Chapter 1

INTRODUCTION
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1.1 The fundamental and other needs

Everybody needs shelter in this world. Even animals and birds need shelter. Animals live in the caves and birds take refuge on the trees as their respective homes. Besides these living creatures, man, a social animal, right since his existence took refuge in the caves and similar places to keep secure against heat, cold and rain and to have security against wild animals. Men live in a world which posses many threats to their security. The cultures that men create represent ways of adopting to these threats to security.

Housing as an element of material culture is one such device to overcome threat against physical security to life and serves an important purpose by making the provisions of shelter. It provides a place for the operation of many human activities. House serves the common purposes like feeding the members, working, sleeping, childrearing, entertaining like and many more activities. Irrespective of space and time, man is using a place of accommodation which he calls it as a house.

Good housing helps people to interact within the family and with the outside world. It is a proven fact that shelter or housing is one of the three basic needs of man, the other two being food and clothing. Proper housing exercises a profound influence on people’s health and develops character among them. The house should be reasonably comfortable and with proper facilities of sanitation which ensure hygienic and healthy living and should have the essential amenities of community life. Another important need is adequate water supply, improvement in communications and the proper disposal of sewage and waste products.

Good housing is the right of all persons throughout the world (Mishra').

The house is the expression of life of family. Devdas² opined that, “Home has been regarded as the primary school of a child. It is a must for a family to have a safe and comfortable atmosphere which can only be produced in a pleasant dwelling.”

The overall progress for raising the nation to the sky; it must provide all its citizens with at least minimum housing.

Willey³ while stressing the importance of housing said that, “Good housing makes good
people and good people make a good society.”

Nehru once remarked, “A house is not merely a place to take shelter from sun, cold, or rain, it is or should be an enlargement of one’s personality; and if human welfare is our objective, that is bound up with the house, housing helps in increasing productivity and creates a favourable environment for better income opportunities and better living conditions.” (Veena*)

“Housing has a deep effect on family life” (Agan†).

Home is a place where one gets protection from weather. According to Nickell and Dorsey‡, “A house should be a place where each member of the family finds relaxation, opportunity for self expression and happy group living. A well build and well kept house stimulates hope and ambition”.

One of the usual questions raised in the evaluation of housing is how adequately it shelters individuals from threats in their environment?. The cultural history of humanity looked towards house as a place of safety from both non-human and human threats. Almost every person is affected in this day-today living by the kind of houses in which he lives. Many people particularly house wives, children and elders spend most of their time in the home than in any other single place. Therefore, house becomes the place where individuals can exercise maximum autonomy. Moreover, house acquires a sacred character from its complex interwining with the self and from the symbolic character it has as a representation of the family.

Consequently, the nature of the space is an important determinant of personal and family satisfaction.

It is pertinent to know what a house is or what is meant by housing. Beyer§ concluded, it as bulky, durable and permanent product which has a fixed location being used only in the place where it is built, once built it tends to remain in existence for many years frequently long after it has served its usefulness. It becomes almost a part of the land. However Eyheralde¶ differentiated physical house is what one call the family one of the social institutions. The controversy between the physical and cultural house remains unresolved. But Mumford® remarks that the dwelling place is building arranged in such a fashion that food may be easily prepared, served
and stored, that processes of hygiene and sanitation facilitated, that rest and sleep may be enjoyed without disturbance from the outside world and that the care of young may be carried on under favourable conditions of companionship and supervision that the convincing social definition of house or home is arrived at. History of mankind shows various stages of man's development, from cave man to a social human being, who learnt to live together in groups for safety and for self development. Man developed his skills and found new discoveries which helped him for the benefit of the mankind.

Man is a social animal. Every creature on the earth has some needs. Man can not live happily without fulfilling his need. According to great thinker, Maslow, man's needs having a sequence of domination are arranged in a hierarchical level of importance as the diagram illustrated below:

**Maslow's Need Hierarchy Diagram**

- **1** Physical needs. Needs for food, water, air, clothing, shelter etc.
- **2** Safety and security needs. Needs for security from bodily harm steady employment and provision for old age, insurance against risk etc.
- **3** Social needs. Needs for sociability, informal contacts, friendly greetings and conversation, sense of belonging recognition etc.
- **4** Ego or self-esteem needs. Needs for self-esteem and esteem from others, feeling of achievement recognition, appreciation, status etc.
- **5** Self expression or self realization needs. Needs for self assertion exercise of power, potentialities, realization, creative expression, achievement etc.

At the lowest level are placed physical needs, the next higher level is that of safety and security needs, the next higher level is that of social needs, then ego or self-esteem needs appear at the fourth higher level, then come self expression or self-realizations needs at the top of the hierarchy of needs.
The Maslow's hierarchy of needs physiological (Food, Clothing, Housing), safety, social (Affiliation), esteem (Recognition) and self-actualization, though are meant for determining the behavior of individual but these can be brought under the categorization of primary needs, secondary needs and tertiary or luxury needs.

The primary needs correspond to physiological, safety and social needs in the hierarchy. Esteem and self-actualization should be the secondary needs.

Paul C.T. writing in the International Development Review observes, "Basic need starts from the objectives of providing opportunities for the full physical, mental and social development of the human personality and then derives the ways of achieving this objective.

Basic need is concerned not only with the underemployed but also with the unemployable, the aged, the sick, the disabled and orphaned children."

Amartya Sen has stressed two types of poverty line viz; "Nutritional Poverty Line" and "Culture Poverty Line". The former identified the people who suffer from malnutrition and later refers to level of income adequate for meeting "established rule of decency" of Adam Smith.

**Table 1.1**

The table below indicates the needs and remedial measures

<table>
<thead>
<tr>
<th>Classification of Primary, Secondary and Tertiary Needs and Remedial Methods</th>
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<tr>
<td><strong>Primary needs</strong></td>
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<tr>
<td>1. Food nutrition value, quality and quantity.</td>
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<tr>
<td>2. Household/cooking pots, dinning plates/tumblers etc. cooking method.</td>
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</tbody>
</table>
In India the way of living is entirely different from one place to another. The food habits are also different having peculiarity of custom, language and other factors. The village life of poor is typical example for categorizing the people in poverty.

Based on the urgency of assisting those in poverty, the priority can be fixed to fulfill primary needs, secondary needs and tertiary needs.

