Chapter 8

OBSERVATIONS
CONCLUSIONS & RECOMMENDATIONS
CHAPTER 8

OBSERVATIONS CONCLUSIONS & RECOMMENDATIONS

8.1 Observations.
8.2 Chapterwise Summary
8.3 Conclusions.
8.4 Recommendations.
8.1 Observations

India is one of the very nice and ideal country in the whole world. The people of
different religions and castes live together happily & friendly. Each state, each region of
our country has its own nice & prudent culture and whole country has proud of all the
civilizations and cultures.

In Geographical manner India has very nice environment. There are long and holy
rivers like Ganga, Yamuna, Godavari, Tapi, Purna, It is surrounded by highest mountains,
hills, seas etc. It has highly dense forest area, where wild animals can live happily and
friendly.

In India there is availability of various kinds of worship places for all the religions,
like Mandir, Mosque, Church, Gurudwara & Vihar. India’s nature is fully covered with variety & beauty. It has very nice tourist places like Tajmahal, Red forts, various Maqbaras, Amarlingas, Himalaya Mountains, Snow falls in Shimla, Kulu, Manali & Kashmir.

Every year Many foreigners visit our country and satisfies their desires. When one see the nice side of our country one cannot forget the dark side of it. On this side, there are vicious circles of poverty, increasing population, unemployment, crimes, child criminality, illiteracy, prostitutes, street children, beggars etc.

India is one of the most densely populated nation in the world with an average of more than 210 persons per sq. km. 56% of the total land area of 329 million sq.km. is covered by cultivation.

While government statistics speak of a 20% forest cover, satellite date and environmental sources put it at below 17% (CSE 1985), 10% of the land area is covered by island water bodies, 5% by meadows and pasture land and a tenth by waste lands. It is estimated that human settlements cover less than 3% of the total land area.

In any event population is bound to keep on swelling as India approaches the 21st century and in the years ahead housing demand increased due to vast growth in the population.

Housing can be further looked at as the most basic requirement without which living would be terribly uncomfortable. Provisions for adequate housing to the people is a complex problem.

In the Indian setting, the vagaries of the climatic conditions, poverty and allied problems have made number of people to live under such substandard conditions. The pavement dwellers found in thousands in all our big cities and towns, the innumerable and over crowded slums, where people live under deterioted conditions, physical surroundings unfit even for animals, are to be noted.

In western countries and other developed countries, the requirement of housing units in the rural areas has become more or less stable and in urban areas, it is on the decline as more and more people from urban areas prefer to live in the country side.

In India, the problem is acute, as there is a rapid growth of population both in rural and
urban areas and their requirement for housing in terms of additional requirement has also to cover the backlog carried over which has been increasing. This shortage is acute both in urban as also in rural areas.

In general, small and medium towns have very low income profile. They also contain a large percentage of the scheduled castes and backward classes.

The difference between “urban and rural is clear. In former times, and still in many parts of the world, delamination of the city and its differentiation from the countryside were fairly simple. Cities had walls or were otherwise sharply bounded. Urban life was different in many respects from rural life. Cities were centres from which cultural innovations ideas, inventions and organizational control by state and church spread to the countryside.

In the united states for most purposes, on urban place must have a population of at least 2500; in Canada 1000. In some countries, such as Japan, there are recognized intermediate types of population clusters which are neither urban nor rural.

Julian Simon offers a more optimistic picture of the future of the world. According to him there is no physical or economic reason why human resourcefulness and enterprise cannot forever continue to respond to impending shortages and existing problems with new expedients that after an adjustment period leave us better off than before the problem arose.

Adding more people will cause us much more problems, but at the same time, there will be more people to solve these problems and leave us with the bonus of lower costs and less scarcity in the long run. The bonus applies to such desirable resources as better health, more wilderness, cheaper energy, and a cleaner environment.

The Indian village as a self-sufficient unit may be distinguished in different cases by the spire of the temple located centrally or by the central block of residents belonging to the higher castes, surrounded by the peripheral circle of agricultural labourers and artisans.

In different economic and cultural regions, the grouping of different buildings around the cultivable lands takes place according to the needs of the area.

The community has its distinctive religious sites, temples, mosques and churches, educa-
tional and recreational institutions and other features according to the needs and tradition of local people.

In the concept of house types, the regional variation of houses in relation to the material of wall, roof, construction method, architectural style, cost involved and placings of courtyard, inner varandah, eavesline, female apartment and male apartment are important aspects of consideration.

At present, with the change in socio-cultural and economic conditions of the people, the housing conditions are improving a little. The rural house types may be divided into three groups, i.e. 1) Rich family houses, ii) Average family houses and iii) Poor family houses, according to socio-economic conditions. The rich family group houses are characterized by some pucca houses and a few mud walled with tiled roofs having more than 5 rooms with a courtyard situated in a neat and clean locality, although the kitchen is separate but the house is devoid of any latrine or bathroom. The houses are well ventilated, neat and clean.

The average family houses are characterized by mud wall and tiled roofs with a small courtyard inside the house. A separate kitchen is provided only in a few cases some of the houses are insanitary and ill-maintained. The poor family houses are characterized with 2-3 rooms with mud walls and partly tiled roofs and partly thatched roofs having no courtyard.

The houses are poorly ventilated and unhygienic presenting an unhealthy atmosphere. Chimneys are not provided for emitting of the kitchen smoke, hence it freely spreads throughout the house creating filth and dirt. Some of the poor families have multipurpose single rectangular rooms. The housing conditions of the villages however are improving day by day.

Stagnation in the agricultural sector and shrinking opportunities in the rural areas compel people to move to the greener pastures of the city. But given the already pitiful living conditions for many in the cities, migration to the cities would probably point more to the pauperisation of the country side rather than the enrichment of the city.

But it would be totally fallacious to maintain that it is only the poor sections who migrate to the cities. Opportunities for higher education or career advancement being hardly available in
the rural setting people from the affluent and upper echelons of society are often compelled to move to the cities.

The problem of housing becomes more difficult, serious due to migration. The crowd in the cities increase day by day. It is difficult to supply basic and fundamental social facilities to the people. The investment which is necessary for direct production work has to be diverted towards expensive producing basic and fundamental social facilities, it affects total planning and investment. The cut-throat competition for getting land rises and due to that terrific crowd comes on the roads and great difficulties arises in transporting and the percentage of accidents increase. & pollution rises.

The problem of housing cannot easily solved. It is impossible to supply houses and land for housing to lakhs of Indian people related to rural as well as urban areas would observed. This problem is very complicated and vast in urban areas, there is large number of centralization of housing land.

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

a) Adequate food consumption for every individual to be raised to not less than, 2400 calories.

b) Clothing consumption to be increased from 15 to 30 yards, per person.

c) Providing not less than 100 square ft. of housing per individual, with water supply and sanitation.

d) Making education compulsory upto the age of 14.

e) Supplying essential goods to all at subsidized rates.

f) Providing postal, communication insurance, banking and medical facilities.

Target could not achieve due to absence of proper implementation. Government cannot have the resources to provide houses to all the homeless people.

The failure in successful implementation of governmental programmes was due to two main basic reasons, the lack of will and determination for achieving the goals which was discernible
at all levels beginning from political to official.

While studying the ‘Housing problem’ Researcher cannot neglect the Mega cities problem as well as slum areas problem. In the case of Bombay city, 67% families and 65 % married couples live in one room. There is no electricity in the houses of 35% people. There is no water supply and facility of drainage or sanitation.

The problems of orphans and street children is becoming increasingly acute in many Metropolitan cities and this way, young children have to live with practically, no opportunity for linkage with family. All efforts taken by various NGO’s and local bodies to provide institutional shelter assistance and also vocational training and employment development can only be part solutions to the problems of the growing street children.

