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A STUDY OF RURAL HOUSING SCHEMES IN INDIA AN OVERVIEW (A SPECIAL REFERENCE TO INDIRA AWAS YOJANA)

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Abstract:- This article entitle “A Study of Rural Housing Schemes in India an Overview (A Special Reference to Indira Awas Yojana)”, This article summarise the discussion the study had with a number of officials, beneficiaries of government programmes and members of households in the selected villages spread over the country. The case studies summarised here are part of a larger study on sustainable development of rural housing in India. The quantitative assessment of the requirements of housing and constraints to systematic development of rural housing would be presented in a separate article.

Keywords: *rural housing, Mahatma Gandhi's, IAY, NGO, PEO, Housing Development and Finance Corporation etc.,*

INTRODUCTION

The development of rural housing in a manner that results in adequate, quality shelter for inhabitants of Mahatma Gandhi's 'real India' is a challenge before the nation. What are the issues confronting rural housing development in India? The litany of its woes is endless. At first impression, rural housing is vulnerable to weaknesses in the delivery system for housing materials and services. Gradually, it dawns on the observer that the sector is deeply affected by the infrastructure deficit roads, electricity supply, drinking water and sanitation. It has been bypassed by the numerous economic revolutions that have made India a vibrant economic superpower. For instance housing finance, which played a key role in the urban housing explosion, is conspicuous by its absence in the rural setting. Additionally, the limited mobility of rural households, the lack of vibrancy in the market for village properties and the marked volatility in agricultural incomes combine to dampen the prospects of this nebulous sector.

The massive scale of the problems bedevilling the shelter situation in rural India, especially where it concerns the poor who constitute a large proportion of its population, may be understood through the myriad 'absences' that erect obstacles in the way of positive change.

There is real paucity of common or village (non-agricultural) land for meeting the housing needs of the poor; whatever little is available is put to stress by challenging demands from other sectors. This leads to the collapse of the government's social housing development programme Indira Awas Yojana (IAY). The absence of adequate and comprehensive land records creates a forbidding situation for institutions interested in rural housing finance.

In this note, we present the findings of a few case studies based on field visits to selected villages. This was undertaken to get a clear understanding of the working of government schemes in promoting rural housing as well as in assessing the environment for rural housing. They are veritable vignettes depicting the variety of roadblocks confronting potential house builders in rural areas. The issues may arise from land, or could be linked to fund mobilisation, or problems with regulation, difficulties in procuring building materials, finding skilled masons, carpenters and other tradesmen associated with housing and the level of awareness of cost saving technologies. The field visits to the villages involved meeting village officials, beneficiaries of government housing assistance schemes, village elders and people who have recently constructed houses in the village. We also met officers of housing finance institutions who were either operating in the selected villages or in nearby places. The interviews and discussions that make up the case studies run the full gamut of situations from land acquisition to final

completion of the house. An attempt was made to understand the processes followed in the identification of the beneficiary, acquisition of land, sourcing funds, procurement of building materials, availability of masons and other types of construction labour, etc. We also sought to ascertain how people perceived uses for newly constructed and upgraded houses.

An important part of the field visits was the meetings held with village patwaris and other local revenue officers. The objective was to form an understand in of the processes involved in the maintenance of land records and formalities undergone in routine sale-purchase of residential and agricultural land. Similarly, bank managers of local branches were contacted to get an overview of the roles that formal financial institutions play if any in developing rural housing projects. The case studies have been supplemented with detailed interactions with senior professionals at Development Alternatives, a renowned NGO based in New Delhi, and the public sector Housing Development and Finance Corporation. Our report has been much enriched by the views of these stakeholders. Wherever possible we have attempted to supplement the case study based analysis with findings of similar other studies.

