CHAPTER 2

AIM AND METHODOLOGY

This chapter describes the problem under study, its importance, and objectives as well as the methodology adopted.

The Present Study

It is generally believed that in a climate of competition, quality of the products is bound to increase. But, inspite of presence of competition and a powerful private sector in India, quality consciousness is on the decline. To protect the interests of the consumers and ensure efficiency in the economy, there is a need for promoting consciousness among the Government, industry and consumers. The Government no doubt lays down the standards of quality of specific products. But, a section of industries including Governmental organisations hardly pays attention to the quality aspect of product in manufacturers. The gullible consumers are always cheated as they continue to purchase sub-standard goods and pay a higher price for the products they purchase. There is, therefore, a need to improve the standards of products/services offered by either Government or non-Government sectors.

People at large today are confused, ill informed and misguided group the world over. It is only the seller who is at the gain. This situation has to be revised.
A sort of public awareness is necessary on the part of the consumer. In this case irrespective of class, creed, sex and nationality, every person should be educated enough to be a discrete buyer of goods and services. An ordinary man in the street should also be able to pronounce his rights and privileges as an individual citizen. This is possible if the Government agencies and in a greater measure the voluntary organisations should work together and inform the people about their responsibilities of a consumer.

Thus, the present study is an attempt to create awareness among the housing consumers about their rights and other protection measures available to them in case they suffer from any deficiency in the quality of service or construction of their houses by any housing agency, private or public sector, of our country. The present study is an attempt to promote strong consumer movement in the country through academic research and to offer their consultancies, research strengths, in the aid of solving certain consumer problems.

The present study aims at motivating the housing consumer by involving them as participants in mobilising public opinion so that they can express their satisfaction or otherwise as an organised group with regard to the quality and cost of construction of their houses by the Housing Board.
in Anantapur town. This research exercise is expected to create a lot of awareness among the concerned about the Consumer Protection Act and the Housing Board Act and the consumer protection therein what the Government is expected to do, identification of the gaps between housing policy and its implementation, etc.

The study is also expected to educate the housing consumers to take problems regarding the defective and deficient product or service to the consumer protection council or to the consumer forum for their redressal. The study is also expected to create a sort of group pressure on the builders of houses (contractors), the various Government agencies involved to follow and adopt fair practices in construction as the findings of the work would be made public and will be produced in court of law (Consumer Redressal Forums).

The present study finally offers a few suggestions to the Government so that the identified lapses will not recur elsewhere.

It also suggests certain measures to be taken by the Housing Board that contribute to the satisfaction of housing consumers in order to further achieve the housing policy objectives.
OBJECTIVES OF THE STUDY

The following are the various objectives of the study:

1. To describe the housing policy in general of the Government and its objectives.

2. To identify the public grievances against the Housing Board and thereby to settle them through various machinery available.

3. To create awareness among the housing allottees (housing consumers) regarding the standards they are entitled to in respect of housing constructions.

4. To offer a few suggestions to the Government for betterment of its housing objectives and safeguard the interest of housing consumers in India.

METHODOLOGY

The date needed for the study are collected from both primary as well as secondary sources.

THE PRIMARY DATA Consists of the opinion gathered from the consumers through administering questionnaires. About five hundred questionnaires were distributed among the inmates of the Housing Board Colony in Anantapur town. The questionnaires were distributed among the LIG and MIG allottees in the colony. In fact there are 1111 allottees in the colony. But most of them have let out their houses. However, we could secure responses from 137 allottees out of 500 questionnaires distributed. Thus the opinions expressed by 137 allottees have been
taken as representative sample and thus distribution of questionnaires was unbiased. The problems expressed by the respondents and witnessed by the researcher during the survey are found uniform in nature. Thus, from the emergent sample the researcher could make generalisations and findings. However, the researcher had to make several attempts in contacting and persuading the respondents to get the necessary sample for his study and elicit some of their opinions orally.

**THE SECONDARY SOURCES** from which the data collected include published literature available in the form of books, journals, Acts and Reports and verdicts given by the consumer forums, on the subject.