In the Megacities population growth continue to occur due to natural growth in migration of new entrants, who try to settle down in them and inclusion of new areas within metropolitan boundaries.

Demand due to replacement of existing stock, those dwelling units in megacities, which are in good condition and are made of permanent building materials such as brick and cement mortar walls, cement or mosaic flooring and reinforced cement concrete roofs needs to be replaced after a period of 50 years.

Therefore, every year 2% of the existing housing stock needs to be replaced similarly on the basis of the average life span of building using other materials, can be computed with reasonable accuracy presumably other materials used in megacities are less lasting than brick and concrete and thus needs to be replaced over a shorter span of time.

The Metropolitanization and urbanization are unavoidable “evils” associated with India’s economic development, that is growing more and more dependant on liberalization towards global economic transactions, is well recognized.

Under this situation, it can be safely expected that over the next few decades, suppression of demand for more and more housing units of different types will be impossible and that acceleration of supply of shelter to the urban centres in adequate numbers may be possible only through
community participation.

The validity of the concept of community involvement in resolving the shelter needs was also well recognized in India since 1950's. 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.

Apart from existing backlog in housing, the Seventh Five Year Plan has indicated that, increase in population between 1985-90 would generate roughly an additional requirements of housing units to the extent of 16.2 millions, of which 12.4 million will be in rural areas and 3.8 million in urban areas.

The seventh plan outlay is a partly sum of Rs. 2458 Crores, the private sector being optimistically expected to provide about Rs. 29000 crores. This amount falls far short of the required amount.

Govt's inability to provide a legal framework for the whole range of inter-connected activities relating to housing, besides the latent force of individual desire to own a house as a found of human resources can be harnessed and people can be made to channelise their manpower and small savings into housing sector if the following factors are taken care of:

- Land sites with proper tenure and title;
- Environmental planning;
- Low cost infrastructure, and
- Relaxation of norms and standards.

Thus land development policies need to be tailored to meet housing policy objectives.

While stressing the problem of Rural, Urban, Megacities, the problem of Slum area can not be ignored. In the national population, Maharashtra, the most urbanized state has a slum population of 6.6 million comprising 30 percent of the total urban population of the state.

The seventh plan document accords a very high priority to providing shelter to all people as part of its long term perspectives of meeting the minimum needs of food, clothing and shelter by 2000. Investigation in slum areas showed the higher mortality rate and infant mortality is found to
be due to unhygienic and unhealthy personal bad habits of the slum dwellers.

It is said that, poor seed with the advantages of desirable environmental factors, may develop into a fairly vigorous plant. Human beings react to their environment in a similar manner.

In India, as elsewhere the slums present a scene of filth and squalor as dirty streets, and rows of dilapidated houses of overcrowding tiny rooms, totally inadequate of essential services.

Pandit Nehru, after visiting the slums in old Delhi states that, “Slum is the congestion of houses in land.”

These dilapidated tiny houses, and inadequate sanitation obviously represent worn out, rundown, property. Hence it can very well be said that, “God made the Man and Man made Towns but Evils made the Slum”. Here the people are mostly less educated and illiterate Housing in such area is a difficult to physical well being, lacking in sun-light, and fresh air and often there are fire and accidents and hazards.

The task force on Housing and Urban Development, set up in 1983, estimated that over one third of the urban population in the country lives in the slums. Therefore, the problem of providing shelter to the economically weaker sections assumes much importance.

While thinking over the housing problem, Housing conditions, Urbanization, Government’s attempts, Financial institutions, apart from above the following points came into focus:-

* Housing is a basic and indispensable need of the human beings. The country at present is facing a colossal housing shortage.

* The problem of housing for the poor is acute in the rural areas. A poor man in the village builds his house with mud, straw and leaves supported by bamboo poles.

* In the rural areas, poor people usually live in Kutcha sheds which can hardly be called houses in the true sense. A poor man in the village can hardly afford to buy costly building material.

* An agricultural labourer is allowed by the land-owner to stay on the land of the latter only to keep him under complete control. A bonded labourer, who provides service for twenty-four hours finds his place near the cow shed of his landlord.
Human beings and cattle live almost together under the same shed. By providing shelter the landlord gets opportunity to exploit the agricultural labour. Housing some times becomes a means of exploitation.

The rate of population increases rapidly and it is making the housing problem more serious. Population is bound to keep on swelling during the 21st century.

Low literacy and school enrolment rates and high development rates, major deficiencies remain in the field of female literacy. In general, small and medium towns have very low income profile. They also contain a large percentage of the scheduled castes and backward classes.

From the figures collected regarding the urbanization it is seen that the rate of population growth is found to be rapid than the development of the cities.

Concluding that the rate of growth in population is rapid in established cities than the developing cities. The problems of population explosion and problems related to the explosion is some where intermingled in it.

In the town the following numerous problems can be singled out :-

1) People face the problem of unemployment and poverty.

2) Sanitation is one of the weakest links in these areas. The problem of unhygienic environment, inadequate drainage arises.

Due to rapid growth in urban areas, open spaces which were earlier used by the people for defecation are now progressively being covered with new housing colonies. As a result, men, women and children are generally found defecating under the cover of darkness along roadsides pavements, parks, rails tracks and in surface drains.

The open drains provided on the road sides carry sullage from kitchen and bathrooms. During the wet season, they also act as carriers of storm water. In some towns, washing of bucket latrines are discharged into these drains. The drains smell foul encourage mosquito breeding and are a health hazard particularly for the children who play on the streets.

3) In the context of extreme poverty and high illiteracy resulting in poor sanitation and personal hygiene, water related diseases continue to be leading killers of infants and children.
4) Limited access to appropriate family welfare services and inadequate adult care for in­
fants and children specially for working motto.

5) Single parent house hold headed by one whose necessary absence from home to earn
money often, separate the children from any adult care and training.

6) Infant and child mal-nutrition.

7) Weak institutional structure and lack of finance for carrying out supportive programmes
among the low income areas. Municipal administration structure is also very weak to
support basic urban services, which would involve a large degree of community develop­
ment works.

The urban problems are not all resulting from increasing city population alone much is
simply the outcome of outright mismanagement and faulty planning.

According to the report of the National Commission on Urbanization itself, in many cities
barren land is converted into gardens at immense cost, while fertile land is smoothened under
concrete and asphalt. There has been no proper land use planning at all similar is the case in the
management of urban transportation, sewerage and sanitation etc. where civic officials try to
solve the problems through stop gap arrangements and crash programmes without any long term
perspective.

Increased mechanization of farming operations drives the rural surplus labour into the cities
in search of jobs and many of them have got better earnings and better living conditions in the
cities than they would have ever experienced in their erstwhile country setting.

In rural area, well over 90% of the house holds reside in own houses while in urban areas
more than half of the households live in rented houses. Almost one fourth of India's population
live in rural area.

Housing for the urban poor have been viewed as a welfare sector having no or little poten­
tial for economic benefits such as employment or income generation. Thus as a sector it received
low allocation of funds.

Metropolitan housing can be considered as the most important domestic industry for at least
the next few decades.

The normal life span of a building using brick cement mortar, reinforced concrete etc. may be upto 100 years provided the specification and quality of construction is good but commonly both the specifications, and quality of construction being of average order a life span of 50 years was recommended to be used.

Although large majority of the population and dwelling units are in the rural areas, urban housing has been making a larger contribution than rural housing to the national income.

This is due to the fact many urban houses are much better and costlier compared to rural houses in general.

Another important aspect of housing is its share in the capital formation. Housing property forms an important share of the total property of the households in India. One of the important contributions of housing is the generation of employment. This is of particular importance to a country like India where unemployment is a very serious problem.

