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An Evaluation of Rural Public Housing Programs in India:

A Qualitative Case-Study of Problems of beneficiaries in UP State

By

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Declaration

Except where otherwise indicated
the thesis is my own work

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This research has been a very strenuous task for me as I faced with many major changes during its course. After a year of the start, there was a change in the theme of study, then three changes in the supervisors, and in the latter half few changes in the selection of the study area to conduct focus groups for data collection. It was just a roller coaster ride for me that inevitably ended up with the extension of the time span of the study. Finally now, the stage has come to account and acknowledge the support I got from different sources.

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Abstract

The purpose of the thesis is to evaluate the government housing programs in rural India through assessing the problems/needs of the beneficiaries who belong to the poorest and most vulnerable group of the society. An adequate study of the needs and perceptions of this group is to be undertaken at a local level. The case study undertaken here is based on intensive field investigations conducted in ten villages of the western Uttar Pradesh state.

The Indian government has introduced rural housing schemes for the economic and social uplift of the most disadvantaged socio-economic group of scheduled caste and scheduled tribes. The main objective of these schemes has been to improve the living conditions of the weaker sections of the society such as scheduled caste and scheduled tribes through income generation and the introduction of self-help housing. However, it has been found that the benefits of these housing schemes have not fully accrued to the target groups. It is therefore very important to ascertain the effectiveness of the programs and to find out problems and factors that hinder the success of the program. With this view, the aims of the research are to investigate the socio-economic background of the beneficiaries, their individual needs and problems relating to the housing, and how these relate to other socio-economic needs. The study therefore has concentrated on the following main themes: The problems and needs of the beneficiaries concerning the housing programs, the role of the government in housing development, and the root causes of housing failure.

The thesis is divided in three parts. The first part deals with the theories of development and housing in rural India. It explains that case study is the most suitable approach to collect field data and qualitative methods are the most appropriate for investigating such a case study. It also argues that the reforms, housing development, and economic growth all are related to each other. The second part covers the empirical research in the field area. The third part presents the analysis of the field data with the results and discussions.

This case study in Uttar Pradesh reveals that apart from the government's limited funding, there are many major issues that need to be addressed along with the housing issues. Some of the key findings are: The government has failed to recognize the needs of the weaker section who are unable to deal with their problems due to the constraints imposed by the factors outside their control. Many of these programs have gone to strengthen the position of the rural elite. They have also been instrumental in changing the aspirations of people by introducing non-traditional sources of building material. Long-prevailing inequalities due to class and caste, job insecurity lack of education, poor transport facilities have contributed to the poverty of the rural people and have increased the socio-economic disparity amongst them. Peoples' lack of awareness of the governmental schemes and programs has greatly reduced the effectiveness of the housing programs. A culture of dependency on governmental programs and subsidies is rapidly eroding the basis of self-reliance in rural areas.

The study recommends that there is a need of public housing programs that do not exacerbate the existing social problems in rural areas. The ecodevelopment approach satisfies the beneficiaries' physical, social and other needs with active participation of the entire community. However, the social aspect of the ecodevelopment is missing in housing programs due to long prevailing caste inequality and prejudice in the community. It is suggested that the relevance and significance of ecodevelopment approach should be examined both in technical and social context.

Contents

Glossary

Ashraf	Literally, nobility. Muslims of high social status. The north-Indian Muslim counterpart of the Hindu twice-born category. Ashraf membership is accorded to those Muslim quasi-*jatis* whose claims to descent from the following are generally accepted: Sayyids (the prophet's descendants), Sheikhs (Arabs), Mughals (Turkistan Turks), Pathans (Afgans) and, sometimes, rajputs (Hindu warriors).
Backward caste	Low (shudra) caste that are immediately above the untouchables in the ritual hierarchy.
Bharat	The official Hindi name for India: appears on currency, stamps, etc. in devnagri script.
Brahmin/ brahman	The highest caste in the Hindu's ritual hierarchy. Their occupation is traditionally is that of priest.
Chamar	Untouchable caste of northern or western India with a traditional occupational connection to leather work, the largest untouchable caste.
Chulha	Cooking stove (fix or portable*)* that use wood as fuel; traditionally made of mud in the village, but in the cities now available in metals also.
Dharma	Duty / religion / law.
Dhobi	Washerman.
Gram	Village.
Grameen	Pertaining to village.
Gram sabha	Village committee.
Harijan	Lit, people of God used by Gandhi to identify untouchables.
Household	A group of people normally living and taking food from a common kitchen.
Indira Awas Yojana	The largest rural public housing scheme in India, named after Indira Gandhi. In Hindi, *Awas* means houses and *Yojana* means scheme.

Jati	An endogamous social group of Hindus, a case, whose referent ideology is the *varna* dharma. A quasi *jati* is a social group of non-Hindus with *jati*-like traits.
Jajmani system	A traditional, heritable and ritualized relationship, now largely vestigial, of goods-for-services exchange and generalize A section of India's population is classified as 'tribal'. Generally referred as the 'scheduled tribes', these groups have not been integrated into the caste hierarchy traditionally but constitute the weakest section of the society. They are known as simple and 'primitive' forest dwellers who are the descendants of the original people of India and still stay in the forests (Smith, 2000). They form distinct ethnic groups and have preserved their traditional culture in their original environment. d superiority-subordination between a family of landed patrons (*jajmans*) and their client (*kamin*) families.
Jawahar Rojgar Yojana	A welfare scheme of the Government of India for employment in the rural areas named after the first Prime Minister Jawahar Lal Nehru. In Hindi Rojgar means employment.
Karma	A tenet of mainstream Hindu philosophy whereby one's deeds / conditions will determine lives yet-to-be-lived; the doctrine is often seen to discriminate against untouchables.
Kshatriya	The second *varna* of Hindu society. Their occupation is traditionally conceived as that of ruler.
Kutcha	Temporary.
Lohar	Blacksmith.
Mahila	Woman.
Mandal	Group.
Nai	Barber.
Other backward castes	See backward caste; socially and educationally deprived castes (not untouchables) in relation to whom the constitution also authorizes remedial action.
Panchayat	Village council (*panch* means five hence council of five).

Panchayati raj	A traditional council, of villagers or *jati* fellows headed by the *sirpanch.*
Panchayat Samiti	Village Committee
Pradhan	Head of *panchayat* or council.
Pucca	Permanent
Raj	Regime: also kingdom, realm, rule, state, etc. The *Raj* refers to the former British government of India.
Rajput	Sub-caste of the higher caste *Kshatriya.*
Sabha / Samiti	Committee
Scheduled castes	Official term for the untouchables named by legal instrument so as to qualify them special benefits at national and state levels.
Scheduled Tribes	A section of India's population is classified as 'tribal'. Generally referred as the 'scheduled tribes', these groups have not been integrated into the caste hierarchy traditionally but constitute the weakest section of the society. They are known as simple and 'primitive' forest dwellers who are the descendants of the original people of India and still stay in the forests. They form distinct ethnic groups and have preserved their traditional culture in their original environment.
Sirpanch	Head of *panchayat* or, *pradhan.*
Shudra	The lowest of the four categories of the *varna* representation of Hindu society. Their traditional occupation being to serve in a wide variety of manual task.
Surkhi	White powder.
Tonga	A wooden cart pulled by bullock.
Thakur	Sub-caste belonging to higher caste in northern India, mainly rich community, possessing most of the land in the village.

Twice-born	A reference to *jatis* of high social status, *jatis* which are generally accepted as belonging to the *brahmin, kshatriya, or vaishya varnas*.
Untouchables	*Jatis* and quasi *jatis* that are generally regarded as being so defilingly polluted or of such low social status as to put them beyond the pale of ordinary social intercourse. Referred to by British and Indian governments as 'scheduled castes', by Mahatama Gandhi as '*Harijans*' (God's people), and, increasingly, by them-selves as 'dalit' (opressed).
Vaishya	The third category of the varna order of Hindu society. Their traditional occupation was that of traders.
Varna dharma	In Hinduism, a hierarchical order (*dharma*) of those categories (*varnas*) into which God divided humanity at the time He created it, viz. *brahmin* (Priest), *kshatriya* (warrior and ruler), *vaishya* (producer of wealth), *shudra* (worker).
Zilla	District.
Zilla parishads	Local political body at district level.

List of Abbreviations

Common Property Resources	CPR
Council for Advancement of People's Action Rural Technology	CAPART
Group-Insurance Corporation	GIC
Differential Investment Rate	DIR
District Rural Development Agencies	DRDAs
European Communities	EU
Funding and Evaluation Board for Rural Housing Organization	FEBRHO
Housing and Urban Development Corporation	HUDCO
Indira Awas Yojana	IAY
Institute for Participatory Practices	IPP
Integrated Rural Development Program	IRDP
International Year of Shelter for the Homeless	IYSH
Jawahar Rojgar Yojana	JRY
Life Insurance Corporation	LIC
Minimum Need Program	MNP
National Building Organization	NBO
National Rural Employment Program	NREP
Non-Governmental Organizations	NGOs
Participatory Assessment Group	PAG
Public Distribution Services	PDS
Rural Landless Employment Guarantee Program	RLEGP
Scheduled caste	SC

Scheduled tribes	ST
United Nations	UN
Village Level Worker	VLW
World Conservation Strategy of the International Union for the Conservation of Nature	IUCN

Chapter 1

Introduction

THE HOUSING PROBLEM

Housing is a basic need as it comes first in the human priority list after food and clothing. Abrams has rightly said that 'mankind has made unprecedented progress during the 20th century in industry, education and science but most members of the human race still do not have a simple refuge providing privacy and protection against the adverse elements' (Abrams, 1970:1). A house is a component of people's socio-political environment and also the best indicator of their welfare, economic and social status. A house not only provides shelter to a family but it helps contribute to national development by generating employment opportunities, and it also helps create a solid base of healthy and hygienic living. However, in general, it takes a large fraction of the lifetime income of a family to construct a house.

Housing problems are central to socio-economic development because a house is a place where a person should enjoy safety, security and comfort. A significant part of the population in most developing countries cannot afford a comfortable house. This sometimes results in epidemics, and socio-economic and political instability that ultimately affects the whole society. The provision of housing for the poorer people thus becomes a very important determinant of progress in all the developing countries.

Initially, economic rationalists gave very low priority to public housing issues in the national development planning process because this sector was considered to be unproductive. Priorities were given to industrial investment, which was viewed as growth generative. The housing problem was evident in Third World cities as early as the 1950s, evidenced by the conspicuous growth of slums and squatter settlements. It received global recognition when in December 1973 the United Nations General Assembly approved and launched a general framework on 'Habitat' at the United Nations Conference on Human Settlement (Hardoy and Satterthwaite, 1981). The UN Habitat conference held in June 1976 in Vancouver drew attention to the increasing housing problems and the need to assess housing, land and settlement policies, especially in 'Third World' countries. The conference, involving 132 nations, approved 64 recommendations for measures to be implemented by all countries. One of the recommendations was about the need for each nation to establish a comprehensive National Settlement Policy linked to socio-economic development policy (Hardoy and Satterthwaite, 1981). However, the declaration of 1987 as the 'International Year of Shelter for the Homeless' (IYSH) by the United Nations concluded that housing problems were still widespread in spite of national and international efforts since the Vancouver Conference (Revi, 1990). Studies conducted later during 1990s revealed the fact that the situation has worsened in the last decade of the century. The studies highlighted a major shortage of affordable houses (Aldrich and Sandhu, 1990:1).

In India, the housing shortage has increased considerably since 1985. It was reported as 16.1 million in 1981, 18.3 million in 1985, 20 million in 1991 and has been

estimated about 25 million in 2001 (Planning Commission, 1999). A study of the European Communities (EC) reveals the fact that in EC, 337 million people are poor and mostly badly housed, while between three to five million people are still homeless (Harloe, 1993). China has made good economic progress in the last two decades and is recognized as a Newly Industrialized Country (NIC). However, shortage of housing continued to be a major problem, and its official policy aimed at gradual increase in the floor space per person has failed. The floor area per person in China was estimated at 6.7 square meter per person as against the set target of 8 square meter by the year 2000 (Chu *et al.*, 1990). In most of the cases entire family often live in one room accommodation with a shared kitchen and toilet facilities with other families. In many cases, marriages are delayed until housing become available to the couple (Chu *et al.*, 1990)). In Indonesia, recent developments have followed 'Habitat's Shelter' and all strategies have stressed community empowerment and involvement in the community design process. However, housing policy in Indonesia has not reflected the importance of environmentally sound and sustainable human settlement, the primary planning framework for housing development (Silas, 1987). Reports from many other developing countries such as the Philippines, Vietnam, Cambodia, Pakistan, Nepal, Bangladesh, and Srilanka also provide a very grim picture of the housing situation.

All developed and developing countries have housing policies and in general, the main objective of their policies is the same i.e: to provide housing to all and also to ensure that different groups in the society are decently housed in a proper environment at a reasonable cost. However, the capacity of a government to develop housing varies

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depending upon many factors such as: a government's policies and planning strategies; ideological frameworks; levels of socio-economic development; cultural and social trends; technological development and demographic patterns. Therefore each nation had adopted particular strategies of development. Some countries have chosen to encourage the private building industry, some adopted large-scale provision of public housing and a few have decided to pursue a comprehensive planning of the entire built environment (Hardoy and Satterthwaite, 1981:191-220).

Some industrialized western nations (constituting the 'centre' of the world capitalist system) and newly industrialized countries in Asia (constituting 'semi-periphery' economies), have been able to solve the housing problems to some extent. Among the developed economies of Sweden, Great Britain and United States, Sweden has been the most successful in improving the condition of the working class (wage earners) and the underprivileged groups. This became possible by pursuing a comprehensive planning of the 'built environment' influenced by social democratic concepts of progressive vertical equity (Headey, 1978). Singapore and South Korea are two good examples of housing success through government planning. However, evaluations by economists and sociologists suggest that governments' attempts to distribute resources and the opportunities in favor of the poorest, with a few exceptions, have not given rise to hoped-for results (Hardoy and Satterthwaite, 1981).

In the context of India, the study of rural housing is more important than urban housing because nearly 70 percent of its population lives in rural areas. India's economy

has been agriculture-centered and it continues to be so even after adopting the Structural Adjustment Programs (SAP) of the International Monetary Fund. The SAP restricts the government expenditure towards inward-looking sectors such as agriculture and encourages investment more in commercial sectors. Agriculture is the means of livelihood of nearly two-thirds of the work force in the country. There are 339.2 million in the workforce of which 68 percent belong to rural areas. Over 59 percent work in the agriculture sector and only nine percent in other avocations. About 43 percent of India's geographical area is used for agricultural activities contributing nearly 37 percent to the GDP and accounting for 8.56 percent of India's exports (Ramachandraiah and Rao, 1998:106). Despite attempted reforms, only seven percent of landowners hold half the farmland and can afford better seeds, fertilizer and modern irrigation means. Most of the farms are less than one hectare too small to feed a family. About 100 million rural people own no land at all, and depend on irregular paid farm work. Small farmers and millions of landless laborers in rural areas have seen no improvement in their economic conditions, even after initiatives such as the Green Revolution in 1960s or the introduction of the *Panchayat* Act 1994 (Rao, 1998).

For the first 25 years after independence, problems of rural housing in India did not receive serious attention from the government. The government did not formally announce any comprehensive settlement policy as recommended by the panel of the conference on Habitat held in 1976 in Vancouver. During the Third Five-Year Plan, though the budget allocation of housing increased slightly over those of the first two Plans, the investment in overall percentage terms decreased. The Fifth Five-Year Plan

(1972-77) acknowledged the need for a more equitable distribution of the benefits of development, the main concern reflected in the Vancouver recommendations. Emphasis was given to meeting basic needs, land reforms and promoting employment in rural areas. In 1975, India's National Report for Habitat recommended an integrated approach to development and settlement planning and identified main areas of action at national, state and local levels (Revi, 1990).

Recognizing that the rural housing problem is a consequence of economic development and industrialization, the report emphasized the need to reduce rural-urban income differentials and focus on the development of less privileged sections of the society and underdeveloped areas. However, the impact of policy was seen mostly in urban areas, where beneficiaries were mainly the employees in formal sectors. No substantial efforts were made to implement these plans in rural areas (Revi, 1990).

During the period 1980-90, many government programs were launched and subsidies were provided to help the most deprived groups and weaker sections in the society such as scheduled castes (SC), scheduled tribes (ST) and people who were below the poverty line. *Indira Awas Yojana* (IAY) is one such housing scheme of the government designed in 1985-86 to improve socio-economic conditions and provide employment to these disadvantaged and weaker sections of the society (MRAE, 1998).

The primary objective of the scheme is to assist the target groups in the construction of dwelling units by providing them with grants-in-aid and the related

infrastructure such as: fuel-efficient *chulhas* (wood cook stoves); drinking water supply; sanitation; and sanitary latrines. Improvement in the local environment and social forestry is an essential part of the scheme (MRAE, 1998:4). Details about *Indira Awas Yojana* are given in **Chapter five**. The budget allocation for housing also increased from Rs.1080 million in 1973 to Rs.1320 million in 1985 and further to Rs.16, 000 million in the year 2000 (MRAE, 1998).

Despite all these efforts, the settlement conditions in India's rural areas are unsatisfactory and inadequate. Evidence supports the claim that these housing programs have not improved the living standard of the people in most of the areas and that successive governments have not succeeded in implementing the 'human settlement approach' as envisaged and recommended by the Habitat Meeting in Vancouver.

Due to the economic slow down of the 1980s and rising interest rates, it became very difficult for India to cope with the repayments of loans to international creditors. In 1982, the IMF took initiatives to help India repay its debts with the condition that India must follow a program of austerity measures and structural adjustment. Measures included: currency devaluation, removal of tariffs, wage freezes, reducing subsidies, and slowing down of welfare programs. The IMF remedy is that by earning more and spending less, the government can service the outstanding debts. These adjustment policies have hit the poor hardest by directing the government spending away from social development programs. Despite adopting the Structural Adjustment Programs (SAP), the

government's welfare programs on housing were continued but sources reveal that these measures could not improve the situation of the rural poor.

Nearly 90 percent of the rural population does not have access to potable water and sanitation facilities (Arora, 1998:167). The condition of other shelter-related needs such as land for building, energy for cooking, lighting and space heating, material for extension, and maintenance is very disappointing. Thus, despite so much government effort, the basic shelter services have not reached the most needy people in the society. The situation indicates that there is a need to properly investigate the factors that prevent the housing programs from being successful. This is especially important at a time when government is forced to cut welfare expenditures and reduce subsidies. In this environment, effective utilization of grants and the achievements of targeted results become a challenge.

In fact, the aim of public policy has always been to improve the quality of life of all people with special attention to the disadvantaged. In India, after independence, the removal of poverty, with the precise objective to provide 'minimum income for meeting the basic need for all', was the main concern, and the means to achieve this target was found in the 'rapid growth' of the economy (Bhagwati, 1995: 67). With the perception that the fruit of this economic growth may not reach the poor and the disadvantaged, direct state intervention in terms of spatial re-distributive measures was incorporated into the process of state planning. However, results indicate that these policies were ineffective and failed to benefit the target groups.

Today, economic reforms have helped India to become a complex, modern, and industrializing state. It is one of the fast industrializing countries in the world, with a powerful middle class and a large pool of scientific and technical manpower. But, this process has also resulted in helping more powerful classes at the local and regional levels to exploit the weaker section of the population. The country's problems of religious division and its caste hierarchy are causing uncertainty and unease in response to reforms in rural areas (Smith, 2000). In India, village-based rural society is the most culturally conservative sector of Indian society, where socio-economic disadvantage intersects conspicuously with caste divisions and discrimination.

India's failure to mitigate poverty is reflected through official income statistics, showing that approximately 40 percent (some 350 to 400 million Indians) of the population lives under the poverty line - a proportion that has not changed since independence. It is still one of the poorest nations in the world with a per capita annual income of just 200 US dollars (Neri, 2000).

There are many factors that contribute to housing problems. One study argues that even if the developing countries (nations in the Middle East, Asia, Latin America or Africa) have achieved independence, they are still dependent on external forces economically and culturally (Headey, 1978). The pressure of world economic forces and the balance of payment crises are other factors that influence a country's welfare programs. In order to continue to receive funds from international aid agencies, all developing countries have adopted Structural Adjustment Programs, which demand an

expansion of the private sector to facilitate exports and reduce government expenditure on welfare programs. As mentioned above, the philosophy behind the Structural Adjustment Programs is to repay loans quickly by earning more and spending less. Another reason is the current settlement trend- the shift to an urban and non-agricultural society. Due to industrialization in the urban areas, the skilled and semi-skilled people from the countryside migrate to the industrialized cities in search of work. To be competitive in the world market, the emphasis of governments in developing countries is to invest in the developed regions. The programs formulated for the rural areas, especially for the underprivileged groups in the country do not reach the target groups; rather they often make their situation worse. An evaluation on 17 Third World countries reveals that due to large scale rural-urban migration, cities have become overpopulated, with inadequate infrastructure facilities including housing, and the benefits of the economic reforms introduced by governments have not reached the rural people (Hardoy *et al.*, 1981). **Chapter nine** of this dissertation covers these issues in the Indian context.

Approaches to the study of housing problems

Researchers have linked housing problems to the process of a nation's development, urbanization and industrialization (Bottomley, 1996). This has been a concern of researchers since the 1960s, after de-colonization and the emergence of newly independent states in Africa and Southeast Asia. Over time, the definition of 'development' has changed. The progress of the Third World Countries is hampered by massive foreign debt, disaster, environmental degradation and also by widespread corruption. Some countries suffer from ravages of violence and civil war. No theory

defined these problems. In the past, the development theories ignored the role of the state and the influence of class and ideology. In present day development thinking, the issues such as the socio-economic status of the society, its economy, power, class, equity, the state and its authority, and more recently gender, are all linked with each other (McCulloch, 1996: 10). An understanding of these issues is very important to discuss any government's welfare program such as housing.

During the past ten years, there has been a tremendous change in the basic indicators of living conditions in the poorer countries, and the gap between the developed and the Third World countries- now called 'developing' countries- is widening (Shah, 1995: 4). The poor states are hit by the problems of unemployment, poor health, lagging education levels and housing shortages. These problems create political instability. Economic growth has contributed to environmental degradation in the rural areas. In India, the massive environmental degradation experienced by the country has been highly detrimental to tribal people, small and marginal farmers, rural laborers and rural poor households in general. The poor need to be assisted by those projects designed to prevent further degradation of the environment and to promote ecological regeneration and sustainability (Shah, 1995). To achieve this, an alternative growth strategy that would make rural India self-sustaining is required.

The concept of 'sustainability' has become a matter of international concern since the 1972 United Nations Stockholm Conference on Human Environment where the rights of families have been identified as housing, safe water and other basic needs (Bottomley

and Ross, 1996). In 1980, the World Conservation Strategy of the International Union for the Conservation of Nature (IUCN) adopted the concepts and objectives of ecodevelopment and sustainable resource utilization (Bottomley and Ross, 1996). In 1987, the report of the World Commission on Environment and Development proposed an agenda for sustainable development. It defined sustainable development as 'development that meets the needs of the needy without compromising the ability of the future generations to meet their own needs' (World Commission on Environment and Development, 1990:8). This concept again caught momentum in 1992, when the United Nations held an Environment and Development Conference in Rio de Janeiro. The concept of sustainability is reviewed in detail in **Chapter three**. Public housing programs, which are the main tools for development, should incorporate a framework based on ecodevelopment - a concept that treats a house and a household as an ecological and economic system. According to this, humans, animals and a kitchen garden are inter-linked through a cycle of energy and matter at the micro-level.

The literature on public housing in the developing countries is vast and ever growing. Research by Acoily, Bogus, Edwards, Willis and Tipple, and Morris *et al.* has dealt with the public housing policy process and the impetus behind it. They have highlighted the contexts through which housing is planned, provided, and in which policies are developed. They have also revealed deficiencies in aspects of planning that have a direct bearing on the provision on housing. In a paper on diffusion of information about appropriate technology for housing development, Edwards examined the program supported by US-AID in the Dominican Republic. The paper revealed that the program

reinforced the social disparities within the community but failed to take into account the economic situation of the nation as a whole. Edwards concluded that the application of appropriate technology in self-help housing projects must be linked to strategies that foster the redistribution of resources, continuity of employment, and an integrated mix of programs and services (Edwards, 1992:149).

Willis and Tipple, using a case study in the town of Kumasi in Ghana, demonstrate the use of multivariate analyses of survey data (Willis and Tipple, 1991:126-142). In a similar exercise, Gilbert and Varley, in their study of two Mexican settlements, conclude that such techniques have a useful role in housing research in the Third World countries. This can be used not only to order data in meaningful ways but also to derive predictions that may be useful in the policy-making processes (Gilbert and Varley, 1990).

Morris *et al.*, in their survey of residents of Oaxaca in Manioc have employed an unusual approach, using a 'housing adjustment model' derived from North American research strategies. The authors conclude that a sound housing policy can only be derived from knowledge of the needs, aspirations, values, intentions, satisfaction and housing conditions of households (Morris *et al.*, 1992).

Bogus argues that public policies play a dual role: on one hand, they generate the process of urbanization, which theoretically should benefit all masses but on the other hand, they expel the people from the location. The reason is that government

development programs are not as a general rule accompanied by work of a social nature, particularly in the case of housing. Bogus reviews some of the regressive effects of state interventions in Brazil. Employing a political economy perspective, he refers to a case-study of urban regeneration in a suburb of Sao Paulo where a decision was made to construct a major transport terminal in a settlement area with a high proportion of rural migrants. The case study shows the process of social segregation at work, as market forces dictate land use and therefore the social composition of specific locations (Bogus, 1992: 133).

In one of the papers, Acoily describes problems inherent in the land-use planning system of Brazil. Her paper about the development of Brasilia is a critique of city planning and its attendant ideology and is a powerful reminder of the flaws endemic to technocratic, elitist, and top-down planning. The paper argues that the existing critical housing problems in Brasilia are strongly related to the incapacity of the public sector to design more appropriate policies and programs. This should give opportunities for decentralization of planning and more independence for the people involved (Acoily, 1992:115).

An investigation of housing policies in the capitalistic societies of seven countries-Britain, Australia, West Germany, The Netherlands, Norway, Sweden, and the United States- reveals that the housing policies in modern democratic societies require a coordinated approach to a range of interrelated problems. In Pugh's view, the problems are: social inequality; programming; differentiated finance for production and

consumption; urban and regional network due to complex relationship between housing and other physical, social and economic services (Pugh, 1980).

Page's research on the north London borough of Haringey during the 1980s contributes to the debate about the local state and its activity surrounding council housing production in one particular locality. The study looks into state housing production using a 'relational' approach: a way of understanding both agency and the structures within which it is articulated. It suggests that the complexity in public policy and practice (or to be specific, in the social housing provision) originates as a result of the actions undertaken by the agents involved with the programs and the choices made by them. It is argued that unless the articulation of concrete agents and their strategies are examined in some detail, the structure of social relations of public provision of goods and services may be under-emphasized. The study concludes that the development of a relational approach is increasingly relevant while restructuring many fields such as education, health and community care personal, social and environmental services. In the promotion of these processes, the central state activity should be selective and designed with caution as some of the prerequisites of these processes are the construction, support, and the availability of institutions outside the local state. Here the state would have the capacity to displace direct municipal activity (Page, 1996: 198-99).

Emphasizing the limitations of housing associations, Warrington argues that the housing associations should be given major service responsibilities. They are considered the main providers of the social housing and are expected to play a major part in housing

the homeless. However, these associations can only fulfill this role if their services are subsidized through government funding (Warrington, 1995: 1341-1360).

We can thus see that there are a variety of literatures available on various dimensions of public housing. For the past three decades, this area of research has been at the forefront of concern in all developed and developing countries. However, most of the case studies are related to urban housing. Research on policy-making concerned with rural housing problems has been comparatively scarce.

In India, few studies about rural housing development have been conducted. One such study is that by Glaeser carried out in the South Indian state of Tamil Nadu, but the focus of the study has been to formulate the guidelines for the application of appropriate technology to the housing sector, with no investigation about the character of public housing policy (Glaeser, 1995). Most of the public housing reports published in India are by government departments. The general experience has been that the benefits of most of the developed schemes do not fully accrue to the target groups. The Program Evaluation Organization (PEO) in 1992 undertook a study to ascertain the situation of the poor beneficiaries of the public housing programs in India and to assess the quality of houses constructed including the beneficiaries' level of satisfaction. The beneficiaries were selected randomly from the list of the public housing beneficiaries of the *Indira Awas Yojana* (IAY) of the Government of India, and the data was collected through structured-interviews. The study covered 14 states including Uttar Pradesh where two villages were selected. The study revealed that more than 11 percent of the houses were constructed by

the contractors as against the guidelines of the housing schemes and a little over 73 percent of the selected villages did not follow the wage norms decided for the unskilled laborers. It was found that the quality of more than 50 percent of the houses constructed was found to be of average or poor quality. To date there has been no significant research attempt to evaluate the public housing programs in rural areas, especially with the perspectives of the beneficiaries who are unskilled and has no regular income. However, the report did not provide any suggestions to the growing housing problems in India.

The United Nation's World Housing Survey 1974 (WHS, 74) has identified three types of groups of countries with the policies they tend to follow. These are: laissez-faire policies, policies of eradication, and progressive policies or policies, which recognize the potential of improvement and social segregation (UN, 1974). Above all, there is no absolute solution because, as, Kilmartin states, the problems of housing are merely a subset of the problems of inequality within and among countries (Kilmartin, 1992:20). Nevertheless, some efforts can be made to improve the housing situation.

OBJECTIVES OF THE STUDY

Central Research Question: The housing crisis in rural India is enormous and complex. Central to the problem is the limited success of the past and present public housing programs in delivering objectives at the village and households level. **Why have these programs had limited success?** To find the answer of this question is the aim of this study that has been conducted in the six villages of the state of Uttar Pradesh in India.

