Chapter-VIII
CONCLUSION

Housing is one of the basic needs of mankind in terms of safety, security, self-esteem, social status, cultural identity, satisfaction and achievement. Human development and improvement in the quality of life are the ultimate objectives of social sector planning. Therefore it ensures that appropriate policies and programmes are formulated and adequate investment is provided by the state so that poor and vulnerable segments of the population can access essential commodities and facilities based on their needs and not on the ability to pay. Although food is the primary need of the people and shelter is the next, but food and shelter are two sides of the same coin and are closely linked. Planning for housing for the poor is part and parcel of planning for economic and social development.

The Planning Commission of India observes that in fulfilling the basic needs of the population, housing ranks next only to food and clothing in importance. A certain minimum standard of housing is essential for healthy and civilized existence. The development of housing therefore must enjoy high priority in a poor society such as ours where housing amenities are far below the minimum standards that have international acceptance. Housing activity serves to fulfill many of the fundamental objectives of the plan providing shelter, raising the quality of life particularly of the poorer sections of the population in the country. Another definition on housing, in the General Assembly of United Nations resolution 217 A (III) on 10 December 1948, article 25 (I) states that “every one has the right to a standard of living adequate for health and well being of himself and his family including food, clothing, housing and medical care and necessary social service, and the right to security in the event of unemployment sickness, disability widowhood, old age or other lack of livelihood in circumstances beyond his control”.

Housing is a global problem, Steedman rightly observed that of the fundamental human needs like food, clothing, health, and shelter, the last is being categorically
ranked lowest in most third world countries. Another problem of housing was recognised when a survey on world priorities was conducted for a New York Academy of Science Conference. The participants in the conference were asked to rank policy priorities. Education came first, followed by energy, food, health and population. Second preference was given to economic development, equality, ecology, received lower priority. But housing is not mentioned anywhere among the 26 priority topics.

In the developing countries, housing is quite problematic. The developing countries today have three major challenges to face; the alarming increase in population, poverty and the fast pace of urbanization. As a result of these challenges a large number of people in Asia, Africa, and Latin America are either homeless or inadequately housed, which adversely affects their well-being and retards social and economic development. In the third world countries, the housing problem is visible in its most ugly form. With a burgeoning population, low-income levels, and inadequate maintenance of the existing housing, the problem has already reached alarming proportions in many developing countries. One of the important reasons for the failure of many developing countries in mitigating the housing problem is the lack of appreciation of the underlying causes, ramifications, dimensions and implication of the problem itself and the resultant short comings in policy formulation and implementation. Faced with rigid building codes, rapid escalation in land values and time consuming procedures for land acquisition, the poor people become vulnerable under the circumstances. The poor, frequently described as marginal, are thus further marginalized.

According to Charles Abraham in his book *Housing in the Modern world* talking about the quite large number of people all over the world, housing, which provides these socio-economic benefits is a distant dream. For many millions, the sky is the roof under which they sleep and billions dwell in unsafe and unsanitary settlements where the basic facilities are conspicuous by their absence or chronic inadequacy. Thus despite man's unprecedented progress in industry, education, and the sciences, the simple refuge affording privacy and protection against the elements is still beyond the
reach of most members of human race. The unevenness of man’s advance from the lower species is best illustrated in his struggle for shelter. In this connection the United Nations General Assembly proclaimed 1987 as the International Year of Shelter for the Homeless. It confirmed the need to intensify national and international efforts to produce, deliver and improve shelter for all, with particular emphasis on meeting the needs of the poor and the disadvantaged. According to a United Nations Estimate, the least developed countries will have to construct 10 houses per 1,000 people to solve the shelters problem by the end of century, but in India hardly two houses were constructed per 1,000 people per year.

In India, the government started housing long before the dawn of the planning era. Initially, the necessity was providing accommodation to their own employees. Later the government of India launched several social housing schemes to cater to the needs of low-income families and socially and economically backward groups. After Independence, the problem of rural housing has received some attention from the government. Housing for the poor became an important item both in the 20-point programme and minimum needs programme.