The pace of housing construction and the resources committed to this sector over the last 38 years are hardly significant. The ministry of urban development started the subsidized Housing schemes in 1952 and the following table gives the investment and physical achievements since the First Five Year Plan. (Rs. in crores)

**Table 8.1**

<table>
<thead>
<tr>
<th>Scheme</th>
<th>I plan</th>
<th>II plan</th>
<th>III plan</th>
<th>Three Annual plans 66-69</th>
<th>IV plan</th>
<th>V plan</th>
<th>Two Annual Plans 78-79</th>
<th>VI plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Plan expenditure on housing</td>
<td>48</td>
<td>80</td>
<td>110</td>
<td>80</td>
<td>1890</td>
<td>495</td>
<td>-</td>
<td>1302</td>
</tr>
<tr>
<td>2. Total expenditure on public housing sector</td>
<td>250</td>
<td>300</td>
<td>425</td>
<td>250</td>
<td>625</td>
<td>796</td>
<td>84</td>
<td>1491</td>
</tr>
<tr>
<td>3. Private housing sector</td>
<td>900</td>
<td>1000</td>
<td>1125</td>
<td>900</td>
<td>2975</td>
<td>3640</td>
<td>-</td>
<td>11500</td>
</tr>
</tbody>
</table>
Although shelter is a basic human need, it is unfortunate to note that a sizeable number of population in the country is living in extremely poor, hazardous and inadequate housing environment.

Government of India has laid special emphasis on the housing for the poor. The twenty point programme is a charter for a massive effort to eradicate poverty.

The resource constraint is a major handicap in shelter programme. A major step in the direction of providing financial and institutional support to the housing sector has been the decision to set up the National Housing Bank.

The housing situation as it has emerged is full of big challenges. The situation is being compounded due to huge back-log and the additional requirements, adding, into astronomical figures of needed housing units to meet the goal of a housing unit per family of minimum reasonable specifications with basic infrastructural provision.

The housing shortage, as revealed by recent estimates by FICCI which is based on the data collected by several organizations, including National Building Organization show that the shortage by the year 2001, would amount to 41 million housing units in the country. The amount required for coping with the situation would be Rs. 1,90,000 crores.

The rural areas have the problem of substandard housing overcrowding kutcha houses and unserviceable accommodation, the urban areas have been witnessing the phenomenon of growth of slums, squatter settlements, jhuggis & jhopries.

The number of pavement dwellers has been increasing. There is no provision for these sections of population of the basic facilities like sanitation, water supply, electricity etc. leading to enormous strain on the civic amenities. The Development Authorities and Housing Boards have been playing their role and have contributed to the solution of the problem to the best of their capacity.

Private enterprise not able to cater to the increasing demand for new houses. Private sector
only constructs high cost buildings meant to fetch high rent.

There are at present four public sector organization in the country, dealing with various aspects of housing, working under the Ministry of Works and Housing. They are:

1) National Building Organizations (NBO)
2) National Building Construction Corporation Ltd. (NBCC).
3) Housing and Urban Development Corporation Ltd. (HUDCO)
4) Hindustan Housing Factory (HHF)

Maharashtra Housing & Area Development Authority (MHADA) is working in the field of housing in Maharashtra State.

Almost all possible efforts and financial assistance are being provided by our Government for promotion of housing programmes. Our planners ignore to incorporate the environmental factors in their housing programmes. Fortunately, it is now being increasingly realized that the adequate housing as well as healthy and hygienic environment are not only the prerequisites for a balanced and harmonious growth of economy, but they also increase the productivity of people, raise their moral and standard of living.

Over half the diseases of the metropolitan areas are found within the so called ‘slum districts’ of the cities. The incidence of tuberculosis bears a close relationship to the degree of crowding in dwelling. The other diseases like pneumonia, influenza, tickets, plague, typhus, tularemia, trichinosis, rat-bite fever, infectious jaundice, and home accidents are far more prevalent in these areas of poverty and congestion, unhealthy housing.

In view of above Indian environmental engineers and planners can play not only a major role but can also take a lead in the field of housing activities through their considerable knowledge and understanding of environmental problems affecting community health.

Presently in some areas of development there has been a tendency to place many dwelling on small plots of grounds without any provision for children play space nor sufficient room for adequate natural lighting, proper air circulation between dwellings and more important, protection from fire hazards.
8.2 Chapterwise Summary

Apart from these, all over observations and conclusion, researcher specially fetch attention on Amravati region and MHADA’S position in this region.

Total research work has been summarised as below:

History of mankind shows various stages of man's development from caveman 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 his mankind.

Man is a social animal. Every creature on the earth has some needs. Man can not live happily without fulfilling his need. The maslow's hierarchy of needs physiological (Food clothing, housing), safety, social (affiliation), esteem (recognition) and self-actualization, though are meant for determining the behaviour 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.

This introductory chapter includes '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 improvement etc.

The Government had tabled on both houses of parliament in may 1988, the Draft National Housing Policy 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 National Housing Policy', and in the content of the formulation of the VIII plan, it has become imperative to elaborate and restate the National Housing Policy.

As MHADA is State Government agency which envisages National Housing Policy. The elements of National Housing Policy are -
1) Housing Norms.
2) Rural Housing
3) Slums and squatter settlements in urban areas and housing for urban poor.
4) Supply and management of land supply of serviced land at affordable prices.
5) Infrastructure.

The National Housing Policy envisages steps to be taken for conservation of housing stock and rental housing, Housing Finance, Building materials and technology, Special programmes for disadvantaged sections, Housing needs of scheduled castes/scheduled tribes.

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 utilisation of resources consistent with National Environment Policy.

It also contains the 'Fiscal Policy.' Fiscal incentives will be provided in order to promote desired investment in housing activity. There is also measures of legal and regulatory framework for removing legal constraints.

The development of human resource is a social component of the housing policy. It envisages the training and reorientation of architects, engineers, planners & administrations, increased facilities in the technical institution and colleges, promotion on a large scale of vocational courses, formal and non-formal training facilities, upgradation of the skills & improvement of the working conditions of woman construction workers.

The Housing is a absolute subject. Perspective plans of action and short term plan for the VIII plan will be formulated by the States/Union Territories.

In the chapter, 'Profile of MHADA' there is focus on complete picture of Maharashtra Housing and Area Development Authority.

The Maharashtra Housing & Area Development Authority came into existence on the 5th December 1977 under the Maharashtra Housing & Area Development Act, 1976. Prior to establishment of the Authority and four regional Boards were -

i) The Maharashtra Housing Board.
ii) The Vidarbha Housing Board.

iii) The Bombay Building Repairs & Reconstruction Board.

iv) The Maharashtra Slum Improvement Board.

The bodies undertake construction of residential buildings under different housing schemes for different sections of society.

The Maharashtra Housing Board was established in the year 1948. The Vidarbha Housing Board was established in 1956. The Bombay Building Repairs and Reconstruction Board was constituted in the year 1971 for solving the problem of old buildings in the island cities of Bombay & undertook repairs & reconstruction of the same.

The Maharashtra Slum Improvement Board was constituted in the year 1974. The activities of this board were to provide basic amenities such as water-supply, drainage, pathways and street lights to slum localities in the city of Bombay and in the Bombay Suburban District.

The activities of MHADA have been organised in six sectors. These sectors and the schemes are-

1) **Housing** - Under this scheme the functions of MHADA are -
   
i) Construction of Dwelling Units (CDU),
   
ii) Improvement of Common Infrastructure in MHADA colonies (IIC),
   
iii) Special Repairs of Rental Tenements (SRRT),
   
iv) Current Repairs of Rental Tenements (CRRT),
   
v) Land Procurement.