**DATA ANALYSIS AND PRESENTATION**

The collected data are tabulated and presented through percentages.

**SIGNIFICANCE OF THE STUDY**

The subject 'housing' concerns majority of the shelterless in the country. Hence the significance of the present study. The present study is clearly important because housing has an essential place in the cumulative development process since the home provides the physical framework in which the human social, economic and cultural resources of the individual are realised, enriched and integrated.
The present study assumes further significances because the Government has recognised housing as a welfare activity and, therefore, a social and economic imperative.

The study becomes all the more important because it aims at providing adequate information and guidance to the housing consumers by way of enlightening them on various quality aspects of the houses allotted to them as there are many instances where houses are collapsed due to poor quality of construction since these matters, have been leading to large scale litigation between the allottees and the Housing Boards as in various states, this study provides the necessary cautions to the Housing Board to overcome its lapses and also creates awareness among the housing consumers (allottees) regarding how to safeguard their interest through consumer courts. Thus this study seems to have launched a compain for quality construction lest the housing board should face litigation in the consumer forum. The study is important because it gives an opportunity to the housing consumers to express their satisfaction or dissatisfaction directly about the quality of construction offered to them by the Housing Board.

SURVEY OF LITERATURE

Consumer Research as such is of recent origin. Therefore, the literature on consumer protection in India pertinent
to housing consumers is limitedly available. However, a few studies, articles in the area of consumer protection have been referred for the purpose of the study which are quoted during the make-up of the thesis. This study is essentially a primary one designed to create instantaneous impact on the society for the cause of consumer awareness and protection.

Mukerjee\(^1\) suggested in his study that the bye-laws prevalent in Australia and other countries where builders had to give a guarantee of 10 years for houses should be enacted.

Padmanabha Rao\(^2\), opined in his study that when a statutory authority develops land or allots a site or constructs a house for the benefit of common man it is as much a service as by a builder or a contractor.

Bettadalli,\(^3\) Neelakanta stated in his study that any service and goods that is available is meant for the consumer as a right and not as a gift given generously by any agency, Government or otherwise.\(^3\)

---

Nasser Munjee\textsuperscript{4} opined that land being the crucial input, without efficient land markets and a clear and usable definition of property rights, housing developments are not likely to serve the needs of the population.

Narayanan Nair\textsuperscript{5} stated that it is in the field of housing that underdeveloped countries fail their poor most. Ramamurthy\textsuperscript{6} concluded that adequate housing is a pre-requisite not only for the survival and welfare of the poor but also necessary for a planned development of human settlements, especially in rural areas.

Vashist\textsuperscript{7} concluded that governments efforts have failed to provide the poor with shelter on anything like the scale required, the people cannot and have not stopped building some sort of dwelling place for themselves, though sub-standard often illegally on a self-help basis.

Srinivasan\textsuperscript{8} suggested that the social customs, traditions and occupations of the people have played a decisive role in the historical evolution of house types in villages. These aspects have to be taken into account in the choice of technology in order that the houses are acceptable to the people for fulfilling their social and functional needs.

\textsuperscript{5} Narayana Nair, E., Housing and the poor, \textit{Eastern Economist}, August 19, 1977.
\textsuperscript{6} Ramamurthy, P.R., Shelter for the growing urban poor, \textit{Yojana}, April 1-15, 1986.
\textsuperscript{7} Vashist, P.D., Role of science and technology in shelter for all \textit{Kurukshetra}, June, 1988.
Amitabh Kundu\textsuperscript{9} proposed professional and managerial solution for tackling urban problem in the context of housing, devolution of funds from States to local bodies, community participation, decentralised decision-making, two-tier organisational system which would definitely help in achieving parity between affordability of the community and quality of services.

Arup Khan\textsuperscript{10} suggested that the National Housing Board should encourage mobilization of household saving through Home Loan Account Scheme.

Although housing is\textsuperscript{11} one of the prime necessities of life, next to only food and clothing, crores of our people are deprived of this basic necessity and are condemned to live under most pitiable conditions.