OBJECTIVES AND ACHIEVEMENT:

The following are the objectives of the IAY scheme:

1. To develop a micro habitat and
2. To ensure a base for higher level of earnings for the beneficiaries.

Under the MNP, higher priority was accorded to the scheme of allotment of house sites and construction assistance to rural landless workers and artisans including SC and ST'S during the seventh plan, setting apart a sum of rupees 576.9 crore. As many as 43.2 lakhs house sites, as against the target of 29 lakhs were allotted and construction assistance provided to 22.5 lakhs families. During 1990-91 and 1991-92, the outlay provided was rupees 129.65 crore and rupees 128.91 crore respectively. An estimated 7.74 lakh additional Knifes 128.91 crore respectively. An estimated 7.74 lakh additional beneficiaries got house sites in 1990-91 and 4.24 lakhs received construction assistance. The overall performance under IAY since 1985-86 to 1990-91.

That 8,57,755 houses at a cost of rupees 88,754.76 lakhs have been constructed since the inception of the programme up to 1990-91. During 1991 -92, 203434 houses were constructed and construction of 1,30,473 houses was under progress, the expenditure incurred was rupees 22,707.32 lakhs.

Under the IAY scheme 3.72 lakhs houses were built during 1994-95 as against the target of 2.54 lakhs at an expenditure of rupees 473.26 crore. During 1995-96 the central allocation under the scheme was enhanced to rupees 1,000 crore as against 400 crore in 1994-95, with the objective of constructing One million houses. By the end of 1995 about 2.88 lakhs houses were built and the construction about 5.71 lakhs houses is under progress for which an expenditure rupees 491.35 crore has been incurred.

The physical performance under the eight IAY scheme of house site cum house construction assistance indicates that weaker section have been given due priority.

According to the Ministry of Rural Areas and Employment, the total rural housing gap was assessed to be to the tune of 143.1 lakhs units in 1991. This is expected to rise to a figure of 177.4 lakhs units by 2021. this assumes that all the existing houses will remain lovable at least by 2021. If the above assumptions is excluded from the estimates India faces a housing gap of 475.3 lakhs units by 2021 out of which 243.9 lakhs units housing gaps will remain in the rural areas.

The Central Government under IAY scheme provides built houses to the rural poor including SCs I STs and free bonded labourers below the poverty line. Following are the basic guidelines of the IAY.

- 1) Beneficiary selection should be done at Grama Panchayat level in an open forum.
- 2) Allotment of houses should be done in the name of the female member of the household.
- 3) Micro habitat approach, i.e., the provision of roads, drains, drinking water, etc., is to be encouraged; and D. Linking with the Jawahar Rozgar Yojana and Integrated Rural Development Programme in order to provide the income generation and skills up gradation component.

The layout, size and design of the house would depend on the local conditions and no type of design is prescribed for IAY except that the plinth area of the houses should be around 20 sq. metres. The houses are to be designed in accordance with the desire of the beneficiaries keeping in view the climatic conditions and the need to provide proper space, kitchen, ventilation, sanitary facilities, and smokeless hoof ha, etc. The beneficiaries will have complete freedom as to the manner of construction of the house, which is their own. This will result in economy in cost, ensure quality of construction and lead to satisfaction on the part of beneficiaries.

The Government of India had fixed a total amount ranging from Rs. 14,000 to 15,800 per houseroom earlier. Now the ceiling assistance, taking into account the overall rise in the cost of building materials for construction, of IAY unit is enhanced to Rs. 20,000 and Rs. 22,000 for plain and difficult areas respectively. Broadly about 30 lakhs houses have been constructed under IAY so far with an expenditure of Rs. 3,500 crore.

The Programme Evaluation Organization (PEO) of the Planning Commission 1992 under took an evaluation study. The major findings of PEO on the IAY scheme are as follows.

○The number of household identified for allotment was almost coterminous with the number of houses constructed/allotted.

- Even though the guidelines prohibit involvement of contractors in the construction of houses, their involvement was reported in 16.6 per cent of the houses constructed. Further none of the villages reported associations of voluntary organizations in the construction of houses through the same was provided in the guidelines .
- Of the total houses constructed in 14 selected states (10.3 lakhs) about 50 per cent were only in three States - Tamilnadu, Uttar Pradesh and Bihar.
- The average cost of construction of a house, taking all the selected villages together, worked out to about rupees 9000.
- About 90 per cent of the houses were constructed in clusters in and around the main habitation of the village.
- The quality of 50 per cent houses constructed rated as good 6. 86.4 per cent houses allotted under the Yojana were occupied.
- About 84 per cent households expressed satisfaction 1 partial satisfaction with the houses allotted to them.