2) **Repairs and Reconstruction of Dilapidated Buildings** -

   Under this scheme the functions are -

   i) Structural Repairs with the participation of the allottees,
   
   ii) Reconstruction of collapsed buildings or the buildings are unsafe for habitation,
   
   iii) Construction of Transit Tenements (CIT),
   
   iv) Special Repairs & Reconstruction of Dilapidated Buildings (SRRDB),
   
   v) Current Repairs of Reconstructed Buildings (CRRB),
vi) Slum Repairs of Transit Tenements (SRTT),
vii) Current Repairs of Transit Tenement (CRTT).

3) **SLUM** : According to Ford, "The Slum is a residential area in which the housing is so deteriorated so substandard or so un-wholesome as to be a menace to the health, safety, morality and welfare of the occupants."

And the 'Improvement' means the work of improvement which includes, any improvement in relation to any building in a slum-area or execution of any one of the following works, namely -

i) Repairs,
ii) Structural alteration,
iii) Provision of light points, water taps & bathing places,
iv) Construction of drains,
v) Provision of latrines, roads etc.

**Under the Scheme Slum, it includes,**

- a) Slum Improvement Programme (SIP),
- b) Slum Upgradation Programme,
- c) People's Participation in Shelter Programmes (PPSP),
- d) Small Works Programmes (SWP).

4) **Special Planning :**

Section 28 (2) of the Maharashtra Housing and Area Development Act, 1976, empowers MHADA for functioning as the special planning authority for any area notified by the state govt under the Maharashtra Regional & Town Planning Act, 1996.

MHADA as special planning authority, it excercises the following powers -

i) To prepare proposals for the development of lands vested in or acquired or proposed to be acquired by MHADA in the notified area,

ii) To propound the development plan for application to the notified area regardless of the title to the land in the notified area.

5) **Special Projects/Programmes -**
Under this scheme, the projects and programmes of MHADA with assistance of municipal corporation of Greater Bombay in some projects are -

a) World Bank Project WBP, Bombay Urban Development Project (BUDP),

b) Rajiv Gandhi Zopadpatti Sudhar and Niwara Prakalp,

c) Mass Housing Project,

d) Flood Housing Scheme.

6) Estate Management:

In connection with estate management, MHADA handles a wide range of activities i.e. disposal of tenements and plots, recovery of dues, sale and transfer of tenements etc.

Under the section 28 of the Maharashtra Housing and Area Development Act, 1976, the functions of the Authority are -

a) To prepare and execute proposals, plans,

b) Providing houses in the Maharashtra state,

c) Clearance as well as redevelopment of slums in urban area,

d) Development of commercial centres,

e) Development of new towns,

f) Development of lands vested in the Authority,

g) Repairs and Reconstruction of Old and Delapidated Buildings,

h) Work relating to improvement of civic amenities etc. in slums,

i) To provide loans or to assist persons to obtain loans from Banks.

In the organisation of MHADA, the Authority consists of a part-time President, Vice-President and Seven other members, all appointed by the State Govt. The Vice-President is the Chief Executive Officer and also ex-officio secretary to Govt. of Maharashtra for certain provision of the Maharashtra Housing and Area Development Act, 1976.

There are Nine Regional Boards as -

1) Bombay Housing and Area Development Board. (Bombay City & Bombay Sub-urban District Housing work only.)
2) Bombay Repairs and Reconstruction Board (Repairs and Reconstruction of Dilapidated Building in Bombay City)

3) Bombay Slum Improvement Board (Bombay City cum Bombay sub-urban dist. Slum Works)

4) Konkan Housing and Area Development Board (Thane, Raigad, Ratnagiri and Sindhudurg Dist.)

5) Pune Housing and Area Development Board (Pune, Sangli, Solapur, Kolhapur and Satara dist.)

6) Aurangabad Housing & Area Development Board (Aurangabad, Jalna, Latur, Beed, Usmanabad, Parbhani and Nanded districts.)

7) Nashik Housing and Area Development Board (Nashik, Dhule, Jalgaon, Ahmednagar District).

8) Nagpur Housing and Area Development Board (Nagpur, Wardha, Bhandara, Chandrapur & Gadchiroli district)

9) Amravati Housing and Area Development Board (Amravati, Akola, Yavatmal and Buldhana District)

To carry out the functions assigned to MHADA, the Chief Executive Officer has been provided a staff in various wings viz., Administration wing, Estate management wing, Legal wing, Vigilance wing, Financial wing and Technical wing. Each wing is headed by Head of the Department, who is either an employee of MHADA or on deputation from the State Govt. The functions of these various wings are outlined in Chapter 2 i.e. 'Profile of MHADA'.

There is a pictorial symbol of MHADA, which states that, 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.

**Environmental Scale Work of MHADA.**

As the name of authority itself suggests Housing and Area Development Authority, MHADA does Area Development as per the MHADA Act, 1996 section 28[A][4]. In this scheme, the developing urban centres and it's businesswise, housing developmentwise and industrialitywise
capacity is taken into consideration and according to this estimate of expected development, important social facility such as roads, electricity, water supply and drainage system etc. is provided by MHADA. MHADA has emphasized on the Slum Improvement Programme. The scheme of Urban Basic Services for Poor (UBSP) is to be implemented in convergence with the scheme of Environmental Improvement of Urban Slums (EIUS) in the state sector and the centrally sponsored programme of Nehru Rojgar Yojana (NRY).

For more involvement from the slum dwellers in improvement programme MHADA has given stress on Slum Upgradation Programme (SUP), Peoples Participation in Shelter Programme (PPSP), Small Works Programme (SWP), World Bank Project (WBP), Bombay Urban Development Project (BUDP) and Prime Minister’s Grant Project (PMGP), Rajiv Gandhi Zopardatti Sudhar Prakalpa & Niwara Prakalp (RGZSPNP), Earthquake Rehabilitation Project, Flood Rehabilitation Project. All this schemes, programmes, projects helps in environmental improvement.

**Land Procurement for Housing:**

Land is generally recognized as a key issue in urban development. The MHADA accepts the challenge of reducing ‘Housing Problem’ and giving shelter facility to homeless, it needs land. As the fundamental perquisite for housing is land. Land procurement is therefore, a major activity of MHADA. It procures land from private land holders, urban land ceiling, surplus land holders, central or state government and government agencies.

The Maharashtra Housing and Area Development Authority implements various housing schemes through its Regional Boards for Economically Weaker Section (EWS), Low Income Group (LIG), Middle Income Group (MIG), High Income Group (HIG). The process of allotment of tenements starts as soon as the construction of tenements completed or when it is near completion. But at the same time, it takes care to supply dwelling units or land to only eligible persons and this work is done through the proper channel. Govt. has made special provision for allotment of 20% of dwelling units for backward classes.

In the 3rd Chapter, Objectives and the Hypothesis of the research work is studied. The
objectives of the research work are as follows -

1. To evaluate the existing housing conditions of Amravati region and the progress made in this direction.
2. To study the availability of various facilities just as drinking water, public latrines, roads and lanes, sewage, electricity, communication facility etc.
3. To search the differences in the housing conditions of MHADA's tenements and the housing condition of the other financing agencies.
4. To find out the effect of degree of education and area of residence on the housing conditions of people.
5. To study the effect of bad housing on health.
6. To study the satisfaction level of people regarding their houses.
7. To study the present Government Housing Policy.

In this research work the following hypothesis is tested.

1. There is no satisfactory condition of housing in the Amravati region including urban as well as rural areas.
2. The rapid population growth of rural population shift to cities in search of work and housing problem become more acute.
3. There is no satisfactory improvement in the basic amenities of the urban or rural areas and slum areas.
4. The chronic shortage of housing is seen mainly among the lower income group and among the poor people.
5. Maharashtra Housing and Area Development Authority has performed a vital role in solving the housing problem in Amravati region.
6. The housing condition where the slum improvement program was implemented is improved.