As mentioned earlier, despite restrictions by the IMF, the Indian Government has always given high priority to housing and is continuously providing funds and subsidies to rural housing. A review of the Five-Year Plans reveals that the government rural housing policies in the 1980s recommended the adoption of the novel integrated approach based on self-help. However, despite the government's continuous efforts, the rural housing situation remains desperate. It appears that the problem is not with the policy formulations of self-help but with the implementation of the programs at regional and local levels. The question arises as to what prevents the development of the rural housing situation. It seems that lack of funding, lack of locality-specific designs and other shortcomings in delivery mechanism are such factors that hinder the development in public housing provision. There is a need for an evaluation of current and past housing policies, house design, building materials, and the delivery mechanism.

The mode of financing and the evaluation mechanism suffers from appraisal and evaluation defects. This impacts at different stages on housing projects. For example, it was noted from various project reports that in many projects the release of grants under the projects is held up by the delay in the continual evaluation process required for the progressive release of funds (CAPART, 1990-95). The delay may stem either from the monitor or from the funding agencies, but the real sufferer is the beneficiary. A further problem is that, even if the evaluation takes place, it only assesses the project in terms of its quantitative achievements i.e. the number of houses constructed and the number of beneficiaries benefited as compared to the original proposal submitted by the voluntary organization. Moreover, there is no post evaluation that would indicate the social

benefits accruing from the project. The project evaluation mechanism used for evaluating public housing program is inadequate without a qualitative focus.

As discussed, the rural poor, who are the main targeted beneficiaries of housing programs, are affected adversely by the implementation of the Structural Adjustment Program (SAP). Employment opportunities have been reduced. Industrialization has resulted in massive environmental degradation. This has affected the life style of tribal people, harmed the productivity of the farmers and degraded the common property resources of the poor. Any evaluation of public housing programs should be based on an ecodevelopment model. Ecodevelopment is the model best suited for adaptation to the variety of local conditions in rural India. Without improving the housing situation of the poor, their standard of living cannot be improved. As discussed, improvement in the housing situation has manifold significance: it provides employment opportunities, contributes to the economy and provides a healthy and hygienic living environment. Based on these formulations of problems, my specific research objectives are:

- to identify the government rural housing policies at state and local levels.
- to investigate and evaluate the outcome of the implementation of rural housing policy such as: the distribution of rural housing; the impact of these policies on the life of the beneficiaries; and needs and the problems of rural housing in relation to the social, economic and environmental changes according to preferred ecodevelopment model.

- to analyze and determine the factors responsible for limited success of housing programs through detailed village based case-study research and to provide recommendations based on socially, culturally and environmentally relevant needs.

In summary, the purpose of this thesis is to evaluate the government housing programs in rural areas of India and to assess the conditions of the public housing beneficiaries that belong to the poorest and the most vulnerable group of the society.

The study evaluates the contents of the state's development and reformist policies in India since independence, and examines these questions in the light of two approaches. One is the 'state-in society' approach and the second is the ecodevelopment approach. The 'state-in society' approach provides a more clear understanding of the divergence between the state's development goals and the actual outcomes, as well as the ramification of the state's policies on the political economy of rural India (Sharma, 1999). Based on its economic and social interests, and capacity, the 'civil society' forms different social groups. Some people form business groups on the basis of financial gains, some form community organizations on the basis of ethnicity or kinship. Thousands of years ago people divided themselves based on 'castes' identities, and later 'classes' were formed. The approach used in the present study is that the 'state' not only has to deal with the 'civil society' but also with its crucial relations. Despite the state's extensive intervention in rural areas with a number of programs for the poor, the 'state' and the 'society' have in recent years widened the gap between the communities, and this largely hampered the country's development.

The ecodevelopment approach is a strategy based upon the twin objectives of satisfying the needs of the poorest individuals in the society, and bringing about accelerated economic development without any negative ecological impact (Glaeser, 1995). It treats the house and the household as parts of two systems: a social system and an environmental system. The study has concentrated on the following main themes: the problems and needs of the beneficiaries concerning the housing program; the role of government in housing development; and the root causes of housing failure.

Problems and the needs of the beneficiaries concerning public housing programs

This study focuses on the beneficiaries of the public housing programs in rural areas in the state of Uttar Pradesh (UP). These beneficiaries belong to the scheduled castes/scheduled tribes and the so-called 'backward classes' and are facing the worst forms of caste discrimination and socio-economic deprivation. Despite many reforms since the 1960s, the vast majority of the particular group did not gain any benefit; instead the introduction of various welfare programs into rural areas exposed them to more informal and localized forms of exploitation.

The research seeks to determine those issues that these beneficiaries want to be addressed by the planners and implementers of the housing programs. The information was gathered from the beneficiaries of the public housing programs about the cost and availability of the building material and techniques of construction. Factors such as living space, protection against natural forces, aesthetics, and infrastructure facilities pertaining to water and energy provision, sanitation, have been identified. Issues related

to social acceptability of the beneficiaries, women and children such as: discrimination; and inequality due to caste system have also been observed. Details were also obtained about the background of the villages, population, income sources, location of the area, house location, maps of villages, prioritization of need with respect to income and social status, and the use of kitchen garden. Since women are sensitive to problems in rural areas and spend most of their time in household activities, their views were taken separately.

The role of government in housing development

Support from the government is very important to improve the living standards of the weaker sections of society. In India, this comprises a vast majority of rural society, which is currently deprived of all development benefits in the country. Since independence, and especially since 1960, the Indian government has made policies for the development of rural areas and introduced a number of schemes for the economic and social uplifting of the most disadvantaged socio-economic groups. The main objective of these schemes has been poverty alleviation through land redistribution, income generation, the introduction of self-help housing and many other programs. *Jawahar Rojgar Yojana* (JRY) has been one of the largest anti poverty programs in the world. *Indira Awas Yojana* (IAY), which is one of the public housing schemes in India, was a part of the JRY scheme. It is widely known that the central and the state governments have devoted massive administrative and institutional support for rural areas through these schemes, but the targeted people have not received the benefits of their programs.

The Government seems to be far behind in achieving its goal of removing poverty through these programs.

This research investigates the role of the government organizations and identifies the tasks related to improved programs formulation and implementation. This includes a review of the housing programs as well as interviews with the relevant government functionaries. The purpose here has been to obtain details regarding government rural housing plans, housing designs, technology options, modes of financing, evaluation and monitoring of projects and also the coordination among different actors associated with the projects. The details were obtained from a wide range of literature. These include-the national Five Year Plans the of government of India, Census reports, housing reports from the Ministry of Rural Areas and Employment (MRAE), Council for Advancement of People's Action and Rural Technology (CAPART), Housing and Urban Development Corporation (HUDCO), National Building Organization (NBO), World Bank and journals including *Housing survey, Modern Asia, and South Asian Studies*. The study also obtained, through interviews, the views of the functionaries and officials at the local level, the district level and at the central level.

The functionaries are the people involved with the housing programs at various levels such as policy makers, the project officers of the District Rural Development Agencies (DRDAs), block development officers, chiefs of the villages and also the voluntary organizations involved with the program. They have been interviewed with respect to the issues related to public housing such as policy formulation, village

organization, social structure, infrastructure, delivery mechanism, land ownership, agriculture, energy sources, environmental assessment and prospects of village development. The officers at the central level have been interviewed about policy making at the central level. These officials were included in the study in order to gain an insight into how they perceive the housing problems for rural areas and the rural poor. Officials at the district level have been asked about the details of villages under the housing schemes, the criteria of selecting them, grant allocated for the purpose, infrastructure support, and precautionary measures taken to solve the related problems. The officials at the village level have been asked about the people involved in the administration at village level; about the presence and effects of the voluntary organizations; and also the main problems in each village. The major problems were related to the settlement layout; availability of the building materials; description of houses, water resources, community facilities and the level of co-operation among the officials at different levels. A very useful feature of these interviews is that the details can be cross-checked from the details received from the beneficiaries in the focus groups.

Root causes of limited success of the public housing programs

Many public housing programs were implemented by the government during the mid-seventies. Evidence reveals that these programs could not improve the situation of the target groups. This research seeks to examine the causes of limited success of these programs by employing a qualitative interview technique. An ecodevelopment approach has been applied in order to understand development in India, and the related housing and infrastructure problems. To obtain improvements in the quality of life and environment

in the villages it is imperative that planners and administrators gain a sensitive understanding of how the rural system works.

India has immense political and natural forces governing it. What is needed is a way to manage these forces. Although a large number of the poor have been provided with housing, the present system of funding has led to an adverse impact on their lives, as has been revealed by the beneficiaries interviewed by the researcher. Villages in India have a long history of social, cultural and political divisions and conflicts. Environmental and health conflicts have often been examined in the past in the context of the formal or informal settlements, and in the context of other developing countries using the principles of settlement ecology. However, considering the situation in the villages of India, the ecological approach to settlement alone would not be sufficient.

The present research has analyzed the factors that hinder the progress. These are-caste system, inequality in income, non-availability of land to the poor, massive corruption, lack of technical support and vested political and financial interests of the functionaries. Any governmental plans should comprise a mix of these various orientations. The researcher tried to investigate these problems by seeking the answers from the beneficiaries as discussed above. In addition, the environmental issues have been examined based on the answers from the beneficiaries regarding the provision of kitchen garden, safe potable water and sanitation facilities, disposal of the garbage and sewage, and use of energy efficient devices.

SIGNIFICANCE OF THE STUDY OF RURAL HOUSING IN INDIA

The importance of a focused study, such as this, lies in the need for an in-depth evaluation of rural public housing in India. Housing is one of the basic human needs. It plays a key role in maintaining social and economic development and is a vital component of national social and economic planning. The cramped living conditions are indicative of poverty and underdevelopment. In India, literature is available on the housing situation and development in urban areas, but research pertaining to rural areas is lacking. In addition, there has been very little detailed research conducted to evaluate the overall development of rural housing policy and its implementation.

This research assumes significance because it focuses on intensive analytical investigation in order to identify the existing problems and factors that hinder rural housing development at the local level- the point of delivery - and to provide some practical suggestions for translating policy into effective action.

The study aims to illustrate how housing programs have been implemented in a locality and the government's role in supporting its programs. It is hoped that the findings, analytical methods and tools developed in this research may be applicable to other states in India or to comparable areas in developing countries. In other words, this study may be used as the basis for improving the effectiveness of rural housing programs in India.

The development of the public housing schemes in the rural areas has been examined in the context of the alleviation of poverty, which is the main concern behind all welfare programs of the Government. The study is expected to make some useful contribution towards removal of poverty by suggesting some improvements in the conditions of the marginalized sections of the society.

STRUCTURE OF THE THESIS

The thesis is divided into three parts. Part I deals with theories of development and housing in rural India. **Chapter two** provides evidence to support the argument that the case study is the most suitable approach to collect the data in this research and qualitative research methods are most appropriate for investigating such a case study. A discussion about the reforms the country has adopted in economic transition, and interpretation of the role of government in housing development has been discussed in **Chapter three**. The basic argument of this section is that it is not wise to separate the housing problem from the wider issues to which it is directly related: finance; legislation; political, philosophical, social attitudes; and resource allocation. All these issues are influenced by the government's policy decisions such as revision of subsidies, social housing, welfare assistance and especial subsidies to the voluntary organizations. Other factors that affect the policies are the decisions the government has to make in difficult situations such as inflation or war, or some times is forced to adopt by external forces, as in case of the balance of payments crisis. The chapter concludes with the remarks that the housing situation, economic reforms, and growth are all inter-related, and housing projects can increase the country's economic growth.

Some of the major theories that have been used by other scholars in housing are outlined in **Chapter four**. Following the theories on local government policies and development theories, the ecodevelopment approach is discussed in detail in **Chapter four**. **Chapter five** gives an outline of the current public housing policies in India.

Part II covers the empirical research in the study area. **Chapter six** examines the housing situation in the study area in terms of house design and infrastructure; environmental; institutional; and socio-economic factors. It identifies the beneficiaries' problems through analysing the responses of the focus groups.

Chapter seven covers the semi-structured interviews with the beneficiaries and the functionaries of the public housing programs. It also identifies the aspirations of the beneficiaries from the focus group discussion. A selection of illustrative comments made by the beneficiaries with regard to solving their problems has also been provided. To cross-check the results of the focus groups, semi-structured interviewed were conducted with some of the beneficiaries of the focus groups.

The class and caste issues and their effects on housing provision are discussed in **Chapter eight** in the light of the field data. It explains how the dominating castes have influenced the public housing programs in rural areas, and how this situation undermines the state's concept of social justice.

The results and analysis of the case study have been presented in Part III. Factors hindering the success of the public housing programs are discussed in **Chapter nine**. This chapter discusses whether these housing programs have been able to improve the life-style of the beneficiaries. It deals with the shortcomings of the efforts that have been made so far to bridge the gap between demand and supply of housing in rural areas. **Chapter ten** analyses the outcomes of the study in the light of the ecodevelopment theory and presents specific conclusions towards improving public housing in rural India.

Part I

Chapter 2

Research Methodology and Techniques

INTRODUCTION

This chapter begins with an outline of the research methodology and techniques employed in this research. A case study approach was found most suitable to collect the data. Within each case study, the research design is principally based on qualitative research methodology. Some quantitative analysis has been included in order to evaluate the key issues in focus group responses.

I consider the advantages and disadvantages of using the case study approach, and argue that the case study approach is the most suitable to conduct this research and that qualitative research methods are more appropriate for conducting such case study investigation and analysis. In the second part I describe how the study areas were selected. A brief description of the state of Uttar Pradesh, districts and the villages selected for the field study has been given.

APPROACH

The focus of this thesis is to evaluate rural public housing programs in India, to judge the effectiveness of the programs, and to determine the problems and factors that hinder the success of these programs. The major aims of the study are to investigate the

socio-economic background of beneficiaries of the public housing programs, their needs and problems related to housing and how these relate to other socio-economic needs.

The research also sets out to examine the relationship between functionaries (government and non-government officials involved with the program) and these beneficiaries and to see how both groups perceive and explain the housing problem. The issues surrounding rural housing require in-depth study, because key problems are embedded in the socio-economic, political, cultural and environmental context in India. It is appropriate, therefore, that a case-study approach should be employed. As Merriam notes:'a case study approach is suitable to conduct a detailed, intensive, holistic investigation of a bounded phenomenon. It covers a range of research methods and techniques and is appropriate to be used in collecting data with an organization, group or individual in a given time' (Merriam, 1988). Thus, a case study approach was employed to investigate empirically the major questions framing this research.

DEFINITION OF CASE STUDY

The 'case study' has been defined differently by different researchers. It has been described as a very effective approach for eliciting thoughts, feelings and desires in contrast to the other approaches such as experimentation and survey that often use convenient derivative data, i.e. test results and official records. 'Case studies get as close to the subject of interest as they possibly can; partly by means of direct observation in natural settings; partly by their access to subjective factors such as thoughts, feelings, and desires. They tend to spread the net for evidence widely' (Bromley, 1986:23). Also

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"case studies help us to understand processes of events, projects, and programs and to discover contexts and characteristics that will shed light on an issue or object" (Sanders, 1981:44). According to the definition adopted in the 1976 Cambridge conference on case study methods: 'case study is an umbrella term for a family of research methods having in common the decision to focus on an inquiry around an instance' (Lincoln *et al.* 1985: 214).

There are various ways to undertake this type of research. Certain fields of study use case study research for specific purposes. Law, medicine, and social work studies often employ case studies on behalf of individual clients. Researchers in political science, business and governments have found case studies helpful in formulating policies. An ethnographic case study is 'more than an intensive, holistic description and analysis of a social unit or phenomenon. It is socio-cultural analysis of the unit of study' (Merriam, 1988:23). Concern with the cultural context is what sets this type of study apart from other qualitative research. Sociological case studies relate to the society and socialization. Sociologists are interested in demographics; social life and the roles people play in it; the community; social institutions such as the family, church, and government; classes of people including minority and economic groups; and social problems such as crime, racial prejudice, and mental illness (Merriam, 1988:26).

Irrespective of disciplinary orientation or area of specific interest, case studies can also be described in terms of the nature of the final report. The end product of a case study can be primarily descriptive, interpretive, or evaluative. A descriptive case study is

one that presents a 'detailed account of the phenomenon' under study (Lijphart, 1971: 691). Interpretive case studies contain 'rich, thick descriptive data' and are used to develop conceptual categories or 'to illustrate, support or challenge theoretical assumptions' held prior to the data gathering. Evaluative case studies involve description, explanation, and judgement (Merriam, 1988:27). Much has been written about naturalistic evaluation, responsive evaluation and qualitative evaluation. However, researchers conclude that the case study is the best reporting form because it provides thick description; is grounded; is holistic; life-like; illuminates meaning; and can communicate tacit knowledge of the people under investigation. Thus, case studies can be identified by their disciplinary orientation, by the end product, or by some combination of both (Guba and Lincoln, 1981:375-376).

Several preconditions can help the researchers decide on the appropriateness of using a case study. For example, 'a case study can be considered when the desired or projected objectives of an effort focus on humanistic outcomes or cultural differences, as opposed to behavioral outcomes or individual differences' (Kenny and Grotelueschen, 1980). A case study may also be appropriate when information gleaned from participants is not subject to truth or falsity but can be subject to scrutiny on the grounds of credibility. In fact the aim of a case study is not to find the "correct" or "true" interpretation of the facts, but rather to eliminate erroneous conclusions so that one is left with the best possible or most compelling interpretation (Bromley, 1986:38). Case study design is especially recommended while conducting an evaluation. 'Case study can be an important approach when the future of a program is contingent upon an evaluation being

performed; and there are no reasonable indicators of programmatic success, which can be formulated in terms of behavioral objectives or individual differences' (Kenny and Grotelueschen, 1980: 5). A case study is appropriate when the objectives of an evaluation is to develop a better understanding of the dynamics of a program: that is, if a researcher is interested in people's opinions on the effectiveness of a programs of crucial importance in this case. It is the 'individual's perspective', not how 'true' or 'accurate' the account is (Bromley, 1986).

These conditions clearly suggest that the case study approach is most suitable to the topic under study here, in order to encompass a variety of cultural, economic, political and natural contexts.

RESEARCH METHODS

The research design of this study was selected based on a review of a range of factors: methods employed for previous research conducted on housing both in India and other countries; research methods used in social sciences; and other conditions such as time, funding etc. A review of the literature reveals that when the case study approach is employed, the methods used are mostly qualitative rather than quantitative research techniques. Other approaches such as survey are more commonly used for quantitative techniques. The study on housing in South India undertaken by Narayana in 1987 has employed quantitative techniques (Narayana, 1987). Another study on housing undertaken by Glaeser in 1995, as discussed in the literature review, used quantitative techniques and the data was collected from the south India (Glaeser, 1995). The latest

evaluation study on rural housing conducted by the Planning Commission of India also employed survey methods (Planning commission, 1992). These studies were highly quantitative in their data analysis.

Over the past few years, the use of qualitative methods in social science research has increased especially in those projects that have been implemented in collaboration with international agencies. As a consequence, qualitative methods such as interviews and observations have been used as research instruments for many projects within social sciences. For example, the project 'Consultation with the Poor' commissioned by the World Bank in the year 1999 and undertaken by many countries including India, has employed qualitative techniques such as group interviews, focus groups, open ended interviews and participant observation. In India, this study was undertaken by a Patna based organization in Bihar state named Institute for Participatory Practices (IPP) that used group discussions, while the Participatory Assessment Group (PAG) of Lusaka in Zambia used focus group and semi-structured interviews (World Bank, 2000).

The research methods used in the research are the reflections of the researchers' views about the appropriate approach to studying the problem at hand. Quantitative and qualitative researchers both use similar elements in their work: they state a purpose; pose a problem or raise a question; define a research population; develop a time frame; collect and analyze data; and present outcomes. They also rely on a theoretical framework. However, the way they put these elements together makes for distinctive differences. The different assumptions about the nature of work affect not only the approach or

research methods used, but also the purpose of the research and the roles of researchers (Glesne and Peshkin, 1992).

Quantitative methods are in general supported by the positivist or scientific paradigm in which social facts have an objective reality; variables can be identified and their relationship can be measured. The quantitative reports reduce data to numerical relationships and present findings in a formal, disembodied fashion. Qualitative methods by contrast, are generally supported by the interpretivist paradigm, which portrays a world in which reality is socially constructed. Through these methods, researchers make minor use of numerical indices and explain the results in the form of descriptive write up (Hurworth, 1996).

However, every method has its own advantages and disadvantages. Quantitative methods such as experiments and surveys have been summarised as thin, with a narrow focus but generalisable, while qualitative methods are described as thick, deep and holistic. The variables in these methods are complex, interwoven, ever changing and difficult to measure unlike quantitative analysis. Qualitative research is time consuming. Qualitative analysis is best used to explore a phenomenon in depth, to understand the behavior and attitudes of people (Glesne and Peshkin, 1992). Measuring questionnaires by sophisticated correlation techniques is unsuitable in these cases. Researchers use examples to put on 'statistical bones'. These techniques provide a holistic and deep picture of a phenomenon. The focus of such studies is on 'process' rather than on 'product'. Hurworth interprets that these distinctions which are based on fundamentally

different epistemologies often result in the mutual denial of validity to the data of other approaches. Thus the research design has to take into account the aims of the study, the time and resources available, and the general character of the study area (Hurworth, 1996).

As discussed above, the case study is an approach through which various methods are used such as quantitative methods and qualitative methods. However, its use is more appropriate using qualitative methods. Methods of qualitative collections include questioning, participant observation, printed material and media are shown in **Chart 2.1.**

As discussed above, the purpose of this research is to explore in detail the processes affecting and the implementation of, public housing programs in India. This entails examining the government's housing policies, identifying beneficiaries' motivations and aspirations, their awareness of relevant issues as well as their opinion and behavior relating to their housing needs and personal circumstances. A beneficiary in this context means the person of the family receiving full or partial assistance from the central and local government.

The following sections describe the data gathering and analytical methods used in the research. Given the background above and with the fact that the study under investigation requires in-depth explanation of various events, qualitative methods seem more appropriate for this research. However, keeping in view the aims of the study, a variety of qualitative methods have been used. These methods have been indicated in **Table 2.1** against the objectives of the thesis and also highlighted in **Chart 2.1.**

Table 2.1: Research methods used

Objective/Issues Explored	Methods / Tools	Informants / Source
To identify the government rural housing policies	Literature review, Semi-structured Interviews (SSIs)	Publications Functionaries
To investigate the outcome of implementation of rural housing polices.	Literature review Focus groups, SSIs	Publications Beneficiaries groups Individual beneficiaries
To identify and analyze the public housing programs	Literature Review, Focus Groups, SSIs	Publications Beneficiaries groups Individual beneficiaries
To analyze and determine the factors responsible for limited success of housing programs	Focus groups, SSIs. Literature Review	Beneficiaries groups Individual beneficiaries Individual beneficiaries Publications

Chart 2.1: Methods of qualitative data.

Source: (Hurworth, 1996)
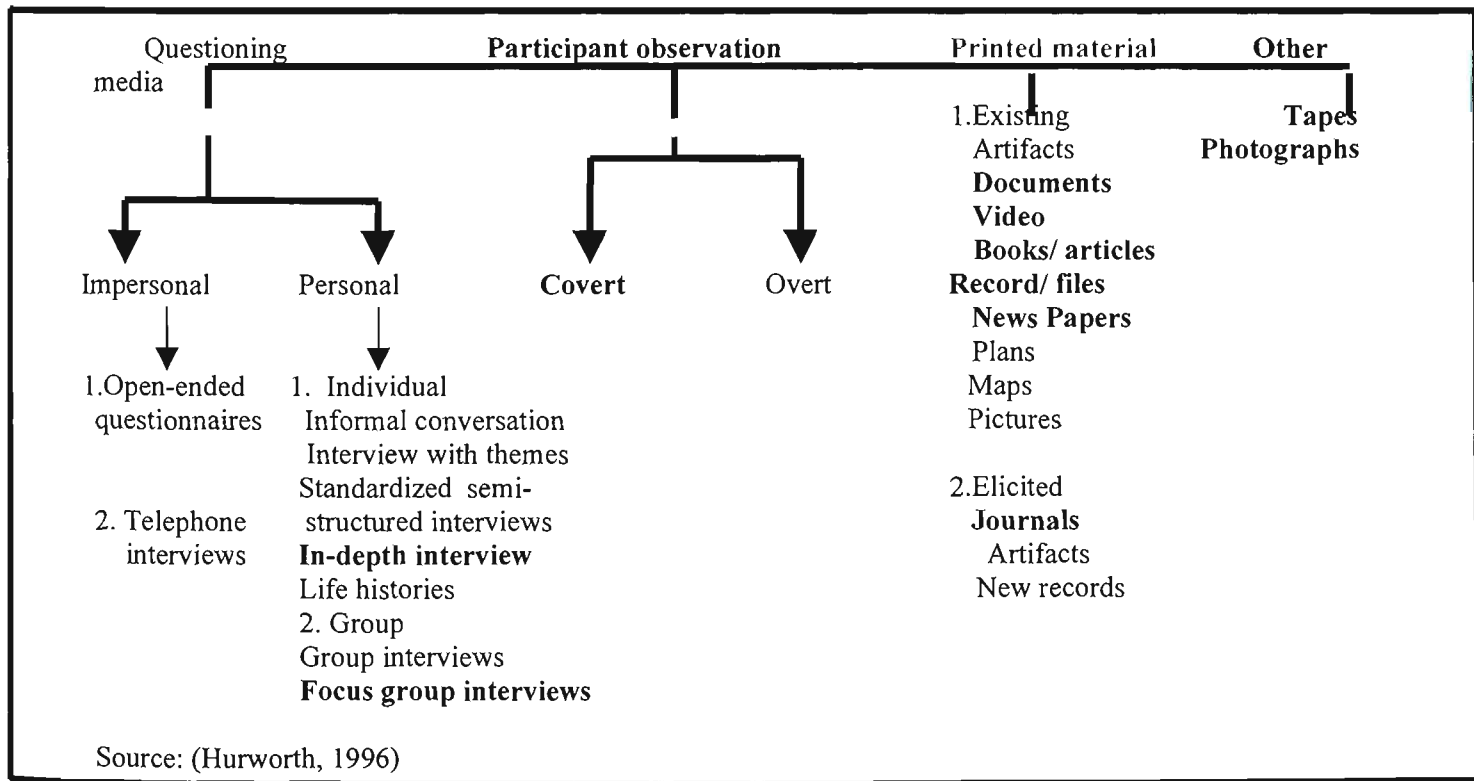
Methods used in the study are shown in bold letter. As is obvious from the table, in-depth semi-structured and focus group interviews were conducted for collection primary data in the field. The behaviour and the attitude of the participants were observed silently during focus group discussion. The focus group interviews were tape-recorded and photographs of all the places were taken. For collecting secondary data various documents, journals, newspaper. Five Year Plan documents of the Government of India and project files and reports were used. Thus, to collect the data, the case study approach adopted here has used multiple sources of evidence such as literature review, interviews, and the use of primary and secondary information sources as detailed below:

- Literature Review

- Identification of study area

- Collection of Secondary Data

Literature review

The research questions have been developed on the basis of review of the existing available literature on the subject. The literature review (presented in the previous chapter) enables us to establish a theoretical basis, to obtain secondary information in Australia and India.

The literature is consulted locally from the country's planning documents, census report, reports of the Planning Commission, Housing and Urban Development Cooperation (HUDCO), Ministry of Rural areas and Employment (MRAE), state housing departments, National Building Organization (NBO) and from the Council for Advancement of People Action and Rural Technology (CAPART). Reports were also

gathered from few voluntary organisations. Housing reports published by Development Alternatives (a voluntary organization based in New Delhi) have been very useful. Besides, the global literature in the field of rural housing obtained from the World Bank library and international journals such as *Housing Survey, Journal of Contemporary Asia, Modern Asian Studies, Ekistics,* and *International Journal of Urban and Regional Research* was also reviewed.

Identification of study area

The purpose of the fieldwork was to acquire detailed information about public housing programs in India. The beneficiaries of the rural housing schemes in the field areas were the scheduled castes and the people from the weaker sections of rural society. The fieldwork activities involved the following steps:

Selection of the region for case study

As far as the policy decisions are concerned, there is uniformity in Indian government housing programs in the rural areas. What differs is the distribution of the grants and the implementation of the project. The objective of the research is to study the socio-economic background of the public housing beneficiaries who belong to the weaker sections of the society such as the scheduled castes and tribes. Previous studies indicate that the situation of these poor people varies location to location depending upon several parameters such as the socio-cultural groups existed in the area, population density, variation of the agricultural activities in the area and their economic development (Development Alternatives, 1989). Their socio-economic parameters have great

variations in hills and the plains. The delivery mechanism adopted by the funding agencies also affects the situations of these people. Some districts have received large grants for house construction while others have not. Analysis of all these parameters is very important in order to identify the problems of the weaker sections in the country. Their situations under all different circumstances should be studied. India is a vast country with varied geographical and socio-cultural background. Therefore no single case study can represent the whole country.

Considering all related circumstances such as time, funding and resources, it was not possible to cover more than one state in India. With this in view, the selection of the state made carefully after having discussions with the Director, Public Housing Schemes, Ministry of Rural Areas and Employment (MRAE), Deputy Director, CAPART and a few voluntary organizations. The progress reports of the housing projects, annual reports of the MRAE and CAPART and the census data to review the demographic details of each state were studied. Thus a large amount of secondary data was collected.

It was judged that the Uttar Pradesh is a state where some of the parameters relating to the research exist. This is the fourth largest state in the country with population of about 150.70 million (Ministry of Home Affairs, 1991). Due to its large size, it has different geographical features and diverse socio-cultural characteristics. The level of socio-economic development and education also varies in these areas. The state has a number of villages with different geographical and socio-economic conditions.

The percentage of scheduled castes in the state is about 21.2, which is the largest amongst all states (Stern, 1993). There are villages in the state where the concentration of the scheduled caste people is very low. On the other side, some villages are inhabited only by the lower caste people. Thus, this state provides a good case for studying the life style of the people under different socio-cultural conditions and in villages where the concentration of the beneficiaries of housing schemes varies.

A list of sanctioned projects of the MRAE revealed that the state of Uttar Pradesh (UP) has received the second largest rural housing financial grant from the central government in the last ten years. It has received about 16 percent of the total expenditure of the Government of India allocated for rural housing. It was noticed that this grant had not been evenly distributed amongst the districts. Some districts in the state received a large grant while the others didn't. This provides a good case to evaluate the delivery mechanism of the grant and the effectiveness of the housing programs. Therefore, Uttar Pradesh (**Map 2.1**) was considered to be broadly representative of other regions.