The 1991 census indicates that about 40.82 percent of the total 112 million households live in one room houses, 30.65 percent in two room houses and 13.51 percent in three room houses. In terms of roof type, the percentage of houses having grass, straw, and thatch is about 33 percent, mud and unburnt bricks 6.05 percent, and tent material 4.22, apart from this in terms of the quality of walling 47.27 percent of the total households have grass and straw and about 4 percent have a tent or cloth wall. Hence, there is an immediate need for improving housing conditions in rural areas. In this connection, housing finance for rural housing is a very important item. Most developed economies invest, on an average, five percent of their annual GNP on housing. They do not suffer a shortage of housing units comparable to the problem in developing countries. Presently, India spends about two to three percent of her GNP on housing, which is a very low level of investment compared to that of the developed countries. In the late seventies and early eighties, the newly industrialized Asian
countries invested more than eight percent of their GNP on housing. Housing in India predominantly faces the problem of finance. Those who construct houses mostly rely on privately available funds rather than on institutional support. In India, the existing housing finance system consists of two components, one is formal sector, and another is informal sector. As per the study of NSS only 5.18 percent of total finance for rural housing comes from formal agencies. Bulk of the resources for rural housing comes from savings (42.75 percent), borrowing from friends and relatives is 9.36 percent and other resources 22.93 percent. Formal sector, there are many financial institutions catering to the needs of housing finance. There are HUDCO, LIC, GIC, UTI, NHB, HDFC, etc. for providing finance to the housing sector. But housing finance for rural housing by formal and informal sector was not sufficient for the requirements of rural housing.

A housing programme for rehabilitation of refugees was taken up immediately after partition by the Ministry of Refugees and Rehabilitation and it lasted till recently (1960) under which 5 lakh families were housed in various centers mainly located in northern India. A village housing scheme was also launched as part of the Community Development Movement in 1957, in which loans to individuals and co-operatives were provided up to a maximum of Rs.5,000 per house. However, only 67,000 houses had been built under the scheme by the end of the fifth plan (1980).

The Estimates Committee of Lok Sabha in its 37th report (1972-73) was distressed to note that 83 percent of India's population lived in villages and about 73 percent of rural population reside in unsatisfactory Kutch structures. The problem of rural housing had not received the attention of the government. Following this certain initiatives were taken by the Government including the launching of the housing sites cum-construction assistance scheme which was initiated as a central scheme in the Fourth plan and was transferred to the state sector with effect from 1974 on the recommendation of the National Development Council.
According to 1991 census, 3.41 million households are without shelter and 10.31 million households are living in unserviceable houses. It has also been said that another 10.75 million houses would be needed to cover the population growth between 1991-2002 AD at the rate of annual growth of 0.89 million homelessness. After looking into the various problems relating to importance of housing and rural housing problems, it became necessary for the government, to come out with a comprehensive national policy to promote a sustained development of housing.

The shelter policy in India since Independence shows that, the problem of rural housing received only passing mention in the plan documents, while no substantial intervention was introduced. Rural housing was initially equated with rural infrastructure development and the land was considered to be a major constraint as a large section of rural people were landless. The shortage of shelter is the foremost problem of India and it has been neglected in all the five-year plans. After discussing various housing problems, the government of India formulated the National Housing Policy in 1992 and it was approved by the Parliament in August 1994. The National Housing Policy recognized that rural housing is qualitatively different from urban housing. Accordingly, the policy put forth important action plans (a) provision of houses to Scheduled Castes and Scheduled Tribes, freed bonded labour and landless labour including artisans; (b) Provisions of financial assistance for house construction to them on suitable loan cum subsidy basis. (c) To promote the use of locally available material and construction practices. (d) To ensure availability of land and confer homestead rights. In India, housing is predominantly privately financed, no formal system of housing finance has emerged. Those who construct houses rely on privately available funds rather than on institutional support. Finance for housing has a very strong urban bias. For example, only 15 percent of HUDCO housing resource is earmarked for rural housing. Presently, several rural housing schemes like IAY, RPHS, Samagra Awaas Yojana etc., are being implemented in the country.