Narayana and Ramanjaneyulu\textsuperscript{12} opined that the most crucial requirement for housing development at the present time is the establishment of a proper and diversified institutional structure of housing finance and construction.

Verma\textsuperscript{13} analyses that market and policy interventions

\begin{itemize}
\item \textsuperscript{9}Amitabh Kundu, Housing and basic services: role of urban local Governments, \textit{Yojana}, November 1-15, 1989.
\item \textsuperscript{10}Arup Khan, Mobilisation of Household Savings: The task ahead of NHB \textit{Yojana}, April 16-30, 1990.
\item \textsuperscript{11}Editorial: Cooperative Housing in India, \textit{The Cooperator}, October 15, 1985.
\item \textsuperscript{12}Narayana, N. and Ramanjaneyulu, M., Rural Housing India, \textit{Yojana}, December 16-31, 1989.
\item \textsuperscript{13}Verma, R.V., In search of houses to suit every pocket, \textit{The Economic times}, October 31, 1993.
\end{itemize}
can put more affordable houses on the market.

Harichandran\textsuperscript{14} stated that the shortage of housing is a global problem and even the developed countries are not able to tackle it fully.

Singh\textsuperscript{15} suggested that the problem can be tackled only when we have a futuristic approach of planning in terms of the viable growth of habitat centres; develop modules of land use plan; optimise utilisation of building material resources and adopt new technologies beings developed.

Kalpana Shah\textsuperscript{16} highlighted the successful stories of the Tata group the first corporate sector in providing the best MIG Colonies in India.

Khurana\textsuperscript{17} highlighted the role of housing development in national development is substantial. On one hand shelter is a basic human need and the creation of mechanisms for provisions of housing to its citizens is a major obligation of the welfare state. On the other hand, housing is an

\begin{enumerate}
\item Kalpana Shah, Tatas prove again that quality leads to profits, \textit{The Economic Times}, March, 1994.
\end{enumerate}
industry in its own right and, as the largest part of the construction activity sector which is the second largest part of the construction activity sector which is the second largest employment generator after agriculture, contributes significantly to economic growth and employment generation.

Shovan K. Saha\textsuperscript{18} stressed the need for a National Housing Information Bank which will help in evolving realistic housing policies at the National State and local levels.

The housing situation in India, indeed, is very depressing. More than two-thirds of the population do not have a permanent roof over their head.\textsuperscript{19}

Khurana\textsuperscript{20} concluded housing is often considered the key to overall economic and social development.

Sunil Bery\textsuperscript{21} found that the concept of Group Housing Societies has gone a long way in bringing the gap between the demand and supply of the dwelling units. The concept has picked up in almost the entire country which is a healthy trend.


\textsuperscript{19} See findings of the report submitted to the Prime Minister by a delegation led by V.K. Mishra, September, 1985.


Khurana\textsuperscript{22} sought an impression to be created that the cooperative housing serves rich and affluent people of the society.

Shah\textsuperscript{23} opines that housing co-operatives are in much better position to assist the rural population in constructing their own houses.

Khurana\textsuperscript{24} The co-operative laws should be suitably modified to provide appropriate legal frame work for the efficient functioning of co-operative in the housing sector.

Karim\textsuperscript{25} concluded that if the movement is fostered in all parts of the country with the same enthusiasm and sense of urgency and if all the state Governments commit themselves to this developmental goal on a top priority basis, the idea of shelter for all will not be a distant dream.

Khurana\textsuperscript{26} concluded that the most significant social contribution of the housing co-operatives is that they create a new environment congenial for the social upliftment of their residents. They foster a new social life much enriched wherein each is for all and all are for each.

\textsuperscript{22} Khurana, M.L., Cooperative Housing for weaker sections, \textit{The Cooperative}, November 15, 1990.
\textsuperscript{24} See the proceedings of the Housing Minister's conference held on 21st May, 1987.
Hachmann concluded that the public authorities are not taking adequate measures to improve the situation and are not expected to do so in the near future, new steps have to be taken to overcome the problem. Housing is not just "providing a roof over the head", but providing a place which can offer a decent life for the many families whose social situation is getting worse every year.