In assisting the poor to improve their living condition the Governments assistance is essential upto secondary level on high magnitude.
The constellation of factors in "Poverty Polygon"

Before Independence, the National Planning Committee¹³ way back in 1938, listed programmes and their targets that would attack poverty as:-

1. Adequate food consumption for every individual to be raised to not less than 2400 calories.
2. Clothing consumption to be increased from 15 to 30 yards per person.
3. Providing not less than 100 Sq. ft. of housing per individual with water supply and sanitation.
4. Making education compulsory up to the age of 14.
5. Supplying essential goods to all at subsidized rates.
6. Providing postal, communication, insurance, banking and medical facilities.

1.2 People and the Standard of Living

Shelter is one of the basic amenities from the ancient times. In our civilization, home has greater importance.

Gautam Buddha,¹⁴ the ancient sage and philosopher once described shelter as "the root of
happiness", perhaps because he knew that without a home, human beings can not fully develop emotionally, intellectually and spiritually.

As Gautam Buddha pointed out, Simone Weil, in his book, "The Need For Roots", writes, "To be rooted is perhaps the most important and least recognized need of the human soul." The importance of the fulfillment of the need of housing is also described by one of the greatest leaders, great thinker and philosopher Sir Winston Churchill, former Prime Minister of United Kingdom as, "we create our homes, but then they create us."

Finally, it is a must to mention Khalil Gibran, a Lebanese poet, who writes, "Your house is your larger body. It grows in the sun and sleeps in the stillness of the night, and it is not dreamless."

Focusing on the ancient civilization, in the valley of great river Indus in India stand the ruined cities of one of the world's oldest civilizations. Mohanjo-daro and Harappa were large busy cities 4500 years ago. As in the two other great countries of that time, Sumer and Egypt, people had built their homes by a wide river which flooded the land and left behind a layer of fertile silt. They came together for protection against wild animals and cleared the jungle, so making the land good for farming.

Mohanjo-daro and Harappa were laid out with slight roads from which led narrow valleys. The houses were like boxes with their square rooms and flat roofs. They were made of sun-dried brick and timber, but the lower parts of the walls were of baked brick to keep out damp.

They were neither poor nor rich, but were nicely comfortable, with baths, lavatories walls and dinning rooms where people sat on mats to eat. The rooms were built round a courtyard with an upstairs verandah on the inside. In one corner steps led up to the flat roof.

Among the ruins of houses were found bits of pottery, copper-axe-blades, beads of gold and precious stones and little models of oxen pulling carts which the children played with.

The two largest buildings in Mohenjo-daro were the granary where grain was stored and the great bath with a water proof asphalt floor and a large drain for taking away the dirty water. The city of Harappa, 400 miles away also had a big store house for grain.
There is not much left of Harappa. In 1856 a railway was built from Multan to Lahore. The British Engineers wanted a firm bed for the track and used bricks from the ruins of Harappa. The City suffers more damage in a few months than it had in over 3000 years. Today express trains speed along nearly 100 miles of railway built on ancient bricks.

After lasting for a 1000 years the cities of the Indus valley were sacked by raiders about 1500 B.C. People were killed in the streets and in their homes, the raiders were probably the Indo-Europeans who came into India about this time.

Archeology is considered to be a very dry subject of little interest to the layman. The cephalic and nasal indices and the descriptions of pottery shreds and brick fragments are hardly calculated to interest anyone other than the specialist who can see in the relics of the past the record of the ebb and flow civilizations. The work of the archeologists is carried on in far away places and we are apt to consider it to have little immediate bearing on our general understanding of the past.

An archeological discovery can however, be of tremendous interest even to the layman, such on the one in 1923, when an Indian Archeologist striking his space into a mound to study a Stupa on a stretch of barren land in Sind, some 7 miles from Dokri and 25 miles from Larkana hit instead upon the ruins of a settlement of the Indus valley civilization.

This discovery was so momentous that it rendered obsolete all our previous knowledge of and deduction about prehistoric Indian life. As Sir John Marshall observes, the Indus valley finds have enabled us at a single bound, to take "back our knowledge of Indian Civilization some 3000 years earlier and have established the fact that, in the third millennium before Christ and even before that, the people of the Punjab and Sind were living in well built cities and in possession of a relatively mature culture with a high standard of art and craftsmanship and a developed system of pictographic writing."

Indeed, not only did this discovery throw new and unsuspected light an ancient history, but it also posed some very difficult problems pertaining to cultural development and inter relationship in this land during prehistoric times. Prior to this discovery it was customary for us to begin
the cultural history of India with the coming of the Aryans from across the mountains in the north.

The Rigveda, the most important and most ancient prayer book of the Aryans, does no doubt, occasionally refer to some non Aryan people's living in fortified cities in those days with whom the Aryans had to wage long and bitter wars before they could take possession of the country. But these references are grab in such poetic terms that it was difficult to make much out of them. The discoveries of Mohenjo-daro in Sind and Harappa in the Punjab now help us to clarify some of the little understood passages of the Rigveda. Furthermore these discoveries forced us to revise many of our notions about the civilizing role and function of the Aryan race in India.

The city of Mohenjo-daro was situated on the Indus and Harappa was conveniently sited on the banks of Ravi. Both cities must have been surrounded by walls of mud brick with gates and towers where it is surmised sentries and guards were posted. The City of Mohenjo-daro which when excavated was found to be in a better state of preservation than the ruins of Harappa was built according to a careful plan. It was divided into regularly laid out wards. The streets ran straight were fairly wide and were aligned from the east to the west and north to the south, intersecting at right angles. They varied from 9 to 34 feet in width and sometimes ran straight for over half a mile. The careful planning of the houses and the streets clearly indicates the presence of an efficient town planning authority. Further indication of such an authority could be surmised from the existence of the excellent drainage system as well as the water supply.

Of the buildings, three distinct types can be seen at Mohenjo-daro. The first type comprised houses the second may be described as the large "Public" building, while the great bath belongs to the third type. Burnt bricks, mud and gypsum formed the building material, burnt brick was generally used for the foundations as also for the packing of terraces and other exposed parts of the buildings, walls rising above the ground, exterior as well as interior were built of burnt brick laid in mud or in mud and gypsum mortar combines. The floors were made of brick, laid either flat or an edge, the latter method being used almost uniformly in the case of the bathrooms or other places where the flooring was subjected to excessive wear and tear.
The houses show a severally plain exterior, with a remarkable absence of decoration but it is possible that the decoration was made of wood and other perishable material, which disappeared due to the ravages of time. The entrance was generally through a large door opening on the side street. The doors seem to have been used as the principal means of admitting light and air. There are very few windows in those houses and placed high practically all houses had their own bathrooms, and wells nearby. Rubbish Chutes formed an important part of the sanitary system. Houses had generally two floors with the living and sleeping rooms on the upper story which was connected with the basement by high and narrow stepped staircases. The roofs were flat and wooden covered with planking and beaten earth, with a protective course of brick or other material. Every house had an open courtyard where the kitchen was located in a sheltered corner, with the store - rooms, well chambers, and bathrooms round about. The water was carried off to the principal drains through drainpipes carefully constructed out of burnt brick, and rubbish pits and other receptacles were specially provided for depositing refuse. The elaborate drainage system of the city is a remarkable feature of this civilization. Underneath the principal streets and in many lanes lay a main drain, one to two feet deep covered with brick or stone and with sumps and clearance - traps at regular intervals. The drain of the houses also had sump pits and were connected to the main drainage system.

