CHAPTER - I

HOUSING - AN INTRODUCTION

Before the dawn of civilization man used to take shelter in caves and similar places. A residential place with enough security has been adequate in the primitive stages of development of man, but the idea of dwelling has changed along with the growth of science and technology. The modern house is judged by its utility and conveniences, by the comfort it provides and the success with which it meets our needs.

The word 'house' has been derived from the old English word 'hus' which means a building for human habitation, especially a dwelling place. According to the Encyclopedia of Britannica 'House' is originally any structure built for human habitation and in its most general sense housing means shelter or the means of providing shelter.

In the National Sample Survey (NSS) report it has been rightly observed that "Housing conditions and related facilities determine the immediate environment potentialities. Housing conditions are, therefore, recognised as an important indication of level of living". ¹

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."  

No general consensus seems to exist on the meaning of the term "Housing". In its widest connotation, housing is more than shelter. It embodies the whole net-work of services and amenities available to make living reasonable and comfortable. According to the World Health Organisation, it is the residential environment, neighbourhood, micro-district or the physical structure that mankind uses for shelter and the environs of that structure, including all necessary services, facilities, equipment and devices needed for the physical health and well being of the family and the individual.

1.1: HOUSING - A BASIC NEED

From ancient times, the most cherished goal in an individual's life is to have a permanent shelter, which may be a place or a hut. For descent and desirable human existance comfortable housing is essential.

Though a house is initially a place of dwelling, it also fulfills many important social needs of household. Housing is not only a consumption good but also a productive investment. It promotes basic economic activities as well as creates the base for a high standard of living.

It is recognised that a good house is embeded with a set of advantages.

Housing is a place which provides protection from natural calamities;
Housing is a structure built for human habitation;
House is a dwelling place consisting of physical features;
House fulfills individual needs for various activities;
House provides community facilities for socialization;
House promotes good health;
House provides comforts and conveniences;
House provides suitable workplaces.

In this context, considering the environment as one of the important factors Home Management was redefined as management of resources and environment which includes all about house and housing conditions.
Without proper and adequate housing, a foundation for a good family life and nature of children cannot be laid. Neglecting this basic need of good living leads to the problem of social discontent, unrest and friction making mockery of our so called urban development.

The significance of house can be understood from the fact that housing is important because of the four distinct aspects, viz., physical, psychological, economical and social. Physically and psychologically housing is an important factor as it helps in maintaining the all round development of one's personality and also the physical and mental health of the people.

It has been pointed out in the report of the Madras Provincial Housing Committee that the character and standard of housing provided will determine the lives of people for generations to come. Proper housing will create happiness and provide a good atmosphere for the healthy growth of the future generation.

Comfortable housing and living conditions will help the hard working citizens to relieve their fatigue and the hectic strain and recoup them to contribute their
best to the production of wealth, to the essential work of providing personal services and to efficient administration.

A house is the place where one can take rest, sleep and cook food. A house can also be used partly as shop, work place or a place for business of any kind and also recreational activities are being brought into the house by Television, radio, recorded music etc.

Experience shows that man spends a good part of his life time in his house. It is estimated that "a man working 44 hours a week, 50 weeks in the year spends from a minimum of one third to a maximum of substantially over two-thirds of his time at home. Illness or unemployment increases the fraction." This indicates that house is a part and parcel of man's life.

Housing standards give guideline for house planning besides having a direct physiological and psychological influence on the occupants. Standards help in achieving maximum overall economy in building in terms of cost, human efforts, time, consumption of essential material and greater use of locally available material.

Therefore, it is imperative that greater stress should be given in the context of National Housing Policy to the adoption of low cost technology. As such the cost reduction techniques should be given specific importance through building materials innovative technology. Thus, the low cost building material would promote housing on a mass scale basis.

1.2: SIGNIFICANCE OF HOUSING

"Housing in modern society involves a complex organisation which is inter-related with many facts of social life, economic, political, legal, sociological, medical and theological". Insanitary housing has far reaching effects on the people. It may cause fatal diseases and can adversely affect both physical and intellectual growth.