As the state of Uttar Pradesh has 83 districts spread over 236 thousand sq. km., and considering the time period and the limited resources, it was decided to select a limited number of districts. The limited sample size can make wide generalizations risky. In view of this, a large amount of data was analyzed from the secondary sources to select these districts. The Census of India 1991 (Occasional paper No.5 of 1994) has a database of all 63 districts of UP and their rural-urban conditions.

This report was reviewed and analyzed in consultation with the voluntary organizations working in UP. There appeared few districts in the list that were given a large grant as compared to the other neighboring districts. Also, some of the areas were in the hills and some in the plains. The best locations for research were those districts that have villages situated both in the plains and on the hills and where a large grant has been given under different schemes.

Map 2.1: Map of India with the field state shown by arrow mark
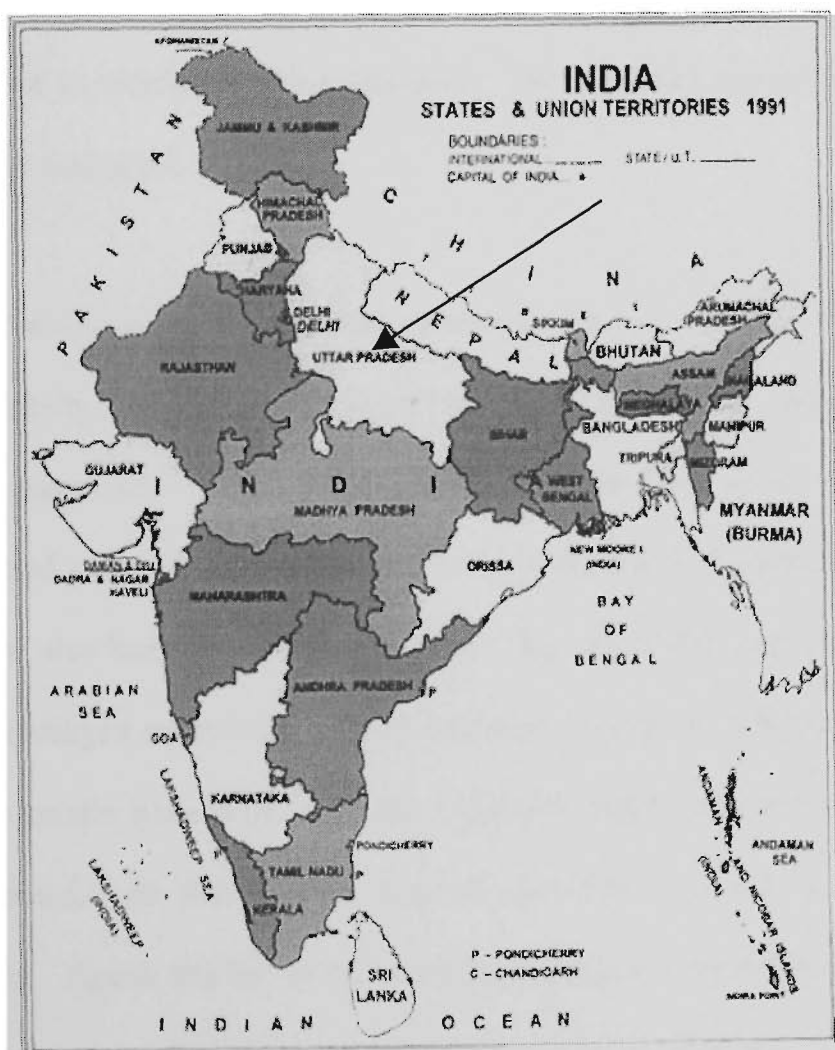
Selection of districts

In Uttar Pradesh, a district-based list of the sanctioned housing projects was obtained from CAPART and the Ministry of Rural Areas and Employment (MRAE). District Dehradun[*] was considered most appropriate for field study as it is the only district that includes the hills and plains areas with different geographic and socio-cultural environments and there are few locations where a large grant has been sanctioned by the government. Initially, from Dehradun district, two blocks were selected; one from the hills and another from the plain. Two villages were selected from each of these blocks: one in which the housing target as rated by the funding agencies was outstanding and the one in which the rating was poor. The voluntary organizations working in those areas were contacted.

Unfortunately, the day the researcher reached India in the first week of April 1999, the hilly areas of district Dehradun were hit by a severe earthquake. All officials in housing departments were busy in planning for the relief work and for rehabilitation of the affected people. The organizations the researcher had contacted for help during the visit were also busy for the same reason. The earthquake took the lives of thousands of people, damaged many villages and displaced thousands of people. In such a calamity, since all people were busy, only two voluntary organizations working in the hills could be contacted. At this time, it was not possible to cover many villages in district Dehradun. Again, the list of the sanctioned projects was reviewed in consultation with the voluntary organizations and other CAPART officials. District Muzaffarnagar appeared in the lists of all the housing departments.

It was noticed that Muzaffarnagar was a district near district Dehradun that was given a large grant under different housing schemes both by the state and the central government organizations during the last ten years. This was a good case to study problems of the beneficiaries of different housing programs at one place. Geographically, a few villages of district Muzaffarnagar were falling inside the boundary of another district Meerut. It was also decided to select district Meerut in order to compare the housing programs in two adjacent areas. Thus three districts- Dehradun from the hills, and districts Muzaffarnagar and Meerut from the plains were selected. The three districts are shown in **Map 2.2.**

A review of the census data on housing revealed that district Muzaffarnagar had the largest percentage of people living in rural areas of India, with over 76 percent residing in villages. It is also the fourth largest district in a plains region in terms of the number of households, with over 2.8 million. The census report reveals that the growth in this district is noticeable more than other districts of the state, however, it has only benefited a particular group. The development is quite slow as regards the basic services to the poor people. This district has been listed as the highest tax payee district in the whole state, yet 96 percent of its population lack basic minimum facilities such as electricity supply, toilets and safe drinking water. Thus, district Muzaffarnagar shows a contrast in terms of development. The list of the sanctioned projects revealed that an amount of nearly Rs.40.00 million was released to the district by the central government in the last ten years in order to construct about 0.6 million houses and this was the second largest grant in the state.

District Muzaffarnagar falls in the Meerut region, but some of the villages geographically fall within the boundary of district Meerut. This is the fifth largest district in terms of the number of households (3.2 million households in total with 2.4 million rural households). Ninety three percent of its population lack basic services and 87 percent of the households still uses cow dung as fuel and less than one percent households have access to the cooking gas in rural areas (Ministry of Home Affairs, 1991).

Map 2.2: Map of the state of Uttar Pradesh showing districts Muzaffarnagar (13), Meerut (12) and Dehradun (15):
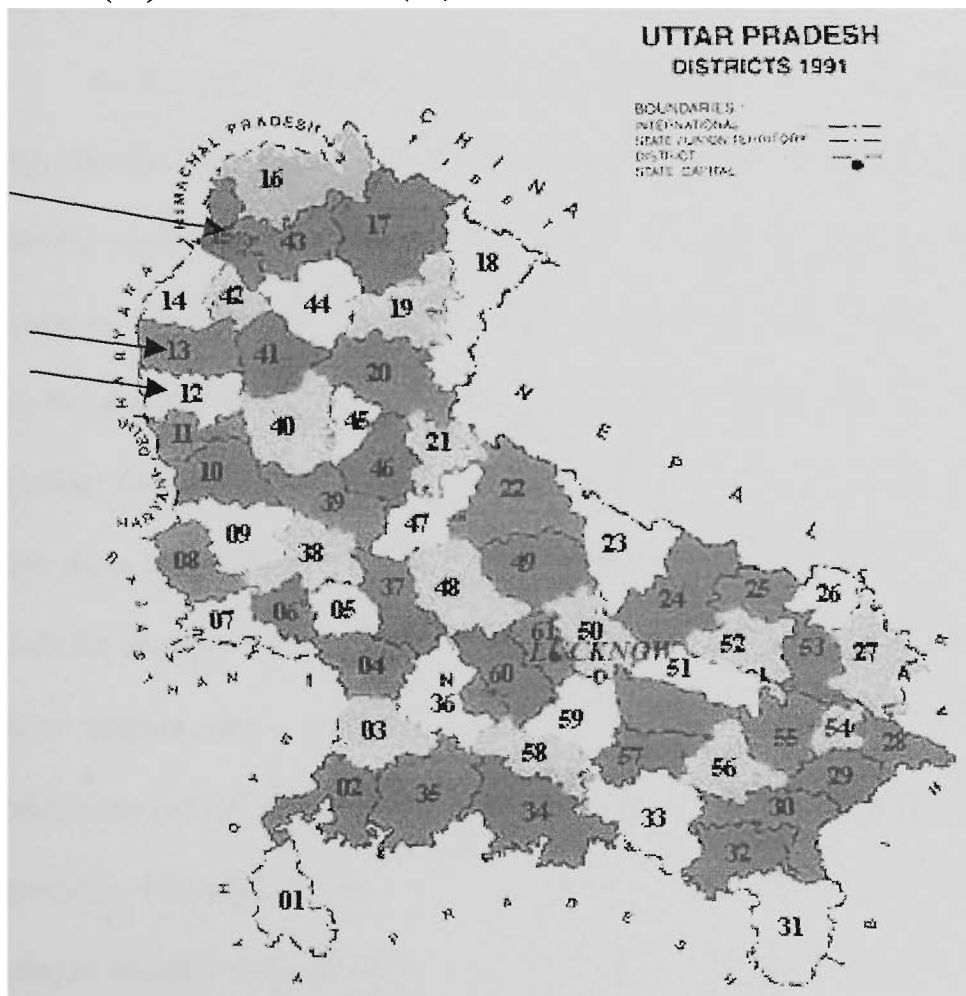
Source: Ministry of Home Affairs (2001), Government of India.

In district Dehradun, out of a total number of 1,83, 000 households, the rural households are about 86,000 with 13 percent living in *kutcha* houses. Thirty-seven percent of rural households in Dehradun use cowdung as fuel, 15 percent use cooking gas and over 70 percent use wood (Ministry of Home Affairs, 1991).

Selection of villages

Again here, villages were selected from the list of approved projects obtained from the housing division, Ministry of Rural Areas and Employment, CAPART, and housing divisions of the state governments. These departments have full details about locations, beneficiaries and processes of the public housing programs and the information can be acquired easily. CAPART is the single largest nodal agency of the MRAE that provides funds to the voluntary organisations and to work in rural areas. It is associated with more than 8000 voluntary organisations all over India and has a statewide database of all the programs implemented by them. The sites were selected from these lists mainly on a random basis, as the villages selected for financial support by the financial institutions under public housing schemes have similar guidelines and prerequisites for selection. However, some criteria were kept in mind while selecting the villages such as: villages located close to the town, those located remotely, those at the border of the two districts, and those villages with a different combination of castes (such as those with all households Muslim, all Hindu or both) were selected.

Thus, three villages were selected from district Muzaffarnagar and one from district Meerut. Territorially, the village Rardhana falls in district Meerut but it is actually at the border of district Meerut and Muzaffarnagar. Two villages were selected from district Deharadun. In summary, the fieldwork by the researcher was conducted across six villages of three districts in Uttar Pradesh, one of the poorest states of India as follows:

Village Rardhana, block Sardhana, district Meerut

Village Bhupkheri, block Khatauli, district Muzaffarnagar

Village Muzahidpur, block Khatauli, district Muazaffarnagar

Village Barsu, block Khatauli, district Muzaffarnagar

Village Shankarpur, block Sahaspur, district Dehradun

Village Dhaki, block Sahaspur, district Dehradun

Data collection

Data on the characteristics of the groups, occupation, and gender

Identifications of problems and the needs of the weaker sections of the rural society need a careful and detailed analysis of the region under study. An integrated and effective approach calls for an insight into the characteristics of the region, villages, and the groups. It also requires a detailed and in-depth understanding of the rural housing situation, taking into consideration:

- The beneficiaries of the public housing programs, their occupation and ability to earn, their needs and aspirations with regards to housing and their capacity to invest for their house.

- The housing stock: availability of the building materials and changing trends

- The availability of skilled labor for building and construction in rural areas, and related implications with the dissemination of new technology and other infrastructure while adopting the concept of self-help. These aspects have been discussed in detail in chapters six and seven with the help of the data from the case studies. However, a brief introduction of the area, people, and their occupation is given in this section.

Physical features

Uttar Pradesh is a state of diverse geographical and environmental features, varying from snowy peaks to dry land plateau. It is landlocked by Nepal on the north, Himachal Pradesh on the north- west, Haryana on the west, Rajasthan on the southwest, Madhya Pradesh on the south and southwest and Bihar on the east. Situated between 23° $52'N$ and 31° 28 N latitudes and 77° $3'$ and 84° $39'E$ longitudes, this has an overall population density of almost twice the national average. One sixth of India's population lives in this state.

Administrative framework

In India, at the state level, a three-tier democracy operates. At the district level is the *Zila parishad* (district committee), at the block level the *Kshetra samiti* (regional committee) and at the village level is the *Panchayat* (village committee). To solve minor

disputes there is *Nyaya panchayat* or village court. All these statutory bodies are called *Panchayati Raj*. The emergence of political power at the grass-root is a new development in village life. The article 73rd amendment in the constitution is an effort in the right direction to decentralize the power at the local level through *Panchayati Raj*. However, this system is not in effect everywhere.

Geographical administration in Uttar Pradesh

According to the 1995 government report, the state had 83 districts. With the recent separation of Uttranchal state, the total districts in the state are now 74. Spread over an area of 236286 square km., it is divided into 19 administrative units with 753 cities and townships; 904 development blocks; 356 *tehsils* (sub-sistricts), 58,605 village *Panchayats*; 11 municipal corporations and 1,23,950 villages (Ministry of Home Affairs, 2001).

Development in UP

The variation in agricultural activity and economic development in the field area is considerable. This indicates that the design, building material and execution of the project should be flexible location to location depending upon the requirement of the beneficiaries. As the literacy rate among all beneficiaries is quite low, they should be provided basic skills of construction before executing the projects.

The districts under investigation have a high population concentrated over the area. There are considerable differences in the rate of growth of population, ranging from

24 percent in the plains to 34 percent in the hills in Dehradun. In Dehradun population has increased due to industrial development and tourism.

The sex ratios indicate the trend of migration. The village in which transport is not a problem and which are located near the industrial center migration is nil. Literacy rates depend upon the socio-cultural environment of the village.

There are wide variations in agricultural output, which determines the capacity of the beneficiaries to invest in house construction. The small size of landholding or no landholding at all, indicates the level of impoverishment and the pre-capitalist mode of production based on subsistence. The socio-economic parameters in the hills and the plains of U.P. differ considerably.

The plains areas have:

- Villages with a population density averaging to 20 people per 5000 square meter. However, most of the land is owned by the higher caste people. The beneficiaries have population density averaging to 5 people per 30 square meter.

- A large cultivable area than the hills but not evenly distributed among the villagers.

- A predominantly rural economy with relatively less urbanization due to not many labor intensive small scale industries where these unskilled rural laborers could get some kind of employment.

The hilly areas have:

- Smaller population and relatively lower density over the districts and the villages.

- Primarily low productivity due to poor irrigation facilities and infrastructure support.

- Dehradun is highly urbanized and has large scale manufacturing units. Yet these facilities are not accessible to the villagers due to climatic and. geographical conditions.

Details of the districts

Muzaffarnagar and Meerut districts are two agricultural districts located in the fertile plains of Ganges River of Uttar Pradesh. Due to the long established feudal political and employment structure and new industries in the area, the advantage does not benefit the deprived low castes and poor section of the society. These are the districts where the new capitalists from the upper castes translate agricultural wealth into industrial wealth while building upon the old relationships of debt, bondage, and caste-based power. The dominant local bourgeois families are able to twist the land-use laws in their favor; and this has made the unionization of the labor-sector difficult (Smith, 2000:58). Thus, a large population of the disadvantaged class remains landless and dependent upon the dominant class. This is one of the reasons why these districts have been selected for this research.

Towns in the districts are growing rapidly because they can specialize in sub-contracting work, which is a characteristic of the increasingly deregulated industrial production (Smith, 2000:59). Ties of kin and caste are strong, but operate here differently than in the villages. These districts have somewhat mixed social relations; neither modern nor traditional. The local bourgeoisie control the land-use laws and mould them in a way, which is advantageous to them (Smith, 2000:59).

The climate of the full year can be divided into three seasons, which are winter (November-February: maximum temperature 20^0c and minimum 6^0c), summer (March-June: maximum 40^0c and minimum 25^0c), and monsoon (July-October with maximum and minimum 34^0c and 25^0c respectively). The relative humidity is found generally 80 and 60 percent in the month of August during morning and evening hours respectively.

The western Doon Valley of Dehradun district where the fieldwork was carried out is bordered by Mussoorie hills in the north, the Shivalik range in the south, the river Yamuna in the west and Dehradun Township. The area is predominantly rural with agriculture providing the base of economic activity for the majority of population. The area is part of the mild tropical warm/ temperate climate zone. It experiences cold winter from December to February and hot summers in May-June. The weather remains moderate at other times of the year. Low temperatures are experienced in January when the minimum goes down to 3^0C as against the maximum temperature in May/June of around 38^0C. Rainfall is high with an annual average of 1705 mm. Agriculture, though being the main economy, it is still not well developed for a variety of reasons, mostly related to poor infrastructure.

Details of the villages

The four villages of Muzaffarnagar and Meerut districts, Barsu, Muzahidpur, Bhupkadi and Rardhana are approachable from Khatauli block, which is located at the Grand Trunk (G.T.) road. G.T. road is common from Delhi to Dehradun via Meerut, Khatauli and Muzaffarnagar. Train and bus services are available from Delhi to Khatauli. These four villages are located on the Khatauli to Budhana road. A brief note

about each village is given below with their respective geographical locations shown in

Map 2.3.

Map 2.3 District Dehradun (not to scale)

Location of the Focus groups- Block Sahaspur
Vill.- Shankarpur and Vill.- Dhaki

Dist.-Dehradun

Vikasnagar

Sahaspur Block

Chakrata Rd

Shankarpur

Dehradun town

Dharmawala

Dhaki
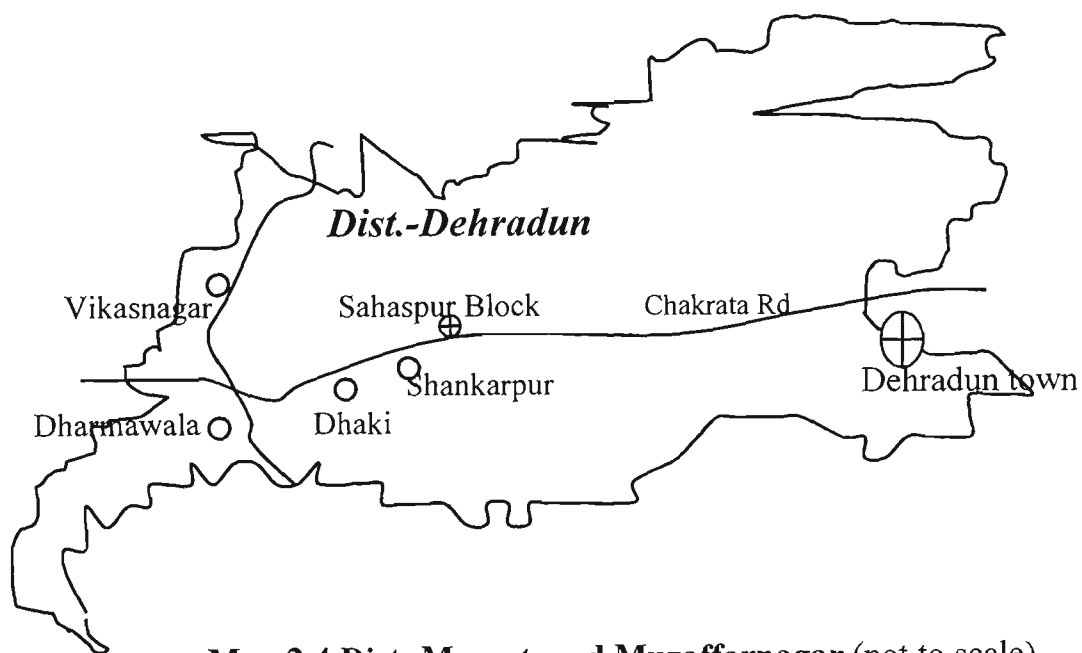
Map 2.4 Dist.-Meerut and Muzaffarnagar (not to scale)

Village- Barsu, Rardhana
Muzahidpur, and Bhupkhedi

Budhana-Khatauli rd.

Barsu

Muzaffarnagar city

Bhupkheri Muzahidpur

Rardhana

Dist. Muzaffarnagar

Khatauli

Budhana

Dist. Meerut

Meerut city

G.T.Rd

Railway line

New Delhi

54
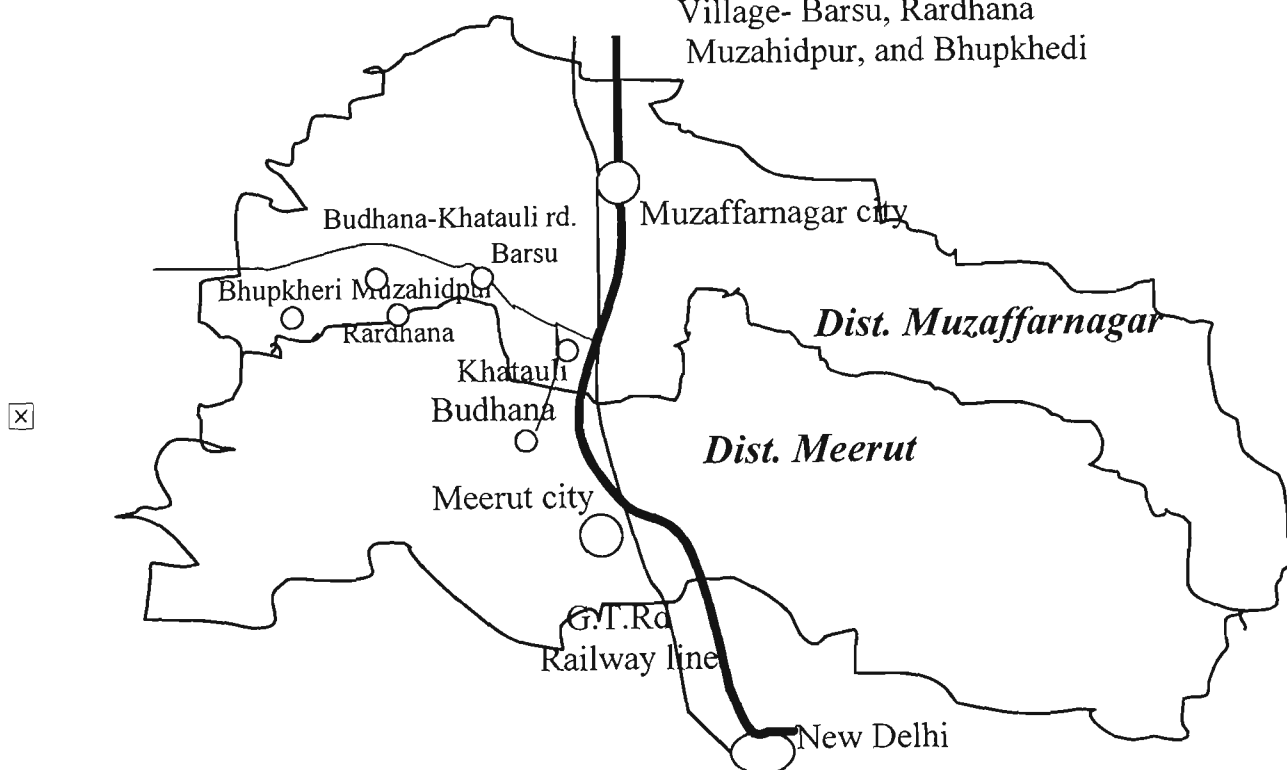
Barsu

Barsu is a village in block Khatauli and district Muzaffarnagar with a total area of 12,500 *bighas* (about 2,500 acres). Total land use for agriculture is about 10,000 *bighas* (about 2,000 acres). The total population of the village is nearly 10,400 with male-female ratio of 55:45. About 60 percent population is poor and work as laborers, while the remaining 40 percent are farmers, both poor and middle class. The castes include *saini, harijans* and a few families of Muslims. The higher caste *brahmins* in the village number about 18 households. Most backward people are *kashyaps*. The total number of households is 2,000, arranged in clusters. Nearly two percent of the people have migrated into the cities permanently to work as clerks and teachers. Some people go to the towns and nearby cities to work as laborers and visit the village once or twice a week.

The village has one junior high school, one hospital, one farmers' co-operative society named *'Kisan Seva Samiti'*, one post office, and one *grameen* (village) bank. The most important crops cultivated are sugarcane and wheat. Water for irrigation is supplied through a tube-well and a canal. Electrical transmission lines are installed throughout the village. The most popular fuel used in the village is fuel-wood. Doctor visits the hospital only once a week. *Grameen* bank provides loans to the farmers for fertilizers but doesn't provide loans to the laborers. The subsidized programs are running only at the block level. The village is adjacent to the main road and the bus passes every half an hour through the Khatauli Budhana road, which is one kilometer away from the village. Other transport facilities are trucks, auto three-wheelers and horse driven *tongas*.

Rardhana

Village Rardhana falls in the Sardhana *tehsil* of Kheda *panchayat* in district Meerut of Uttar Pradesh. The total area of the village is 12,000 *bigha* (3000 acres) with the land use for agriculture amounting to approximately 10,000 *bigha* (2,500 acres). The total population of the village is 6,660 with 1, 260 households, 80 percent of them being small landholders holding parcels of around 0.05 acres. The remaining twenty percent work as laborers in agriculture or in the building sector. The most common crops are sugarcane (80 percent), wheat, millet and maize. Only 5 percent of farmers have tractors, the rest own or rent tractors and bullock carts. The main religions are Hindu and Muslim. Amongst *rajputs, harijans* and Muslims, *rajputs* are the most powerful caste in the village.

Nearly 10 percent of people have moved out of the villages to engage in other activities and don't like to return back to the village. The village has three government's primary schools, 4 private schools, one school for girls up to class 8 and one secondary college (up to class 12). Students from the nearby villages also study in this secondary college. There is only one *ayurvedic* hospital with no regular doctor and staff. The village has two sugarcane co-operative societies, which give loans to only farmers. Other facilities include one post-office and one bank. Electricity is not available due to poor maintenance. Houses constructed under the public housing schemes don't have toilets. The village has a small market. The main Khatauli-Budhana road is 14 km from the village and is connected to the village by a very narrow path. The other transport facilities are *tonga, tempo* and *bullock cart.*

Muzahidpur

Village Muzahidpur falls in *tehsil* Barsu of the block Khatauli in district Muzaffarnagar. The total land use of agriculture is 6,000 *bigha* (1500 acres). A very little land around 100 *bigha* (25 acres) has been allotted for the residential area. The total population of the village is 5000-6000, amounting to around 950 households. *Thakurs* and scheduled castes are the two main castes in the village. *Thakurs* possess most of the agricultural land. About 2-3 percent people have left the villages in the past in search of jobs. The lower castes are the laborers who work in the farms of the *thakurs*. The main crops are sugarcane and wheat. The village has one government primary school and one private school. One hospital building exists but with no doctor and nurse. The main source of water is hand pumps and a small canal. Only five percent of houses have legal electricity connections. The main road is five kilometers away from the village. The village access to the main road is by tractors and bullock carts.

Bhupkheri

Village Bhupkheri is located on the opposite side of Muzahidpur, falling in block Khatauli, district Muzaffarnagar. Nearly 7,000 *bigha* (1750 acres) of land is under agriculture and all the land is in control of the *thakurs* despite the fact that 55 percent of a total 755 households comprises the so-called 'backward class'. The main agricultural production is sugarcane and maize.

Shankarpur

The field area of Shankarpur is situated in the district of Dehradun in the northwest U.P. It falls in the administrative block of Sahaspur. Sahaspur block is located

on the Chakrata road and is well connected by bus from Dehradun. Dehradun is connected by bus and train from New Delhi. Village Shankarpur is about four kilometers southeast from Sahaspur across the Chakrata road. The local transport from Sahaspur is auto-threewheeler, *rikshaw* and *tonga*.

The area is predominantly rural with agriculture providing the base of economic activity for the majority of the population. It experiences a cold winter from December to February and hot summer in May–June. The weather remains moderate at other time of the year. The average low temperature is experienced in January when the minimum goes to 2^0C as against the maximum temperature in May-June to 38^0C. The rainfall is high. Since a large part is hilly and under forest, the agricultural activity is limited to 20 percent of the area. The total number of households in this village is over 500. The income from agriculture is not sufficient to meet all the requirements of the poorer residents.

Dhaki

Village and *panchayat* Dhaki falls in block Sahaspur of Dehradun district. It is only ½ km. away to the southwest from Sahaspur block at Chakrata road. Total land use for agriculture is 2000 *bigha* (500 acres) and around 600 *bigha* (250 acres) is used for residential purposes. The agricultural land that is allotted to the people falls in the neighboring village of Darba. Seventy percent of people are laborers and the rest are a farmer. Total population of the village is nearly 4000 comprising 500 families. Most of the population is Muslim. For primary education, the village has three Islamic schools. For higher education they have to go to Sahaspur town.

The houses are very scattered. All basic services, like hospital and the market, though not very far away, fall geographically in other villages. The village has a pipeline for water. Hand pumps have also been installed. Laborers have the possibility of getting loans of up to Rs. 4,000/- under a scheme called the 'Integrated Rural Development Program'. Transport is not a problem as it is not very far from the main Chakrata road, but since the houses are scattered, people have to walk on the hilly zigzag paths from their residences to the main road. The main crops are sugarcane, wheat, rice, *macca* (maize), and peas. The fuel mostly used for cooking is wood.