The bathing had some ceremonial significance in the life of the people of Mohenjo-daro is indicated by the great bath. This great bath, says Sir John Marshall, "appears to have been a vast hydropathic establishment and the most imposing of all the remains unearthed at Mohenjo-daro. Its plan is simple in the centre an open quadrangle with varandahs on its foursided and at the back of the three of the varandahs, various galleries and rooms ; on the south, a long gallery with a small chamber in each corner ; on the east single range of small chambers, including one with a well ; on the north a group of several halls and fair sized rooms. In the midst of the open quadrangle is a large swimming bath; some 39 feet long by 23 feet broad and sunk about 8 feet below the paving of the court with a flight of steps at either end, and at the foot of each a low platform for the convenience of the bathers who might otherwise have found the water too deep."
The layout and construction of the great bath evoke admiration even today.

Of the other large building something resembling a market place and a large residential building resembling the palace of the ruling authority deserve attention.

Mention may be made also of the group of cottages, some sixteen identically planned structures, "each 20 x 12 feet internally and divided into two rooms one twice the size of the other. These are arranged in two parallel rows with a narrow lane on one side and a street on the other and have thin walls suggesting that they were single-story". This group lies in the north-west area of the excavations, which stood, as Mr. Wheeler puts it, "Marshalled like a military cantonment and bespeaks authority." The carefully built circular working floors nearby suggest the existence of a corn mill worked by a considerable labour force. All this indicate a concentration of power and authority which naturally leads us to consider the probable pattern of power in this civilization.

Besides the two cities, the Harappa culture as pointed out by Piggott, is represented by a large number of small towns and villages of varying size and status the further notes that "like the contemporary settlements of Sumer and Egypt, the Harappa culture is essentially linked by great rivers, which have obviously been the decisive geographical factors in its expansion and in the subsequent preservation of its unity over so large an area." The two cities evidently give an impression of a highly centralized power. As pointed out by Wheeler, "whatever the source of their authority and a dominant religious element may fairly be assumed the lords of Harappa administered their city in a fashion not remote from that of the priest kings or governors of Sumer and Akkad.

In Sumer, the wealth and discipline of the city state were vested in the Chief deity i.e. in the priesthood or a priest king. The civic focus was the exalted temple centre of an elaborate and carefully ordered secular administration under divine section - in essence the picture in one of a rigid and highly evolved bureaucratic machine, capable of organizing and distributing that surplus wealth and defending it, but little conducive it appears to the political liberty of the individual. Judging from the available evidence, the civilization of Mohenjo-daro must have been
similarly organized. As Piggott puts it, it is the picture of "a state ruled over by priest-king, wielding autocratic and absolute power from two main seats of govt., with the main artery of communication between the capital cities provided by a great navigable river. to maintain the population of such cities and of the smaller towns to a large extent as well, agrarian system sufficiently well organized to produce the necessary surplus must have existed.

The texture of this civilization therefore, had a highly theocratic and implied social system where in the unchanging traditions of the temple were of more account than the ambition of an individual rural or the secular instability of the court and in which the form of land tenure was dictate by the priestly hierarchy."

From the layout and construction of the cities of the Indus valley civilization it is clear that these were busy urban commercial centres with commercial contacts not only over a wide area in this country but also with maritime Egypt. A Royal Cemetary at Ur (dated about 2500 B.C.) shows precious stones and metals which may have been brought there by traders from the Indus valley. That the Indus valley had contact with Ur is also proved by the presence of Indus seals there. One Indus has representation of a sailing boat with upturned bow and stern and another shows a mastless riverboat with a central cabin. All this evidence clearly indicate wide maritime contact of the Indus civilization.

In matters of cultivation of break-wheat barley, sesameum, field - peas and the Indian rai were the principal crops and beef, mutton, pork, poultry, fish and turtles along with milk and vegetables, completed the Moenjo-darian larder. The animals known and put domestic use were humped bull, domestic buffalo, goat, sheep, pig, dog - two types : the common dog and the other a type of mastiff - ass, horse, elephant and camel. The existence of the dog and the cat is very curiously brought out by a brick from Chanhu-daro which retains the foot prints of a dog who was chasing a cat over a brick that was in a soft formative stage of the people's dress we have hardly any direct evidence. But we may suppose that they dressed in the same fashion as the figures discovered in the sites. The dress materials wore mainly cotton and wool and the needle discovered in some sites indicate the stitching was known. Ornaments were freely and promi-
ently worn by all classes of society.

A comparison of various tools made by prehistoric man gives us a clue to his progress in the art of living. These stages of man's progress have been described as Paleolithic and neolithic. Paleolith means "old stone", and the word is used to describe the stage when man made stone tools which were rough and unpolished. Neolith means "new stone" and it refers to that prehistoric phase when men polished his tools, showing a better appreciation of the material and its function.

In the old times man has a plenty of space available for living. Later on as the population of mankind developed, man found out how to build shelter for his own and his family. The growth of population led to the expansion of villages into cities and cities into metropolitan cities. In the earlier paragraph of this chapter the researcher learnt how the ancient men from Harappa and Mohenjo-daro used to live their living. They used to live in a well planned city. The Harappan culture has a glorious history, but then it had low population. But now a days man live in well planned city, proper planning is going on deteriorating as due overcrowding in the cities which led to the conjunction of land as well as building and slum dwelling. This devastating growth of population requires housing in proportionately to its rate of growth. But as the population increases the growth rate of homes, dwelling units does not increase proportionately. Therefore the growth rate of population and the gap in number of houses is geared up. This picture is very depressing number of homelessness is increasing.

The mention of Harappa and Mohenjodaro History is a must for it's well planned, neat & clean city architecture. India's being no. one in population growth, there is a need for proper planning & utilization of the land available for accommodation as per the requirement and the standard of living of that area.