Main objectives of the housing schemes are to provide housing facilities to the poorer sections of society by constructing low cost houses for the poorest of the poor.
In the present study, an attempt has been made to study the kind of housing facility being provided to the selected beneficiaries from SC, ST, BC, OC communities. From these communities beneficiaries were selected for this study to see the impact of the programme on them. For the purpose of the study, the Krishna District of Andhra Pradesh was selected to study the impact of IAY and RPH programmes on beneficiaries. Two mandals from the district were selected-Nandigama, a developed mandal and Chandarlapadu, which is a moderately developed mandal. The selection of the two mandals was based on standard development indicators. In the developed mandal the indicators are existence of facilities like drinking water, pucca road, medical facilities, and also the extent of rural housing schemes by the government. Another mandal is Chandralapadu, a moderately developed mandal, where facilities are comparatively low. Two villages from Nandigama mandal and two villages from Chandarlapadu mandal were selected on the basis of standard development indicators and the maximum number of houses covered under IAY, RPH schemes. From these four villages, 50 beneficiaries in each village were selected based on the random sampling method. The selected beneficiaries were interviewed with the help of a structured questionnaire. For the purpose of the study, both primary and secondary data was collected.

Though there were several housing programmes, the present study has focused on Indira Awaas Yojana, which is a centrally sponsored scheme, and another programme Rural Permanent Housing Scheme (RPHS) which is a state government housing scheme. These housing schemes are aimed at providing housing in rural areas for the weaker sections i.e. the Scheduled Castes and Scheduled Tribes and freed bonded labourers. They are also intended to create employment opportunities for these sections.

The major objectives of the programmes are to provide better housing for the rural poor. In this connection an attempt has been made to examine the nature and number of houses generated under the programmes. The present study looks into the significance of IAY and RPH programmes with regard to SC, ST, BC, and OC,
categories. The present study also attempts to find out the actual implementation and utilization of the programmes. The study examines the impact of the IAY and RPH on beneficiaries. It also studies the perceptions of beneficiaries. The study also attempts to examine the role of political leaders and bureaucracy in the implementation of housing programmes. The study also attempts to examine how far the basic objectives of the housing policy and housing programmes are achieved. Lastly, the study attempts to examine the profile of some of the non-beneficiaries to have a comparative understanding of problems of both beneficiaries and non-beneficiaries.

This study is beset with certain limitations like any other evaluation study of government programmes. The present researcher, given his social science background, could not evaluate the technical and engineering aspects of selected houses for the study. The respondents were busy in day to day agricultural activities, and could not give adequate time to the researcher to make a detailed study. Another limitation of the study is that sanitation and health aspects could not be studied in a detailed way. The sample of villages selected is restricted to four villages though the housing programmes are spread throughout the mandals and district. Apart from that, due to logistical and financial reasons, it has a limited coverage. Lastly with regard to fieldwork, in spite of taking prior appointments with the officials of programme, the researcher faced problems like the non-accessibility of housing officials, which resulted in delay in gathering information.

A brief review of literature available on rural housing shows the housing position in rural areas, and literature on various rural housing schemes indicates both its strength and weakness. A majority of the studies revealed that all the earlier housing programmes have failed to achieve the desired goals and results because of improper implementation, wrong identification of beneficiaries, lack of service facilities, ineffective administrative system, low participation of people and lack of coordination among the implementing agencies. Another problem was the lack of wide-range publicity on the programmes. Though these studies have pointed out some of the limitations of the programmes, they have not covered IAY and RPH programmes in
their studies, and they have not focused on SCs and STs, who are the core of the programme. Hence this study has paid special attention on them.