Selection of Participants

The participants in this research project were selected from two groups: the beneficiaries of the public housing programs, and the functionaries. The beneficiaries are the people belonging to the weaker sections of the society such as scheduled caste and scheduled tribes who have been provided houses under various housing schemes in rural areas. From the villages selected, a list of sanctioned projects in the villages was obtained and the respective department was requested to allow me browse the project files. Each project file contains the name, age, occupation, monthly income and the land document of each beneficiary. The same details are also available with the officials of the voluntary organizations who were involved with that project.

The details of the participants were gathered through the voluntary organizations and the project files. The functionaries are the officials involved with the project activities at various levels such as the representatives of the voluntary organisations, senior officials in the housing wing of MRAE, Officials of other central and state level

housing departments, and officials at the village level such as village chief etc. The detailed address and telephone numbers of the officials at the central level were obtained and they were contacted as soon as they gave appointments. Officials at the village level were contacted with the help of the voluntary organizations working in the village. The details of the voluntary organizations were received from the CAPART database.

Interviews

The respondents used in this investigation were comprised of two categories: the beneficiaries who were interviewed in a focus group followed by the unstructured interviews with some of the beneficiaries individually; and the functionaries who were interviewed individually. Qualitative methods were favored in this study. As all methods have advantages and disadvantages, the research methods should be chosen in a way that these could complement each other. Moreover, the weakness of one method can be compensated by the counter balancing strength of another (Jick, 1979:138). With this in mind, qualitative techniques employed for interviewing beneficiaries have included focus group interviews followed by the semi-structured interviews with individual beneficiaries. Thus in this study, three types of interviews were conducted:

- focus group interviews with the beneficiaries

- semi- structured interviews with the beneficiaries

- semi-structured interviews with the functionaries

Focus group interviews

The focus group interview technique was adopted with the aim to assess the housing programs and problems in rural areas of India and identify the needs and aspirations of the beneficiaries under public housing programs as specified in Aims 2&3.

This data collection technique of focus groups involves the use of groups. The group usually consists of 8-10 people and is generally selected to include persons who have a common background or similar experience that relate to the problem of research, public rural housing in this case. Focus groups are used primarily for the definition of the problems, to provide background information (Stewart and Shamdasani. 1990). It has 'focus' and a clearly identifiable agenda. Focus group interviews are an effective method for quickly generating rich data with an emic perspective. Group interaction proceeds in the form of telling personal 'stories'.

In this case, the objective was to find out the problems faced by the beneficiaries of the public housing programs, and, since all beneficiaries had the same financial and social status, focus group was considered the best tool to obtain articulations of specific needs and views of the beneficiaries. Since the functionaries were at different locations and carried different social status, they were interviewed individually.

One of the keys to the collection of rich and valid insights through the use of the focus groups is an effective moderator. Substantial literature is available about the role of the moderator and interviewing. The literature of Kress and Fowler (1983), Krueger (1988), Hurworth (1996) and many more are examples. A moderator should have three

main qualities that include: group goal facilitation (necessary to help the group attain its goal); group socialibilty (to keep the group functioning smoothly); and the third is the individual prominence that includes factors related to the person's desire for group recognition i.e. initiative, self confidence and persistence (Stewart and Shamdasani, 1990). Moderator is needed to promote debate by asking questions. Moderators should encourage participants in order to draw out people's differences and tease out the range of meaning of the topic under discussion.

In this case, the researcher was the moderator and the representatives of the voluntary organizations helped as assistant moderators. The housing projects in India mostly are implemented with the support of the local voluntary organizations. These organizations work at the grass roots level and are associated with the development of the villages at all levels. Beneficiaries are mainly illiterate and belong to backward castes, voluntary organizations arrange funds for village development on their behalf and beneficiaries have full faith in them. The projects were completed a few years earlier and not every beneficiary was available at the time of the focus group research. Since all the beneficiaries of the public housing programs belonged to the people of the same category who are very poor, they were selected by the representatives of the voluntary organizations from the available lists of beneficiaries. Voluntary organizations also helped in selecting venues for conducting focus groups convenient to all of them and helped with the flow of discussion. In all villages except one, nearly 10-12 beneficiaries were organized.

The intent of all focus groups is to draw some conclusions about a population of interest, so the group must consist of the representatives of the larger population and a mix of all people who have specific needs and viewpoints. With this in view, it was decided that since women are very sensitive to problems in rural areas and spend most of their time in household activities, their experiences and opinions would also be essential. Also, they often feel reluctant to express their views if their husbands are present. Thus, women who either were the direct beneficiaries or the wives of the beneficiaries were also invited for focus groups interviews. One focus group in all villages was comprised of women. Women are very sensitive to problems in rural areas and spend most of their time in household activities.

Finally, Two focus group interviews were conducted in each of the four villages located in the plains. In the remaining two villages located in the hills, only one could be organized in each village. The districts, blocks, villages and focus groups are shown through the flow **Chart 2.2**. The focus groups are shown in **Table 2.2**.

Table 2.2: Number of focus groups at the study sites

Village	Group		Total
	Male	**Female**	
Rardhana	1	1	2
Bhupkhedi	1	1	2
Muzahidpur	1	1	2
Barsu	1	1	2
Shankarpur	-	1	1
Dhaki	-	1	1
Total			10

As discussed, the venue of the focus group was decided in consultation with the voluntary organizations in that particular village at a place convenient to all the members. In two cases interviews were organized in the school, in one case in a yoga centre and in other cases outside the houses of the beneficiaries. Cooperation in this research was given by two voluntary organizations working in that area.

The reliability of the research instrument was tested through an interview-rolling guide. This means that the feedback received from the previous group discussion was used for modifying the interview guide for the next focus group. The validity of the contents of the interview-schedule was ensured in line with the housing program's contents, and also by incorporating the views and suggestions given by the experts.

Chart 2.2: The focus groups in the state of Uttar Pradesh taken in the study

District Dehradun		District Meerut		District Muzaffarnagar					
Hill Block *(Sahaspur)*		Plains Block *(Sardhana)*		Plains Block *(Khatauli)*					
Village *Shankarpur*	Village *Dhaki*	Village *Rardhana*		Village *Bhupkheri*		Village *Muzahidpur*		Village *Barsu*	
Focus Gr. 9 Women	Focus Gr. 10 Women	Focus Gr. 3 Men	Focus Gr. 4 Women	Focus Gr. 1 Men	Focus Gr. 2 Women	Focus Gr. 7 Men	Focus Gr. 8 Women	Focus Gr. 5 Men	Focus Gr. 6 Women

Specialists from Victoria University of Technology, and from the University of Melbourne in Australia were consulted in finalizing the contents of interviews. Beneficiaries in all groups freely participated, providing their own views and experiences.

For questioning, as described by the Hurworth, a funnel approach was applied (Hurworth, 1996). This means that the researcher starts with the broad questions followed by progressively narrower questions in an effort to focus on the main topic at the end of the discussion as shown in **Chart 2.3.**

Chart 2.3: Funnel approach for conducting focus group:

Key focus (maximum 2)

Transition 3-4 questions

Easy broad picture (1)
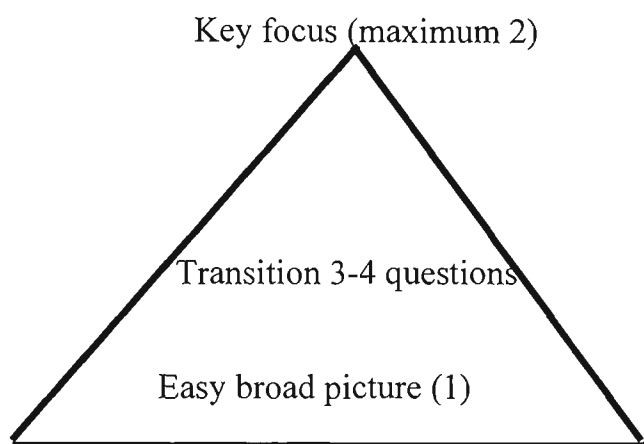
Source: Hurworth 1996

Using the funnel approach, all interviews started with an introductory round of personal introductions, which provided clues about the backgrounds of the participants and led onto initial questions. For example, during the introductory round as discussed above, the general question was 'what is the most important thing in your life?'

Since these people are the poorest of the poor and have sought government support for housing, the answers were, not surprisingly, 'food', 'clothes' and 'house'. Following this, broad opening questions, transitional questions and key focus questions were asked respectively as follows:

Opening question- 'Let us talk about the house. When I say public housing what picture do you have in your mind?'

Transitional questions- 'Who helped you to build the house?' 'Please tell us about the activities you do in and outside your houses' 'Are you satisfied with the quality of the building materials and infrastructure facilities provided by the government?' 'As you said, electricity is not available all the time, so what energy sources are you using for cooking, washing and other purposes?' 'Have you been trained in any construction activities or been exposed to energy efficient devices?' These questions varied from group to group depending upon the discussion.

Key focus questions- 'Do you have any suggestions for improving the housing programs at any level?' 'If you were the government, what would you do?' The discussions of the focus groups were tape-recorded and also were noted down by the researcher. The results have been analysed in **Chapter six**.

All focus groups were conducted successfully. Prior to visiting the villages, the researcher contacted the concerned voluntary organizations. Representatives of the

voluntary organizations informed the beneficiaries and the village headmen well in advance. Beneficiaries were requested to gather at the pre-decided time and venue.

Conduct of the focus groups

First I decided to visit the villages in the plains. The four villages Rardhana, Muzahidpur, Bhupkhedi and Barsu are located on the Bhudhana Khatauli road, 10-20 km. inside from the Grant trunk road. The road from Khatauli to Bhudhana is connected by bus. The link roads to the villages are very muddy, narrow and uneven. Due to low frequency of the buses on the Khatauli Bhudhana road, the buses are always overcrowded. It is not easy to climb into the bus as the people are hanging on the doors of the buses. Passengers are often seen sitting on the roof of the buses along with their luggage rapped in a big cloth. Pickpocketing and theft is very common in the buses.

District Dehradun is 100 km further north from Muzaffarnagar. It takes about six-seven hours to reach Dehradun from Khatauli by bus on the same G.T. road and about two-three hours from Dehradun to villages Shankarpur and Dhaki on Chakrata road is a pucca road well connected with the villages. Road is surrounded by the shops and markets on both sides. People seem very polite and gentle. Buses from Dehradun to the villages ply at an interval of one hour. Apart from the bus three-wheeler and Rickshaw are other means of transport to village Shankarpur while one has to walk the zigzag, rocky and uneven dumpy roads to reach village Dhaki. Though both villages are geographically fall the hilly area and are located on the same road, but the approach road to the houses in village Shankarpur is very smooth and it is very easy to gather all the

beneficiaries at one place as the houses are built in a cluster. While the approach road to village Dhaki is very sloppy and dumpy, and the houses are scattered some considerable distance apart from each other. It takes about half an hour to reach one house to other on such sloppy and dumpy paths.

The researcher had studied in detail the profile of the villages and the progress reports of the housing projects implemented in these villages. The interviews started in the month June, hottest summer time ranging from 25-40 degree Celsius in the North of India. The researcher started from New Delhi to Muzaffarnagar where the office of the voluntary organization was located. Mr. Arya, the president of the All India Rural Development Board working in these villages accompanied me during the focus group interviews. At Muzaffarnagar he was briefed about the focus group contents. He had already made all arrangements about the researcher's visit. Khatauli is only half an hour drive from Muzaffarnagar and it takes another two-hours to reach to the villages.

We started from Muzaffarnagar early morning. As mentioned Khatauli and Muzaffarnagar are located on G.T. road, which is the main road that links three states. Inside Khatauli city, the road becomes very narrow and crowded. There are temporary mobile shops on both sides of the road. Residents of Khatauli and the nearby villages shop around here. This further makes the traffic very congested. There are no traffic rules even on such a big highway. The main road is full of interstate buses. It took more than an hour to cross Khatauli and take Budhana-Khatauli road. It was a comparatively quiet road but was even narrower. The road was very bumpy, dusty and uneven, and

needed massive repair work. On both sides there were fields of the villagers. There was no spot throughout the way that we could stop and take rest. It took another two hours to reach the first village, Rardhana. The general appearance of these villages gave a very grim picture of the village sanitation and healthy living. The roads to the villages were very zigzag, narrow and muddy. The taxi could not be taken inside the villages. We walked to the focus group venue in all villages. The roads were very dirty and smelly. There were pits full of dirty water and piles of cow dung could be seen every where on the road. Children were defecating sitting in the corner.

It is very rare that people in cars visit these people from the city. When they saw the car parked outside, people who were not even the beneficiaries followed us with curiosity. Some of them were already aware of our visit. Since women in villages are not allowed to face the unknown people, they were peeping out from their houses. Women walking on the roads were trying to see through their veils. For the researcher it was very hard to walk on such smelly and dirty road but for them it was a normal thing. Each focus group had 10-12 beneficiaries. But in all villages there was a huge curious crowd gathered around to listen to the researcher. Initially, beneficiaries were very quiet and serious as if they were holding something in their mind. But gradually they became very friendly and enthusiastic and expressed everything without any fear.

During the discussion I was told that the beneficiaries don't reveal anything in front of the outsiders, thinking that they might be linked with the village chief. The government officers, who visit their areas on rare occasions, support the village chief and

the higher caste people and intimidate villagers if they said anything against them. However, when they were convinced that the researcher was not linked to the village chief, they were comfortable. All focus groups started with the introduction of the researcher and the participants. All discussions were audio taped and were also noted by the researcher and the VO. As discussions were being recorded, they were very enthusiastic to tell their views and all of them wanted their views to be recorded. Some of the beneficiaries were very aggressive in revealing the information and were encouraging others to tell everything to the researcher. They were cutting jokes and passing remarks about each other in humorous way. Out of all groups, only one person had passed high school and was a retired army man, while the others were unskilled laborers. Men's interviews were held outside, either in the school or at other places while the women interviews were held outside one of the beneficiaries' house. They arranged many cots to sit on. Initially, women came with the faces covered with their saris. Slowly while talking to the researcher, they removed the veil and just covered their heads. Although they were shy, they communicated well with the researcher.

The first question asked was the same, that is: 'the greatest problems faced by them'. Responses were different and have been discussed in chapter six in detail for each separate focus group. The general observation is that the beneficiaries are living in appalling conditions without adequate water, electricity and sanitation. The discrimination and the intimidation by the higher caste against them further adds to their misery.

After two week's stay at Muzaffarnagar, the researcher started for district Dehradun where Ms. Anuradha the president of Development Alternatives was waiting to accompany me to the villages. She was briefed about the focus groups.

Next morning, the interview started at village Shankarpur. It was very difficult to gather the men as all beneficiaries had small pieces of agricultural land in the outskirts of the village and they all come back quite late in the evening. The village chief and the VO suggested holding interviews with the women, as they were the main group involved with the housing projects because their husbands are always busy in the fields. Women in this village were neatly dressed in *sari* or *kurta salwar* and *bindi*. They communicated well but were very shy and well mannered. The focus group was organized in the verandah of a beneficiary's house. The condition of the houses in this village was far superior to the houses in the plains. Since they were quite shy, the researcher started the discussion informally just to be friendly with them. She gave her introduction and family background and asked them to tell her about themselves and their houses. They had legal electricity connections, one or two cattle, hand pumps shared by two or three families, pipe lines, a separate kitchen and a good kitchen garden. Children were studying in school. Women were very progressive and wanted to give higher education to their children. They were very curious to know about the non-formal education and training activities in the city. These women were quite young in the 30s. After collecting all general information, the main question was asked 'what is your greatest problem?' The interview proceeded well and the discussion has been analyzed in chapter six.

The focus group at village Dhaki was also conducted at one of the beneficiaries' houses. The car was parked on the Chakrata road and the researcher along with the VO walked on the zigzag and uneven path with the help of stick. The houses were scattered. Most of the people in the village were laborers belonging to the Muslim backward class and they worked as laborers in the nearby village. Men leave their houses in the morning for work and come back in the evening. Women take care of the household duties and also worked part time. At the time of the visit, three houses were at the completion stage but the construction had been interrupted due to some problems. In one house there was a dispute between the beneficiaries and the meson. In another two cases the construction continued because the beneficiaries wanted some extension to their house due to their enlarged family. They looked dissatisfied with their housing situation, though the construction of the houses was very good with enough space. Each house had one loft, two rooms and an individual hand pump. Though the market and other amenities were not very far from the village, the high and low zigzag path was very tiring. Even bringing the construction material was not an easy job. Women communicated well but they seemed introverted. Their problems were different than the beneficiaries in the plains and have been analyzed in **Chapter six**.

Semi-structured interviews with the beneficiaries

As discussed above, the investigator conducted focus group interviews with selected beneficiaries of housing programs. Focus group interviews don't allow the interviewer to ask direct closed box questions from the participants, rather, they encourage people to tell their stories and the researcher then picked up the relevant information out of those stories. The closed box and the sensitive questions have also been asked from the selected beneficiaries individually through semi-structured

interviews. This has also enabled the researcher to crosscheck the results obtained from the focus groups and recorded field notes. Each focus group had 8-10 participants.

As the purpose of the semi-structured interview was to crosscheck the results received from the focus group interviews, researchers suggest that the any 3-4 persons out of 10, may be selected for semi-structured interviews (Hurworth, 1996). Semi-structured interviews were to be held individually at a separate place so that they could not be influenced by others. The researcher opted to take the interviews in their houses. In the hill areas of Barsu, and Dhaki, male members had gone for work and were not available for interviews. In village Dhaki, villages were scattered. In these two villages, only two women were selected. Individual semi-structured interviews were conducted with 36 beneficiaries at their houses as shown below in **Table 2.3**.

Table 2.3: Individual semi-structured interviews at the sites

Village	Men	Women	Total
Rardhana	4	4	8
Bhupkhedi	4	4	8
Muzahidpur	4	4	8
Barsu	4	4	8
Shankarpur	-	2	2
Dhaki	-	2	2
Total			36

The major issues covered in the interviews were: the socio-economic background of the beneficiaries and individual householders' needs, particularly for women who consider the house as a work place. The interview schedules also dealt with other

problems related to the socio-cultural environment, use of building material and techniques, fuel sources, condition of women and children, self-sufficiency and environmental issues affecting the inhabitants.

In addition to the questions discussed in the focus groups, the following questions were asked: 'What is the size of the house?' 'Do the houses fulfil your requirements?' 'How many people live in that house?' 'Is there a separate shed for cattle and sheep in the house?' 'What are the activities you are performing inside the house?' 'Is there enough space for storage of harvest, keeping fuel wood, washing clothes and cooking?' 'Have all of you been provided with the same design or does it vary with the families' requirements?' 'Have you been consulted before the construction was started?' 'Is the house located near all essential amenities?' 'How long did it take to build the house?' 'Is the building material available locally?' 'Where did you get financial support and how do you feel about this support?' 'What is your contribution to the house construction?' 'Is it in terms of money or labor?' 'Did you give any support in constructing other houses?' 'Did any one influence or help in this venture?' 'Did any member of the family take part in decision making in the village?' 'What was the methodology adopted by the funding institution to implement and monitor the housing programs?' 'Did you get sufficient assistance for the house?' 'Did they face any problem during and after the construction period?' 'Did the construction work stop due to the delay in release of next installment?'

In rural areas, men are often busy outside the home, either in their fields or other places of work, while women spend most of their time at home doing all household jobs and looking after the children. It is very important that a house should fulfil necessary requirements for these women. In rural areas, there is no LPG gas available for cooking and electricity is available only for a very short time during odd hours. For cooking, they use open fires (*chulhas*) using cow dung or wood as fuel, which create a lot of smoke causing eye-problems. Women have to collect wood from the nearby forest. Water is always a problem. Unlike cities, in rural areas, water is not distributed through the pipelines. Women have to fetch water from the community well or hand pumps and in many cases from far-flung areas that add up in their every day hardship.

Furthermore, there is no proper drainage facility in the house and the water flows out in the open on roads and puddles, causing foul smells in pits and health hazards. Environmental degradation is a major problem in the villages. Deforestation and inappropriate sanitation facilities have further contributed to this problem. The researcher tried to investigate these details by employing questions about provision of kitchen gardens, the produce in the kitchen garden, disposal of the garbage and sewage and use of energy- efficient devices and bio-gas as a regenerative cycle. To stimulate discussion on such issues, the following questions were employed: 'Where do they get water for drinking, washing, irrigation and animals?' 'Is there any water shortage?' 'What infrastructural support have they been provided?' 'Are they satisfied with the provision of water and sanitary facilities?' 'What kind and amount of energy is used in the household?' 'How much time do they spend in collecting fuel before and after the

construction of the house?' 'Do they use energy-efficient devices like smokeless *chulhas* and bigots plants using biomes as a fuel?' 'Has a simple chimney been incorporated with the roof?'

The hilly areas where the interviews were conducted are often affected by natural disasters like earthquakes and floods. The precautionary measures adopted to overcome these problems were also discussed. The investigator's independent observations taken with the individual households helped her to understand the situation of the beneficiaries and their families in the villages, the needs, desire and innovative capacity of the people involved, the functions of presently inhabited houses as well as the requirements for more suitable facilities.

Semi-structured interviews with the officials / functionaries

As discussed above, in order to evaluate policy implementation (objectives 1 and 2), the functionaries were interviewed individually. The functionaries are the people who are involved with the implementation of the project at various levels including the project officers of the district rural development agencies (DRDA), members of the voluntary organizations, district development officers, block development officers, and chiefs of the village etc. Ten people were interviewed including *Pradhans* (village chief or headmen) of the villages.

They were interviewed on matters related to public housing such as the village organization, social structure, infrastructure, delivery mechanism, land ownership, agriculture, energy sources, environmental assessment and prospects of village

development. The officers at the central level were interviewed about the policy decisions at the central level, grants released to the voluntary organizations, the housing type and design recommended, methodology adopted to release the grant, and monitoring and evaluation of the projects, infrastructural facilities provided etc. Officials at the district level were interviewed in respect to the administrative aspects such as: the number of villages selected and the criteria for their selection; the grants allocated for the purpose; infrastructural support provided as a part of the project; availability of the building material; mode of financing the grant; precautionary measures taken to solve the problem of disaster; and co-operation by the officials at higher level. The officials at the village level were also asked about the people involved in the administration at the village level, and about the movement of the voluntary organizations involved. Individuals were asked about the main problems in the village: settlement layout; awareness of the housing schemes; road construction; water resources; community facility; and the co-operation by the officials at different levels. A very useful feature of these interviews is that the information was cross-checked with the details received from the beneficiaries of the focus groups.

Custom and folklore

In addition to the formal research tool for primary data collection, information from folklore has been obtained through informal interpersonal communications. Folklore or folk stories are one of the richest elements of Indian culture. Through generations, folklore is passed either by word-of-mouth or in stories. These stories form the backbone of Indian mythology and they usually convey subtle facts, rules and sayings

to guide people's daily lives. People celebrate festivals or functions based on this mythology. People are influenced by these folk stories and have adopted them into their life style. For example, the stories from the epics Ramayana and Bhagavad-Gita have become life paradigms. Certain religious functions, customs and traditions also originate from folklore.

The divine theory of the caste system, which has divided people into hierarchy (**Chapter seven**) also, found legitimation in Indian mythology. An insight into these influences contributes to our analysis of the housing program. There are many taboos, which hinder the house construction program, and it is very important to know about such traditions. For example for 15 days during *shradh* (absolution), no new task is started. Some scheduled caste people do not start new work on Tuesdays, Saturdays and *Amavasya* (full dark night), while for others *Amavasya* is the new day and they can start house construction on that day. Hindu people perform *puja* (religious ceremonies) before starting house construction while Muslims do not perform any *Puja* before construction. However, Muslims do not work on Fridays at the time of *Namaj* and during *Ramzans*. Thus, attention to custom helps to develop further insight into the problems surrounding housing and custom.

COLLECTION OF SECONDARY DATA

To assess the role of government in housing development and to review the housing policies and plans as indicated in items 1 and 2, information related to the political and economic framework at the national, state and regional level was obtained.

The methodology employed a review of the literature on economic and policy reforms, national Five-Year Plans and related journals as mentioned in the literature review.

For collecting the data related to the housing schemes (aim 3), three types of data were obtained: the details of construction technique and materials; data on demographic details; and information related to geographical setting, land use and population structure. This information obtained has also been used to determine the performance of the program (aim 4) by comparing this with the data obtained from the primary sources. The field data has been tabulated and thematically arranged and analyzed in **Chapters six and seven**.

Thus to conduct this research, a case study approach was used using qualitative research methods. To collect data from the beneficiaries focus groups were conducted and to cross-check the data from the focus group semi-structured interviews were conducted. Functionaries (officials involved with the program at all levels) were also interviewed through semi-structured interviews. These people were the *gram pradhan* (village chief); representative of the voluntary organizations; officials from the district housing department; and the senior officials at the central level. The problems of the beneficiaries identified from data generated by the focus groups are discussed in **Chapter six** while their aspirations have been discussed in **Chapter seven** along with the semi-structured interview results. Some suggestions made by the beneficiaries to solve their problems have also been incorporated in **Chapter seven**.

Chapter 3

Housing and Development

INTRODUCTION

In India, over 70 percent of people live in villages and about 48 percent of them live below the poverty line (Ministry of Home Affairs, 2001). Poverty is considered a serious hindrance in the development of the country as people in poverty have limited and irregular access to safe drinking water, shelter, elementary sanitation and primary health care facilities. After independence in 1960, the main concern of the Indian government was to tackle the problem of poverty, and economic growth was considered the best tool to improve the standard of living of the people. Prompted by this situation, the government has adopted programs to alleviate poverty and accelerate economic growth. Several welfare programs such as Integrated Rural Development Program (IRDP) and *Indira Awaas Yojana* (IAY) have been implemented aimed at tackling directly the problems of poverty, unemployment, disease, and illiteracy (MRAE, 1999). A review of the housing reforms in developed and developing countries reveals the fact that the housing reform is one of the preconditions of structuring the economy (Sillince, 1990).

Besides, housing shortage and inadequate infrastructural facilities are effect of slow economic growth and high inflation (World Bank, 1990:218). On one side, economic growth can pull people up into gainful employment and reduce poverty. On the other side, a house has a monetary and subsistence dimensions. Both components contribute to the economic development. Reports reveal that in quantitative terms, rural

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housing has contributed to the national economy (NBO, 1984). Thus, it may be said that national development, poverty, and rural housing are related to each other.

Apart from its direct welfare measures, the focus of the government has been to increase economic growth with the presumption that higher economic growth itself can benefit the poor. But, there have been continuous debates on whether the benefits of this economic growth really 'trickle down' to the poor. Housing programs are termed as one of the 'direct route' anti-poverty programs (Bhagwati, 1995:26). It is argued that an improvement in the housing situation has manifold significance. A focus on the improvement of the housing situation in the rural areas is schemed to reduce the poverty and contribute to national economic growth. This chapter addresses these key topics

However, to understand these issues, it is very important to discuss how poverty has been defined in India. Is this definition really relevant and useful in rural areas? How should it be perceived in the present housing context? The chapter starts with a brief definitional discussion of poverty.

DEFINITION OF POVERTY

There is no standard definition of poverty. Researchers have defined it as a structural concept. According to Wedderburn, it is a relative concept defined according to the convention of a society (Wedderburn, 1974). Poverty of an Indian scheduled caste person in a village is qualitatively different from the poverty of a person living in a shantytown in urban India or from a low-income person living in Australia or Europe.

Governments in all countries have defined poverty lines based upon quantitative data, however, suffering and the ongoing effects of discrimination can not be described in quantitative terms.

The burden of poverty is spread unevenly among the developing regions; among countries in those regions; among localities in those countries; and among groups in those localities. Nearly half of the world's poor live in South Asia. Within the countries, the poor are concentrated in certain places mostly in rural areas with high population densities such as the Gangetic Plains of India (Uttar Pradesh) and the Island of Java. The pressure of poverty lies more on certain groups. Women in general are more disadvantaged. In poor households they share more workload than men, are less educated; and have less access to remunerative activities. The World Bank definition of the poverty line is US$1 per day per person (World Bank, 1990).

The economic performance of a country is judged in terms of the level of, and changes in, aggregate production, measured by variables such as Gross National Product (GNP). It is widely accepted that higher growth can reduce poverty incidence. As per the provisional estimate of the Government of India, the Gross National Product in 1989/90 was Rs.34, 62,770 million and per capita national income Rs.3, 835/-(Quibria, 1994).

During the past three decades the world has made enormous economic progress. This can be seen in the rising trend of incomes and consumption. A study conducted by

the World Bank confirms that between 1965-1985 consumption per capita in the developing countries went up by almost 70 percent, showing improvements in various indicators such as life expectancy, child mortality rates and educational attainment. Against this background of achievements, it is quite staggering that more than one billion people in the world still live in poverty and are surviving on less than $370 per year. About 939 million poor live in the rural areas (World Bank, 1990).

Based on the World Bank poverty line (US$1per day per person), more than 75 percent in India are below the poverty line. The official poverty line of rural areas in India is Rs.276 per month per person based on the assumption that this amount will buy food equivalent to 2,200 calories per day, medically enough to prevent death (Planning Commission, 1999). According to a study of the World Bank, the per capita income in India is one of the lowest in Asia. Economists usually estimate that between 40 to 50 percent of the population in India live below the poverty line (World Bank, 1990).

POVERTY ESTIMATES

Two most important data sources for poverty estimates in India are the National Statistical Survey Organization (NSSO) and the Central Statistical Organization (CSO). The NSSO provides distribution of population across per capita expenditure (PCE) classes with monthly PCE corresponding to each class. The CSO provides national aggregates of private consumption expenditure. The NSS is a socioeconomic survey conducted in successive rounds, wherein information on household consumption by commodities is collected. Thus NSS estimates are direct estimates unlike those of CSO where consumption estimates are made using the 'commodity flow' method. In addition

to direct estimates based on the NSS data, poverty ratios have also been estimated superimposing the NSS distributions on CSO aggregates. The estimates of poverty based on these two data sources differ with respect to both level and trend (Quibria, 1996).