Inadequate housing drives people to slums and pavements which leads to moral and physical degeneration. These people can not enjoy family life and are easily prone to fall prey to all sorts of vices. Infant mortality will also be high in insanitary housing areas. Over crowding has damaging effect on physical growth of teenagers.

Hence, "it is difficult and often impossible for badly housed men and women to develop intellectual interests and where such interests have been developed almost inseparable obstacles are offered to their full realisation."\(^5\)

The 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 increasing saving and capital formation, its profitability, its utility in checking population explosion and from its forward and backward linkage effects on other sectors of the economy.

House property yields a substantial amount towards National Income. Hence, improved housing standards can lead to increased contribution from housing property because house tax is assessed on the basis of space of the house. It is found that residential buildings rank first in the order of importance among various forms of tangible wealth of rural households in 1961. Housing constitutes a substantial share in the total volume of employment.

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From this analysis it may be rightly concluded that housing, by raising the quantum and quality of human capital, acts as a catalytic agent in promoting human welfare more than any other commodity that man has ever come across.

1.3: METHODOLOGY AND SCOPE OF THE STUDY

Houses become useful in various ways and housing promotes family formation. It is realised that man builds houses, but houses mould man. Thus, the development of personality is a very vital function of housing. Hence, Governments at various levels are determined to provide adequate housing accommodation in our country. National Housing Board is created by the Government of India and the Government of Andhra Pradesh established the Andhra Pradesh State Housing Corporation, HUDCO etc., to provide housing to weaker sections also through a host of schemes and programmes by offering incentives.

Cuddapah is one of the backward district of Rayalaseema and the Government is striving hard to provide housing to weaker sections. Andhra Pradesh State Housing Corporation branch is established at Cuddapah to implement the housing
programmes designed for the weaker sections by offering loans and subsidy and by supplying construction material for houses.

In this context, it is attempted to study the impact of housing programmes in Cuddapah. The important and relevant objectives of this study are to

1. describe various schemes executed in rural and urban areas by the Andhra Pradesh State Housing Corporation, Cuddapah
2. analyse their financial and physical achievements
3. identify the beneficiaries belonging to weaker sections, and
4. evaluate the impact of housing programmes during 1983-91.

The information on the need for housing and the significance of housing has been gathered from several publications, journals, books and other literature on housing. The Five Year Plan documents of India and Andhra Pradesh are referred to prepare the review of housing programmes.
To describe the nature of schemes executed by Andhra Pradesh State Housing Corporation, Cuddapah in rural and urban areas, the necessary data and information are collected from the official reports and records of District Manager, Andhra Pradesh State Housing Corporation, Cuddapah.

To analyse the financial and physical achievements of housing programmes, the details are collected from the Annual accounts and other official files of Andhra Pradesh State Housing Corporation for the period 1983–91. These data are classified and analysed to identify the beneficiaries belonging to weaker sections under these housing programmes.

Statistical tools and techniques such as ratios, percentages, averages are used to classify and tabulate the data and bar diagrams and pie diagrams etc., are used to present the information effectively. Time series analysis is attempted to explain the trends in the expenditure incurred on various schemes and are presented in suitable graphs.

To evaluate the impact of these programmes, a survey has been conducted in selected housing colonies in Cuddapah district. The questionnaire containing the details of the survey are presented in the Appendix and the findings of the survey are presented at the end.
This study on weaker sections' housing programmes is confined to the evaluation of the housing schemes executed by the Andhra Pradesh State Housing Corporation, Cuddapah and the period of study relates to 1983-91.

The present study is organised into six chapters. The theme of research and the significance of housing are explained in chapter one and the review of housing programmes in India and Andhra Pradesh are presented in chapter two. The third chapter gives a detailed account of the history of housing programmes in Cuddapah while the next chapter summarises the housing schemes executed by Andhra Pradesh State Housing Corporation. Programme wise and Caste wise analysis of housing is presented in the fifth chapter and the findings of the study in the last part.