The discovery of Mohenjodaro-Harappa civilization reveals the importance of planning while development of the city. Therefore keeping in view, the future development of the city and the growth in population, proper planning is necessary. Historic places such as Mohenjodaro-Harappa proves the importance of planning city though it seemed that the population growth at
that time was not a problem. It is proven fact that man makes history and man learns from the history. The proper planning of the houses, drainage system and water supply are the examples of the excellent-efficient town planning authority. Thus our ancient civilization helps us to prepare for the present and future housing problem.

1.3 Socio-economic Background of the Society

These days priority is given to find out a house at least with basic amenities as it is a lifetime dream of every human being. Importance is given not only to the dwelling place but also to the surrounding. Therefore, housing includes for more than living place and shelter. Its nature and value are determined by the facilities it gives. These facilities are many including neighbourhood facilities access to education, health, amenities and security. Under the changing trends of housing many people feel that their living conditions are very important. Housing is not only an individuals concern but it is social one. Housing conditions should be understood to include not only the physical conditions of the dwelling unit but control over living conditions, the cost of housing in relation to perceived value and ability to affords these costs, the conditions of the surrounding neighbourhood, social life and accessibility to community facilities and employment.

It has been estimated that the number of landless labourer households needing house assistance were 14.5 million by March 1985 American Public Health Associations (APHA) established the basic principles of healthy housing. These have covered four major areas of concern: (1) the fundamental physiological needs, (2) the psychological needs, (3) protection against contagion and (4) protection against accidents.

Thus the availability and the kind of social, medical facilities, jobs, shopping and transportation facilities influence housing. Housing conditions then design the individuals place in the society and the country's progress at large. In this sense the housing conditions should consist of both the physical and social contents which would naturally reflect the living conditions of the people.
The process of urbanization in India has been much slower than anticipated by economic planners.

However, the problems associated with the second largest urban population in the world (being around 25% of the national population in 1980) are the same if not worse than those in other developing countries. Housing conditions both in urban and rural India are extremely unsatisfactory. Besides, there is acute shortage of houses and much of the available accommodation in urban areas is sub-standard. The reasons are rapid growth of population, continuous migration from rural area, limited land, haphazard growth of cities and towns, increasing number of urban poor, steep rise in cost of construction material and land have all contributed to the present problem of housing. It is found that the chronic shortage of housing is seen mainly among the lower income group and among the poor people. The Indian constitution lays down certain principles to provide basic socio-economic necessities like food, clothing and shelter. The Indian government have come to recognize the magnitude of the problems and is adopting different strategies for housing and building policy.

There are at present four public sector organizations in the country dealing with various aspects of housing working under the Ministry of Works and Housing Govt. of India. They are: 1) National Buildings Organizations (NBO), 2) National Building Construction Corporation Ltd. (NBCC), 3) Housing and Urban Development Corporation Limited. (HUDCO), 4) Hindustan Housing Factory (HHF). The National Building Organization set up in 1954 is co-ordinating and promoting the building research and its application. This organization works in collaboration with Planning Commission, Research Laboratories, Construction Department and Housing Boards established by various state governments.

To solve the problem of housing, various attempts have been made on state level. State governments are not adequately organized to undertake housing programme therefore state housing boards are formed.

The Maharashtra Housing and Area Development Authority (MHADA) has been established by the Maharashtra Housing and Area Development Act 1976. It came into existence on
the 5th December 1977. Prior to the establishment of MHADA, the following statutory bodies were in existence:

1) Maharashtra Housing Board.
2) Vidarbha Housing Board.
3) Bombay Building Repairs & Reconstruction Board.
4) Maharashtra Slum Improvement Board.

The Maharashtra Housing Board (formerly called Bombay Housing Board, established in 1984) had jurisdiction over the entire state of Maharashtra except Vidarbha. This body took construction of residential building under different housing schemes for different sections of society. The allotment and maintenance of these buildings was also being looked after by it. On the reorganization of state, the Vidarbha Housing Board was established in 1956 as a successor body to the erstwhile Madhya-Pradesh Housing Board. Its functions were similar to those of the Maharashtra, except that it also advanced loans to co-operative housing societies, institutions and local authorities for the construction of houses. The Bombay Building Repairs and Reconstruction Board was constituted in 1971. It was created to deal with the problem of dilapidated buildings. In the Island city of Bombay and undertook their repairs and reconstruction so as to make them structurally sound and safe for habitation. The Maharashtra Slum Improvement Board was constituted in 1974. The Board was intended to provide basic amenities, such as water drainage, pathways and street lights in slums. Its activities were confined to the city of Bombay and the Bombay Suburban District. But they were later extended to other parts of the state also.

The MHADA has been established with a view to integrating the activities and functions performed by the statutory bodies.

Above mentioned programmes undertaken by these bodies were more or less complementary to each other. The idea is to provide for a comprehensive and co-ordinated approach to the problem of housing.

Housing often goes with poverty and these together would not only affect the physical but also social environment. Many social evils and health problems can be traced to such environ-
Shelter is more than simply a basic need. It represents a powerful integrating concept for the design of interventions at the household level which can contribute to rapid and sustainable development. MHADA provides shelter with an appropriate environment on a mass and continuous basis within the limits of affordability and the frame work of the National Housing Policy.

The seventh plan document accords a very high priority to provide shelter to all people as a part of its long term perspective of meeting the minimum needs of food, clothing and shelter by 2000. Acting as governmental agency MHADA provides shelter with an appropriate environment on a mass and continuous basis within the limits of affordability and the framework of the National Housing Policy.

To know every bit of information about MHADA, the researcher has visited the head office situated at Bandra and the Amravati region office at Amravati (included the four districts i.e. Amravati, Akola, Yeotmal, & Buldhana). The information provided by these office is collected. And the collected information is applied by interrogating the official and the allottees of the houses (to whom questionnaires were usual). The information provided by the various offices of MHADA is an important source of this analytical study. The officials showed very keen interest in this research work and have made every efforts in providing information. On the basis of thorough survey of the statistical as well as the official data and the visits to the actual sites of MHADA, it would be possible to like to give recommendation in solving the researching housing problem in Amravati region by MHADA.