In fact, studies on poverty in India differ with respect to many aspects such as the basis of the definition of poverty and the way it has been measured. There are many measures of poverty in India adopted by different economists such as the head count ratio, poverty gap index, the Sen index of poverty, the Lorenz ratio and the per capita urban-rural consumption differential. The head count ratio simply refers to the proportion of the population below the poverty line. The standard measure of poverty is simply that of the income sufficient to allow the ingestion of a base number of food calories daily (Mendelsohn *et al*, 1998). Quibria in his book 'Rural Poverty in Developing Asia' has shown that all India estimates of poverty show a pattern of fluctuations for different states at different point of time depending upon a good or bad harvest and within a year due to seasonal employment (Quibria, 1996:237). A study by the International Crops Research Institute for the Semi-Arid Tropics of agricultural households in Central India during 1975-1983 showed only 12 percent of the households to be above poverty all the time. Forty four percent were poor for six or more years while 19 percent were poor every year (Quibria, 1996:237).

All these estimates of poverty do not show any consistent trend. The notion of poverty line has an inherent problem because it is based upon purely financial considerations. The concept of a poverty line is too quantitative and is not based on the needs of the poor and the conditions of their lives. A person earning a few rupees above

could still be in poverty due to special circumstances. Calorie intake can only yield limited insight. All these limitations have attracted the attention of the researchers and the politicians to review the definition of poverty.

What is poverty? Who are the world's poor women and men? What are their aspirations? Why do people remain poor? What are the voices of the poor? All these questions have been reconsidered by the social scientists and they have proved that even among people whose economic and social circumstances are stable, poverty remains. In their view poverty is neither an economic consideration nor a social one. It is a combined effect of both the economic and social factors. A broader view of poverty that focuses on lack of social power and conditions of extreme vulnerability shows a persistence of poverty even at relatively high levels of per capita GNP.

In Hollingworth's view, poverty can be seen in personal and judgmental terms, because the non-poor people who are involved with the welfare programs discriminate between those who deserve and those who do not deserve. The deserving receive minimal help. It can also be seen in deprivational terms. They are considered inferior, unfit, ignorant and victims of environmental effects. Poverty can be seen in structural and service delivery terms with the emphasis on the inequality and social justice. Social structures serve the purpose of affluent people and do not always assist the poor who are deprived of facilities due to personal and educational development. Being largely outside the system, the poor have no effective rights and no access to goods and services. Hollingworth maintains that people are poor because society is unequal and people are

stratified with the poorest left at the bottom of the social structure. The poor are poor because they possess an unequal share of wealth, power and resources. The notion of rights remains as a confusing abstraction, which has no relevance in their development. Having no expertise and education, they have no information and awareness. The affluent group stigmatizes them as a risk. This combined with unemployment gives them very limited choices. They are deprived of health, housing, education, leisure and welfare. An improved financial situation still leaves poor on the bottom of the social ladder (Hollingworth, 1974).

As the new millennium begins, the World Bank has tried to find the answers of these questions by collecting the voices of more than 60,000 poor men and women from 60 countries as poor people are the true poverty experts. Poor men and women reveal that poverty is multidimensional and complex, raising new challenges to local, national and global decision-makers. They describe four pervasive and systemic problems that affect their lives adversely almost everywhere. These are: corruption, violence, powerlessness and insecure livelihood (World Bank, 2000). Their excerpts have been organized around the major conclusions as follows:

The poor view well-being holistically

Poverty is much more than income alone. For the poor the good life is multidimensional, comprising both material and psychological dimensions. Well-being is peace of mind; it is good health; it is belonging to a community; it is safety, freedom of choice and action. The poor describe ill-being as lack of food, work, money, clothing, shelter, living and working in unhealthy, risky and polluted environment. They also

defined ill-being as bad experiences and bad feelings about the self. A perception of powerlessness over one's life and of voicelessness was common; so was anxiety and fear for the future (World Bank, 2000:1).

They feel that they have been bypassed by the new economic benefits

By-and-large, poor people feel they have not been able to take advantage of new economic opportunities because of lack of connections and lack of information, credit and skills. The poor, who work primarily in the informal sector, report experiencing life as more insecure and unpredictable than a decade ago. This is linked to unpredictability of agriculture, irregular and unreliable jobs, low returns, loss of traditional livelihood, breakdown of the state, breakdown of traditional social solidarity, social isolation, increases crime and violence, lack of access to justice, extortion, lack of affordable health care, indebtedness and destitution (World Bank, 2000:2).

Gender inequality is widespread with increased economic hardship and decline in poor men's income and earning opportunities, poor women across the world report "swallowing their pride" and are going out to do even demeaning jobs to bring food to the family (World Bank, 2000:3).

Corruption emerges as a key poverty issue

The poor want governments and state institutions to be more accountable to them. Corruption emerges as a key poverty issue. They rely on informal networks and local institutions to survive, including the local holy men and local nurses. The NGOs role is seen as important but many are reported unaccountable. The institutional processes which tend to perpetuate rural poverty include: lack of access to land and water,

inequitable sharecropping and tenancy arrangements, underdeveloped market, lack of access to credit and inputs. (World Bank, 2000:3).

In India too, the perception of problems is changing with the emergence of new groups. A recent survey has divided the Indian population into five categories on the basis of their income: low income (58.5 percent), lower middle (25.4 percent), middle (10.4 percent), upper middle (3.7 percent) and high (3.7 percent). These percentages are calculated for the year 1992-1993 (Mendelsohn et al, 1998). The low category includes people below and above the official poverty line that suggested that 39.34 percent of the Indian population was below poverty line. Poverty is highest among the agricultural labor households. Most of the scheduled caste and tribal people fall in this category. Those who are not technically poor are still likely to be found in the low category due to lack of education opportunities and discrimination. Although they have the opportunity to gain employment through reserved government positions, this is only available to a small proportion of the people in this category. The emergence of a middle class in India reflects a process of widening social divisions and class stratification.

By these criteria, the scheduled castes and tribes who are the target population in this study, are overwhelmingly poor people. The main reasons for the poverty of the schedules caste and tribes poverty are landlessness, irregular wages, and more important, their dependency on the higher caste people (there are people from other castes who are also landless but they are protected by their education). This results in a high incidence of unemployment. About 35 percent of the poor belong to the Scheduled Castes and

Tribes. The income poverty in these two categories of the rural population has declined between 1977-1978 and 1983-1984, although their share in the total rural population has expanded (Planning Commission, 1999). Scheduled caste people represent some 15 percent of the Indian population. Many higher caste people are also poor and work as laborers but they do not suffer that type of discrimination in the villages as the scheduled castes do. Scheduled castes are designated as the social groups that owning to their association with death, organic waste and evil spirits are considered permanently polluted. They are economically dependent and exploited, victims of many kind of discrimination and ritually polluted in a permanent way.

There is considerable variation in the incidence of poverty between the various states. Rural prosperity has filtered down more rapidly to the scheduled castes in the states where the 'green revolution' was successful. Green revolution states of Punjab (26 percent) and Haryana (33 percent) had an incidence of SC poverty less than half of the total scheduled caste people in the two states that was quite low as compared to other rural and urban areas. In contrast Maharashtra, which is a very prosperous state, emerged having as high poverty (66 percent) among Scheduled castes equal to Uttar Pradesh which is a very poor state (Planning Commission, 1999).

Rural women are doubly disadvantaged, both as poor and as women. As per the latest census, there are about 150 million rural women who live below the income poverty line. Other aspects of poverty are the inaccessibility of safe drinking water, electricity, sanitation, public distribution system, housing, food, fuel and education.

With the above discussion in mind, "poverty" should be viewed in a different way from official definitions. Rather than limiting the concept to a description of the health and income status of the poor, this view recommends a focus on many aspects of social power and lack of it. Indian poverty estimates have not taken into consideration standards of nutrition, health, housing, material consumption and formal education. These in turn lead to a lack of social and political effectiveness. Government of India launched the public housing schemes as a part of the Anti-Poverty Program with a view that the development in housing will increase the growth and help to eradicate poverty. The growth thus achieved will lead to the sustainability as discussed in **Chapter four**.

ECONOMIC REFORMS AND DEVELOPMENT

It is widely accepted that 'housing' should not be viewed merely as a dwelling unit or built structure; rather, it should be understood by its relationship to public policies related to housing and various other non-housing issues. Virtually all its components are influenced by the government's policies through factors such as grant allocation for public housing, subsidies given to special groups, and rebates given to the voluntary organizations. A multitude of non-housing issues are also related to housing provision such as health, environment and many other policies aimed at meeting perceived social aims. At the same time, external problems and resulting pressure are factors forcing change in policies by the government even if the government is not prepared for it. Such situations are generally precipitated by war, economic crises (crisis brought on by major depressions, inflation, or the balance of payment crisis as in case of India) or other unavoidable situations. Through reforms governments respond to these situations.

It is argued that the housing situation, economic growth, and reforms are greatly influenced by each other and an understanding of these in a particular society is a prerequisite to discussing housing issues. As mentioned in the previous section, the focus of the government has always been to increase the economic growth with a view that higher growth itself can remove poverty can benefit the poor. This section argues that housing policy reforms are very important component of economic changes in most countries. Thus economic reforms if not designed and adopted carefully may impact negatively on the country's economy and may disrupt the society.

In India, slower economic growth and higher inflation in 1991 changed the pattern of and proportion of people below living poverty line increased to 36 percent. As a result housing and infrastructure supply lagged behind the demand considerably. Much can be learned about the effectiveness of different development strategies from the experiences of individual developing economies that have similarities with India. The following section highlights the factors that left India behind other countries like China, South Korea and Japan at the economic front.

It is evident that high foreign debts, rapidly growing inflation and unemployment are problems that have to be dealt with by all countries. These crises provide an imperative for reform. During the 1980s many developing countries had to cope with macroeconomic crisis by introducing the adjustment policies that give due weight to the needs of the poor. In many countries the macroeconomic adjustment proved quite painful and risky for the poor. Reports from the World Bank reveal that economic restructuring

associated with adjustment is perfectly consistent with the two elements. The first element is to promote the productive use of the poor's most abundant asset-labor and the second is to provide basic social services to the poor (World Bank, 1990). It calls for reforms that harness market incentives, social and political institutions, infrastructure and indigenous technology along with the primary health care, education and family planning. In some countries including Pakistan, India and Brazil growth has raised the income of the poor, but social services have received too little attention. As a result, the poor are not equipped to take advantages of economic opportunities. Thus the framework of political and economic institutions is important because policies to reduce poverty involve a trade-off. This tradeoff is not mainly between the growth and the reduction of poverty as is generally seen. Switching to an efficient, labor-intensive pattern of development and investing more in human capital are not only consistent with long-term growth but also contribute to it.

Experience of the developed nations reveals that not all reforms were carried out in response to a crisis. Problems were anticipated and proactive actions taken (Parikh, 1995:38). In many countries, major financial reforms are taking place including the reshaping of the monetary system.

The following paragraphs highlight the recent stories of development in similar economies such as of China, Nigeria, Malaysia, Srilanka, Democratic Republic of Korea, and other East Asian industrializing countries, and how the implementation of the economic reforms in India differs from the reforms in these countries.

From 1950-1978, the Chinese economies were centrally planned in most respects. During this period though, a good progress in infrastructure and resource mobilization was made but the defects of such a highly centralized system became visible due to excessive command planning and high rigidity of the administrative system. As a result structural reforms were introduced in 1978. The most striking were rural reforms that introduced price and ownership incentives to farmers. Real farm prices increased by 50 percent, and the agricultural growth rate rose from 2.5 percent in 1965-1978 to 7.2 percent in 1978-1988 (Chu *et al.*, 1990). This is a very good example of the effectiveness of an economic reform.

Contrary to the above, Nigeria, an oil exporter, has had its per capita growth rate averaging at 1.1 percent a year in the period 1960-1973, but declined sharply a year after the oil price increase of 1973. Public spending was largely responsible for the decline. Between 1973 and 1981, public employment tripled from 0.5 to 1.5 million. Government expenditure rose fivefold between 1972 and 1974 and accounted for almost 80 percent of total oil revenue. Public investment increased from five percent of GDP in 1974 to 17 percent in 1977 and accounted for more than half of the total investment in that year (World Bank, 1993). Thus the budget turned from surplus to a deficit averaging 24 percent of retained revenue in 1975-1978, a poor example of economic planning.

In yet another case of a poor country, Argentina's per capita income was comparable to those of Australia and Canada but since the 1940s the country has suffered chronic macro-economic instability and slow growth. Inflation and repeated failures to

stabilize the financial environment have discouraged domestic savings and investments. Without macro-economic stabilization, Argentina has had difficulty adjusting shocks to its terms of trade, a problem compounded by high levels of protection. These continuous macro-economic failures largely account for the decline in Argentina's economy which dropped from an average of 4 percent a year in the period 1960-1973 to 0.8 percent in 1973-1987 (World Bank, 1993).

Like China, other success stories turned out to be from some of the smaller countries of the Far East. Their outward orientation in trade enabled them to profit greatly from the rapid expansion of world trade in the 1950s and 1960s and positioned them to compete successfully in the 1980s which was a very critical period for all countries (Bhagwati, 1995:17). Another strategy, which contributed to the high growth in countries like Japan, was their total commitment to literacy and education, which are 'fundamentals' in growth (Bhagwati, 1995:21). Since the launch of the Third Republic, South Korea has also been successfully employing a planned and controlled market mechanism. The strategy is based on the assumption that in a country with limited national resources, it is feasible for a centrally planned system to oversee the national economy as a whole and the fruits of economic growth should be distributed throughout society as a whole (Yoon, 1994).

The Indian experience of economic reforms is related to a number of important debates involving the types of development strategies the country in transition followed. The debate has divided the researchers into two schools. One group is pro-reform and

recommends faster implementation of the remaining issues of the ongoing reform agenda. The other group is critical of the reforms and its contents due to the adverse effect of these reforms on society, especially the vulnerable groups.

A review of the literature reveals a disappointing performance of Indian economic and political reforms. India's policies were based on Fabian politics. The reform initiated in the year 1991 was sustained for some time and improved the growth rate to a certain extent but it could not improve the standard of living of the poor (Prasad, 1995). Its failure in increasing per capita income put India behind other countries like China, South Korea, Taiwan, and Japan. India's involvement in the economy of the wider region of Asia has been marginal, significantly less than that of China, and significantly below the opportunities that might arise from other activities using a relatively low-wage but skilled and educated labor force (Rosen, 1996:224). In contrast to the Far Eastern countries and South Korea, India's orientation in trade was inward looking and the major focus of policy was on defence and agriculture. A large part of import growth in recent years has been due to the growth of defence and other imports that have little bearing on production and export capacities, leading to a general deterioration in the terms of trade. One of the reasons for its failure has been that the business and powerful groups in the country opposed the major redistributive proposals with the claim that investment would dry and economic growth would be halted.

Housing reforms

In all countries, no matter how advanced, there is a large section of the population that can not afford the full economic cost of a house. That is why housing can not be left

completely to the free market without state subvention in some form. Researchers like McCrone and Stephens assert that it is unwise to assume that this will change with rising living standards (McCrone and Stephens, 1995). Although in many countries average incomes are many times higher than they were at the time of Second World War, the cost of building materials and land have increased in the same proportion. Therefore, public intervention is still necessary if affordable-housing of an adequate standard is to be provided for all sections of society. Thus, housing policy reforms have become a very important component of political processes and economic changes in most countries. The content and emphasis has differed among countries, depending upon how much is known about the housing market and housing policy, how complicated the housing policy is, and how much information is available on present reform activities. Reports from many countries reveal that with the exception of only a few, housing programs designed to help the under privileged groups have not improved their condition.

In most East European countries the collapse of the public housing model occurred as a direct consequence of the change in the political system at the end of 1980s. Following political change, housing has again become one of the main items of political debate in these countries. Since 1990, social policy is strongly 'universalistic' in theory, with every one enjoying equal rights to housing, education, health provision and so on.

The main new trend that appeared was the process of democratization. One of the main reasons for paying extraordinary attention to housing is its large impact on government budgets. Governments in these countries now believe that without implementing housing reform (i.e. easing the economic burden placed by housing

subsidies on the central budget), it seems impossible to introduce any kind of general economic reform (Carino, 1990). Researchers argue that housing reform is one of the preconditions of the restructuring of the economy (Sillince, 1990: 483).

There has been considerable debate in Australia concerning the nature of public housing, and the relative merits and problems surrounding its provision. This debate has intensified as a result of a number of initiatives taken by the government. The most talked about debate has been the National Housing Strategy which was set up by the Commonwealth Government in 1990 to review the structure of housing provision in Australia, and develop a program of policy reform to meet predicted housing needs (Paris, 1993). The criticisms of public housing in Australia parallel a similar debate in the UK, concerning the role and functioning of local authorities in the direct provision of housing services. State authorities have been accused of failing to offer tenants any control over their housing or choice in provision; a lack of locally responsive management; an effective linkage of housing and support services where needed; or recognition of the need for appropriate location and design. Most needy people have found hard to enter this sector (Paris, 1993:1).

In India, the unwillingness of powerful people to support the distributive reforms is one of the reasons that the housing programs in rural areas failed. In contrast, where the benefits of the reforms have reached the poor, housing programs have proved effective.

Thus, housing is one of the most sensitive issues both in developed and developing countries as discussed above. The impact on social conditions of any governmental program such as housing can best be viewed in terms of its acceptance politically, socially, economically, and operationally.

India in transition

At independence, India's economic and social policy was grounded in a broad socialist ideology and a foreign policy of non-alignment. Though India performed very well on the economic front in the three decades following independence, the country suffered a low rate of growth and continuing high level of poverty (Smith, 2000:19). India's economy has been growing steadily for decades in both total and GDP per capita terms, and has achieved a real economic growth rate of 4.2 percent in 1992-93. For the first three decades following independence, the growth rate hovered around an average of 3.5 percent, which came to be known as the 'Hindu rate of growth' (Milliken, 1986). The 1980s saw a break from this rate. With the tentative beginning of economic reforms in the 1980s, GDP growth in the decade 1980-1990 was estimated to have improved to an average of 5.18 percent per year.

Researchers have examined the causes of India's failure in terms of its both efforts and the outcomes. This section throws light on various issues related to reforms in India and identifies the issues on which this research is based.

After independence, the solution was sought within the sphere of a planned, relatively closed economy with a high degree of government control and a policy of widespread subsidies. Mahalanobis was the economist who formulated much of the dominant policy of post-independent India in Nehru's period. Almost all the Five-Year Plans have had the objectives of economic growth, social justice, alleviation of poverty, self-reliance, industrialization and productivity improvement. The relative emphasis has, however, varied between Plans. The First Five-Year Plan (1951-55) attempted to stimulate balanced economic development while correcting imbalances caused by the World War II. Agricultural projects received priority. By contrast, the Second Five-Year Plan (1961-65) emphasized industrialization. The development of heavy and basic goods industries laid the foundations of the self-sustained and self-contained long-run growth of the economy (Shrivastava, 1986). The Plan also stressed social goals, such as more equal distribution of income and extension of the benefits of economic development to the large number of disadvantaged people. With a view to achieving these objectives, a regime of controls and regulations was instituted to regulate the private sector so that it functioned within the framework of the objectives of the Plans. The planned economy required a massive involvement of government employees in the regulation of trade and industry and the emergence of a license/permit quota *raj* that required a license to set up any business starting from setting up a factory to getting a gas connection (Smith, 2000:26).

The first three Five-Year Plans were very much similar in spirit. The underlying strategy was based on a thesis similar to the Lewis development model wherein the

agriculture sector supports industrialization by providing cheap labor and food (Choguill, 1992). The Plans laid uniform emphasis on growth by focusing on factors promoting savings and capital accumulation. But little attention was paid to the policies that would directly increase the access to the poor of wage goods. During the Third Five-Year Plan period, the government became very concerned about the uneven distribution of benefits of the growth. After the completion of Third Five-Year Plan, the weaknesses, gaps and inappropriateness of the Neruvian model started to surface. For example, the expected 'trickling down' effects upon poverty, unemployment, regional and economic inequalities were not visible (Sinha, 1995:147). Because of the dominance of big industry and the prevailing power balance, the controls and regulations could not be implemented effectively. Moreover, these controls were used as instruments of increasing monopoly. The large business houses and the bureaucracy went on pre-empting licenses to safeguard their powers. The political party in power used these controls as a leverage for political favors. Industrial licensing failed to achieve its objectives because most of the licenses were cornered by the large business houses (Minocha, 1995:79). The conflict with China in 1962, and the successive monsoon failures in 1965 and 1967 caused substantial changes in the Indian plan priorities. The three Annual Plans of 1966-1967, 1976-1968, 1968-1969 that followed the Third Five-Year Plan contained a new agricultural strategy called 'Green Revolution' that was carried over into the postponed Fourth Five-Year Plan (1969-1974). By the late 1960s the focus was on food self-sufficiency. The 'Green Revolution' delivered food sustainability in India, but it also created a huge difference between large landowners and subsistence and semi-subsistence farmers (Smith, 2000:20).

The Fifth Five-Year Plan (1974-1979) received greater emphasis on the objective of the poverty alleviation, associated with reduction in inequality. However, the oil crisis and the harvest failure in 1972-1973 led to a dilution of the emphasis on redistribution objectives. Till the 1980s, the Indian National Congress party had been in power for most of the time and had held aloft the promise of national and class emancipation. It sought to raise the average per capita consumption of the bottom 30 percent of the population to a pre-specified level. Politics was characterized by consensus, carrying forward the ideas of the nationalist movement. It was an accepted policy that the special reforms and welfare measures should uplift the downtrodden masses. All groups agreed that the power of the big industrial companies should be restrained and that small-scale entrepreneurs should be stimulated and protected (Rolender, 1996).

It was decided that India should not integrate with the western capitalistic world and that the multinational companies should be kept under strict control. It was a policy acceptable to most segments of Indian society. A study by Rolender suggests that even to the poor people, the Indian State under the leadership of the Nehru and Indira Gandhi-was a relatively favorable institution. During this period, various measures, though inadequately executed, prevented the excessive polarization between rich and poor people and provided a certain degree of protection to lower caste laborers and poor peasants. This view of India in terms of a consensus has to be understood in the relative sense of 'consensus politics'. Though this consensus politics was not acceptable to the dominant class of landlords and rich industrialists, they also had to bear the ultimate practice of state intervention unwillingly (Rolender, 1996). The Fifth Five-Year Plan

showed that the planning of production with a desirable income distribution was no guarantee per se of a reduction in poverty. Rather, direct intervention is required to bring about desired changes in the living standard of the masses. The Sixth Five-Year Plan (1980-1985), which aimed at bringing down poverty to 30 per cent of the population in both rural and urban areas, provided a number of measures for the eradication of poverty, including Integrated Rural Development Program (IRDP) and National Rural Employment Program (NREP). The Seventh Five-Year Plan (1985-1990) aimed at bringing down the proportion of poorer people to less than 10 percent by 1994-1995 by continuing the emphasis on the target-oriented programs. By now, because of inter-regional disparities in growth patterns, poverty had assumed a regional dimension with large pockets of poverty concentrated in economically backward regions. For the first time, the Seventh Five-Year Plan attempted to integrate poverty alleviation programs with other development activities.

The continuation of consensus politics came under serious strain in the 1980s. After pursuing an inward-looking development strategy with the state assuming importance for more than four decades, India stepped ahead to widen and deepen its integration with the world economy as a part of structural adjustment. This period favored the big bourgeoisie as well as rich peasants as they wanted to get rid of the constraints imposed by the consensus politics. During the late 1980s India relied increasingly on borrowing from foreign sources. This trend led to a balance of payment crisis in 1990. In order to receive new loans, the government had no choice but to agree to further measures of economic liberalization. The commitment to economic reform

was re-affirmed by the government in 1991. Bagachi and others are convinced that the debt crisis could easily have been avoided but it was not in the interest of the controlling officials (Bagachi, 1995:81). The people affected by the crisis were not only the poor but also many lower-middle-class families in cities.

Rajiv Gandhi as Prime Minister in 1984 brought a fresh promise of 'liberal', market-oriented economic reforms. India's current economic reforms began in 1985. The main reforms, involving industrial licensing and regulatory policies, have had a beneficial impact on business opportunities and have radically changed the business environment. Business became free to capitalize on the strengths of the Indian economy: its natural resources, skilled labor and well established institutional framework.

India's economic crisis in the late 1980s was so severe that it compelled successive governments to confront its effects. In October 1990, the National Front government imposed a 25 percent surcharge on petroleum products to reduce the fiscal deficit. A new seven percent surcharge was also imposed on the corporate tax. The Eighth Five-Year Plan (1990-1995) approach paper formulated by the *Janata dal* government sought to correct some of the distortions observed during that period. In December 1990 the government also introduced several additional fiscal measures to cut the deficit. All these measures were outside the conventional pattern of annual budgets and together they announced to an emergency program to reduce the deficit directly by 1.5 percent of GNP (Rosen, 1996).

After Rajiv Gandhi's assassination, Prime Minister Narasimha Rao took office in June 1991 with a minority Congress party government. Facing a serious macroeconomic and foreign exchange crisis, he and his government instituted dramatic economic reforms. The new government embraced the philosophy of liberal economic reforms. 'Reform by storm' supplanted the 'Reform by stealth' of Mrs. Gandhi's time and the 'reform with reluctance' under Rajiv Gandhi (Bhagwati, 1995:16). But in January 1991, due to the oil crisis, the government was forced again to take IMF loans worth $1.8 billion and in October 1991 borrowing was further increased, forcing the government both to control and reduce the budget deficit and to undertake structural reforms. The new structural reform agenda endorsed by the IMF and the World Bank was little different from what had already been announced by the new government of the then Prime Minister Rao. Again India was at a critical turning point. But the process has gone much further ahead than ever before.

The government was forced by the World Bank to adopt this new reform which aims at 'correcting macro-economic imbalances lying at the roots of the crisis' (Hirway, 1996:485). The stabilization-cum structural adjustment program of the Government of India has its origin in the debt crisis and the internal financial crisis. The short-term and long-term measures adopted by the government for stabilization and structural adjustment were based on partial diagnosis of the problem. The short term measures were aimed at compressing the economy by taking steps such as: devaluation of rupee; initiation of fundamental trade reforms to control the growth of imports and to promote exports; borrowing from the IMF and to cut down budget deficits by reducing subsidies and

widening tax collection. The long-term measures were formulated around the principles of liberalization, privatization and deregulation. The major objectives were to correct macro-economic imbalances of the economy. The objectives of the package are that the Indian economy should be integrated with the world economy and India should allow for an inflow of the latest technology, and should develop exports to pay for it. All these measures are expected to have a dramatic impact on poverty reduction and employment generation (Hirway, 1996:486).

In accordance with the economic reform program, the Indian Government accelerated its reform and the other targets as well, such as modernization of the tax system, restructuring of the banking sector, and reduction of interest rates to 14 percent.

To avoid any social disruption, the government also announced a safety net for implementing subsidized rural programs (against the condition of the IMF) while maintaining the momentum of reforms. Thus, the reform process in India in 1980 and 1991 was an unavoidable imperative and the government accepted the reform (Sinha, 1995).

Researchers have analyzed India's failure to implement reforms in their own way. Bhagwati asserts that if reforms are sustainable, they provide better results. The reform process appears to be sustainable if its pace and sequence are moduled carefully. The reforms needed in the Indian economy were mainly in her microeconomic framework, requiring the structural changes that would free the economy and improve its functioning (Bhagwati, 1995).

India, like China, offers an immense market for foreign investment. Considering that export performance is directly proportional to higher growth, the limited reforms of Indira and Rajiv Gandhi were carried out with outward orientation in trade. These reforms improved India's export performance and growth to some extent (Bhagwati, 1995). Jagdish argues that efficiency and growth are important instruments for alleviating poverty. The reforms, therefore, were the part of the process of removing poverty (through growth), not an instrument of growth in itself. The actual experience in India shows that growth can pull people up into gainful employment and reduce poverty. The failure of India's attack on poverty came, not from a mistaken emphasis on growth, but from the inadequacy of the growth itself (Bhagwati, 1995:46). He asserts that though the previous reforms did not give very good results, the government could nevertheless maintain the momentum of reform and restructuring while avoiding the radical or speedy change that could cause major social disruption (Bhagwati, 1995).

A considerable dualism exists in the Indian economy. Planners make an important distinction between the 'formal' and 'informal' sectors of the economy. The informal and unorganized economy is largely rural and relies upon farming, fishing, forestry, and cottage industries. A majority of the population is engaged in the informal economy, contributing more than 50 percent of GDP (Heitzman and Worden, 1995). The formal economy consists of large scale manufacturing units in the modern sector. The main reason for India's slow economic development is the widespread poverty in the informal sector in rural and urban areas. According to the census report of 1971, the number of people living in poverty was 300 million, which were about 50 percent of the

total population at that time. Poverty was reduced during the 1980s and was estimated at about 26 percent of the population. However, slower economic growth and higher inflation in 1991 changed the pattern and the proportion of people living below the poverty line increased to 36 percent. As a result, housing and infrastructure supply lagged behind the demand considerably (Heitzman and Worden, 1995:1-3).

Researchers conclude that the new structural program adopted by the governments does not directly address the problems of poverty and unemployment and has little to offer to the rural poor. It will not correct the growth path in favor of the poor but will rather reinforce a growth path that favors urban areas and some selected categories of the population (Hirway, 1996). It is asserted that the major objective of the reform is to integrate India into the world economy by opening up the economy to the inflow of the latest technology. The rural poor who have low access even to local markets and use very primitive technology are unlikely to benefit by this program (Shah, 1995). There are other major lacunas found in the new policy, which have had adverse impact on the development of the country. Some of these are: low productivity; a high incidence of poverty; a low rate of decline in the numbers below the poverty line; the deceleration in the growth rate of employment; an increased labor force; a low literacy rate; and very conspicuously, widespread environmental degradation in rural areas. Though all these problems affect millions of rural people in the country, they are not treated as a 'crisis' because the affected group is neither vocal nor politically visible enough to pressurize the government to take urgent action.