The Indira Awaas Yojana (IAY) is aimed at providing housing facilities to the poorer sections of the society. The IAY was initiated in India with a provision to extend housing facilities to the rural poor of the whole country with effect from June 1985. IAY housing program is a part and parcel of JRY. Some of the funds for JRY are earmarked for IAY. The IAY became an independent scheme with effect from 1-1-1996. The primary objective of the IAY is construction of low cost houses for the poorest of the poor who are living in pathetic, unhygienic conditions and who cannot afford to build their own houses. The second objective of the programme is the construction of houses for families below the poverty line, headed by the women, disabled people or victims of harassment. The programme aims at construction of houses free of cost in rural areas for the poorest of the poor belonging to the SC, ST and freed bonded labourers and also non-SC, ST, rural poor below the poverty line by providing them grant in aid. In the year 2001 Andhra Pradesh State Housing Corporation Limited constructed 4,74,240 houses under Indira Awaas Yajana scheme (IAY). The year-wise construction of houses in rural-urban areas during 1983-84 to 2001-2002 by APHCL reveals that out of total 66,07,007 houses constructed 30,40,462 houses were constructed in rural areas and 3,33,385 houses were constructed in urban areas.

Another programme is Rural Permanent Housing Scheme. It is an Andhra Pradesh state housing scheme. The Andhra Pradesh government has decided to abandon the hutment scheme under -sites and services program and decided to construct permanent houses for both urban and rural poor. Rural Permanent Housing Scheme was introduced in the year 1983-84. The objective of the scheme is to provide shelter to the weaker sections of the society. Under the scheme, the beneficiary builds his own house, while the Andhra Pradesh Housing Corporation and district machinery extends technical, financial and administrative support. The beneficiary is involved right from the beginning up to the completion of the house. The RPH scheme is being
implemented with loan assistance from different institutional agencies like HUDCO, GIC, etc. In the program implementation local bodies are involved only to the extent of collecting the applications for onward transmission to the district collector, and the housing corporation is not included in the selection process at all. There is also an element of involvement of political executives in the selection of beneficiaries at various levels. Under the RPH scheme, the APSHCL has constructed 22,62,530 houses since 1983 in the Andhra Pradesh. APSHCL has also been taking up housing programme sponsored by the central and state governments.

The profile of the study area discusses the profile of the Krishna district and profile of the selected villages and also discusses achievements of various housing schemes in the district. Based on the climatic conditions of the district it is classified as loamy farming zone. The economic conditions of the area further indicate that it is predominantly dependent on agriculture. The major source of irrigation is canals. The important crops that are grown are paddy, sugarcane, green gram and black gram. The service facilities available in the area are not suitably developed. For the socio-economic development of the district some of the housing development programmes like IAY, RPH, weavers' and fishermen housing schemes are being implemented in the district.

In Krishna District, during the year 1990-91 under RPH scheme the total number of houses sanctioned was 3,095. Out of this 3,084 houses were completed and the remaining 11 houses were under construction. From the years 1990-91 to 20001-02 total number of houses sanctioned was 74,793, out of this 65,734 houses were completed and remaining 8,959 houses were under construction. In the year 1999-2000 the progress of the RPH scheme is very low when compared to the previous years. The achievement of the RPH scheme in Krishna District is that total houses built in the years 1990-91 to 20001-2002, are 65,734 houses. Out of this 28,795 houses were constructed for people in the SC category, 135 houses were constructed for STs, 22,274 houses were constructed for backward communities and 13,590 houses were constructed for economically backward classes. Lastly, 940 houses were constructed for people
belonging to the minorities. Majority of the BC, SC communities were benefited by the RPH scheme in the district.

Achievement of IAY housing scheme in Krishna District from the years 1991-1992 to 2002-2003 shows the total houses sanctioned were 28,690. Out of this, 23,265 houses were constructed and remaining 5,415 houses were under construction. In the years 1992-93, under IAY scheme total houses sanctioned were 101 houses and all the houses were constructed. When compared to the previous years 1992-93, the achievement of the IAY scheme is very low. Caste wise performance of the IAY scheme in Krishna District shows that in the category of SC, 10,587 houses were constructed, and 7,339 houses were constructed for BCs. Majority of the SC, BC people were benefited by the IAY scheme in the Krishna District. In Krishna district various housing schemes being implemented since 1990 to 2002. In the year 1990-91 under cyclone housing scheme a total of 6,600 houses were sanctioned and all the 6,600 houses were completed. Under Assembly Constituency Development programme, 7,425 houses have been sanctioned and out of this 7,410 houses were constructed and the remaining 15 houses were under construction. From the years 1990-91 to 1995-96 in Krishna district under three housing schemes totally 25,890 houses were sanctioned, out of this 25,715 houses were constructed and 175 houses were under construction. SC, ST, BC and Other categories were benefited by various housing schemes implemented in the Krishna district.