In this Chapter, Review of literature has been taken and opinions of various thinkers regarding this subject has been taken into consideration.

In the Chapter 4, Nature of housing problem is studied. Home or shelter is a basic require-
ment after food and clothing. Every rational being belongs to live in the society and the least and the most important social bond is the family. It draws from the same that every family in order to live and breathe together needs a home.

Family is the most rudimentary association established by nature for the supply of everyday wants. Several families together form communities, villages and towns, which further go to form a state.

When one talk of providing a home to everyone, it means housing the houseless whether urban or rural, whether those below the poverty line, who cannot at all afford a house or those, who can barely afford but have not been able to do so owing to various reasons.

Housing is one of the basic human necessities. A house is not just a roof – over four walls. It is an extension of human personality as Nehru called it, “It is an abode where basic human interactions take place, where children grow and acquire the concepts of morality and decent citizenship. The social quality or life is reflected to a large extent in the state of its housing”.

Where some people cannot fulfill the basic need of food and clothing, they cannot imagine for them a good housing condition or shelter.

The economic life of the people in the block revolves round agriculture and allied activities of the total poor households, majority of them have agriculture as their main occupation, per capita income is an indicator of the level of living of poor people.

Home is one of the few places, that can give stability, security and sound sense of values. In addition to satisfy the physical needs for shelter, food, clothing, the home and its surroundings must meet social and psychological needs throughout the family cycle. Adequate and good housing is essential for well being of the families.

It is commonly accepted that, the family or home life of an individual gives him quite different satisfaction and happiness from those gained or sought in his activities in the business or professional or political world.

It is said that, the success of any man’s service depends upon a state of mind, which family life keeps alive. Housing is a basic and indispensable need of the human beings. The country at
present is facing a colossal housing shortage. Main causes of housing problem in rural and urban areas are continuous growth of population, urbanization due to industrialization, influx of refugees, rent control act, problem of land value and housing standards.

The most of the problem of our country is inequality. Inequality in men-women, inequality in money, income. Due to this inequality, the country has divided into various parts i.e. Magacities, urban area, rural area and slum area. In India, as elsewhere the slums present a scene of filth and squalor as dirty streets and rows of dilapidated houses, over crowding tiny rooms. Here, people live hopeless life without any career.

In the town, also numerous problems of poverty, unemployment, unhygienic environment, inadequate drainage, sanitation, irregular supply or low quality water, poor health, absence of adult care, limited access to family welfare, low literacy can be singled out.

In this chapter, Five Year Plans and Twenty Point Programme relating to housing are also discussed.

In the Fifth Chapter, comparative study of parallel agencies working in the field of housing is studied. Both central and state govt. support the house building efforts of people preponderantly indirectly. The central govt. has introduced, from time to time, various social housing schemes. The contribution of insurance corporation, LICHFL, Nagpur Improvement Trust, Co-operative Housing Societies, The Housing and Urban Development Corporation (HUDCO), Housing Development Finance Corporation (HDFC), City and Industrial Development Corporation of Maharashtra Ltd. (CIDCO), Nationalised Banks i.e. State Bank of India, Bank of Maharashtra, Punjab National Bank, Bank of India, Dewan Housing Finance Corporation Ltd. (DHFL) in solving the housing problem is dissussed. In which their purpose of loan, security for the loan, legal provisions, risk charges, methods of working, repayment of the loan, rate of interest is analysed.

In this chapter, the detailed information about Bombay Building Repairs and Reconstruction Board and its activities are also given.

In the Sixth Chapter, the operational sectors of MHADA in Amravati region are discussed.
In Amravati region, Amravati, Yavatmal, Akola and Buldhana districts are included. The information of new district i.e. Washim is included in Akola district. The progress of MHADA in solving the housing problem in Amravati region under various schemes are studied here.

**Construction of dwelling unit : (CDU)**

The term dwelling unit covers developed sites as well as constructed tenements. The scheme is, thus concerned with both. The projects undertaken under this scheme are formulated with reference to four income groups.

These are Economically weaker sections (EWS) (Family income upto Rs. 1250/- per month) Low Income Group (LIG) (Family income Rs. 1251/- to 2650/- per month) Middle Income Group (MIG) (Family income Rs. 2651/- to Rs. 4450/- per month) and High Income Group HIG (Family income Rs. 4451/- and above) as per revised norms w.e.f 6/7/92 by HUDCO. A project may be formulated for any one or more of these income groups. Usually, the projects under the scheme are for general public falling within the income groups, for which they have been formulated.

**Repairs and Reconstruction of Dilapidated Buildings :**

While constructing new houses and developing the service plots, MHADA has also paid attention to the aspect of conservation of existing housing stock. The old and dilapidated building in the island city of Bombay are repaired and the life of the building is prolonged.

The detailed information about repairs and reconstruction of dilapidated buildings has come under Chapter 5 of this research work. As for Amravati board concern, Repairs and Reconstruction of Dilapidated Building is not implemented, because there is plenty of space available in Amravati region, whereas in Bombay region availability of land and accommodation is a great problem. Therefore, this scheme is available only in Bombay region.

**Slum Improvement Programme :**

In 1971, the central government decided to extend basic amenities like water, toilets, drains, etc. to the slums. Subsequently the state government assumed the responsibility of providing these basic services to the slum dwellers, initially in the cities with a population of over one
lakh. The special planning for notified area, special projects / programmes i.e. World Bank Project, Bombay Urban Development Project, Rajiv Gandhi Zopadpatti Sudhar and Niwara Prkalpa, Mass housing project are not exercised in Amravati region.

**Flood Housing Scheme:**

MHADA construct houses for flood affected people alongwith the infrastructure and common amenities. MHADA has constructed 2100 houses in Nagpur districts i.e. Mowad, Khaigaoon, Deoli and 1900 houses in Amravati district i.e. Warud, Amner and Ganeshpur. The entire work has been carried out from grants received from the government of Maharashtra including the Chief Minister's fund.

**Estate management:**

The Authority derives its duties and functions relating to estate management from chapter IV of MHADA Act, 1976. The rules and regulations are framed for this purpose in accordance with the Act. The principal functions of management are :-

a) Allotment of residential and non-residential tenements and plots.

b) Assessment and recovery of lease rent/rent, service charges, hire-purchase instalment.

c) Conveyance of property.

d) Allotment of transit tenements and allotment of reconstructed tenements to the occupants/tenants of old/cessed buildings.

e) Providing proper amenities and maintenance of common infrastructure services in the colonies. All these functions are performed through Field Officers of the Regional Boards.

The detailed activities of Estate management are discussed in this chapter.

In the 7th chapter, working of the MHADA as well as short commings of the MHADA is evaluated. MHADA seemed to be very successful in helping to solve housing problem in Amravati Region as compare to the other resources available to people.

To get success in large extent in future, there should be reforms in the working of the MHADA. These are today's shortcommings, that MHADA is not working in the rural area upto the satisfactory extent, because in rural area, it was found that, people prefer their own conservative designs.
which are very cost effective, economical for them and saves lot of money and trouble and it also
does not need a skilled labour.

In this chapter, submission of proposals to the government is also included.

In the 8th chapter, observations, findings & recommendations are given after studying the
whole research work. The researcher has certain limitations, but beside these limitations, she
concluded and suggested some points.

8.3 Conclusions

In Amravati region, researcher observed and concluded the following points.