In addition, Jenkins highlights another obstacle contributing to India's failure, that is: short-lived minority governments. He highlights that the Narasimha Rao government was a minority government reliant upon the support of the parties outside the Congress. The United Front government that took office in the wake of the 1996 general election had to rely to an even greater extent on support outside its ranks, while the Bhartiya Janata Party, which is now in power, has an even more fragile claim on power in a coalition government. They lack a clear mandate, and their ideological inconsistency breeds public suspicions (Jenkins, 1999:40). Recent studies by political scientists reveal that lack of primary education and the low literacy rate have contributed greatly to India's failure in moving towards equitable economic growth. According to them, India only has enabling legislation, which permits local governments to enforce compulsory primary education. But the legislation often has not been used (Bhagwati, 1995). Minocha asserts that social transformation was not given much attention and, as a result, the institutional framework has remained iniquitous, exploitative and caste ridden (Minocha, 1995:80).

The argument is that economic and political self-reliance, social justice and an environmentally sound quality of life are obviously the essentials of development and will contribute to it more than the economy changes alone. Sharma has defined development as 'the self-reliant evolution of productive forces; supplying society with material, and cultural goods and services within a social and political order that guarantee social equality, political participation and economic welfare for all' (Sharma, 1999:68). It is argued that without a sound ecological basis, economic welfare cannot be sustained.

The influence of improved conditions and the opening of a broad spectrum of activities in housing necessitate working out a new conception of public housing policy. This should be based on a fundamental change from quantity to quality in housing, accompanied by a transformation in the public housing sector.

THE ROLE OF GOVERNMENT IN HOUSING DEVELOPMENT

In most countries, regardless of the average standard of living, there is a large section of the population that can not afford the full economic cost of what would generally be regarded as an adequate standard of housing. As a result people, especially in many poorer countries, have to live in very substandard locations such as shantytowns, squatter settlements or slums. It is therefore a subject of concern to all governments.

Governments, particularly in the democratic nations, are involved with certain issues of housing provision such as finance, resource allocation, legislation and planning. Nevertheless, the shape of the housing policy, and the modes and the effectiveness of government intervention differ greatly from one country to another. Factors such as political ideology, level of technological development, economic resources, social housing and subsidy payments govern such variations. Although all countries in Europe have found it necessary to subsidize housing, this has been done in a variety of ways. Some provide support to each of the tenures, and in certain cases it is an objective of policy to be tenure neutral. Some have concentrated support on one or two tenures, with no attempt at equality of treatment. There is a choice too between subsidizing the

building, and support to individuals in the form of housing allowances known as 'housing benefits' (Barlow *et al.,* 1994)).

A distinction can be noticed in two systems. These are capitalist market systems where government plays a minimal role, and social distributive system in which the national government plays a major role (Pugh, 1980). In capitalist nations such as the United States, Canada and Japan, housing provision is characterized by a free market model, which treats housing as a commodity similar to automobiles and refrigerators. According to this model, government only ensures the smooth functioning of the market (Marcuse, 1990:10). By contrast, in centrally planned socialist nations such as China, Vietnam, Cuba, and until recently Nicaragua, the fundamental assumption is that the state distributes the costs and benefits equally among all sections of society. According to this egalitarian ideology, the state must maintain control over all processes. Here, housing is viewed as entitlement (World Bank, 1991).

Marcuse asserts that in the absence of state intervention, a large proportion of the population would be unable to pay the full economic cost of the housing and the belief that such a problem would cure itself as a country becomes richer, is a misconception (Marcuse, 1990:12). It is argued that house building is a labor-intensive industry and as an economy advances, the output of labor intensive industries becomes relatively more expensive. This is because the rise in wage rates is not fully matched by the rates of productivity increase available in some other sectors. In addition, the building materials have risen more rapidly in price than many other goods in recent years, and the scarcity

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of prime sites coupled with planning constraint lead to escalating land prices. The result is that although the average incomes are higher than before, state subventions are still necessary if affordable housing of an adequate standard is to be provided for all sections of the community. However, this situation has presented the authorities in socialist systems with a dilemma. On the one hand, political ideology demands universal provision of housing by the state; on the other hand, economic realities require that financial, material, and human resources be committed to productive investments with higher returns. Shah recommends that the state has to allow for alternative modalities and encourage the provision of informal settlements and self-help housing in rural areas (Shah, 1995).

EFFECTIVENESS OF RURAL PUBLIC HOUSING PROGRAMS

Housing problems were dealt with in isolation by many countries. However, the initiatives in research and policy at the international level were taken for the first time during the workshop of the International Sociological Association (ISA) committee on 'Housing and the Built Environment' in 1985 in Amsterdam and later in New Delhi in India in 1986 at the World Congress. A symposium on affordable housing was then held in Hamburg in 1987. This series of conferences gave emphasis on the 'Whys' and 'Hows' of the housing problems in India. However, the housing issue gained real momentum after the General Assembly of the United Nations (held in December 1988) adopted the 'Global Strategy for Shelter to the Year 2000' with the main objective being to facilitate shelter for all (UNDP, 1991). This strategy recognizes that despite the decade of direct government intervention in housing supply, the present housing situation in developing

countries is deteriorating fast. The strategy later called for the government to leave the actual production of the housing units to the private sector and to community efforts, and to provide legal, financial and institutional support to this process instead.

Many governments have since adopted this principle of enabling shelter strategies. However, it is emphasized that the sheer magnitude of the shelter problem remains the main obstacle to the success of the strategy and the number of people living in inadequate shelter is still increasing and is now over one billion (Rao, 1995:3). In India, where more than 70 percent of the people live in villages and 48 percent of them live below the poverty line, this problem is more serious.

In India, the development of the country as a whole is determined by the development of the rural areas. The majority of the unskilled population is unskilled laborers dependent on agriculture. Hence, it is argued that the improvement in the rural housing situation will improve the living standard of the people and will, therefore, improve the economy.

The National Housing Policy of India assesses the rural housing situation as qualitatively different from the urban. Housing activity in rural areas is not based so much on the cash economy but depends much more on land rights and access to resources. The production of housing in rural areas is not reliant on a real-estate market and a commercial private sector. The owner builds the house by himself or with the help of friends and neighbors with locally available materials and resources. The construction

of an owner-controlled house is usually incremental in nature, built within means and suitable to the family's functional needs, social aspirations and aesthetic taste. Construction involves collective participation and involvement, observes community rules, respects neighbors' concerns and is generally an environment friendly consensus product. This is in contrast to apartments built by builders in cities, which are treated as commodity and found to be mostly conflict-ridden, environmentally hostile and non-participatory (Shah, 1995).

Rural housing and development

By now, many studies have revealed a relationship between housing and its association with some non-housing components such as government policies, poverty, health, and many other social and economic issues. Housing programs can be conceived as a series of inter-linked sociological, technological and economic processes that ultimately lead to overall development and social mobilization. It is argued that improvement in the housing situation is essential as it increases human working efficiency, helps create healthy and hygienic living and also contributes to the national income. The following section investigates how rural housing contributes to development.

Glaeser asserts that a house, like many other rural development activities, has a monetary and subsistence dimension. This means that housing construction and repair may involve a flow of money, as in the case of government schemes. It may also be a family or village self-help activity that involves skills, labor force, building materials and

tools as input factors, but not necessarily money. Both components - the monetary and the subsistence - contribute to economic development since they are part of the economic cycles in two ways. First: the combination of input factors results in an individual product and the new and the repaired house contributes to the national product and national wealth. Secondly: this process creates employment in the form of both self-employment and mutual help component (Glaeser, 1995).

In concrete and quantitative terms, rural housing has contributed to the Indian national economy. Over the period 1970-1981, housing contributed between 3 percent and 4 percent annually to the gross domestic product at factor cost. Calculated at 1970-1971 prices, national revenue from rural housing exceeded urban housing throughout the whole period (NBO and ESCAP, 1984:1-11). National income from rural housing at current prices increased in absolute terms from Rs. 7.5 billion in 1980-1981 to Rs. 16.5 billion in 1990-1991. The contribution of housing property to the average Indian household is 28 percent with 64 percent for urban and 24 percent for rural areas (NBO and ESCAP, 1984).

According to a report of World Health Organization (WHO), crowded living conditions leads to the generation of a 'diseased burden' (DB). This leads to reduced per worker productivity and hence a 'lower conversion efficiency' (CE) and reduced 'human capital' (HC). Workers with low human capital can not have a high rate of generation of 'physical capital' or accumulate investible surpluses (Sinha, 1995). The DB also makes it necessary to divert scarce resources for medical treatment when the same would have

been otherwise more productively employed elsewhere or used for higher consumption. The household thus goes into deficit and has little surplus accumulation and is not in a position to invest in housing needs.

Improved housing conditions will lead to reduced DB and hence enhanced CE among the rural poor and a higher accumulation of HC. It will also lead to an improved consumption pattern and better accumulation of physical capital which all lead to higher CE (Sinha, 1995). This forms a vicious circle within itself. These linkages have been shown in **Figure 3.1**.

Figure 3.1 Need and Linkage Cycle of Rural Housing
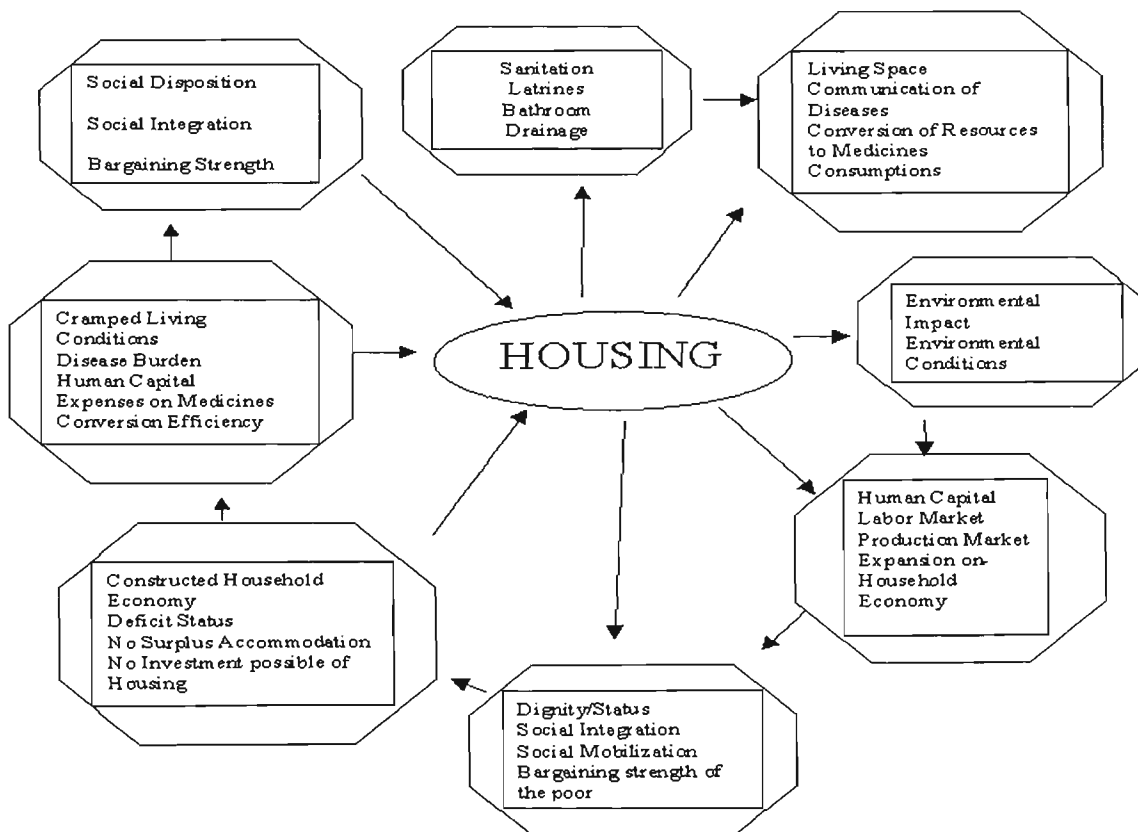
Source: Sinha, 1995

A rural household family comprises productive and non-productive members. Their sole endowment is labor, which they convert into entitlement by selling the same in the labor market. Where they have special skills, they command superior prices in the market. However, usually they possess no specialized skill and face a labor market that is seasonal in character.

Thus, in the off-season when their consumption goes down, they can get work on construction projects. This helps them in two ways: one, by working as daily wage-earners householders can earn some money and further by working in different housing schemes they encounter and learn about various new technological devices and new techniques. This may lead to the acquisition of new skills and thereby enhance human capital.

A better house has social connotations too. It confers other benefits like social dignity, which may not be quantified in precise terms. It leads to the creation of a better environment, which in turn reduces social conflicts. There are environmental and sociological gains in terms of better living conditions, and gains in human and physical capital. The major gain, however, is in terms of social mobilization. Housing for the poorest should be embedded in an economic development strategy, which strengthens the economic self-reliance of a family.

Housing- as a 'direct route' to anti-poverty programs

The share of the population in poverty has declined for developing countries as a whole, from 28.3 percent in 1987 to 24 percent in 1998 based on an index of one US

dollar per day. While the population that used to get two US dollar per day declined from 61 percent to 56 percent for the same period in all the developing regions except Sub-Saharan Africa and Eastern Europe and Central Asia. Declines have been pronounced and sustained over a longer time period for the most populous developing countries. For example, the incidence of poverty in India measured by the official poverty line fell from 57 percent in 1973 to around 35 percent in 1998, whereas the incidence of poverty fell from 60 percent to 20 percent between 1985 and 1998 for Indonesia. Standards of living have also improved. However, in spite of this broad based progress, more than 40 developing countries with 400 million people have had negative or close to zero per capita income growth over the past thirty years. And the absolute number of poor have continued to increase in all regions except East Asia and the Middle East. Overall, despite impressive growth performance in many large developing countries, absolute poverty worldwide is still increasing (World Bank, 2000).

It is argued that the improvement in the condition of the villages, or in other words the alleviation of poverty, is vital to the overall development of the nation's economy. In fact, this has been the main objective of the Government of India. In India, within the last 25 years, the agriculture sector has become increasingly mechanized which has resulted in increased productivity and decreased rural labor force requirements. As a result, the surplus labor force has migrated to urban areas. The productive rural laborers (skilled as well as semi-skilled) were able to find some kind of employment in the cities, but the unskilled and landless poor have remained in the villages in abject poverty. This situation is worse in the case of the women who comprise two thirds of the

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poorest population. Women tend to be severely disadvantaged in terms of education, health, nutrition, and participation of labor force. They also have less access to the land credit and extension services. The challenge today is how to alleviate the poverty of this large population of the rural poor who often live in such a vulnerable situation.

It is very necessary to find innovative methods to reach the rural poor with a view to alleviate their poverty and improve their living conditions. As most of the people are rural poor who live and work in low-income communities, the improvement in their conditions and an increase in their access to essential goods and services are vital issues.

To achieve this target, rapid economic growth is considered the best tool to develop such a system, so that the emphasis of policies and economic reforms has been on economic growth. Housing was also given priority in all plans, but the benefits have not been enjoyed by the poor. Basically the government policies and plans were based on the assumption that the housing situation or the improvement in the standard of living of the people would improve with the increase in economic growth. According to Bhagwati, this is a 'direct-route' of anti-poverty programs (Bhagwati, 1995:26). But despite good economic growth records, the country's overall development has remained very slow.

Furthermore, over the years, India has developed from a liberal economy to one based on globally oriented structural reforms. In this new economic regime dominated by a structural adjustment program and export-led-growth, the rural sector has become

marginalized (Shah, 1995). Hirway concludes that the reform does not directly address the problems of poverty and unemployment, and has little to offer to the rural poor (Hirway, 1996:485).

Bhagwati has highlighted two approaches to implementing the anti-poverty programs (Bhagwati, 1995:26). One is a 'indirect-route' anti-poverty program. In this approach, the focus is on improving economic growth based on the assumption that the fruits of the growth will penetrate downwards and the situation of the poor will improve as the growth increases. Another approach is 'direct-route' anti-poverty programs in which the focus is directly on the welfare programs such as public provision of minimum needs oriented education, housing, nutritional supplements and health. The Indian government focus has been mainly on the former approach. My argument is just the reverse. Economic growth can be achieved in a better way by improving the standard of living of people by implementing essential programs such as housing. I argue that the 'direct route anti-poverty' programs will improve the living standard of the poor and will contribute to national economic growth. An improvement in the housing situation contributes to the national economy, generates employment opportunities, and creates a solid base of healthy and hygienic living. A focus on improving the housing situation in the rural areas, in turn, will help reduce poverty and contribute to the national economy.

Economic growth and development

In fact, economic growth in India was conceived by the Planning Commission in 1950s and 1960s to be an instrumental variable towards ameliorating poverty, not an

objective *per se* (Bhagwati, 1995:30). This was also mentioned by Raychoudhari while discussing the strategies for reducing poverty (Raychoudhari, 1991:112). In order to provide 'minimum income' (to raise the level of living standards) or to ameliorate poverty, rapid growth was decided upon as the principal instrument through which the objectives could be implemented. Real GDP in the years 1995, 1996 and 1997 grew at 7.4 percent, 6.9 percent and 6.6 percent respectively (World Bank, 1997).

As has been discussed, housing is a major problem in India, particularly in rural areas, and improvement in its situation has manifold significance. One is that it contributes to economic growth and is termed as a 'direct-route' anti-poverty program of growth. This means that by implementing programs such as housing, the standard of living of people may be improved directly and this will affect economic growth. Another way of achieving economic growth (with poverty alleviation as the main target) is the 'indirect-route'. This means the use of resources to enhance growth and thereby increase the incomes and hence the living standard of the poor.

From the beginning, economic growth is found necessary for development because it can pull people up into gainful work and reduce poverty. Poverty persists because there is little growth. In the international context, the World Development Report reveals that countries like South Korea and Taiwan that have risen much faster than India have had a substantial positive impact on their peoples' living standards. By contrast, India's poor growth performance in the 1960s and 1970s has affected its prospects for raising living standards (World Bank, 1990:218). Weiner asserts that 'had

India's GDP grown as rapidly from 1960 to 1980 as South Korea's, it would stand at US $531billion today rather than US$150 billion. India's per capita income would have been US$740 instead of US $260. Even with the benefits of growth inequitably distributed; most of the poor would have been better off' (World Bank, 1990). In the Indian context too, there is evidence that growth reduces poverty, as can be seen during harvest seasons. The incidence of poverty goes down in a good harvest and up in the years of bad harvest.

In summary, reforms, growth, and housing development all are affected by each other. Total commitments to literacy and education are 'fundamentals' in growth. Another strategy that contributes to growth is the country's outward orientation in trade. In India, a part of import growth in recent years has been due to growth in defence and other inward looking trades. Reforms have been effective if the benefits of growth have reached the poor. The main reason for India's slow economic development is its widespread poverty in informal sector.

In the case of housing, it can be **concluded** that the situation of the poor can be improved through both the 'direct' and 'indirect' route. However, the 'direct' route is more efficient and feasible than the other because the 'indirect' route will be efficient only when growth is very high. The present growth rate in India is not high enough to raise the standard of living of the lower section of society. According to one estimate, the growth rate should have been at least 10 percent during the Eighth and Ninth Five-Year Plans to wipe out poverty in 10 years. As against this, the target rates of growth during the Eighth and Ninth Plans were 5.6 percent and 6.02 percent respectively (Prasad,

1995:75). This fell short of the objectives of achieving the target employment rate and poverty alleviation. It can raise employment only by 1.7 percent to 1.8 percent annually as against the requirement of 3 percent. Thus, poverty alleviation or the improvement in the standard of living of the poor during the next 10 years is not possible. It means that in the present circumstances, the housing problems can not be addressed effectively through the 'indirect-route'. Hence, an entirely different approach is needed to improve the housing situation. To find a suitable approach a review of different ongoing theories of development and identification of an appropriate theory in relation to rural public housing in India has been undertaken in **Chapter four**.

Chapter 4

Theoretical Approaches to Rural Public Housing

INTRODUCTION

As discussed in the previous chapter, economic 'self-reliance', 'social justice' and an 'environmentally sound quality of life' are the essentials of housing development and will contribute to it more than the economy alone. To achieve this, there is a need of a framework that could lead to self-reliance and social justice with environmentally sound quality of life. This chapter explores the approaches and assumptions that have been used to understand the public housing issues in developing countries and tries to set out a coherent framework to analyze the housing situation in rural India.

Initially, economic rationalists have given very low priority to public housing issues in the national development planning process because this sector was considered to be unproductive. Priorities were given to industrial investments, which were viewed as growth generative. Housing problems came into prominence after 1960 when cities like Ankara, Rabat and Abidjan in the Third World countries were overflowing with slums and squatter settlements (Sillince, 1990). At the same time, a theoretical debate was developing about the causes and policy implications of growing poverty in the poor countries. The debate over poverty left a great impact on the governments' policies and planning.

In rural India, housing was traditionally a self-help activity. People cooperated in building their houses with the bare minimum costs using locally available materials. With the passage of time, the available resources in the villages, such as land and wood, started diminishing. These problems, combined with other socio-political problems, made a particular group (the poor strata with casual labor work) dependent on government support. It has been argued that the self-help approach to housing is the only solution in rural areas. However, the self-help approach in itself is very complex to understand. In this chapter, some of the major theories, which have been used to understand the process of housing in rural India are reviewed and analyzed. Self-help theory is discussed in detail to find out how applicable it is to rural conditions in India. Finally, it is argued that the process of housing development should be based on the ecodevelopment approach through self-help.

The theoretical debate started with Lewis's concept of the 'culture of poverty'. He determined how individuals who are very poor viewed themselves and their children. According to Lewis, this culture of poverty plays a positive role in the lives of the poor, in that: 'It has a structure, a rational and defense mechanism without which the poor could hardly carry on. In short, it is a way of life, remarkably stable and persistent, passed down from generation-to-generation along family lines. The culture of poverty has its own modalities and distinctive social and psychological consequences for its members. It is a dynamic factor which affects participation in the larger national culture and becomes a subculture of its own' (Choguill, 1992:213).

The suggested solution was 'to raise the level of income slowly' and turn them into a middle class. Only a small proportion of the population could be classified into such a subculture because this solution was not feasible for the people in serious conditions in developing countries, such as the unskilled laborers in rural areas of India. For people in developing and under-developed countries, change might be achieved by radically restructuring society, redistributing wealth and reorganizing the poor; in other words by revolution. Lewis's approach suggests that for such groups, public housing programs started by the governments in India should be designed very carefully otherwise they would create social dislocation (Choguill, 1992).

By now it has been established that the development of public housing in rural areas is associated with the processes of the economic growth, modernization, and development of a country. These concepts are interrelated and sometimes have been used synonymously. However, recent literature has clearly differentiated them and argues that economic growth does not always leads to the development of the majority of the population.

THEORY OF DEVELOPMENT

The literature on development has undergone considerable change in emphasis. During the first half of the twentieth century the underdevelopment of countries was equated with the backwardness of their people determined on the basis of environmental conditions. By the second half of the twentieth century the perception of the researchers changed. Environmental conditions were seen as relative to socio-cultural conditions.

In 1969, Seers conceived development as involving not only economic growth but also the living standard of the whole population. He asserted that the development of a country can be judged based on three questions: what has been happening to poverty?, what has been happening to unemployment?, and what has been happening to the inequality? Later in 1977 a new concept was added to define development, that was the concept of 'self-reliance'. Mabogunje (1980) has viewed 'development' as economic development; modernization; distributive justice; and socio-economic transformation. These perspectives are outlined below in more detail.

THEORY OF ECONOMIC GROWTH

Economic progress can be measured in terms of the greater output or improved quality of goods produced, but 'development' in political terms is implicit in debate about public policy and social choice. Much debate about the political development is concerned with efficiency, democracy, and freedom. 'Efficiency' in terms of production and distribution of goods and services, 'democracies' in the sense that all citizens have 'say' in the process of development, and 'freedom' means the freedom of action and expressions (McCulloch, 1996).

However, recent literature rejects the notion of development on purely economic grounds because the strategy the economic growth has failed to provide better level of living to relatively backward sections of the society. For example, in India, those sections of the population belonging to scheduled castes and scheduled tribes are facing underdevelopment that is reflected through unemployment and poor literacy prevalent

among them. And in the study area, in which research for this dissertation took place, a large population still lives below poverty line and has negligible share in total national income and assets. Thus the theory of development based on economic growth has been found inapplicable to the present study.

THEORY OF MODERNIZATION

'Modernization' is the process of social change in which development is the economic component. 'Modernization produces the societal environment in which rising output per head is effectively incorporated. This transformation in perceiving and achieving wealth-oriented behavior entails the ultimate reshaping and re-sharing of all societal values such as power, respect, affection, well being and skill' (Lerner, 1968:23). The emphasis of modernization theory (popular in the 1950s and 1960s) is on how to inculcate wealth-oriented behavior and values in individuals. The application of modernization theory saw a new emphasis in many developing countries on the provision of schools, colleges, the expansion of education at all levels, transport and communications, increasing health care facilities and medical establishments, the provision of better housing, recreation facilities and a new interest in youth activity. The present study rejects the notion of development based on modernization because this process creates dissatisfaction in traditional rural societies. Besides, modernization created income inequalities between individuals, and between rural and urban areas. India exhibits a striking contrast between a small section of wealthy individuals and a large group of poverty-stricken people as a result of modernization theory and its application to national planning policy.

THEORY OF DISTRIBUTIVE JUSTICE

By the end of 1960s, 'development' was not seen only as a task of raising the 'economic growth', but also to deal with the problem of 'distributive justice' simultaneously. Interest in development as social justice raised three major issues. First, the nature of goods and services provided by government for the public, secondly, the accessibility of these goods by those societies where poverty and unemployment are much more prevalent due to various socio-economic factors, and thirdly, defining how the burden of responsibility can be shared among these classes. The issues of social justice were conceived purely in terms of the transfer of resources from the privileged to the disadvantaged groups in the society with an aim to reduce poverty.

However, this notion of development could not yield the desired results. Many studies claim that the programs that sought to alter distribution without altering the capitalist market structure had failed (Mabogunje, 1980:40). In the case of India, though the Indian economy grew economically, but as far as the 'social justice' is concerned, there is still a long way to go. The sections of the population belonging to scheduled castes and scheduled tribes have not benefited from the growth. Hence this notion bears little relevance to the present study.

THEORY OF SOCIO-ECONOMIC TRANSFORMATION

Against the background of distributive justice, the development of a society is seen in terms of the transformation in its 'mode of production'. According to Marxist theory, the 'mode of production' refers to those elements, activities, and social

relationships that are necessary to produce and reproduce material life. The elements comprise the raw materials existing in nature, productive equipment and infrastructure, and human labor. Social relationships determine the nature of the social structure and are maintained through various political and legal means. These means are related to the prevailing objectives of a society at a particular historical time. A society is known by its activities and functioning. In the past, each society had its own distinct set of social objectives, diet, customs and beliefs, on the basis of which they were characterized as primitive, feudal, capitalist or socialist. The traditional Indian rural societies were organized mainly on a communalist basis. Social relations were based on kinship where agricultural land was common for all. By contrast, in modern capitalist society, social relations are largely determined through the economic value set on each individual, and activities are coordinated through the medium of self-regulating markets. 'Basic shifts in any aspect of the mode of production can bring wide- ranging changes which may culminate not only in change of the mode but also in changes of the societal classes' (Mabogunje, 1980:43). Such development is reflected through the socio-economic transformation. In India this socio-economic transformation further crystallized the distinction between the castes and classes in villages and could address the problems at the grass-roots level.

THE DEPENDENCY PARADIGM

In view of the flaws of modernization theory and its inability to account for underdevelopment, the advocates of the 'dependency' perspective argued that the development of a national unit could only be fully understood in the historical context of

its incorporation into the world economy. A process of uneven development characterizes this global economic system with core nations benefiting from a transfer of funds from the periphery. Thus development and underdevelopment are the effects of the same phenomenon. The pioneer of the dependency debate was Baron who argued that underdevelopment was not due to the absence of internal factors required to take-off, but was a direct consequence of the process under which the Third World economies were incorporated into the world capitalist system (Baron, 1957).

Dos Santos of the Latin American dependency school introduced a new term called 'new dependence', which suggests that industrialization would fail for a number of reasons such as the limited domestic purchasing power and the capital intensive rather than labor intensive nature of the new technology (Gershon, 1996:3).

The most famous advocate of the Latin American dependency school was Andre Gunther Frank. He argued that the exploitative relationship was a product of the capitalist system at all levels: between the capitalist world and the national metropolises, at the national and regional level, and between regional and local levels. This extended to large landowners and merchants who expropriated surplus from small peasants and from the land-less laborers exploited by them in turn (Frank, 1967). A major criticism of the dependency approach is that it neglects the variations at the periphery, particularly in the division of class structure and the exchange relationship. Hence it has little direct value in the context of the Indian rural housing conditioning.

Thus the investigation of development theories have shown the ambiguities in many of the approaches whether the emphasis be on growth, equity or some other alternative. It bears limited relevance to the Indian rural caste and class-based social structure.

CONCEPT OF LEISURE PREFERENCE

Many researchers have examined the significance of this behavioral pattern for the people who live on subsistence economies or where people are dependent on irregular wages. Subsistence economies have existed in India since hunter-gatherer societies of the Stone Age. In rural areas, peasants still live in subsistence economies. The fundamental distinction between a subsistence economy and the market economy is that the latter is oriented around the production of surplus or on the principle of the 'maximization of the yield' in contrast to the subsistence economy, which is oriented around 'minimizing of risk' (Herold, 1996:1). Groh asserts that the strategy of 'risk minimization' is concerned with sub-optimal productivity, which implies the 'under-utilization of resources, and a behavioral pattern of 'leisure preference' (Groh, 1992).

Leisure is one type of choice any consumer can prefer. People make choices but sometime actual choices are constrained by many factors. These factors may be external to the individual such as culturally determined roles, rules and regulations, inaccessibility of appropriate facilities, or internal such as health, physical ability or arising from family or work (McGuiggan, 1996).