The profile of the 200 beneficiaries selected for the study reveals that most of them are young and middle-aged. 60 percent of the respondents were females and they were benefited by the government housing schemes. Educational background reveals that 60 percent are illiterates. The occupational background reveals that 43.50 percent of the beneficiaries are coolies and 24.50 percent of the beneficiaries' occupation is fishing. There is no SC category with the occupation of fishing. Land ownership data indicates that 70 percent of the respondents are landless. Type of family indicates that a large number of beneficiaries have nuclear families (89 percent) and 4 percent beneficiaries have a joint family. Size of the family and caste wise distribution of the
beneficiaries reveals that most of the beneficiaries in all caste groups are with family size of 3-5. Income status of beneficiaries reveals that most of them are living below the poverty line.

An analysis of the problems and perceptions of the IAY, RPH beneficiaries reveals that about half of the total beneficiaries were aware of the programmes before they got house from the schemes. This is more in case of educated people. A majority of (70 percent) illiterates who were initially unaware of the IAY and RPH schemes became aware of it through Sarpanch or others. 90 percent of respondents who are educated in the high school level are aware about the programmes. It is also clear that literacy plays a crucial role in understanding development programmes like IAY and RPH housing schemes. An analysis of both programmes clearly reveals that the beneficiaries have better housing facility now when compared to the earlier position. Sanitation facilities reveal that most of the SC and ST beneficiaries had sanitation facilities but are not using them because most of them are illiterates and did not have an awareness of modern hygiene. Hence the culture and tradition of the people, who earlier were not used this kind of facility, has played a major role. Regarding the response of the beneficiaries on sufficiency of the house, it is revealed that 78 percent of the beneficiaries said that the new house is sufficient. 22 percent of the beneficiaries said that new house is insufficient, because it is provided with only two rooms whereas the average family has more than 3-5 people. Availability of electric facility reveals that 55 percent of the beneficiaries have access to electric facility and 45 percent of beneficiaries do not have electricity.

Regarding the role of political leaders in housing schemes, the study shows that 39 percent stated that political leaders did not play any role and 48.5 percent of beneficiaries stated that political leaders played a major role in the housing schemes. And 58 percent of the ST beneficiaries said that political leaders' role was very helpful to the beneficiaries. Nearly half of the beneficiaries said that political leaders play an important role in the housing schemes. A majority of beneficiaries used smokeless chullahas in their houses. 34 percent of the beneficiaries said that smokeless chullahas are provided, but they are not using them. Most of the BC, OC castes are using
smokeless chullahas and majority of SC, STs are not using smokeless chullahas, due to lack of awareness. They do not know about the importance of the smokeless chullahas. The quality of housing reveals that 42 percent of the respondents are satisfied with the quality of house and 33.5 percent of the beneficiaries were not satisfied with the quality of house because of cracks in walls and roofs and unhealthy surroundings. 49 percent of STs are not satisfied with the quality of house. A majority of the beneficiaries have not planted trees near the house. Only 36 percent of the beneficiaries have done so.

Investment on the house and occupation of the respondents reveals that 57 percent of the total respondents have spent an additional amount of Rs.8,000 to complete the house. Majority of beneficiaries in the coolie category (67 percent) have spent an additional amount of Rs.8,000 and have spent their own money by getting credit from landlords in construction of their house. Majority of the beneficiaries said that the amount sanctioned by the government for housing schemes is not sufficient for completion of the pucca house. It reveals that 70 percent of the respondents’ economic position had not improved and only 29 percent of the responds economic position had improved after construction of the new house. Majority of the SC, ST beneficiaries’ economic position has not improved because they are depending on old occupations. Illiterate people have faced several problems like delay in the clearance of bills, transport charges, delaying of material supply, and irresponsible attitude of employees of Housing Corporation. The people with higher education faced less problems. It reveals that higher education contributed for more awareness and the respondents faced less problems.