The study reveals the performance of IAY to some extends and highlights the weaknesses, which need to be addressed. Such as lower, participation of villagers in the construction activity. 50 per cent of the houses constructed are stated to be of good quality and so on.

FEATURES:

- 1) Target Group SCs/STs, BPL categories in rural areas freed bonded labourers and non SCs/STs BPL categories (not more than 40 per cent in the financial year)
- 2) Identification of beneficiaries Number of houses to be constructed in the District Rural Development agencies I Zilla Parishat Grama Sabha will select the beneficiaries in Grama Panchayat.
- 3) Allotment of houses - Dwelling units will be in the name of female member of the beneficiary household or both in the name of husband and wife.
- 4) Involvement of beneficiaries - Same as in the case of IAY.
- 5) Ceiling of contractor assistance - IAY
- 6) Mode of implementation -IAY.
- 7) Release of funds-The funds of the scheme will be released to states in two instalments by the Union Ministry of Finance on the recommendations of the Union Ministry of Rural Development.

Monitoring and Evaluation - The State Government should prescribe periodical report and returns through which the performance of PMGY in the district would be closely monitored and also obtain appropriate reports and returns from DRDA. These reports and returns would be submitted to government of India by the States.

NATIONAL HOUSING POLICY 1992 AND 1998:

The NHP announced by the Government recognized the following:

1. Housing as a basic need.
2. Housing as a production activity that stimulates employment and generation of savings.
3. It also outlines the steps for dealing with various constraints to housing activity.

The NHP identified the following areas for action that are dealt with the problems of rural housing.

- A. Prevention of alienation of homestead land and tribal lands.
- B. Avoidance of unnecessary displacement of rural settlements due to development projects.
- C. Rehabilitation of households affected by natural calamities.
- D. Rural housing development agencies for the supply of credit and materials on flexible terms suitable for local requirements.
- E. Giving special attention to the needs of SCs I STs and other disadvantaged groups.
- F. Linking rural housing with the Integrated Rural development Programme (IRDP) and Jawahar Rozgar Yojana (JRY) for accentuating the pace of rural housing and also the related programmes of asset creation and employment generation.
- G. Setting up of suitable Institutional structure for strengthening the existing rural development agencies at state, district and local levels to meet the need of the housing sector.

Considering the importance of providing shelter to shelter less in rural India, Government had come out with certain programmes and projects, which were incorporated in the five-year plans. In this process Government indented SCs 1 STs, landless agricultural labourers, non agricultural labourers, artisans, economically weaker sections, socially marginalized groups such as women, physically handicapped and victims of natural calamities as a special category of shelter less communities and given much importance in the National Housing Policy 1988. In fact the draft NHP that was placed before the Parliament during 1988 stressed a particular goal of 'eradicating houseless mess by AD 2001'.

In each and every five-year plan certain modification with exclusions and inclusions are taken place in the welfare and development programmes laid down for rural population. After the draft plan, again in 1992 NHP was placed before the Parliament with linkages to the development aspects such as alleviation of poverty, environmental protection, conservation of heritage, settlements, planning and rural employment. In 1994 another NHP was adopted

shifting the Government's role from builder to facilitator of housing activities. This policy has a specific objective that gives scope to vulnerable and marginalized sections of the society to get affordable shelter. In providing shelters to shelter less, role of social action groups was fully recognized.