Shridhar concluded that over the years, public sector agencies had taken upon itself the onerous task of providing low cost housing to different segments of society having varying income levels.

Madhavsinh Solanki stated like high price of land high cost of building material also hampers construction of houses and therefore, efforts have to be stepped up to popularise the application of low cost technology through extension services along with promotion of research to develop new low cost material.

Shobhana Chandra concluded that housing demand has multiplied rapidly while supply has lagged. The housing gap is projected to be 41 million units by the year 2000.

Sudhir Gupta and Santosh Miskin\(^{31}\) identified that there is a yawning gap between demand and supply of building materials in India.

Basu and Mehta\(^{32}\) observed that it is important to mention that improvement in housing situation is a fact both in urban and rural areas contributed by both private investment and public sector programmes.

Udaya Bhaskara\(^{33}\) concluded that acute shortage of shelter is indeed the most conspicuous facet of housing in India and the issue of rural housing is serious, challenging and constitutes one of the urgent problems calling for immediate attention because the problem is diverse in nature and enormous in magnitude.

Navin Chandra Joshi\(^{34}\) pleaded that construction activities in India be declared an industry, so that benefits available to industries may also be availed in construction of houses for the shelterless.

Rajiv Sharma\(^{35}\) identified housing primarily as self-help activity but in the changing scenario with high

\begin{itemize}
  \item Udayabhaskara, I., *The dimensions of rural housing in India*, Kurukshetra, June, 1988.
  \item Navin Chandra Joshi, *Stop the beeline to cities*, Yojana, September 1-15, 1989.
  \item Rajiv Sharma, *Rural Housing Schemes some observations*, Yojana, October 15, 1993.
\end{itemize}
land and construction cost necessitated state intervention initially as a welfare activity and now as a social and economic imperative.

Deepak Razdan\textsuperscript{36} opined that since much of the housing activity in rural areas depends on biomass, the strategy for housing in rural settlements is proposed to be based on regeneration and protection of the natural resources, strengthening and developing traditional building systems, skills, technologies and materials and where unavoidable, ensuring the rehabilitation of people uprooted due to national projects.

Sarkar\textsuperscript{37} opined that in order to make the house a 'home' in the real sense, something more is to be done. The beneficiary should have the freedom to make his own decision on the type of house he wants to have.

Dinesh Chand\textsuperscript{38} felt that over half of the diseases of the metropolitan areas could be eliminated through proper understanding of the factors effecting health of community and sound environmental planning of housing. Vashist\textsuperscript{39} opined that the ambitious scheme of providing houses to all by 2000 AD. calls for a well-defined national housing policy.

\textsuperscript{36} Deepak Razdan, Housing - A Manageable challenge, \textit{Yojana}, October 15, 1990.


\textsuperscript{38} Dinesh Chand, Planning for a sound housing, \textit{Yojana}, October 15, 1986.

\textsuperscript{39} Vashist, P.D., According high priority to housing now, \textit{Yojana}, November 16-30, 1987.
coupled with feasible housing schemes. Dhar lamented over the inability of the Government to provide for a legal framework for the interconnected activities relating to the housing.

Biswa Nath Ghosh highlighted the role of the public sector organisations like HUDCO in the sphere and feels the need for a specialised 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.

Mohsina Kidwai explained the need for promoting low cost technology, small scale building material centres and low cost sanitation. Sarkar felt that the beneficiary should have the freedom to make his own choice which type of houses he wants to have. Habibullah dealt with the provisions of the draft National Housing Policy and highlights the housing programme of the Soviet Union, particularly its pre-fab technology as a part of low cost housing.

40. Dhar, V.K., Can we provide housing to all shelterless, Yojana, November 16-30, 1987.
43. Sarkar, D.C., Let the rural poor have choice housing, Yojana, November 16-30, 1987.
Thus it is clear from the survey of literature that there are no special studies relating to the post-evaluation of the quality of construction and the feeling of the people about the various aspects of housing - safety, longevity, design, etc., of the dwellings offered to them through government housing programmes. Thus, the present study becomes first of its and research work having social relevance.