In primitive societies 'leisure preference' is termed as a form of behavior which is often judged as 'laziness'. Earlier, the colonizers and later the people from industrial societies repeatedly complained about the behavior of the indigenous people and the lower class people (laborers): they stopped working as soon as they thought they had earned enough. This mode of behavior is just the opposite to the logic of the modern market economy. However, in Herold's view, such behavior need not count as wasteful if it is interpreted in the way that the individual worker perceives a greater benefit in the 'misery of work' than in the increase of the consumption of material goods (Herold, 1996). A study carried by Herold reveals that in agrarian societies, working long and hard hours, the majority of the population lives in a state of constant material shortage while the upper class gets the opportunity of a lavish life. Simultaneously the population density increases, which leads to social conflicts and provides an incentive to develop institutional solutions for coping with them. Pressure on natural resources and on the environment also increases. Seen from this point of view, the meaning and function of luxury assumes a specific historic thrust. In subsistence economies, which to a large extent refrain from technically controlling their resource base for the creation of excessive surplus, this under-use finds expression in a 'leisure preference'. Additionally, subsistence economies are based on seasonal work pattern, which fluctuate from period of intense effort to periods of relaxation. This indeed leads to a surplus of work-free time. The luxury of these societies resides in an excess of time (Herold, 1996:3). The impact of this leisure-labor investment interplay in rural public housing programs in India is discussed in **Chapter nine**.

THEORY OF SUSTAINABILITY OF DEVELOPMENT

The concept of 'Sustainable Development' emerged from the idea of sustainable resource use. A major difference between sustainable resource use and sustainability is that sustainable resource use appears on the surface to be a technical issue while sustainability, in contrast, is a broader idea embracing ethical norms and requiring substantial institutional change (World Bank, 1992). Equity concerns, the alleviation of poverty, and environmental degradation are all central themes of the concept of sustainable development. The World Bank views the achievement of sustained equitable development as the greatest challenge facing the human race in the modern time.

Pollution, resource consumption, and world population growth emerged as major social and political issues in 1960s and 1970s. International agencies such as the International Union for the Conservation of Nature (IUCN) adopted these concerns. The 1980 World Conservation Strategy of the IUCN embraced the idea of meeting basic needs for all members of the human family through sustainable resource utilization. Subsequent strategies also placed an emphasis on the potential of using traditional knowledge as a way of managing resource use (Bottomley and Ross, 1996:1).

In 1987, the report of the World Commission on Environment and Development, chaired by Prime Minister Brundtland of Norway, proposed a global agenda for change. The concept of sustainable development seeks to merge environment and economics in policy decisions at global, national and local levels. The concept advocates international action to solve global problems (O'Riordan, 1993).

Sustainable development seeks to meet the essential needs of the poor and to ensure that the resources needed to maintain these needs continue to be available without the environment being degraded further. Such equality requires the political system to reduce population growth, protect the natural resource base, secure effective citizen participation in decision making and foster greater democracy in decision making (World Commission on Environment and Development, 1990:8). In any system, a government program in India should embrace an approach that can bring sustainability. However, in the case of rural public housing, this may not be effective without incorporating a self-help approach.

SELF-HELP THEORY

The self-help approach caught momentum in 1976 when the United Nations (Department of Economics and Social Affairs) published its World Housing Survey Report, 1974 (WHS, 1974)- the first comprehensive review on world housing conditions with the support of renowned scholars such as Abrams, and Turner. Since then, many developed and developing countries, as a 'solution' to the housing crisis have adopted the self-help approach (UN, 1974).

The two-approaches to self-help housing (Self-help school and Marxists)

Before Turner, no definition was given to 'self-help'. Abrams considered self-help as an 'auto-construction'. This means that people are involved in the projects such as house construction with their own hands without any outside financial support, in the same way as was prevalent in traditional rural society. According to Abrams, self-help is

misplaced when it is offered as a solution to housing in cities (Abrams, 1970). Turner perceived self-help in a much wider perspective and defined different concepts of self-help for different communities.

In general form Turner's analysis of self-help starts at a social level where housing is viewed as social necessity. When left to them, people will build dwellings of types and qualities depending upon their financial capacity. What is needed in the form of state support and planning are mechanisms that will ensure land and other infrastructural support, which people cannot provide for themselves (Ward, 1982).

In Turner's view, residents' control over planning, construction and management of the houses is the only answer. This is called autonomous housing. Particularly in the developing countries, peoples' needs are very sensitive to their socio-economic conditions.

Another concept of Turners is the user's control. He explains that the housing built by the owner himself or with the help of local labor is important in the sense that it provides control of the user over the material and resources. His philosophy of housing as a 'verb rather than a noun' means that housing should be viewed as a process rather than as a product. It is a product only when it is not an instrument of action by people (Burgess, 1982). Here Turner has described a very interesting point related to local community. User-control in reference to the local communities will generate an autonomous system otherwise it will be called a heteronomous system, which is

generated by a hierarchical social structure and large-scale technology. Turner advocates autonomous production of houses because in his view, they are much cheaper than the heteronomous houses constructed by centrally administered system. They meet the requirements of the occupants, and achieve a substantial quality.

For a traditional society based on non-capitalist agricultural production for subsistence, self-help requires a different approach. Harm argues that in this case, there is a very limited exchange of labor. Dwellings are built either by the family or jointly by the village or with the help of the local craftsmen with available local materials (Harm, 1982). The users are the builders and the organizers. Their motivation for construction is the direct fulfillment of their needs. Houses are altered as needs change and repair is likewise done by the people who occupy them. There is a close relationship between buildings and the use and the life of people using them. Thus buildings are produced for a use-value rather than for their exchange value in the market. This process can be called a self-help process. Since the prevailing mode of production is based upon local subsistence with little money involved, Harm suggests that all activities to sustain life could be called self-help and the mode of production is pre-capitalist (Harm, 1982).

Marxists, contrary to the self-help school, consider housing as a commodity, which can be produced, exchanged and consumed in a cycle determined by production. A house would not be a commodity if it only had use-value for its owner. Marx argues that use-value lies outside the sphere of political economy (Harms, 1982). Under the capitalist mode of production, all things do not necessarily assume the commodity form.

Some things are produced within the sphere of economic production (when they are made to sell in the market); others are made up within the sphere of social reproduction (when made for their own use).

The theoretical framework of the Marxist version of self-help is political economy and state theory. In capitalist societies, all housing objects are commodities. Self-help housing as a commodity differs from other commodities insofar as it is constructed primarily for the use of the producer, rather than being produced for exchange by agents different to the consumers. Pradilla has described the distinction between housing as a real commodity and potential commodity (Marcuse, 1990: 22). The idea that people may build houses just to satisfy their need is a misconception. Marxists criticize Turner for isolating the housing crisis from the prevailing capitalistic mode of production (Yap, 1990). According to them, the housing crisis results from the present capitalistic mode of production. Exploitation of the workers is a fundamental evil and social revolution wants to abolish it by abolishing the capital mode of production.

Criticizing Turner's analysis of the housing crisis, Burgess argues that the expense of heteronomous housing construction is not the result of a bureaucratically and technologically top-heavy centralized system but both are the consequence of the capitalistic mode of production. In that case, autonomizing the housing production will not solve the problem until it tackles the capitalistic mode of production (Burgess, 1982). But when Turner argues that the state will guarantee to provide necessary infrastructure, Burgess wonders if it could be seriously expected that the interests of industrial, financial

and landed capital are going to legislate against them. Marxists consider that the autonomous housing is of very poor quality.

Turner later reformulated the central issues and explained that all housing requires tools, materials, skills and finance. Effective assembly of these could only be achieved through three principles of planning: the principle of self-government, which means the replacement of centrally administered systems with locally self-governing subsystems; the principle of appropriate technology; and the issue of local control of housing resources (Turner, 1976:139). Thus, in an autonomous system: the local level exercise control over the design, construction and management of dwellings and the assembly of land, infrastructure and services. The municipal level provides infrastructures and services; and central government is concerned with the provision of equal access to, and planning and management of local resources. Turner further states that the realization of these principles would allow local control through government-guaranteed access to resources, which alone can bring about the improvement of housing conditions (Turner, 1976: 139).

In India, literature reveals that the self-help housing (peoples' participation) has been accepted as a major tool for improving housing conditions of the poor. Participants have achieved greater satisfaction with housing and life through self-help methods as they can manage their skills and resources according to their own choices. Public housing schemes in rural areas of India are formulated based on this theory. However, its effectiveness in rural areas is rarely examined. Various reports from CAPART and non-

governmental organizations (NGOs) indicate that the houses constructed in rural areas in India are far from satisfactory. The public housing schemes implemented have not always taken account the beneficiaries' social and cultural needs and wishes, and have not been able to overcome the prevailing environmental and ecological constraints.

Acknowledging the fact that shelter and development have mutual supportive roles, housing should be considered as part of a strategy of the overall development of the community. This includes income generating activities, sanitation, water, location, and the socio-cultural environment. The most important aspect is that a house should serve and fulfill people's wishes and aspirations. As the report of the South-South Commission (a three-year panel headed by Julius Nyerere) concludes 'True development has to be people-centered and designed to secure what they themselves perceive to get their social and economic interest'. This not only influences the economic growth, but also affects social equity with improvement in quality of life of local communities (Rao, 1995:3).

In my view, in order to obtain improvements in the quality of life of people and environment in rural areas, there is a need for a model that integrates all essential needs of the people living in that area. Accordingly, the model that applies to the selected goals of the rural public housing in India is ecodevelopment that is based on sustainability and self-help approach.

ECODEVELOPMENT: A PROPOSED APPROACH TO RURAL HOUSING

Ecodevelopment is a strategy based upon satisfying the needs of the poorest individual in a society, a strategy that brings about accelerated economic development without its negative ecological impact (Glaeser, 1995:22). It is a strategy for protecting ecologically valuable areas from unsustainable or unacceptable pressure resulting from the needs and activities of people living in such areas. Ecodevelopment is not solely directed at the economic development of the rural population, but seeks to protect an ecologically valuable area by eliciting the support of local communities. That is why it differs from location to location, and village to village. The three basic principles defining ecodevelopment are site specific micro level planning; sectorial integration; and people's participation. It treats the house and the household as parts of two systems: a social system and an environmental system. For any ecodevelopment plan to succeed, it must be backed by an appropriate management plan for the particular area.

The principle of ecodevelopment, according to Glaeser, is based on the needs of the people with poverty elimination its aim. Its priority does not lie in export earnings, but in the creation of employment in the domestic economy. 'Employment' includes self-employment at the monetary as well as at the subsistence level (Glaeser, 1995:60). This concept of eco-development follows the views of the Turner's self-help school.

Ecodevelopment principles apply to developing rural as well as urban regions. This has been basically associated with ecologically oriented agriculture in tropical regions and is considered the main socio-economic framework for ecofarming in

developing countries. These concepts have not only had a strong rural bias but also been strongly oriented towards agriculture. The concept of ecofarming has already been tested theoretically and experimentally by organizations under United Nations Environment Programs (UNEP). The present approach attempts to transfer the ecodevelopment concept from agriculture to the socio-economic sector of housing. The focus of attention is transferred from food as a basic need, to shelter. The common aspect is that both approaches make use of the appropriate technology concept: agriculture technology, which is called ecofarming, is replaced by the building technology i.e. **ecohousing**. This concept has been used by Glaeser in a small project sponsored by the Social Science Research Center, Berlin in collaboration of the Indian Institute of Technology (IIT), Madras (Gleaser, 1995).

In the present case of public housing in rural India, we follow the concept of Turner as his analysis of self-help recommends people's participation and use of local materials. In his view, housing is a social activity and cannot be purchased or sold in the market, unlike the view of Marxists who treat housing as a commodity. A perusal of the Indian housing policy reveals that the objectives of this policy also coincide with the Turner's approach. In public housing programs in rural India, no economic activity is involved for the village society. For them, it is an object of consumption. Since the buildings are constructed by the villagers for their use-value rather than for exchange-value in the market, the production process is not based upon commodity production. In this case, the prevailing mode of production is based upon local subsistence, with little or

no money involved. In Turner's view, this could be called 'self-help' because all activities are self-help and, here the mode of production is pre-capitalist.

A number of factors shape the planning of ecodevelopment projects. The socio-cultural values and behavioral patterns of the village family, the political and administrative environment of the village community and economic status of the villagers are the major factors. Glaeser recommends that the low-income groups may be partially embedded in a subsistence economy. He identifies three criteria of ecodevelopment. These are: desires concerning housing (socio-cultural need); locally available material and technological know-how (self-reliance); and the human habitat environment as an ecological system, incorporating recycling of energy and organic waste (environmental compatibility) (Glaeser, 1995: 61).

It is worthwhile to define the terms of appropriate technologies and ecodevelopment in the context of rural public housing. Any technology that accommodates the essential concept of optimizing ends and means, while taking into account the economic, socio-cultural and ecological constraints, can be regarded as appropriate technology. In the case of the rural environment, it seems to make more economic sense to apply technologies that require labor-intensive investment and generate employment. In Schumacher's terms it is called 'intermediate technologies' (Schumacher, 1980: 159).

Ecodevelopment planning is not a 'once for all' type of solution. Results can not be expected just by applying the approach at any time such as prior to project

implementation or any other time. Its planning process is a continuous ongoing effort. Such a process is participative in nature using participatory rural appraisal (PRA) techniques. It involves going into village after village and taking up many days of villagers' time in preparation. A prerequisite for this planning is the confirmation of the funding from the financial institution. In case the funding is not certain or it is delayed than expected, the time incurred by the villagers will go waste. A detailed micro-level ecodevelopment planning is seen as starting point as soon as the project is approved and running concurrently with the first phase of the ecodevelopment project.

For the purpose of determining the reliability and validity of the planning, and to confirm the availability of other requirements including financial requirements, a small sample of villages is visited and the costs worked out and extrapolated for the whole area. The village visits are conducted by the non-governmental organizations selected and trained for the purpose using PRA methodology. The findings are incorporated into preliminary, indicative plans. The process involves adopting a village wide approach by involving the village communities in deciding various aspects of planning and assessment including:

- factors which leave negative impact on the village such as human and livestock injury or death; restriction of access to natural resources by the villagers; or culturally and religiously significant locations and caste driven conflicts.

- negative impact of the village activities on forest area or land caused by illegal or unsustainable grazing, collection of timber, collection of fuel wood and non-wood

fire, forest produce, setting fire or factors degrading the Common Property Resource (CPR).

- possibilities of minimizing both types of negative impacts through ecodevelopment (measure of protection of human, livestock and crops, compensation of death, injury or damage, generation of bio-mass, soil and water conservation activities, both to generate employment and to conserve the environment; income generation activities like bee keeping, mat and rope weaving, poultry rearing, manufacturing and marketing of artisan goods, education and awareness, participation in planning and management)

- village level institutional structures such as *panchayats, mahila mandals.*

- finances, training, research and other inputs required for implementing ecodevelopment activities.

- constraints if any, to the success of such activities

- strategy for the transitional process and period

- strategy for the withdrawal phase so that even after the completion of the project, when funding stops, the approach is sustained.

- strategy to ensure that the eco-development activities in the surroundings of the area do not result in attracting more people to the region and thereby increasing the pressure on the participating area.

- perception of the villagers about the area and management strategy.

There are three main functionary groups involved in the planning and implementation of an ecodevelopment project.

- The project area management authority, who should have adequate staff to look after the project

- Local, regional, and national level non-governmental organizations, which are interested and capable of working in that area.

- The village communities, especially women who need to operate out of existing institutional structure or if necessary, organize themselves as ecodevelopment committee.

In addition, there should be district level co-operation committees to co-ordinate between the various field agencies and departments. Some regional and central training institutions also need to be identified and involved with the planning, training, research, monitoring, and evaluation activities. Skill development activities should be a part of the project. Having discussed the conceptual frame for the ecodevelopment, an ecodevelopment plan for housing is made below.

Ecodevelopment elements (framework for housing)

Housing or shelter may be defined as a place to live in peace, safety and dignity, and is recognized as a human right. This definition implies security, dignity, privacy and access to a place where he can start some work to earn his/her livelihood. Safety means a clean and healthy environment. For the rural land-less laborers, a house should be the source of income.

Communities need to adopt and implement an ecological approach to human settlements planning in order to promote sustainability and its many benefits to rural people. This includes the planning and management of human settlements to satisfy the physical, social and other needs of their inhabitants on a sustainable basis by maintaining the balance of the ecosystem of which the settlement is an important part. A strategy based on the ecodevelopment approach can be expected to

- improve and ensure water supply

- minimize the problem of disposal waste

- reduce the division of high quality land from agriculture and help maintain the productivity of land

- develop energy-efficient and conserving pattern of living and production of goods

- maximize the use of available resource

- integrate settlement maintenance and services with employment, community development and education

- develop more effective and representative local governments, committed to caring for their environments.

The role of local governments is recommended to:

- provide essential infrastructure and services, especially health care, emergency protection, safe and efficient public transport, water supply, sewage, and solid waste collection and disposal

- establish legislation, regulatory systems, and local offices that meet citizens' needs for guidance, support and protect them from exploitation by landlords, employers and speculators.

- encourage and support the establishment by local groups to advise them on health care, hygiene, family planning, self-help housing, efficient energy use, water and material supply.

Using their power and framework, municipal administrations should address major problems especially:

- providing the poor with secure title of land and progressive access to basic services.

- encouraging people to participate in self-help housing schemes, and helping them to obtain resources at a lower price such as material and credit so that they could build or improve their housing within the framework of services provided by local authorities.

Ecodevelopment in cultural context

In cultural context housing is a basic need to which all have equal right. Article 25 of the Universal declaration of Human Rights (UN) defines housing as a package right along with adequate health, food, clothing, medicare, and other social services. A house is actually perceived as a very small part of the human settlement. A human settlement is defined as a place where a human being can realize his full potential as a person; he will have friends and place to work, he gets food and drinking water; he can live in peace with safety and security; his children can go to school; he can breath fresh air; his home has grown out of his needs, expressing his characteristics and that of his own country; he is proud to his own (Carino, 1995).

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The ecodevelopment concept as explained above satisfies the physical, technical and social needs of the communities. It is based on two paradigms: technical and social. It is technical as it is expected to improve the physical, infrastructural and environmental situation in the area. It is social insofar as it is founded on the axiom of community initiatives as mentioned in the previous section. When the communities are divided and are subject to the internal divisions based on inherited inequality and prejudice such as caste, the social aspects of the ecodevelopment remain missing while the physical acheivements may be achieved. Hence, the ecodevelopment approach should be examined both in the technical as well as the social context. The study area has been examined within the above-mentioned framework of the ecodevelopment approach in further chapters.

Chapter 5

Rural Housing in India

INTRODUCTION

Chapter three explained how rural housing is important in Indian context. In India, the government has given a major thrust to housing and the related infrastructure programs as a part of its Common Minimum Program. This chapter presents the housing schemes implemented by the Government of India in rural areas with data on urban housing included for comparison. This will help to analyze the housing issues and evaluate the policies in view of the ecodevelopment approach.

Despite continuous government intervention and large budgetary allocations, housing conditions in both rural and urban areas of India are unsatisfactory and the housing shortage has become even more severe. One reason for housing shortage is, of course, the rapidly growing population in the country. It is estimated that every year a population of the size of Australia or Nepal is being added to India's population. The total population of India in 1991 was about 846 million. It is reported to have grown to one billion in 2001 (CSE, 1998).

Table 5.1 below shows that the population has been continuously increasing since 1951 and has grown by about 21 percent to 23 percent i.e. by 78 to 170 million every decade since then. The variation in the population growth is also shown below.

Table 5.1: Variation in Population since 1901

	Total	Rural	Urban
1901	238,396,327	212,544,454 (89.15%)	25,851,873
1911	252,093,390	226,151,757 (89.70%)	25,941,633
1921	251,321,213	223,235,043 (88.24%)	28,086,170
1931	278,977,238	245,521,249 (88.00%)	33,455,989
1941	318,660,580	274,507,283 (86.14%)	44,153,297
1951	361,088,090	298,644,381 (82.70%)	62,443,709
1961	439,234,771	360,298,168 (82.02%)	78,936,603
1971	548,159,652	439,045,675 (80.09%)	109,113,977
1981	683,329,097	523,866,550 (76.66%)	159,462,547
1991	846,302,688	628,691,676 (74.28 %)	217,611,012

Data Source: Centre for Science and Environment (1998), Habitat: State of India's Environment.

Graph 5.1: Population growth in India, in millions

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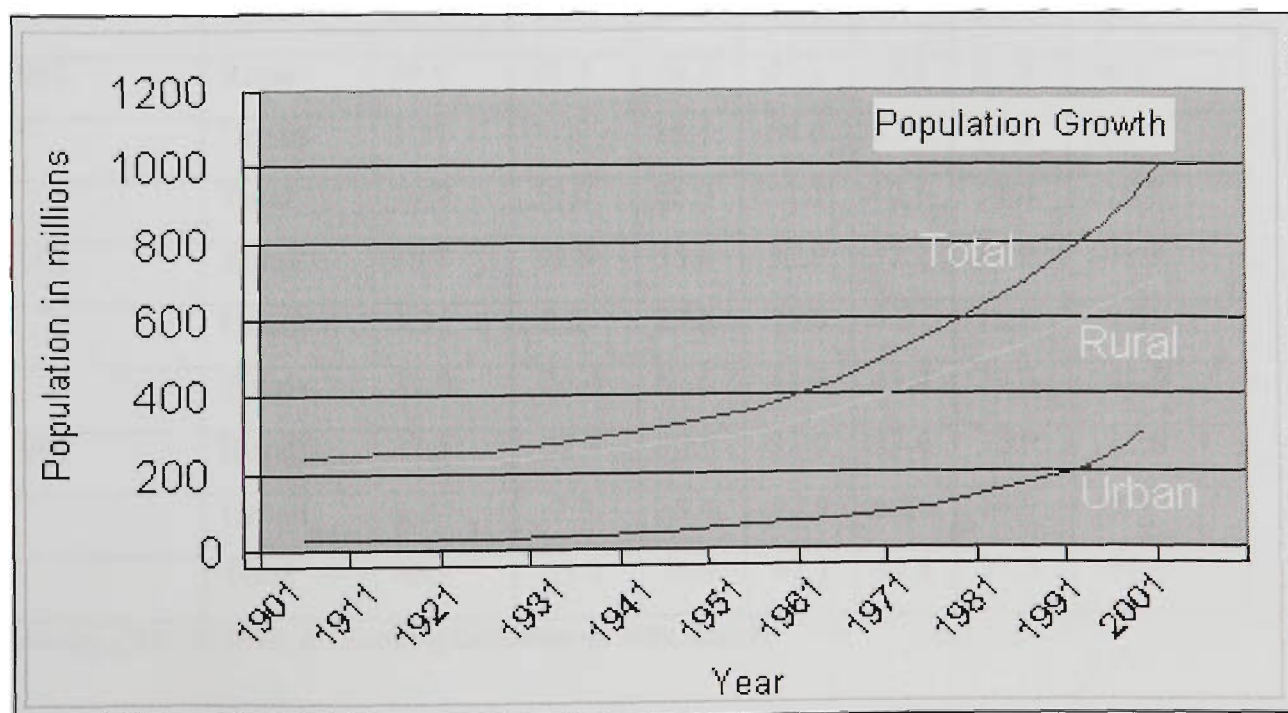
The table above reveals that although the proportion of the population living in the villages has declined, the total number of people living in the rural areas has actually increased. In 1991, despite rapid urbanization, 74 percent of the population lived in rural areas in about 5,57,000 villages.

Housing stock in urban areas was estimated at 18.5 million in 1971. By 1991, this had increased to 39.3 million (MRAE, 1998). In rural areas over the same period, housing stock grew from 74.5 million in 1971 to 108.7 million, as shown in **Table 5.2**.

Table 5.2: Housing stock according to type of building construction in 1971, 1981, 1991 and 1995 (in millions)

Year	Housing stock	*Kutcha*		*Pucca*		*Semi-pucca*		Total
		Ml	%	Ml	%	Ml	%	
1971	Rural	32.7	43.9	14.2	19.0	27.6	37.0	74.5
	Urban	2.4	13.0	11.8	63.8	4.3	23.2	18.5
	Total	35.1	37.7	26.0	27.9	31.9	34.4	93.0
1981	Rural	36.6	41.3	18.8	21.2	33.3	37.5	88.7
	Urban	3.1	11.0	18.1	64.6	6.8	24.3	28.0
	Total	39.7	34.0	36.9	31.7	40.1	34.4	116.7
1991	Rural	35.7	32.8	35.8	32.9	37.2	34.2	108.7
	Urban	3.3	8.3	29.8	75.8	6.2	15.8	39.3
	Total	39.0	26.4	65.6	44.3	43.4	29.3	148.0
1995	Rural	37.5	32.4	40.5	35.0	37.6	32.5	115.6
	Urban	3.2	7.0	35.4	77.9	6.8	14.9	45.4
	Total	40.7	25.3	75.9	47.1	44.4	27.5	161.0

Sources: (MRAE, 1998) & (Planning Commission, 1999, Ch.14).

The official definition and specifications of a house, household, and the type of building material is given as follows (Ministry of Home Affairs, 1991):

- A **house** is defined as a building or part of a building having a separate main entrance from the road with a common courtyard or staircase.

- A **household** means a group of people normally living and taking food from a common kitchen.

Specifications of *pucca*, semi-*pucca* and *kutcha* house are as follows.

- *Pucca* **house**

Wall materials- burnt bricks, Galvanized Iron (G-I) sheet or other metal sheet, stone, cement concrete,

Roof materials- tiles, slate, zinc or other metal sheets, asbestos cement sheet, bricks, limestone, and reinforced cement concrete.

- *Kutcha house*

Wall materials- grass, leaves, bamboo, thatch, mud, un-burnt bricks, wood.

Roof materials- grass, leaves, bamboo, thatch, mud, unburned bricks, wood

- **Semi-*pucca*-** if either wall or roof is made of *pucca* material and the other of *kutcha* material.

An analysis of the quality of the latest housing stock reveals that in urban areas *pucca* houses comprise 78 percent of housing, while in rural areas it is only to the order of 35 percent. Nearly 65 percent of the rural houses come under either semi-*pucca* or *kutcha* categories. A comparison of housing conditions in rural and urban areas over the last ten years revealed in the National Statistical Survey (NSS) data

suggests that while proportions of *pucca* houses have increased over time, the service and maintenance of the houses is very poor. (Ministry of Home Affairs, 2001). As a result, there are many houses that are not in usable condition due to lack of maintenance. The conditions of serviceable houses can be improved just by retrofitting or repairing.

If the difference between the total number of households and the total number of usable houses is taken, the housing shortage can be estimated. The total number of households in rural areas in 1961 was estimated at 68.6 million, which grew to 113.5 million in 1991. In urban areas it grew from 14.9 million in 1961 to 47.1million in 1991 as shown in **Table 5.3**.

Table 5.3: Number of households in rural and urban areas from 1951-2001

Year	Number of households (millions)				
	Rural	**percent**	**Urban**	**percent**	**Total**
1951	60.6	82.6	12.8	17.4	73.4
1961	68.7	82.2	14.9	17.8	83.5
1971	78.0	80.3	19.2	19.8	97.1
1981	93.5	76.2	29.1	23.7	122.6
1991	113.5	70.6	47.1	29.3	160.6
2001	137.0	65.5	72.2	34.5	209.2

Sources: (Glaeser, 1995),. (Ministry of Home Affairs, 2000I).

In 1961, the number of serviceable *kutcha* houses in rural areas was estimated at 22 million, which grew to 24.4 million in 1971 and 25.52 million, a little higher in 1991. The unserviceable *Kutcha* houses in rural areas in 1961, 1971 and 1991 were reported as 8.1 million, 8.0 million and 9.24 million respectively (MRAE, 1998).

In urban areas, the serviceable and unserviceable *kutcha* houses were estimated at 3.55 million and 1.11 million respectively. The usable housing stock is the sum of serviceable *kutcha* houses, *pucca* houses and the semi-*pucca* houses. **Table 5.4** presents the rural/urban distribution of households and housing shortages for the year 1991 with the estimated housing gap for 2001 supply.

Table 5.4: Households, usable housing stock and housing shortage /gaps in 1991 and 2001 (in millions)

	Year 1991	**Year 1991**		**Year 2001**	**Year 2001**	
	Rural	**Urban**	**Total**	**Rural**	**Urban**	**Total**
Households	113.5	47.1	160.6	137.0	72.2	209.2
	70.6percent	29.3percent		65.5percent	35.5percent	
Usable Housing Stock	92.9	36.7	129.6	111.5	56.7	168.2
	71.7percent	28.3percent		66.3percent	33.7percent	
Housing Shortage	20.6	10.4	31.0	25.5	15.5	41.0
	66.5percent	32.5percent		62.2percent	37.8percent	

Source: National Building Organization, 1990: The Handbook of Housing Statistics Part I

According to the above table, the total backlog of housing is estimated at 41.0 million in the year 2001 as compared to 31 million in 1991. In rural areas, it is over 25 million and people are living in overcrowding situation. Based on the initial costing for the Ninth Plan, the financial requirement to construct houses in urban areas is Rs.1210 billion while in rural areas it stands at Rs.290 billion, making the total housing expenditure requirement to be Rs.1500 billion. The resources available from the formal sector financial institutions such as the Life Insurance Corporation (LIC), Group-Insurance Corporation (GIC) and banks etc. are Rs.500 billion only, leaving a financial gap of Rs.1000 billion (Ministry of Urban Affairs and Employment, 1996:5).

More than 70 percent of the population in India lives in villages and 48 percent of them live below the official poverty line. The supply problem in urban housing is quite evident, while the task is much more difficult in rural areas as most of the population belongs to the weaker groups in Indian society: the scheduled caste and scheduled tribes, freed bonded laborers or people living in abject poverty.

Scheduled castes (SC) and scheduled tribes (ST) are the oppressed, economically deprived, and socially backward people, who have not got any place in the social hierarchy of India's caste system. Scheduled caste people are known as *'dalits'* (oppressed) and 'untouchables'. They do not have adequate access to food, health care, housing and clothing. Officially, everybody has the same rights and duties, but the practice is different. Social backwardness and lack of education keeps them in bondage to the upper caste people. The Government of India has taken various measures for

improving their situation by implementing many welfare programs such as 'housing'; reserving for them a proportion of government jobs, seats on democratically elected bodies, and places in educational institutions. The details about the Scheduled Caste and Scheduled Tribes and the government programs to discourage discrimination against them have been covered in detail in **Chapter eight**.

In the past, house construction was a self-help activity for these poor people. However, the increasing population pressure on land and infrastructure and the rising cost of the building materials have made proper housing inaccessible for this poorer segment of the population. As a result, self-help activities have slowed down and people became dependent on the government for financial support. It is obvious from **Table 5.5** that the housing shortage in rural areas grew considerably between 1985 and 2001.