The government in its National Agenda for Governance stated Shelter is a basic human requirement that needs to be met in a priority basis. We are therefore committed to evolving a NHP in consultation with the State Governments aimed at providing housing for all. Towards this end we shall facilitate construction of twenty lakhs additional housing unit annually. As in other programmes, the emphasis will be on the benefits to the poor and the deprived. In pursuance of this commitment, the Governments announced the NHP 1998 on July 30, 1998. The basic thrust of the policy is in creating a strong public private sector partnership to resolve housing and habitat issues. To lure the private sector to make investment in infrastructure sector, the Government has offered the package of fiscal and other concessions so that the private sector can be motivated to take up the task for the housing for poor. The Governments of the view that the gap in resources for housing and infrastructure cannot be met form the public exchequer. It logically follows that no housing policy can make any significant headway without massive participation of the private sector. The Government intends that the private sector would be persuaded to invest a part of their profits for the housing needs of the poor.

In this connection the ninth five-year plan (1997 to 2002) has rightly stated "Housing has been primarily a self help alive. The housing policy and programmes have to recognize that State intervention is necessary to meet the housing requirements of the vulnerable sections and to create an enabling environment in accomplishing the goals of "shelter for all", on a sustaining basis.

The very premise of the Housing Policy 1998 is therefore questionable, if it is intended that private sector would funnel its resources for housing for the economically weaker sections The National Rural Housing and Habitat Policy 1998 states that "At present the rural housing and to a large extend informal housing do not benefit from the outcome of research and development. Efforts will be made to disseminate information about new technologies. In this regard a mission approach may be adopted. In view of this Government has decided to launch a National Rural Housing and Habitat Mission. Conceptually, the 'Mission Approach' will bring a new sense of urgency, seriousness and emphasis on fixed goals and clear time frame. The emphasis will not be merely on speedy construction of the houses, but construction of quality housing using the most cost effective and environment friendly building technologies, designs and materials. Adoption of a 'Mission Approach' with is significantly in the rural housing policy scenario in three aspects.

A. By facilitating the articulation of specific goals.

B. Achievement of these objectives within a specific time frame and the espousal of a holistic interdisciplinary strategy whose hallmark will be the systematic infusion of science and technology inputs on a continuous basis to improve all around standards of construction practices in rural India through a mechanism of community intermediation.

C. The implementation strategy would focus on achieving these goals on pilot project basis through cost sharing mechanisms. The aim would be to arrive at an appropriate region, specific technology mix, ensuring propagation of cost effect environment friendly construction designs, materials and techniques within a specified time frame.

URBAN AND RURAL HOUSING SCENARIO IN INDIA:

The estimates of housing shortage reveal that in the urban sector, according to the NBO, on the basis of 1991 Census, there was a shortage of 8.23 million housing units in urban sector. It is hoped that the shortage would decline to 7.57 million units in 1997 and 6.64 million units in 2001. Some other estimate indicates that housing shortage will increase to 9.4 million units in 2001. Available data on housing stock in urban and rural India suggest that between 1951 and 1991, population had increased about 235 per cent, however the increase in the number of households was about 206 per cent. This indicates that the government, in spite of its several housing programmes, was not able to achieve the demands created by the population explosion and for that matter no Government would be able to meet such huge demands

URBAN HOUSING SCENARIO:

In the urban housing scenario there are innumerable agencies, both public as well as private, in operation. Among the public housing Central Governments and State Governments and between these State PWDs, State Public undertakings, Housing Boards and Co-Improvement Trusts are involved.

In the Central Sector, Central Construction Agencies such as Central PWDs, Central Public Undertakings, Military Engineering Services, Post and Telegraphs and Railways are involved. In addition to these massive housing schemes are implemented by the Housing and Urban Development Corporation (HUDCO) under the Ministry of Urban Affirm and Employment, National Cooperative Housing Federation, etc., and public instils, such as LIC, GIC and Banking sector are also contributing to their might through promotion of loans and advances to the employees and the promotion of the Co-operative Sector on a big scale. In the private sector the promotion of housing schemes and construction of massive scale housing are being encouraged by the provision of adequate finances by National Housing Bank. RBI, Commercial Banks in the private sector, corporations like HDFC and specialized institutions set

up by Nationalized Banks; also provide adequate finances in this area.

In spite of the entire tremendous boost provided to the housing sector in recent times, the housing shortage continues to be alarming.