1. Maharashtra Housing and Area Development Authority (MHADA) is reputed society in
meeting requirements of houses.

2. Comparing population of Amravati Region, there is large deficit of houses. In Amravati
Region, there are five districts, they are Amravati, Akola, Buldhana, Yavatmal and Washim.

3. There are four groups of people i.e. Economically Weaker Section, Low Income Groups,
Middle Income Group and Higher Income Group according to the standard of living.

4. People related to higher income group live in the middle area of the city. The area is civil in
all the manners. The houses in these areas are big, beautiful and expensive occupying so
much spaces. In the urban area of each district of Amravati region, the prices of plots is very
high. Some thinkers state that, some area is reserved for rich people only.

5. In the central area of the city, rates of plots are Rs. 500 to 5000 per sq. ft. for business
purpose, Rs. 250 to 500 per sq. ft. for residential purpose, for high income group; Rs. 75 to
250 per sq.ft., for middle income group residential purpose; Rs. 10 to 75 per sq ft., for
lower income group residential purpose, and Rs. 10 or less for the land, which is not legally
declared.

6. In the middle area of city, there is no availability of unoccupied space. If there is two or
four plots, the prices of those plots are above Rs. 200 to Rs. 300 per square feet. The people
belonging to Middle Income Group can not purchase these plots and the low income group
people have to see only dream of those plots.

7. Middle class people can purchase plots in affordable area and this area is situated far away from the city.

8. Economically Weaker Section & Low Income Group people construct their huts far away from the middle locality. In such area, there is lack of common facilities & environment is not very safe.

9. One who has big building, yet they invests their money in many plots.
   Even though they have already big houses, such people occupy so much area of land, due to this reason, other people do not get chance to purchase the land near the city area.

10. The number of buyer and seller of land increases due to increased sky high rate of land.

11. The number of Agents working in the sale of land increased, who gains lot of commission from sellers & buyers.

12. The number of private builders is 30 in Amravati city and in Amravati region this number is tend to rise upto 150-200 approximately.

13. In Amravati region, number of people migrates from rural area for education or for searching jobs (employment)
   If once get job, they wanted to settle in the city. This situation affects over crowding in the cities and, thus it invites many problems related to housing. In Amravati Region, there are 384 Housing societies in Amravati district only.

14. Amravati stands on fifth number in the activity of Housing in Maharashtra.
   In Amravati Region, number of dwelling units are 1825673. It includes 422914 in Amravati district, 404364 in Yavatmal district, 533845 in Akola district and 464550 in Buldhana district.

15. In Amravati Region, there are 6276 huts under the administration of Gram Panchayat, Nagarpalika and Municipal Corporation. It includes 2020 huts in Amravati dist., 631 huts in Akola dist., 3375 huts in Buldhana dist., and 250 huts in Yavatmal dist.

16. In Amravati city there are 60 hutments under Municipal corporation, from which 43 hutments
are legally declared and 17 huts are not declared by the Govt. of Maharashtra.

17. As discussed earlier, the serious problem of population, the population rise day by day and make the housing problem more severe.

18. According to 1991 census, the population of Amravati region is 7515459, it includes Amravati-2200057, Akola-1351959, Yavatmal-2077144 and Buldhana-1886299.


Table 8.2

Table Showing population of Amravati Region and number of families settled

<table>
<thead>
<tr>
<th>District</th>
<th>Population</th>
<th>No. of Families settled</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amravati</td>
<td>2200057</td>
<td>427359</td>
</tr>
<tr>
<td>Yavatmal</td>
<td>2077144</td>
<td>413123</td>
</tr>
<tr>
<td>Akola</td>
<td>1351959</td>
<td>607050</td>
</tr>
<tr>
<td>Buldhana</td>
<td>1886299</td>
<td>248820</td>
</tr>
<tr>
<td>Total Amravati Region</td>
<td>7515459</td>
<td>1696352</td>
</tr>
</tbody>
</table>


20. In Amravati city, the number of families settled are 79116 from which, 78600 families live in houses means under the roof, 144 society family like H.V.P.M. & 372 are houseless number.

21. There is large number of slum area in Amravati Region. There is lack of lighting and proper roads but facility of water taps and Borewell is available.

22. On 5th December 1977, Maharashtra Housing and Area Development Authority (MHADA) established to solve the problem of shelter. The objective of housing policy is to develop plots and construct flats for different income groups i.e. EWS, LIG, MIG, HIG, Industrial workers and backward classes.

23. According to the rules of authority, the value of house includes cost of construction Minimum facility charges, and Boards establishment charges. The MHADA launched SIP scheme.
(slum improvement programme) which is formulated by Nagar Parishad and special scheme is implemented for Bidi workers, construction (Building) labours and for Handicapped people.

24. Construction and sale of tenements is the major task of MHADA. After the sale of tenements, water supply facility and electricity fittings is done. Then the flat owners form a co-operative society for the maintenance of the basic amenities. After forming co-operative society, Housing Board relieves itself, from the responsibility of maintenance.

25. Most of the tenants purchase the flats and give to the other people on rental basis. Due to this, many obstacles arise in the formation of co-operative society. Therefore, all the work is done by Board until the co-operative society is formed.

26. For EWS and LIG the construction of flat is consist of one drawing room, one latrine & one bathroom. For MIG, one drawing hall, one bedroom, one kitchen, one wc/bath and, for HIG one drawing hall, two bedrooms, one kitchen and one wc/bath is constructed.

27. At the time of purchase, the tenant has to make downpayment of certain percent of total price for obtaining possession and the remaining amount is to be paid by installments or total purchase price can pay at one time, which is not possible for every one.

28. Term for total installments of payment is 13 to 15 years. The rate of interest is 13% for LIG, 15.5% for MIG and 16.5% for HIG, is to be decided.

29. In Amravati Region, many tenements for different income group, shops, Administration building & garages are developed.

LIG and MIG type tenements are constructed only for small families. One whose family is large size, they do not get privacy due to lack of place.

30. Drainage pipe lines are prepared by cement and supported by small aluminium wires, these pipes break easily.

31. The galleries arrangement in the flats become headache. People use galleries for washing utensils and clothes. The dirty water from these galleries falls continuously. The families
who lives on ground floor, or lower floor, have to face problem of drain water, and access always a lot of trouble. This makes sullage around the flats, it is unsafe, harmful for living people.

Leakages from construction occur mainly from first or a second floor sink & latrines, bathroom. Which is a usual feature. The Researcher observed from the interview that the Board does not listen any complaints. After the allotment of tenements, Boards is not ready to listen any complaints. This statement is done through tenants interview with researcher.

32. There are some rule for allotment of tenements which are not followed. They are :-
   i) There is rule for tenants that he should be the resident of Maharashtra from last 15 years.
   ii) Who has already one house, has no right to take tenements in this municipal area. But some people purchase tenements and let it out to other people for rent purpose.

8.4 Recommendations

After studying all the sides of Housing problem, Researcher has come to conclusion on certain points and suggests that :-

1) The time has now come for the government, to set before itself, a clear goal in the field of housing and launch a major housing efforts not to build, but to promote housing activity through the supply of fiscal and financial infrastructure, so that every family will be provided with adequate shelter within a definite time.

2) As far as possible, the public sector should not assume direct house construction except in the case of the weaker sections of the society.

3) The Government has to play an active role through developing the necessary delivery system in the form of a housing finance market and taking steps to make developed land available at right places and at reasonable prices. The most crucial need for housing development at the present time is the establishment of a proper and diversified institutional structure for housing finance and construction.

4) The strengthening of the existing institutions like Housing and Urban Development
Corporation and the creation of new institution like housing co-operative and building societies would be necessary. The expansion of Housing Development Finance corporation (HDFC) and other type of activities could also be considered.

5) The vast majority of housing seeking families should be looked after through the creation of local level housing finance societies.