1.4 National Housing Policy

The National Housing Policy formulated by the Govt. of India is the declaration and enunciation of principles, which for implementation successfully needs working document. This document can be made workable through constant dialogues with the agencies involved in the housing activities on the side and with the consumer on the other side for their needs, improve-
The growth of residential stock in urban areas has been impressive due to the role played by organized private sector. There is also perceptive improvement of the quality of the housing stock. The total investment of the public sector in housing has been modest because of its focus on the economically weaker section. The shelter and development are mutually supportive and are interdependent. Because of this, the problem of shelter and human settlement is bound to escalate in coming future, unless corrective and determined steps are taken. There is obviously a need to recognize and rely on all the importance of non-govt. agencies which has already been recognized in the National Housing Policy. In fact the Govt. will have to devise and implement as coherent and well defined strategies which will enable all the various agencies to supplement one another so as to ensure most efficient utilization of resources. For this reason the National Housing Policy has enunciated necessary steps for giving impetus to co-operative and group housing activities as well as institutionalizing participation of non-governmental organization.

The Policy has also recognized the importance of facilitating the formation of co-operatives and other associations at various levels and also developing managerial skills of individuals and house holds and helping them to avail services and amenities provided by public agencies and local authorities.

The policy has also recognized that certain provisions of the existing laws and regulations create problems and inhibit housing activities. The entire gamut of legal provisions contained in various acts would have to be reviewed and amendments to various laws relating to land tenure, land acquisition, land setting, etc. including municipal regulations relating to house building, apartment ownership and other connected laws would be required and new legislation also to be enacted wherever necessary with the co-operation of state govt. to subserve the objectives, priorities and strategies spelt out in the policy. Appropriate technology will have to be used and be encouraged with a view to increase the productivity. For this purpose formal and informal training will have to be provided on a decentralized basis at the regional district and taluka level.
Employment and working conditions of construction workers will have to be improved for which greater involvement of non-government organisations in the training of construction workers both in the formal and the informal sector will be required. Even non formal training will also be required to facilitate maintenance of the housing stock on a self help basis.

For reducing the cost of housing increasing the speed of construction and improving the quality of construction so as to make it affordable by even lower middle class people, appropriate technology in construction will have to be devised along with the use of new building materials. This will require strengthening research, development and extensive efforts. A suitable extension system will have to be developed to transfer the results of research and development through the field to widespread dissemination of information. Even demonstration cum-extension centres will have to be set up to promote production and use of new and improved building materials and appropriate technologies. In fact emphasis will have to be given for the use of new and most effective building materials and technologies even for the construction of public buildings.

Fiscal incentives provided under present laws relating to income, wealth, gift etc. will have to be rationalised so as to channelise savings into housing finance institutions and promote investment in housing activities. Even for those who may not be eligible for such incentives, alternative schemes will have to be devised concessions on duties, transfers, conveyance, lease and mortgage between the developers or approved financing institutions will have to be given. In order to encourage the use of standardized building components and making them competitive, the existing system of taxes and levies on such components & materials will have to be rationalised.

Designing of houses to cater to the needs & preferences and affordability of different house rents so as to make it economical without the loss of quality will have to be ensured. To enable these agencies & authorities to perform their new roles, planning approaches personnel, policies and management systems will have to be modified so as to suit the local conditions and requirements.

From what has been stated in foregoing paras, it will be clear that agencies & shelter sector
shall have flexibility in their operations & a greater sensitivity to the needs of the people at all levels. This can provide effective linkages between public sector agencies/govts. on one side and the consumer on the other side. Such agencies will have to be encouraged & supported to play an increasing role in designing programmes to suit the specific requirements, facilitating interaction with the people to provide feedback for modification, promoting household saving, strengthening participatory capacity of the community, disseminating information at the grass root levels, organizing training programmes etc.

In fact, there are associations, institutions, and bodies for construction contractors, civil engineers, builders, practising architects & town planners legal experts, financial experts environmentalists, economists, sociologists etc. which think of the particular aspect of their profession or trade but there is not a single body which can take up problems such as technical, legal, financial, taxation etc. connected with the housing industry. In fact it is time that, such body must prepare common platform for airing of views of all opinions to the concerned authorities. There should be a central body having chapters at state/regional/local levels to take up the problems of the housing industry with the public authorities at all levels. Such organizations will devise common code of practise so as to ensure a house to common man at an affordable price without loss of quality in a reasonable time, smoothly, i.e. without any legal/financial complications. This non-governmental organization should look after the regulation & control of management of houses to be constructed on ownership basis as is the case in other industries. The body should be able to solve the difficulties of housing industry which starts from purchase of land and even does not end with income tax. The body should motivate the development of landsites in urban areas & create new capabilities to undertake urban services & renewals.

Shelter and Development are mutually supportive. Housing forms an important part of the strategy of the government for the alleviation of poverty and employment generation and is to be viewed as an integral part of overall improvement of human settlements and economic development. The Global shelter strategy adopted by the United Nations in November 1988 calls upon different governments to take steps for the formulation of a National Housing Policy to achieve
the goals of the strategy.

The Government had tabled on both Houses of Parliament in May 1988 the Draft National Housing Policy (NHP) and it had been approved by the Rajya Sabha. In the light of the developments in the national and international scene after the presentation of the Draft NHP and in the content of the formulation of the VIII plan, it has become imperative to elaborate and restate the National Housing Policy.

Despite the considerable investment and efforts over successive plan periods, the housing problem continues to be haunting in terms of the large number of homeless households, rapid growth of slums and unauthorized colonies, spiralling prices and rents of land and houses, rampant speculation, deficient availability of water, sanitation and basic services to bulk of the population and the increasing struggle of the poor and vulnerable sections to secure affordable and adequate shelter.

The housing shortage is estimated by the National Buildings organization in 1991 to be about 31 million units, composed of 20.6 million in rural areas, and 10.4 million in urban areas, with the bulk of the backlog consisting of Kutcha unserviceable units. The rapid growth of urban population and its concentration in 300 cities with a population exceeding one lakh has led to increasing congestion and over crowding in small houses, steady growth of slums and informal settlements and severe pressure on civic services in the context of the inadequate supply of affordable housing by public and private sector and acute shortage of funds for the development of settlements and extension of city level infrastructure. This has been aggravated by institutional deficiencies of housing agencies and local bodies and insufficient attention to the shelter needs of the poor.

Over the eighth plan period, it has been projected that over and above the present backlog, the shelter requirement by way of upgradation and new construction would be 122.2 lakh units in rural areas and 95.5 lakh units in the urban areas. At the same time, bulk of the housing in the country is constructed by the people themselves with their own resources and a major proportion of all housing in rural areas is based on biomass.
The crucial role of Government at different levels is not to seek to build houses itself but to make appropriate investment and create conditions where all women and men especially the poor may gain and secure adequate housing and to remove impediments to housing activity.

