors of the house should not be less than two along with two windows. The weaker sections must be educated to have new colonies where there is scope for further expansion. Educational facilities must be provided in the housing colonies.

Housing programme though a welfare measure, is being exploited by political leaders to fulfil their political ends. It has become a catch-word for political parties to cash in on the deep-seated frustration and social backwardness by promising them with the prospects of constructing houses for them if they vote a particular party to power. Any government which views the housing programme in this light to subserve its political needs will fail to fulfil the basic needs of the people. The government should keep housing programme above party politics.

The housing programme for the weaker sections is a big affair in terms of its divisions. As 52 per cent of the population are living below the poverty line, they cannot afford construction of houses of their own. As such, there is bound to be greater demand for the construction of houses
for people who are below the poverty line. Since the need is great, it is necessary to make huge budgetary allocations to build pucca houses with minimum living facilities on a permanent footing. This must continue for many more years, until all the people below the poverty line are uplifted.

To solve the housing problem, it is not desirable to have short term policy. We must have a long term policy as this has been a perennial problem over many years/decades and especially when there is explosion of population. Housing programme must be integrated into the overall national planning for economic development. The housing programme at the mandal, district and state levels have to be well planned keeping in view of the present and future requirements. The beneficiaries must be involved in the construction of houses. The housing programme has to be implemented on a war-footing without any hindrance—either physical or financial—as housing is a basic necessity. Planners, voluntary organizations, state and central governments have to give top priority in their programmes and policies for this. As our Prime Minister has visualized the 21st century India in terms of modernity, let us hope that we all will march into the 21st century with houses of our own.
ANDHRA PRADESH STATE HOUSING CORPORATION LIMITED

MANAGING DIRECTOR

HEAD OFFICE
1. GENERAL MANAGER (TECHNICAL & QUALITY CONTROL)
   WITH NECESSARY SUPPORTING STAFF
2. SECRETARY CUM GENERAL MANAGER
   WITH NECESSARY SUPPORTING STAFF
3. GENERAL MANAGER ADMINISTRATION
   WITH NECESSARY SUPPORTING STAFF
4. GENERAL MANAGER FINANCE & ACCOUNTS
   WITH NECESSARY SUPPORTING STAFF

DISTRICT OFFICES 22 DISTRICTS

DISTRICT COLLECTOR & EXECUTIVE DIRECTOR

DISTRICT MANAGER
   WITH NECESSARY SUPPORTING STAFF
   DISTRICT HEAD QUARTERS

DY. EXECUTIVE ENGINEERS         BLOCK DEVELOPMENT OFFICER
REVENUE DIVISIONS               PANCHAYAT SAMITHI
WITH NECESSARY SUPPORTING STAFF

ASSISTANT ENGINEERS
PANCHAYAT SAMITHI

WORK INSPECTOR
A.P. STATE HOUSING CORPORATION LTD

ANNEXURE - 3

MANAGING DIRECTOR

C P II HUDCO

C A P HUDCO

SCHEDULE OF
DOOR
D1 3'0" x 6'0"
D2 2'4" x 6'0"
W caow 1 3'6" x 3'0"

COST = RS 9000/
SCALE = 1:4.0
DRG NO. B.P. NO. 10/66
L. P. NO.
VILLAGE
TALUK
DIST

SPECIFICATION
FOUNDATION - C C BED 16 X 17
BASEMENT - R N X CM 18
SUPER STN. - BK IN CM 110
ROOFING - RCC SLAB 124
LINTEL - 1 1/2"
CHAJJA - NAPA SLAB
PLASTERING IN CM 18
EXTERNAL ONLY

ORIENTATION PLAN (V151)

REAR ELEVATION

SIDE ELEVATION

SECTION AT AA

PLAN

KITCHEN 3'0" x 6'0"

ROOM 6'0" x 11'6"

FRONT ELEVATION

SECTION AT AA

ROOM 6'0" x 11'6"