6) These societies would raise deposits from the public, mainly from the would be house owners and thus stimulate private saving in addition, they should have access to funds from the capital market through the intermediation of different financial institutions.

Step should also be taken to develop a secondary mortgage market in housing. Commercial banks should be permitted to participate on a larger scale than hither to in housing finance activities. It is mainly the public sector. Which has to shoulder major responsibility of house construction. It does not have only to initiate promotional steps to mobilize resources, but it has also to provide subsidized housing for the rural poor. The land development policies should be tailored to meet housing policy objectives. There is a need for specialized financial institution in the form of a National Housing Bank, on the pattern of NABARD to help the, weaker sections of the community to have a roof over their head.

7) All the sectors of the economy, the Government sector, the Public enterprise sector, the Private corporate sector, the Co-operative sector and the House hold sector should have to participate in housing activities in a co-ordinated manner, the major responsibility for house construction should be left to the private sector. The household sector and Public sectors role should be :-

a) First, to initiate promotional steps to mobilize resources for the housing sector on an adequate scale;

b) Second, to continue the efforts to provide subsidized housing to segment of the rural poor and to other economically weaker sections of the community like slum dwellers and dock and plantation workers;

c) Third to undertake land acquisition and development in urban areas and providing
8) In order to build houses for the houseless belonging to low and middle income groups, construction industry should be encouraged to provide low cost housing material.

9) Housing Designs should also be cheap and easily available to the investors. It should be affordable and easy to repair and maintenance. It should also be sufficiently airy and well-lighted.

10) The state must encourage co-operative and private ownership.

In most of the developed and welfare countries co-operatives are given extensive aid e.g. in East Germany, Poland and Czechoslovakia huge incentives are given to co-operative services in housing in terms of long term loans or no interest loans.

11) The step towards evolving appropriate ways and means to meet the housing demand from time to time, is to create a national housing information bank from where, all states and Union Territories should be able to draw the necessary data about shelter provision, experiences of all regions in India and abroad in order to draw up rational housing policies at the national, state and local levels.

12) The major thing which is responsible to make housing problem serious/acute, is continuous growth of population. In any event population is bound to keep on swelling as we approach the 21st century and in the years ahead. Therefore an effective strategy for tackling the population crisis should embrace not only efforts at prevention of substantial increase but also attempts to adjustment, through democratic and developmental measures, to inevitable increase that India will have to live with in the coming years.

13) If there is motivation of the priests and preachers by some special incentives or any other means, they can play a very effective and successful role in bringing down the population growth.

14) After population crises, another major problem affecting to housing is urbanization, migration of rural people, refugees from neighbour country, rent control act affects urban housing.
Considering urbanization as a process, that leads to improvement or changes in economic, social and cultural terms, provision of adequate housing in the megacities should be recognized as (1) a pre-condition of starting of productive, working lives for millions in a megacities and (2) When replicated on a large scale, housing supply process works as an economic sector instead of being a welfare sector.

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.

15) In its first report, the WHO Expert committee has outlined the similar principles covering four levels of planning (1) prevention of premature death, (2) the prevention of disease, illness and injury, (3) The attainment of efficiency of living and (4) the provision of comfort.

The planning of healthful housing should include the following major aspects.

i) Provision of space for light air and recreation;
ii) Provision of adequate water supply and proper sewerage, drainage and solid waste disposal facilities;
iii) Freedom from accident hazard;
iv) Clean air;
v) Freedom from necessary noise and disturbances;
vii) Insect, rodent and nuisance control and,

vi) A land use plan.

16) The house should facilitate self expression and degree of freedom of action on the part of the individual members of the family.

Every community needs space for small parks, play grounds etc. for children to play, for adult recreation, for mental stimulation and relaxation, and for other community activities which aid the total health of individual and the family.
17) The lack of adequate water pressure in the municipal distribution system can cause inconvenience as well as serious health hazards due to contamination in the system by back-siphonage.

An adequate, safe potable public water supply is essential for public health and thus it needs careful planning and designing.

18) Consideration should also be given to the removal of accident hazards for children in residential streets.

19) New habitant should be located possibly in the far off places to protect people from industrial odours, gases, dust, and fumes.

20) Existing air pollution problems should be tackled with the help of state pollution control boards or by shifting either industries or habitants, whatever is easy and economical in such cases.

Industrial noises particularly those from railroads, motor traffic and other sources which disturb comfort are all potential health hazards.

For new housing programmes these aspects should be considered and corrective measures taken such as altering timing of various industrial operations in areas where disturbance is of serious character.

21) Necessary steps for control of insects and rodent should also be taken to minimize the nuisance. It is very necessary to create good environment for the slum dwellers to improve their living condition. For a best housing environment, the environmental engineers/planners should co-operate in developing master plan or land use plan for the entire area, stipulating future land use for various public purposes. After housing plans have been completed by a development authority, it is essential that regulations and zoning methods are adopted which assure implementation of the recommendations for land use, thoroughfare and community facilities. The US Housing and Home Finance Agency has recommended a following four steps for developing a programme for an attack on the blight.

1) Delineate the residential areas of the community by neighbourhoods for study and planning
purposes.

2) Determine the location, extent and intensity of blight in each neighbourhoods.

3) Analyze each neighbourhood in terms of its condition and need for treatment.

4) Make recommendations for action programme required to meet neighbourhood needs, such as code enforcement, public improvements, conservation, reconditioning, clearance and redevelopment.

22) There is noticeable tendency which is fast coming to lime light is that nobody seems willing to rent out his building or invest in construction as both are complicated issues and are becoming less profitable values. In order to do this, Urban Land Ceiling Act, Rent Control act and other Municipal and local Government byelaws will have to be suitably amended neither placing the landlord nor the tenant in the privileged position.

23) If the nation has to be built, then an organized housing construction activity has to become a normal way of life. Any housing scheme should be compact in nature and not far away from the existing facilities. Moreover, housing is very much related to work. Houses should be close to worksite.

24) The year 1987 has been designated as the International Year of Shelter for Homeless by the United Nations on the basis of that decision the government of India have since formulated a phased programme upto 2000 A.D. for extending the benefits of shelter to all homeless people.

The scheme will be identical in nature to the Rural housing scheme administered by Panchayat and Community Development Departments construction of houses will be taken up on lands available free of cost. The beneficiaries to be covered under (IYSH) International Year of Shelter for Homeless programme should be shelter less and should belong to the IRDP (Integrated Rural Development Programme) target group. Construction of huts/houses should be as per model designs.

25) Poverty and unemployment are the multidimensional monsters of India. By stepping up the rate of growth without decentralized planning with social justice. One cannot possibly help reducing the magnitude of poverty, unemployment, income inequalities, regional disparities etc.
These monsters can be attacked only by utilizing the natural and human resources through the use of appropriate technology to rural conditions.

26) In other words, the strengthening of democratic institutions, like panchayat system, together with people's participation in planning and programme implementation with adequate technical and financial resources would go long way in tackling rural poverty of India. The democratic institutions should act as a conduit of people's active participation at all stages of planning process and implementation.

27) Every one has the right of standard living adequacy of the health and well-being of the health and well-being of himself and of his family including food, clothing, housing and medical cares.

Housing problem is complex, efforts should make on all levels, this question is not limited to Govt. only, 'Participation' of all the citizens is necessary, plans and policies should formulate in this way that nobody will remain Homeless upto the year to achieve this objective. For this purpose following suggestions are enumerated.

1) Emphasis on self-employment and creation of small scale business in rural area.

2) Plot creation and loan assistance with large extent facilities to tackle the problem of housing in urban area.

3) Assistance to the production of construction material.