As MHADA is a State Government Agency which envisages National Housing Policy. The elements of National Housing Policy are as follows:-

1) **Housing norms** - Housing norms would be evolved at local levels with due regard to different geo-climatic conditions and life styles of the people. Efforts will be made to develop and promote use of cost-effective standardized housing designs for each geo-climatic region. In rural areas, except those on the periphery of large cities, the size of the plot would not ordinarily be less than 85 square meters with a provision for built-up accommodation of not less than 20 square meters and with adequate provision of services.

   In urban areas, the size of the plot should not ordinarily be less than 25 square meters with a provision for permissible built-up accommodation and services on individual or shared basis in a neighbourhood adequately served with community facilities. In devising building standards, the special needs of the handicapped would be taken into account by the local bodies.

2) **Rural Housing** - Rural housing is qualitatively different from Urban housing.

   The housing activity in rural areas depends much more on land rights and access to resource the strategy for rural housing will be based on,

   - Support to varying needs of shelter including new construction, additions and upgradation;
   - Providing assistance for promoting self-help housing.
   - Assuring land and tenure rights.
   - Prevention of alienation of homesteads on tribal land.
   - Avoiding unnecessary displacement or dehousing of rural settlements.
   - Rehabilitation of households affected by natural calamities.
   - Preserving the customary and traditional rights of access to housing resources based on forest materials and common village resources.
   - Promoting the maximum use of indigenous building materials & construction techniques.
with due regard to geo-climatic variations in different regions.

- Reducing the migration to urban areas, by providing water supply, sanitation, roads, and other basic infrastructure services.
- The establishment of a suitable institutional structure at state, district and local level.
- Giving special attention to the needs of poorest segments of scheduled castes, scheduled tribes and other disadvantaged persons.

The development of house sites and the upgradation of rural housing will be linked to activities under the Integrated Rural Development Programme, Jawahar Rojgar Yojana and other programmes for the creation of rural assets and employment.

3) Slums and Squatter Settlements in Urban Areas and Housing for Urban Poor

The central and state governments would take steps to avoid forcible relocation of slum dwellers, encourage in site upgradation, expand provision of water supply, sanitation and other basic services in slum ensure proper maintenance of amenities, integrate the provision of physical amenities with basic services including maternal and child welfare services and health care.

4) Supply and management of land supply of serviced land at affordable prices is a critical input for housing activity. The Central and State Govt. would take initiative for-

i) Promoting balanced pattern of urbanization in order to reduce the pressure on the metropolitan and large cities.

ii) Directing the activities of the public agencies towards increasing the supply of serviced land for various income groups and essential public purposes with a preponderant proportion for the poorer sections.

iii) Simplifying the existing legal provisions and procedures relating to the acquisition of land.

iv) Modifying development control rules and norms of infrastructure provision.

v) Encouraging the involvement of licensed private developers in land development construction and infrastructure provision.

vi) Reviewing on a city-wise basis the use of land in the ownership of various public agencies and formulating specific plans for the efficient utilization of these lands for the city devel-
vii) Devising through new legislation the optimum use of land as a resource for housing & urban services.

viii) Using fiscal and municipal taxation policy including tax on vacant urban land, in order to curb speculative activities, and to increase the supply of land.

ix) Co-ordinating the assessment of valuation of land and property by different central, state and local agencies for the levy of taxes and for other purposes.

x) Building up on effective information system of land and registration in the interest of efficient management of land.

xi) Increasing the access of the poorer sections, women and vulnerable groups to affordable serviced land in areas located near, or connected by cheap transport to their work places.

5) Infrastructure

The Housing policy envisages actions to expand infrastructure facilities and services by:-

i) Increased investments to be made by the central, state and local agencies within the framework of regional plans as well as the development of growth centres in order to meet rapidly increasing needs of serviced land.

ii) Adequate investments to increase the coverage of urban population to 100% for potable water supply and 75% for basic sanitation including the total elimination of manual scavenging with particular attention to the larger provision of basic amenities to the settlements inhabited by the poor.

iii) Larger investments in public transport and traffic network to subserve the needs of the poorer sections for cheaper and speedier access to work places and to integrate transport, land use and shelter.

iv) Special attention to the development of small and medium towns and steps for reducing the migration to larger cities.

v) Encouraging use of construction technologies which are cost effective, incrementally upgradable, and environmentally appropriate.
vi) Support from state govts. for extension of infrastructure based on the participation of the
landowners or of enterprises in new growth centres or townships and private developers or
on innovative systems of infrastructure leasing.

vii) Assistance by the state govt. to the local bodies to ensure adequate cost recovery, proper
maintenance of services.

viii) Securing community support in the design, installation and the upkeep of services.

ix) Strengthening the financial viability and implementation capacity of local bodies & func-
tional agencies and augmenting their resources on the basis of the recommendations of the
State Municipal Finance Commission.

Conservation of Housing Stock and Rental Housing

The National Housing Policy envisages steps to be taken by the central and state government
and the financial institutions for.

i) appropriate modifications in the building regulations.

ii) special schemes for the repairs and renewal of residential buildings housing a large num-
ber of occupants.

iii) fiscal and property tax incentives and financial assistance for expansion and upgradation of
dwelling units and for proper maintenance of buildings.

iv) access to materials and technical assistance.

Investment in rental housing, especially for the lower and middle income groups will be
stimulated by :-

i) suitable amendments to rent control laws by state governments on the basis of the Model
Rent Control Law.

ii) provision of houses for industrial workers in new industrial areas or growth centres.

iii) encouraging individuals and groups to construct houses for partial or full letting by access
to land, institutional finance, enabling regulations and incentives in central, state and mu-
nicipal taxation of property and incomes.
Housing Finance

It is envisaged that 20% of the requirement of investment in housing would be met by specialized housing finance institutions, insurance and banking sector, mutual funds etc. and additional mobilization of household savings.

Steps should be taken for the removal of constraints to the flow of finance into the housing sector, especially larger lending to the poor and the informal sector. Increasing proportion of the resources of Insurance sector, Unit Trust, Commercial Banks and Co-operative Banks will be channelled into housing with lending rates reflecting the average yields of these resources. Apart from diverting increasing proportions of annual provident fund accumulations for housing finance, housing linked savings schemes for the P.F. subscribers the workers in the organized sectors and public sector employees will have to be introduced.

The National Housing Bank facilitates the promotion and regulation of housing finance institutions in the public and private sector refines their operations and expands the spread of housing finance to different income groups all over the country, while functioning within the overall framework of housing policy.