RURAL HOUSING SCENARIO:

Rural housing is qualitatively different from urban housing in the sense that the housing activity is not very much based on the cash economy but depends to a considerable extent on land rights and access to resources. In rural housing also there is need to provide house sites to the poor so that they are able to erect housing units over them. India is primarily rural in character where about 74 per cent of the population lives in villages (1991 Census). Though there is no unanimous view about the magnitude of poverty, it is fact that vast majority lives below the poverty line. A vast majority of the poor either do not have a house or live in an unserviceable Kutch house. According to 1991 Census there are 341 million households who are absolutely houseless and about 10.31 million households live in unserviceable Kutch house. The total housing shortage in the country is thus about 13.72 million. To meet this housing shortage the Government of India has given special attention to the programmes for the rural housing and expectation are that by 2002 all rural houseless people will be provided shelter. Rural housing should not be confined to mere provision of a roof over one's head in the changing socioeconomic-political system in India in particular and in the developing economies of the world in general.

THE PROBLEMS OF URBAN AND RURAL HOUSING:

The problem of urban housing is felt much more acutely with the immigration of population from the neighbouring areas. All sorts of working population, literate, semi-literate, etc., flow to the urban centres in search of employment. This undue concentration in urban areas has to be tackled through proper and effective urban housing policies and with the adoption of proper programmes and policies by way of providing basic amenities and environmental improvement programmes in semi-urban and rural areas. The future of the urban centres leads only in the liquidation of housing shortage as well as eliminating all urban slums and provision of adequate amenities and facilities in the region.

The rural housing problem has arisen because of certain socioeconomic factors of the rural society. The growing population pressures the emerging social requirements and the improving quality of life need newer, better and a large number of houses for the rural teeming millions. On the basis of the review of the progress of rural housing, it can be seen that the housing shortage had marginally defined in the Sixties but the trend witnessed a reversal in Seventies.

Housing problem is essentially the problem of the poor and low income groups. During the Eighth Five Year Plan a target of 7.80 million new housing stocks was set, out of which 6.29 million units were for economically weaker sections and low-income groups.

However, since the housing demand has to be looked after by the state administration each state is trying to achieve its target every year and in this process some of the states appear to be establishing progress over others.

RURAL HOUSING AND PLANS:

Improvement in housing conditions in the villages was intrinsically a part of community development and village planning only one programme introduced in 1957. Village housing projects scheme was provided for assistance to villagers, for construction or improvement of houses till the 4th Five Year Plan. It was only during the fifth plan that provision was made to provide sites to some of the rural landless as well as in addition to the schemes operating in urban areas.

The scheme of allotment of houses, house sites and constructing assistance to rural landless workers and artisans, including Scheduled Castes and Scheduled Tribes was initiated in 1971, during the Fourth Five Year Plan as the Central sector scheme which was later transferred to State sector in 1974. The scheme became a part of the Minimum Needs Programme, which was taken from the Fourth Five Year Plan. The provision of shelter, particularly for the weaker sections has been an integral part of the Twenty Point Economic Programme announced in 1982 and subsequently revised in 1986. By the time or period of Sixth Five Year Plan, the housing and Urban Development Corporation and the General Insurance Corporation had also entered the field of rural housing and began to provide loans for construction in rural areas. Housing construction for poor families is also being taken up under the National Rural Employment Programme, Rural Landless Employment Guarantee Programme, and Food for Work Programme, National Disaster Relief and Reconstruction Programme and Special Housing Schemes for Sweepers, Weavers, etc.

CONCLUSION:

The success of rural housing problems depends on people's active participation with a view to controlling the population. Rural unemployment and rural poverty alleviation programme want much more attention. Low cost technology for house building should be explored. The beneficiaries must be prepared to offer physical labour. They must be educated on the local availability of material for construction and also facilities available to get finances for

rural housing. Equally important is proper maintenance of the newly constructed houses under the Government Schemes. Besides, the housing construction should be declared as an industry and relaxation in various taxes should be allowed for encouraging investment and donation towards rural housing.

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