4) To give permission to land owners for self-construction by acquiring 50% land of urban area for the construction of Economically Weaker Section and Low Income Group. If there is necessity to take whole land of owner, then the some part of land should be given to him for business purpose.

28) For gradual eradication of a country's housing problem, the United Nations recommended the construction of at least 10 new houses per 1000 population annually. Against this, our annual rate works out to be less than one unit per 1000 population.

The many social institutions and local bodies should make the efforts in order to collect the resources of basic needs and basic social services. They should also strive to collect the funds
and infrastructural facilities. The sources to collect these facilities the present taxation and rental act should be enacted.

29) While discussing the problem of housing one should not ignore the ‘Role of Women’. Women, who constitute nearly half of the population, have an important role in the society. Welfare of women is of vital importance in countries like India. Women are faced with problems like infant mortality and malnutrition, which are linked with their socioeconomic status and role in society. It is thus important to identify the needs of women in relation to housing community facilities and the habitat an incorporate an integrated approach in solving our problem women have a significant role in resource management, specially in promoting savings. It is important to recognize this role and provide for women’s participation in developing programmes and incorporate their needs in schemes for improvement of housing environmental conditions.

30) A large number of women workers are engaged in building construction including housing activity. But, unfortunately their role is restricted to unskilled manual labour. Often women carrying materials as head load which requires more physical strength and energy than many of the operations of a mason, carpenter, painter etc. Their condition has to be changed and improved. They must be given higher responsibilities in this sector.

They have to be given proper training so that they can be absorbed in this industry as skilled labourers ready to take up jobs of craftsman, in order to improve their situation.

It is also essential on our part to see that those who have obtained proficiency in training should be given jobs commensurate with their skills.

Researcher wanted to give some hints regarding the operating process of MHADA, while providing shelter & basic services to the people.

India is a democratic country. Every one has right to fulfil its basic need i.e. Food, clothing and shelter, hence poverty should be diminished. Every one should get justice. Therefore, those people having enough accommodation has no right to possess more land/houses. This is injustice that on the one hand, some people have one or more houses, while on the other hand some people do not get roof over their head.
1) Therefore the survey should be carried out to find out the families having more houses owned by each family and number of plots in their possession. The maximum area in possession of one family should be fixed. So that those people who are not having space for housing will get some space and inequality will be removed.

2) The agents working in selling plots, houses should be banned and the Govt. should appoint its agents, so that even middle class people can afford to purchase land & construct their houses in middle of the cities. The prices of lands accessed by private agents are doubled or more than Govt. rates and beyond the reach of common man.

3) The total information & operating method of housing societies working in Amravati region should reach to every one in all income groups.

4) The Municipal Corporation should pay attention towards improvement of slum area, implements slum improvements programmes. But programmer does not pay any attention on demand of municipal corporation. It is found that, there are many slums in the Amravati Mahanagar Palica Jurisdiction, where basic facilities like drinking water, lighting, roads, drainage are not provided.

5) In the opinion of Shree Huckle for “Slum Area & its culture is the world which facilitates criminal Activity” & Mr. Hunte opined that, “Slum Area is the cancer of urban life” Hence more attention should be paid towards slum improvement.

6) Population growth is the main reason behind housing problem. Strict steps should be taken to arrest the growth rate of population.

7) MHADA is one of the oldest agency which provides houses for the people of all income groups. It has good policies, good projects, but for successful execution of these projects the Rules & Regulations should be followed.

8) Amravati Revenue region is undeveloped area, therefore, the rules & regulations of Bombay Authority are not applicable to this region. Hence housing schemes should be implemented keeping in view the local conditions. In such a case, construction of tenements, sale of plots/tenements should not be executed as per Bombay pattern.
9) At the time of purchase/possession of a tenement as per the rule, the deposit amount to be paid is used to be 30% to 55% of the estimated cost, the remaining amount can be paid in monthly installments. This amount of deposit should be lowered to 15% to 25% because the common people can not afford to pay 30% to 55% amount. And those people having more income, purchase plots & tenements easily.

10) The repayment period of hire purchase agreement is 13 to 15 yrs. Due to short span, the monthly hire purchase installment goes up, half of the income of the family is used in payment and in case of late payment of instalment, the surcharge Rs. 100 per month, which is not affordable for lower income and middle income group also. So the loan repayment time period should extend up to 25 to 30 years.

11) The Rules & Regulations formulated by MHADA for the allottees, if not exercised by the tenants, should be heavily & strictly fined and should be warned to vacate the tenements.

12) After the allotment of tenements, the authority should listen the complaints of the tenants & help them to solve it.

13) The drainage system should be of good quality. If cement pipes are used, they should be properly supported and easily fitted in such a manner, that the disposal of drain water is executed.

14) Many obstacles arise in the formation of cooperative society of tenants. The Board should help to tackle such obstacles. Some tenant purchase the tenements for only let out purposes & such tenants do not pay maintenance charges to the society. Due to this reason, the water supply bills and electricity bills are also not paid by such tenants, which causes great inconvenience to the sincere tenants. Hence strict action should be taken against them. And one who gives his tenement on rental basis, such tenements should be forfeited and retained by the Boards.

**Housing policy for EWS at the Nagar Parishad Area**

The cost of construction of the tenements worth Rs. 35000/- for economically weaker sections, if it comes under Nagar Parishad limit, the price increases upto Rs. 50,000/-.
The land used for this scheme should be made available freely by the Government.

Basic facilities like water supply, drainage & sanitary system, electricity should be served by Nagar Parishad.

In the case of sale of tenements the following points are suggested:-

1) 12% establishment charges on the price of land should be exempted.
2) Establishment charges should be reduced except Bombay. This rate should be 5% for Lower Income Group and 20% for Higher Income Group.
3) Rate of profit for Middle Income Group should be 5% and not be 10 to 15%.
4) Repayment time period should be 25-30 years, instead of 10 years, so monthly installment amount will be within the reach of Middle Income Group people.
5) Floorwise prices should be charged in a multistoreyed buildings, difference is being made in those prices.
6) Electricity Board & Water Supply Board should charge reasonable amount to Boards locality, it will help to minimize the selling price of tenement.

The needy people at Taluka level choose such Houses where they want open space for domestic animals, which is essential for farming and other business purposes. The authority should think it over and formulate an accurate programmes.

Researcher thinks & state that, there should be change in Government’s policies i.e.

a) To cancel the urban maximum Land Act.
b) To cancel or revised the Rent Control Act.
c) Concession for specific scheme, or Sale Tax concession on House price.
d) Concession or improvement in Stamp Duty Act.
e) Improvement in Ownership Transfer Act, Registration of Co-operative housing society.
f) To take effective step to eliminate new slum constructions, legal remedies, political influences.
g) Financial provision should be made for rural housing in District Planning and Development Board budget.
h) Low cost construction material should be manufactured on large scale. All the building construction material should be made at one place.
i) There is need of opening the counselling centres for Technical Advice, Acts, Rules & Regulations related to constructions and advice about Financial Aid.
<table>
<thead>
<tr>
<th>Name of Author</th>
<th>Year</th>
<th>Pg.No.</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Planning Committee</td>
<td>1938</td>
<td></td>
<td>Planning commission of India</td>
</tr>
<tr>
<td>S.N. Bhattacharyya</td>
<td>1987</td>
<td></td>
<td>India’s Five Year Plans in theory and practice, Printed at Minerva Printers, New Delhi</td>
</tr>
<tr>
<td>National Commission on Urbanization</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reports of Municipal Corporations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reports of District Health Centers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reports of MHADA (Amravati)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Activities &amp; Achievement - MHADA 1995</td>
<td></td>
<td></td>
<td>Prospectus of MHADA</td>
</tr>
</tbody>
</table>