The National Housing Policy recognizes the need to strengthen. The Housing and Urban Development Corporation (HUDCO) and increase its resources for meeting in a larger measure the requirements for shelter provision for lower income groups in rural and urban areas including the shelterless and the slum dwellers, and for expanding infrastructure facilities in the urban areas.

Steps would be taken in due course to introduce a secondary mortgage system in order to attract funds from a wide range of investors including insurance and provident funds and to integrate housing finance with the overall financial system.

The subsidized housing programmes like the Indira Awas Yojna for scheduled castes, scheduled tribes and freed bonded labourers will be restricted to the absolutely poor and the disadvantaged groups. The housing finance systems will be so devised as to respond on flexible terms to a variety of shelter needs of the rural and urban poor.
The Government recognizes the need to make an in-depth assessment of the role of informal credit network and community based saving systems for housing and to devise ways of establishing its links with the formal credit institutions to enhance access of the rural and urban poor to housing finance.

The co-operative housing movement especially, for lower and middle income groups will be given assured access to institutional finance to supplement internal resources.

**Building Materials and Technology**

As part of the housing policy, it is proposed to take steps for:

a) Stimulating the increased production and availability of conventional materials like cement, steel and bricks as part of industrial policy and promotion of small scale industries, even as steps are taken to economise the use of scarce building materials and to promote low cost and environmentally appropriate technology and use of indigenous resources;

b) Assured access of rural households to traditional materials including biomass and checks on indiscriminate commercial exploitation forest resources with due regard to environmental preservation;

c) Encouragement for the use by public and private construction agencies of materials based on industrial and agricultural wastes, those based on local resources and alternate appropriate technologies;

d) Selection, extension and promotion of proven technology and building materials, and the use of materials conforming to standards and quality construction;

e) Incorporating the low cost technologies and material in the national standards & specifications laid down by State agencies and further requiring the public construction agencies to draw up plans for the use of cost effective technologies & materials to the extent of at least 10% of total annual construction;

f) Training, technology extension & skill upgradation through a network of building centres in urban & rural areas set up by state agencies, research bodies & voluntary agencies & dissemi-
nation of information to be actual users & communities;

g) Building up an extension network for the spread of information on housing schemes
inputs & low cost technology, shelter guidance centres, retail outlets for materials; and

h) Strengthening existing R & D institutions & promoting the setting up of R & D facilities in
other suitable institutions by necessary financial support, and by obliging all public & private
construction agencies to set apart at least 1% of their annual expenditure for R & D in housing.

Special Programmes for Disadvantaged Sections

Housing Policy would accord priority to the promotion of access to shelter for the houseless,
inadequately housed and the disadvantaged groups such as:

a) households below the poverty line in all settlement.

b) rural landless labour including artisans;

c) the households dishoused by development projects and the victims of natural
   calamities,

d) scheduled castes, scheduled tribes and freed bonded labour;

e) widows, single women and women headed households including construction workers
   below the poverty line.

f) physically handicapped.

Housing needs of Scheduled Castes/Scheduled Tribes

It will be ensured with the help of state governments and central ministries that the developed
land and housing units in rural and urban areas constructed by state and local agencies, and
those constructed by private agencies with the help of financial institutions, are allotted to fami-
lies belonging to the scheduled castes/scheduled tribes in proportion to their composition in the
population.

The on going schemes for these communities would be further expanded in consultation with
the National commission for scheduled castes and scheduled tribes.
Housing needs of women: While devising programmes, adequate attention is given to meet the specific needs of women in disadvantaged circumstances, in terms of joint or exclusive title to land and house, access to credit, home-based employment, maternal and child welfare, hostels for working women, and involvement in the provision of shelter and services, access to education and income-generating opportunities.

Role of government, Private Sector and The community

The Govt. will devise and implement strategies which will enable the various agencies to complement the efforts of one another and to ensure the most efficient utilization of resources consistent with National Environment Policy. It would be the endeavour of central and state governments.

1) To act as the provider for the poorest and vulnerable sections and to facilitate the housing activity of lower and middle income groups, to control speculation and profiteering in land and housing.

2) To modulate housing policy to the diverse needs and resource endowments of different regions in the country.

3) To encourage within the framework of housing policy and local planning, voluntary agencies in efforts to upgrade shelter, extend basic services, augment incomes and promote environmental conservation;

4) To promote decentralized execution of housing schemes in urban and rural areas under the supervision of local bodies which would be suitably strengthened within the constitutional framework to respond to the diverse needs of local population;

5) To reorient the housing agencies at the central, state and local level to act more as promoters of housing activity rather than builders of houses and to concentrate increasingly on the supply of developed land and infrastructure, extension of appropriate technology, assisting people to take up construction and upgradation of houses and disseminating information on housing schemes.
preferential allotment of land, access to finance and fiscal support.

The private developers and the organized sector will be encouraged to invest in various forms of housing and land development by access to finance, speedier approval of schemes and other forms of support.

Government recognizes the vital need to integrate housing activity and employment training, skill upgradation and promotion of labour intensive and decentralized manufacture of building materials and construction practices would be encouraged, in order to maximize the economic benefits of housing investment.

Environmental protection should emphasized in terms of the basic norms and services for settlements, for neighborhoods planning and open spaces, control of pollution, removal, disposal and utilization of liquid and solid wastes through proper attention to planning and architecture, importance will be given to the preservation of built up heritage and monuments, structures of architectural value, and the preservation of special natural features.

1.5 Fiscal Policy

1) Fiscal incentives will be provided in order to promote desired investment in housing activity by the private sector and individuals, and to channel additional savings for housing activity from households and enterprises.

2) In order to induce employers in the organized sector including industry to provide housing for their workers, incentives shall be given for investment in rental or ownership housing, especially for low income employees.

3) Incentives shall also be given to promote the manufacture of new building material and components produced out of industrial wastes like fly-ash, and agricultural wastes and those which substitute the use of scarce resources like wood, and energy-intensive materials like cement and steel.

4) In consultation with the state Govts. the levy of stamp duties and registration fees shall be rationalised, especially to reduce the burden on housing for lower income groups.
5) Government should encourage housing schemes with approved guidelines in major cities to channel investment of non-resident Indians in convertible foreign exchange in residential property and should extend appropriate incentives including speedy clearance by central, state and local governments to stimulate a sustained and large in flow of such investment.