A majority of the landless respondents faced more problems than the landed beneficiaries. 69 percent of the respondents said that they feel secure in the new houses. 31 percent of the respondents said that they do not feel secure in the new house because lack of proper doors and windows. Majority of the beneficiaries feel confident about staying in new house and becoming a part and parcel of society. Beneficiaries suggest that unit cost for housing schemes is not sufficient for the construction of a house with sanitary latrines, smokeless chullahas, infrastructure facilities, etc. Beneficiaries also suggest that the unit cost has to be raised and additional amount spent by them has to be
sanctioned by the government so as to help the poor beneficiaries in house construction process.

In addition to the above aspects, the study also found the following problems in the implementation of the schemes. According to government norms house design is left to the desire of the beneficiary. But most of the houses are not constructed with the desire of the beneficiaries with regard to design. The design of the house is made by local planner called “sidhanti”. The house designer and local planner has not adopted a proper plan, which made beneficiaries suffer from lack of proper ventilation natural light. Thus beneficiaries' role in design of the house is very nominal. It is also found from the study that the authorities are not serious about the identification of the beneficiary group. This phenomenon leads to a very dangerous situation in which the majority of the target groups of the schemes are left untouched. A majority of houses were constructed by the local mason or contractors. In fact, as per the guidelines, contractors are not allowed to undertake the construction.

As the majority of beneficiaries are illiterates and have no awareness about the programmes, they play a spectator role in construction of houses. It is reflected in the field that contractors, with the help of housing corporation officials, take up the construction of houses by promising the beneficiaries that they construct the houses within the unit cost of house itself. But in the process of construction of house they demand more money from the beneficiaries for the completion of work. Thus beneficiaries' participation of house construction is very nominal. There is corruption involved in terms of supply of material and billing of that material. For example, bills of cement and iron are more than the real expenditure incurred. In addition, bribes had to be paid to work-inspectors to clear the housing bills. In the process, delays occur in construction of house. Another problem beneficiaries face is that two-third of them are unable to repay the loan (under RPHS) because of the following reasons (1) poverty (2) seasonal nature of occupation of beneficiaries (3) beneficiaries spend more money on children's education and health. (4) lack of political leaders' protection for non-repayment of the loan amount (5) due to the provision of one time settlement guidelines
issued by the government the beneficiaries postponed the repayment and not have paid interest on the loan amount.

Lastly, the study also covers problems and perceptions of poor and eligible non-beneficiaries who did not get the house under the IAY and RPHS housing schemes. It discusses the problems and perceptions of the 30 eligible non-beneficiaries, developed into 30 case studies. The case studies show that there are many poor and eligible persons who did not get the house sanctioned by the government. Majority of non-beneficiaries have not applied for housing schemes as they do not have a registered house site. Many eligible and deserving are deprived of the schemes in the identification stage itself. Some of the non-beneficiaries have applied but did not get pucca house due to lack of political support and lack of money to bribe the officials. Only few have houses got sanctioned but of these, many did not start construction of the house due to lack of money for initial investment and lack of capacity for loan repayment. Most of them express the acute disadvantages they face while living in huts and want pucca houses because of the many advantages of living in them. But the government itself is becoming hurdle for effective implementation of the schemes by asking for requirements like a house-site and their registration, which poor people do not have. This is a serious problem for the poor and deserving to get the housing schemes. The major reasons for low performance of these programmes are improper planning and implementation, lack of effective monitoring and insufficient amount sanctioned for the house.

It can be concluded that if these problems are solved there will be overall improvement in the living conditions of the rural poor. Further, houses were not provided with the promised facilities and the possession of the house could not enable them to cross the poverty line. Despite the problems in both the housing schemes they are partially successful in providing housing facilities to the poorest of the poor from SC, ST, BC and OC categories from the selected villages of the study. With the spread of literacy and information, the elimination of corruption and the freeing of housing scheme implementation from the clutches of political patronage, there is no reason why the schemes cannot be wholly successful in their objectives.