Legal and Regulatory Framework

1) The measures for removing legal constraints will cover apart from those mentioned elsewhere in the document.

a) Provision in the Land Reforms and other relevant Acts to confer homestead rights on the occupants, ensure proper rehabilitation of those dishoused by projects, protect tribal families from eviction, presence user rights over forest and common lands etc.;

b) Revision of master plan standards, land use plans, building by laws and infrastructure standards by the state govt. and local authorities, based on the National Building Code as the guide. This will help to reduce the cost of shelter enable efficient use of land, and facilitate housing activity;

c) Making suitable amendments in the laws and procedure governing land acquisition in urban areas to ensure speedy assembly of compact lands with due regard to the interests of land owners;

d) Review and amendment of laws and regulations relating to town planning, particularly the norms and standards for in-situ upgradation of low income settlements and housing;

e) Enactment of separate chapter in the present co-operative laws on group or co-operative housing activity in order to streamline their operation and to remove existing constraints;

f) Enactment of Apartment Ownership Act in states not having such a law and suitable amendments to the existing laws wherever necessary in order to provide for the transfer of occupancy rights of individual, owners management of common areas and to enable the creation of charge on the apartment by lending institutions.
g) Steps for the removal of constraints to the flow of finance into housing and services especially larger lending to the poor and households in the informal sector through:

- flexible procedures and collateral requirements as well as repayment schedules;
- amendments to the National Housing Bank Act to provide for speedy foreclosure of mortgages by housing finance institutions refinanced by NHB, so as to augment the resources of housing finance institutions further and to help in creating a secondary market for housing mortgage;
- universalization of the system of English mortgage;
- simplification of procedure for registration of documents and execution of mortgages; and
- simplification of procedure for investigation of title and the introduction of the Torrens system of registration of title in a phased manner in urban and rural areas.

The implementation of this agenda will be ensured through the joint efforts of central and state governments as early as possible.

**Human Resource Development**

The development of human resource is a crucial component of the housing policy various steps are envisaged such as:

- the training and reorientation of architects, engineers, planners, administrators, and others to adopt lowcost and cost effective approaches to planning of settlements and housing.
- increased facilities in the technical institutions and colleges for the training of the various professions related to housing.
- Promotion on a large scale of vocational courses at the school & posts school level.
- formal & non-formal training facilities on widely decentralized basis to upgrade skills of construction workers artisans & petty contractors.
- upgradation of the skills & improvement of the working conditions of woman construction workers.
- greater involvement non-governmental organisations in the training of construction works both in the formal & informal sectors & assistance to urban self employed to organized themselves in order to upgrade their techniques & get better axes to working place, credit & marketing channels.
- Provision of non-formal training to maintenance & improvement of housing stock on self help basis.

1.6 Action Plan

1) The Housing is absolute subject. Perspective plans of actions & short term plan for the VII plan will be formulated by the states/UTs taking into account the following factors:-
   a) A complete estimate of the numbers, type (economic category) & standards of dwellings to the constructed for upgraded both by the private & public sector & the units to be of offered in the rental market.
   b) Resource flow from the private co-operative & public sectors, & the number & type of dwelling units to be constructed by each sectors in state/UTs on ownership or rental basis.
   c) separate projections for rural & urban housing needs including the resources required for each sector.
   d) Distinguishing shelter needs of those in possession of a plot & desire to construct dwelling unit, those who are totally shelterless, those who can afford to acquire a built-up unit, those in need of repairs & renovation/extension of the dwelling units & those in need of additional amenities.
   e) The desire product makes & the resources required from the state budget institutional finance & local contribution in order to provide adequate shelter for different sections of the population.

2) The action plans would be formulated for each state/UT within a time frame of one year for time bound implementation by state & local agencies with the involvement of central institu-
tions, private & co-operative agencies & built into the five years plans, city & district development plans.

3) An appropriate management information system on housing & urban services will be developed at various levels of govt. under the supervision of an Inter Ministerial group & Comprehensive Housing census will be taken up during Eighth Five Year Plan.

4) The National Housing Policy will be periodically revised in the light of emerging needs of different sections of the population & the demands of the changing socio-economic conditions in different parts of the country.

MHADA has played a very eminent role in completing the policies of National Housing. Everybody says that ‘Plan your work first and then workout your plan’. Plans or policies are important but the execution of these plans/policies are more important. MHADA has devoted itself in the execution of the national plans. Housing policies are formulated and executed by MHADA.

Just after conclusion of this introductory Chapter 1, the topicwise break-up of the study is given as follows -

**Chapter II**
The Maharashtra Housing And Area Development Authority (MHADA) has been established by the Maharashtra Housing and Area Development Act, 1976. It came into existence on the 5th December 1977. This chapter contains activities and functions of MHADA, organization of MHADA, office bearers of MHADA, nine regional Boards, the meaning of pictorial symbol of MHADA, finance for housing, environmental scalework of MHADA, land procurement, formulation of projects, methods of allotment, etc.

**Chapter III**
In this chapter, the research methodology adopted for the research and objectives, hypothesis, sampling, limitations of the study and review of literature are enumerated.

**Chapter IV**
This chapter contains nature of housing problem i.e. housing is the basic amenity for community life, the present position of housing in Amravati region, unsatisfactory position of housing in rural as well as urban areas, problem of scarcity as well as of congestion, problem of lighting, water supply and communication facilities, problem of land value, five year
plans relating to housing and of twenty point programme of India.

**Chapter V**

In this chapter, a comparative study of the other parallel agencies working in the field of solving the housing problem has been analyzed. It contains various state level attempts by Maharashtra Housing Board, Insurance corporation, LICHFL, NIT, Co-operative housing, HUDCO, HDFC, CIDCO, Nationalized Banks, DHFL, Repairs and Reconstruction Board, etc. working for solving the housing problems.

**Chapter VI**

The operational sectors of MHADA in Amravati region contains activities of MHADA from construction of dwelling units, repairs and reconstruction, sale of tenements, disposal of land and management work.

**Chapter VII**

The working of MHADA in Amravati region has been evaluated. The areas of success, implementations of rural as well as urban housing schemes, provision of technical advise & assistance and serving as the conduit of institutional finance, cumulative progress in solving the housing problem in Amravati region, submission of proposals to the state government or government agencies, shortcomings in the working of MHADA, and action taken to sale the vacant plots etc. are evaluated.

**Chapter VIII**

In this Chapter observations and conclusions derived from the analytical study are discussed and recommendations and suggestions are given after concluding the whole research study.

**The Appendix** : It contains the references used for research work, bibliography and questionnaires prepared.
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