Table 5.5: Housing shortage in rural area (in millions)

Year	Rural households	Housing stock	Housing shortage	
			Million	percent
1961	68.7	57.1	11.6	20.3
1971	78.0	66.4	11.6	17.4
1981	93.5	77.4	16.1	20.8
1883	98.4	81.0	17.4	21.5
1985	101.7	83.4	18.3	21.9
1991	113.5	92.9	20.6	22.2
2001 (est.)	137.0	111.5	25.5	25.5

Source: Glaeser (1995), (MRAE 1999)

The population of schedule castes (SC) and scheduled tribes (ST) constitutes a total population of 138 million and 67 million respectively (MRAE, 1999). A large proportion of this population is living in unserviceable *kutcha* houses. Due to the non-availability of land and resources, they are not able to repair their houses or construct a new house for the growing family and are forced to stay in the same house in crowded conditions. Forty percent of the rural population of India, corresponding to 47 percent of households, lives in single rooms

Census reports over the last few decades reveal that the situation of overcrowding has not changed (Glaeser, 1995). This gives a very grim picture of the rural housing situation. The total number of households in the scheduled caste category is 27 million of which 13 million live in one room as shown below in **Table 5.6.**

Table 5.6: Households living in the crowded conditions in 1991(in millions)

Category	Population	Households	Households living in one room	
			Million	percent
India wide	846.0	160.0	61.0	38.1
Rural India	628.6	113.5	45.5	40.1
Scheduled Caste (SC)	138.0	27.0	13.0	48.1
SC in rural areas	112.0	22.0	11.0	50.0
Scheduled Tribes (ST)	67.0	12.0	6.0	50.0
ST in rural areas	62.0	11.0	5.5	50.0

Source: Ministry of Home Affairs, 1991

The Indian constitution laid down certain principles to improve the situation of the poor, yet its success in this sector is quite meager as compared to the private sector. **Table 5.7** shows the government's decreasing share of the total investment in housing since the Fourth National Plan period.

Table 5.7: Public and private investment in housing (in millions)

Plan Period	Government investment	Private Investment	Total	Percentage of public housing investment to total investment
Ist (1951-55)	250	900	1150	21.74
2nd (1956-60)	300	1000	1300	23.07
3rd (1961-65)	425	1125	1550	27.41
4th (1969-73)	625	2175	2800	22.32
5th (1974-79)	796	3640	4436	17.94
6th (1980-85)	1491	18000	19491	7.65
7th (1987-90)	2458	29000	31458	7.81

Source: (Planning Commission, 1999)

The period of 1966-67, 1986 and 1991 (not shown in the table) remained without plans. Here, the planning was made on the yearly basis.

RURAL HOUSING SITUATION IN INDIA

Various bodies are implementing housing programs in their own way and encouraging the aim of microhabitat development rather than shelter, conceived in its narrowest form. Basic amenities like approach roads, internal roads, land, drainage, common water supply, sanitation, soak pits, community centers, street lighting,

smokeless *chulhas* and social forestry are sought to be introduced in each project. The objective is to provide a neat and clean environment for communities as a part of the overall strategy of poverty alleviation.

The states and union territories are implementing housing programs based upon resource availability both in Plan and non-Plan (not covered under any Plan) periods. The Ministry of Rural Areas and Employment provides grants-in-aid to the states under the '*Indira Awas Yojana*' *(IAY)* and the 'Allotment of House-Site-cum-Construction' assistance to the rural landless workers. Under IAY, an amount of Rs. 16,000 million was approved for the year 1998-1999 as against Rs.11, 440 million earmarked for 1997-1998. With respect to construction assistance on allotted house-sites, the achievement has been seven million families as against the target of 5 million families in rural areas (MRAE, 1999). In addition, the Housing and Urban Development Corporation (HUDCO), The Council for Advancement of People's Action Rural Technology (CAPART), Life Insurance Corporation (LIC) and Group Insurance Corporation (GIC) have also entered into rural housing sector funds provision.

The Council for the Advancement of People's Action and Rural Technology (CAPART) has a unique role in the rural areas. That is to identify new and potential voluntary organizations capable of promoting cost-effective and locally appropriate rural construction technologies for the rural poor. Since 1985, CAPART has been providing funds to voluntary organizations across the country for construction of houses (with infrastructural support and sanitation facilities) to the targeted population comprising the

scheduled caste/ scheduled tribes/ and freed bonded laborers through *Indira Awas Yojana*. The funds are provided out of the MRAE grant allocated for IAY. Due to CAPART's efforts, the last two decades have witnessed the emergence of a strong voluntary movement. It has been able to identify capable and competent grass-roots voluntary organizations. In fact, according to an estimate of CAPART, the voluntary societies operating from the national level to the village level now number approximately one hundred thousand. In view of this phenomenal growth, it could be considered a separate sector of the economy (CAPART, 1995).

CAPART's schemes differ from the government programs in terms of its delivery mechanism, even though it receives funds directly from the Ministry of Rural Areas and Employment and its schemes have been formulated within the framework of government programs. CAPART's schemes are distinctive because of their lower delivery cost, innovative character, and social mobilization through voluntary organizations. Ideally, this leads to a process of self-help, with the consequence being that the government role is significantly reduced and that of people, social institutions, and market forces is increased.

The Housing and Urban Development Corporation (HUDCO) has been financing rural housing schemes since 1977-1978, primarily benefiting economically weaker sections of the community. The objectives are: to meet the basic needs of shelter, promote community effort and self-help, provide essential facilities like drainage, low cost sanitation, encourage adoption of appropriate construction technologies, and provide

housing with local material and local skills. HUDCO assists part of the project costs as grants-in-aid or as loan assistance. The balance of the cost is met by state government subsidy and beneficiaries' contributions in cash, kind and labor.

For some time, the Life Insurance Corporation (LIC) and Group Insurance Corporation (GIC) have entered into the rural housing sector. GIC loans are only available for social housing schemes in rural areas. The LIC/ GIC loans form part of the Plan funds and are allocated to various states.

Housing in the National Plans

As mentioned above, housing has been traditionally a self-help activity for the majority of rural households. With the government's intervention, housing provision came to be considered a welfare activity, which the government recognizes as a social and economic imperative. Since independence, economic policy directions in India had been determined by a series of Five-Year Plans, the first of which was launched in 1951. The Plans aimed to achieve economic growth, self-sufficiency, poverty reduction and full employment. The Planning Commission has been the agency responsible for formulating and implementing the Plans. The Ninth Plan, commencing from 1997, has recognized housing as a social need and accordingly assigned it due priority. A review of these plans helps us to understand why the measures taken for rural housing under these plans could not achieve targeted social reforms or structural changes.

The First (1951-55), and the Second Plans (1956-1960) were marked by investments in the infrastructural bases of national development: irrigation, agriculture, communication and industry. Each of the plans allocated only a little over 1.9 percent of the total budget to housing (Revi, 1990:12). During the period (1951-60), the following housing related schemes were launched.

- The 'Integrated Subsidized Housing Scheme' a public sector housing scheme where the opportunities were restricted to the employees of the government (1952)

- The 'Social Housing Scheme' designed for the people belonging to the economically weaker sections of society (1952)

- The Low-income group housing scheme (1954)

- The Subsidized housing scheme for plantation workers (1956)

- The Slum clearance and improvement scheme (1957)

- The Village housing project scheme (1957)

- The Middle income group housing scheme (1957)

During the Third Plan, (1961-1965) and the intermediate non-Plan period till 1968, housing schemes were given even lesser priority than before. Till this time, the government focused on the housing problems of the government sector employees. Housing was not in its priority list. The investments decreased to 1.28 percent and later to 1.09 percent of total Plan expenditure. Water supply and sanitation received an initial outlay of 1.23 percent and 1.55 percent of the total Plan expenditure, whereas rural

housing dropped dramatically from 0.2 percent to 0.04 percent, equivalent to 11.5 percent and 3.5 percent respectively of the total housing expenditure (Revi, 1990:18). However, this period was marked by an increasing awareness of the housing problem and for the first time housing received recognition as a political issue. Housing boards were established. Modern building materials were used on a large scale. Nevertheless the housing situation failed to improve: the poor were unable to find adequate housing, and urban land price became very high (Revi, 1990).

The Fourth Plan (1969-73) approach was essentially the same as the previous one. Initially, the government concentrated its activities on social housing schemes in urban areas. The 1970s were economically overshadowed by sudden rises in the price of oil and the ensuing energy crises. Although development plans were inevitably affected, rural development continued to receive attention. This had an enormous effect on housing, especially on rural housing. The housing share of the total plan remained more or less constant (1.20 percent to 1.25 percent), but the total plan outlay had multiplied as compared to the previous period. The same was true for rural housing, which received a share of 11.1 percent of the housing budget in the Fifth Plan. About 2,85,000 houses were constructed under social housing schemes and 7.45 million house sites were distributed to the rural poor (Srivastava, 1986:10).

The Fifth Plan (1974-1979) recognized the correlation between rural housing and rural development. The approach incorporated more broad-based measures, including the introduction of land tenure, improved water supply, and use of traditional building

materials (Yogi, 1980). With the necessity to include local inhabitants in the planning process, the need for disseminating for more information was also recognized. The provision of house-sites for landless laborers in rural areas continued. The Housing Estimate Committee Report released by the Planning Commission in 1986 emphasized that 'despite the declared policy of the government to accord high priority to it, the committee can clearly perceive the lack of interest of the Planners towards rural housing' (Planning Commission, 1986: 260).

During the Sixth Plan (1980-1985), market-oriented reforms opened up markets and international competition entered the housing sector too. This policy resulted in the mobilization of private savings for investment. The government developed land and infrastructure and redefined its role as one of 'facilitating' rather than implementing the shelter program. According to the report of the Ministry of Rural areas and Employment (MRAE), during this period, 363,000 houses were built, including 160,000 rural dwellings. In addition, 5.43 million housing sites were distributed (MRAE, 1989:4).

The Seventh Five-Year Plan (1985-1990) reviewed poverty alleviation programs. The Planning Commission called for a large number of changes and improvements considered essential for a buoyant economy. The Plan identified and recorded a number of important housing-related issues for the first time since the inception of centralized planning in India. The central government lent momentum with the launch of the IAY in 1985-1986 as a component of the Rural Landless Employment Guarantee Program (RLEGP), after the merger of the RLEGP and the National Rural Employment Program

(NREP) into *Jawahar Rojgar Yojana* (JRY). On April 1, 1989, this scheme became a sub-scheme of the JRY (MRAE, 1990). The International Year of Shelter for the Homeless (IYSH) in 1987 provided a political incentive to focus on novel strategies (MRAE, 1991).

The Eighth Plan (1992-1997) provided the poor with more access to shelter and placed greater emphasis on public participation. Resource management and environmental issues took on new significance, and various voluntary agencies began to support environmental improvements in slum areas as well as rural housing programs. In addition to the centralized schemes announced for rural areas under Social Housing programs, many state governments started their own separate subsidized housing programs for scheduled caste /scheduled tribes and other backward classes. (MRAE, 1990-1995).

The Ninth Plan period started from the year 1997. In 1998, the government announced a National Housing and Habitat Policy, which aimed at providing 'Housing for All'. This facilitated the construction of 2.0 million additional housing units (1.3 million in Rural Areas and 0.7 million in Urban Areas) annually, with emphasis on extending benefits to the poor and the deprived. An Action Plan for Rural Housing has, accordingly, been prepared.

National Housing Policy

The government in its National Housing Policy has set the goal of eradicating homelessness in the country. To promote rural housing, the central government adopted the National Housing Policy in 1994 with the objective of reducing homelessness and to provide a minimum level of basic services and amenities to all. The policy shifted the government's role to that of facilitator rather than provider, involving various agencies and covering technologies related to financial and institutional aspects in the policy framework. The salient features of the National Rural Housing Policy are-

- Provision of house-sites and financial assistance for house construction to the scheduled castes, scheduled tribes, freed bonded laborers and artisans on a suitable loan-cum-subsidy basis.

- Provision of house-sites and financial assistance for house construction to other sections of the population.

- Matching institution finance accessible for house construction to other sections of society.

- Development of designs of houses and layout of human settlements with due regard to local conditions, economic activities of households and other socio-cultural factors.

- Research in the development of building materials based on local resources and the promotion of their production and use.

- Strengthening of supply and delivery of essential building materials and components, which are not easily available locally.

- Research and development of appropriate technology and its propagation.

- Provision of potable water supply.

- Provision of smokeless *chulhas*, low cost latrines, and use of non-conventional source of energy systems to improve the local environment and,

- Special programs for victims of calamities.

Housing policy accords priority to the promotion of access to shelter for the homeless, inadequate housing, and the disadvantaged groups such as:

- Households below the poverty line.

- Rural landless laborers, including artisans.

- The households displaced by development projects and the victims of natural calamities.

- Scheduled castes (SC), scheduled tribes (ST) and freed bonded labor.

- Widows, single women and women headed households including construction workers below the poverty line.

- The physically handicapped.

The National Housing Policy judges the rural housing situation to be qualitatively different from the urban. Unlike urban areas, land is available in rural areas. However, legal status and tenure security is a problem for the poor households. The two main features of the rural housing system are the absence of the real estate and commercial sector and the significant involvement of the social groups and the state government as a facilitator. A house produced by the builder becomes more like a commodity leaving the house in control of the production process. A house made through self-help is within the

means of the owner and is suitable to the household's needs and socio-cultural aspirations. The participation of the households and the neighbors generally produces an environment friendly housing or 'ecohousing'.

Current rural housing schemes

As mentioned, there are two very popular ongoing schemes overseen by the central government. These are *Indira Awas Yojana* and the 'Allotment of House-Site-cum-Construction' assistance to landless rural workers, including artisans.

Indira Awas Yojana (IAY)

The Government of India has been implementing *Indira Awas Yojana* since the year 1985-86 to provide assistance for the construction of dwelling units to members of the scheduled castes, scheduled tribes and freed bonded laborers. The scheme was a sub-scheme of the erstwhile *Jawahar Rojgar Yojana* (JRY). From the year 1993-94, the scope of the scheme was extended to cover non-scheduled castes, scheduled tribes (ST) and the rural poor (subject to the condition that the benefit to non- SC/ST would not be more than 40 percent of the IAY allocation). The benefits of the scheme have also been extended to the families of ex-servicemen of the armed and paramilitary forces killed in action. Three percent of the houses are reserved for disabled persons below the poverty line living in the rural areas. In January 1996, IAY became an independent scheme. The basis for identification of beneficiary households is the poverty line criteria (MRAE, 1999).

According to the IAY guidelines, District Rural Development Agencies (DRDAs) or *zilla parishads* (local body at the district level) are responsible to deciding on the number of houses to be constructed. This is done on the basis of financial support provided by the central government during a particular financial year. Applications are invited from eligible families after wide publicity and details about them, and are collected by the Village Level Workers (VLWs). The *gram sabha* (village committee) selects the beneficiaries according to the guidelines and as per the target fixed. The *panchayat samiti* (village committee) is also given a list of selected beneficiaries just to keep in touch with them though they don't have any significant role in these programs. The block level officer is responsible for collection of the materials, supply of material in bulk to reduce cost, and timely supply of quality material to the beneficiaries (MRAE, 2000).

The financial ceiling under the *Indira Awas Yojana* currently is Rs.20, 000/- per unit for lowland and Rs.22, 000/- for upland /remote areas including Rs.2,500/- earmarked for infrastructure and common facilities. The plinth area of the house is around 20m^2. Within the budget allocated, some allocation had also been earmarked for conversion of unserviceable *kutcha* houses into *pucca* / semi *pucca* houses. A maximum assistance of Rs.10,000/- per unit is provided for conversion of unserviceable *kutcha* houses into *pucca* /semi *pucca* (MRAE, 1999).

The houses under IAY should normally be built on individual plots in the main habitation of the village where there are concentrations of landless laborers belonging to

the scheduled caste and scheduled tribes community and people below poverty line. Care should always be taken that the houses are located close to the village and not far away so as to ensure safety and security, closeness to workplace and social communication of the beneficiaries.

The house should be built based on the micro-habitat approach providing for ventilation, natural lighting, drainage, sanitation, streets with pavements, storage space, waste and sullage disposal with soak pits, plantation of trees along the roads and in the back yards. Sanitary latrine and energy efficient smokeless *chulha* are integral parts of the I.A.Y. house. Beneficiaries' participation and the use of local materials have been recommended. The construction of the house is the responsibility of the beneficiary. According to the guidelines, the I.A.Y. house is not to be constructed and delivered by any external agency such as government departments and non-governmental organizations (NGOs). No specific type of design has been stipulated for an IAY house. Choice of design, technology and materials for construction of an IAY house is at the sole discretion of the beneficiaries.

However, with regard to the building material, the guidelines clearly indicate the use of appropriate local materials and cost-effective technologies developed by various institutions. The responsibility for this has been laid on to the implementing agency, which should contact various organizations/institutions for seeking expertise and information on innovative technologies, materials, designs and methods to help beneficiaries in the construction of durable and economical houses. The State

Governments may also arrange to make available information on cost effective, environment-friendly technologies, materials, designs, etc. at block/district level. Technology using bricks, cement and steel on a large scale have been discouraged. Various suggestions to replace the conventional material such as cement and bricks have been proposed as a cost reduction and also better waged employment.

The IAY house should be labor-intensive and cost- effective as it is a part of the wage-employment scheme of the JRY. Besides providing houses in a participatory self-help manner, *Indira Awas Yojana* and other social housing schemes are expected to generate employment, provide skill training, integrate provision of basic services and organize communities. Thus though the IAY recommends the self-help but still there is a need of using alternative materials, training in housing design and construction skills to the beneficiaries.

As per CAPART's IAY norms beneficiaries should be trained in house construction technology. This will help them to generate wage employment and also develop self-confidence. As far as possible, cement should be substituted by lime and lime-*surkhi*. Besides, other low cost environment-friendly local techniques modified by the technical institutions should be used. Voluntary organization should train the beneficiaries in maintaining quality control of materials, particularly of bricks.

About 6.4 million houses have been constructed under IAY since the inception of the Scheme. Around Rs. 106620.55 million has been spent since commencement of the

scheme (MRAE, 1999). Expenditure and construction progress under IAY (Plan/year-wise) since 1985-86 till 28th September 2000 is shown in **Table 5.8**. The central allocation under IAY for 2000-2001 is Rs.16130.69 million for construction of 1,244,320 houses. Out of this total amount, 20 percent of the funds, amounting to Rs. 3,220.78 million, has been earmarked for upgrading the unserviceable *kutcha* houses into *pucca* /semi *pucca* houses.

Table 5.8: Plan-wise Resources Allocated / Utilized, Physical Target and Houses Constructed Under *Indira Awas Yojana*.

Plan / Year	Resources (million)		Houses (Numbers)	
	Allocation (Center+State)	Utilized	Target	Constructed
Seventh Plan				
1985-86	1320.0	579.3	144170	51252
1986-87	1653.4	1491.8	158420	160197
1987-88	1653.6	2353.7	158420	169302
1988-89	1398.1	1496.5	134793	139192
1989-90	1573.8	1885.0	151454	186023
Total	7598.9	7806.3	747257	705966
nnual Plan				
1990-91	1573.8	2130.7		
1991-92	1573.8	2630.1	122100	181800
			120626	207299
Total	3147.6	4760.8	242726	389099
Eighth Plan				
1992-93	2239.6	2388.1	117133	192585
1993-94	3181.2	4810.0	280363	372535
1994-95	4376.9	5003.8	353353	390482
1995-96	13683.4	11663.6	1147489	863889
1996-97	14250.0	13859.2	1123560	806290
Total	37731.1	37724.7	3021898	2625781
Ninth Plan				
1997-98	14408.5	15964.4	718326	774234
1998-99	18546.2	17666.6	987466	822326
1999-2000	16000.0	----	1271618	------
Total	32954.7	3363.1	1705792	1596560
Grand Total	**81432.3** *** now changed to** **(106625.6)**	**83922.8***	**5717673** **** now changed to** **(6400000)**	**** 5317406**

Source: Ministry of Rural Areas and Employment, Government of India, 1999.

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Allotment of House-sites-cum-Construction Assistance

This program was initiated in 1971 in the central sector and from 1974 it became a state sector scheme and was included in the National Minimum Need Program. The Planning Commission in the Annual Plan outlays of the state governments earmarks funds for this scheme. Originally, the scheme was intended to benefit landless agricultural workers who do not own any land in the rural areas. Later in 1974, it included other landless workers like artisans, fisherman etc (MRAE, 1999).

In this scheme, land is first developed before constructing the house. The maximum size of the house-sites allotted under the scheme is 100 square yards and the number of house-sites per acre is not supposed to exceed 24. The site is developed by the beneficiaries, for which Rs.500/- is available. Land development covers clearing and leveling of land and provision of paved streets and water drain. Rs.2, 000/- per family is allocated to buy the material to construct a house or hut. This program ensures that the beneficiaries provide all the labor input. The objective is to provide a minimum amount of financial assistance as a subsidy and the main emphasis is on self-help (MRAE, 1999).

Housing also being a state responsibility, the States and Union Territories are implementing their own housing plans keeping in view the local situations. The Ministry of Rural Areas and Employment has launched a scheme to provide financial assistance to state governments by way of grant- in- aid for implementing their housing schemes for weaker sections and people below the poverty line. A grant of Rs.12, 000/- is allocated

for the new house construction. For 'sites and service' and for 'shelter upgrading', the grant allocation is Rs. 2,700/- and Rs. 6,000/- respectively (MRAE, 1999).

In addition, all state governments are implementing a number of individual programs. During 1993-94, a new scheme on rural housing was launched under which funds were provided by the Ministry of Rural Areas and Employment to the state governments to the extent of 50 percent of the total allocation made by them for rural housing programs. Since 1996, this scheme has been merged with the *Indira Awas Yojana* (MRAE, 2000). The Ministry of Rural Areas and Employment has also introduced the following initiatives:

- *Pradhan Mantri Gramodaya Yojana- Gramin Awas* (Prime Minister's Village development plan- Village Housing) 2000-2001.

- Credit-cum- Subsidy Scheme for Rural Housing. (April 1999).

- *Samagra Awas Yojana* (Integrated Housing Scheme) 1999-2000.

- Innovative Stream for Rural Housing & Habitat Development (April 1999).

- Rural Building Centers (1999-2000).

- Enhancement of equity contribution by Ministry of Rural Development to HUDCO (2000-20001).

- National Mission for Rural Housing & Habitat (2000).

All schemes have inbuilt evaluation and monitoring mechanism have inbuilt evaluation mechanism. The projects are implemented either by the DRDA officials or by the local voluntary organizations. The total sanctioned grant is released in six monthly

installments and every next installment is released after receiving the half-yearly progress report along with the statement of expenditure. A technical expert appointed by the funding agency before releasing the next installment also monitors the project.

Housing situation in Uttar Pradesh

The rural housing situation in Uttar Pradesh is marked by quite severe shortages and inadequate shelter. The total number of households in the state are over 22 million of which 18 million reside in rural areas. The percentage of *pucca, kutcha* and semi *pucca* houses in rural areas is 32 percent, 33 percent and 33 percent as against 76 percent, seven percent and 16 percent in urban areas respectively. The serviceable *kutcha* houses in the rural areas are 31 percent as against 6.17 percent in urban areas. In district Dehradun, the percentage of serviceable kutcha houses is 12 percent as against 2 percent in rural areas. In district Muzaffarnagar and Meerut this percentage is 29 percent and 16 percent respectively in rural areas as against six and four percent in urban areas respectively.

The total outlay on rural housing in Uttar Pradesh during the Seventh Five-Year Plan (1985-1990) was Rs.2,616 million and in the next two consecutive years (1990-1991 and 1991-1992 which remained without Plans) was Rs. 516.6 million and Rs.513.0 million respectively. The expenditure trend made in those years can be judged from the **Table 5.9** below.

Table 5.9 Housing expenditure trend in Uttar Pradesh

S.No.	Year	Total Expenditure (in million)
1	1989-1990	5230.10
2	1990-1991	457.56
3	1991-1992	481.47
4	1992-1993	522.57
5	1993-1994	695.31
6	1994-1995	666.50
7	1995-1996	771.69
8	1996-1997	814.73
9	1997-1998	865.94
10	1998-1999	1019.12

Source: Planning Commission, 2002

The total financial outlay for the 'Site-cum-Construction' scheme under the MNP for the Seventh Five-Year Plan and the two non-Plan periods was Rs.2000 million, 335 million and 197 million respectively. The total financial expenditure (in million including MNP) and the physical achievements during the period from 1995-1999 in the districts Muzaffarnagar are given in the following **Table 5.10**.

Table 5.10 Physical and financial achievements in district Muzaffarnagar

S. No.	Year	Physical Target	Achievement (in numbers)	Percentage Achievement	Financial outlay	Total exp.	Percentage exp.
1	1998-1999	179696	181274	100.88	377.20	371.51	98.54
2	1997-1998	136645	137396	100.50	273.28	288.41	105.64
3	1996-1997	134297	147870	100.90	270.20	276.75	102.5
4	1995-1996	204003	192984	94.59	236.51	232.83	98.65

Source Planning Commission, 20002

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The data above reveals that no correlation can be established in the percentage of physical achievement and the corresponding percentage in financial expenditure. Because some of the houses have been repaired and some have been newly constructed. The housing situation in districts Meerut and Dehradun also reflects the same trend. In district Meerut in the year 1998-1999 the total expenditure made was Rs.369.48 million (100 percent expenditure). The total achievement was 2005 houses (87.8 percent) as against the 2283 houses proposed originally. In district Dehradun in the same year the physical achievement was 130 percent as against the total expenditure of Rs.99.6 million. Also, the data reveals that there is no uniform policy to distribute grants to the districts and blocks. The Planning Commission, in consultation with the state level officials, sanctions the grant under both schemes on yearly basis while the target is decided in the beginning of every Five-Year Plan, based on the census report. So far, through its largest scheme *Indira Awas Yojana*, the government has spent Rs.106, 620 million and constructed over 6.4 million houses since 1985. It still has a target of constructing 2 million houses every year (MRAE, 2000).

Services and Facilities

The service deficiency in the housing sector in the study area is alarming. Despite so much government intervention, the situation in the rural areas has not substantially changed. An assessment of the conditions of drinking water, sanitation and hygiene during the period January-June was taken as part of the 54th round of the National Statistical Survey. The survey reveals that the situation of the infrastructural facilities and the awareness of modern techniques have not improved much in the Uttar Pradesh

and the three districts are no exception. (Planning Commission, 1998). The key results published by the report in 1998 is as follows:

Fuel

Despite so much modernization, firewood was found to be the most important and prevalent primary source of cooking in rural areas. The main energy sources used as fuel are shown in **Table 5.9**.

Table 5.9: Type of cooking fuel used (in percent)

Uttar Pradesh

Fuel	Rural	Urban
Cowdung cakes	43	10
Leaves/ straw	2	1
Firewood	53	39
Coal/coke	31	3
Kerosene	.68	15
Bio-gas	0.16	0.54
LPG/piped gas	0.63	26
Electricity	.01	.06

Source: Planning Commission: Environmental Statistics on Human Settlements, 1998.

In district Dehradun, the fuels mostly used in rural areas are: wood (71 percent), cooking gas (15 percent), Kerosene (11 percent). In the rural areas of district Muzaffarnagar, 87 percent people use cowdung cake and 10 percent use wood. In Meerut, cow dung is used by 89 percent and wood by nine percent. In both districts LPG is used only by one percent of the population in rural areas unlike district Dehradun.

As is evident, the largest source of fuel in rural areas is firewood and cowdung cakes. Most laborers use dung and firewood but leaves and straws are also used by some of the laborers who could not go to work for days. The type of fuels these laborers use, create lot of smoke. This suggests the need of using the smokeless *chulhas* in rural areas.

Drinking water

An estimated 50 percent of rural households were served by tube well / hand pumps while an estimated 26 percent and 19 percent were served by open-well and tap-water respectively. About 70 percent and 21 percent of urban households are served by tap and tube well /hand pump respectively. About 18 percent of households in both rural and urban areas are using some supplementary source of drinking water. Tube wells and hand pumps were the most frequently used supplementary source as shown in **Table 5.10**.

Table 5.10: Percentage distribution of households by main source of drinking Water in Uttar Pradesh

Sources of drinking water	Percentage of households	
	Rural	**Urban**
Tap	18.7	70.1
Tube well/ hand pump	50.1	21.3
Well	25.8	6.7
Others	5.4	1.9
Total	**100**	**100**

Source: Planning Commission: Environmental Statistics on Human Settlements 1998.

In rural areas about 18 per cent of households reported to have filtered their drinking water, but very few households reported to have chemically treated or boiled water before drinking.

In Uttar Pradesh, electricity is used by 10 percent of people in rural areas as against 67 percent in urban areas. Safe drinking water is used by 56 percent in rural areas as against 86 percent in urban areas and toilet facility is used by six percent population in rural areas while in urban areas 66 percent use the toilet facility. Only two percent of rural population uses all three facilities.

In District Dehradun, 82 percent, 25 percent and 48 percent of people use safe drinking water, electricity and toilet facilities respectively in rural areas. In District Muzaffarnagar 19 percent use electricity, 91 percent use safe drinking water, and 13 percent use toilet facilities in rural areas. While in rural areas of District Meerut, these facilities are availed by 26 percent, 91 percent and 13 percent people respectively. In district Dehradun about 22 percent people use all the three facilities while in Meerut and Muzaffarnagar these combined facilities are used only by only six percent of the rural population.

CONCLUSION

The data above indicates that the housing schemes have not been able to provide all the basic services as reflected in the guidelines. Sustainable development in India is possible only if its rural base is strong. Sound and effective rural development policies

are a pre-requisite for achieving this condition. Based on the above data, the housing situation in rural areas can be summarized as follows:

In the villages, where the majority of the population lives in a pre-capitalistic mode of production, public intervention through schemes such as *Indira Awas Yojana* is encouraging. These schemes are expected to generate employment, provide skill training, and provide basic services. Though this scheme is famous for its social objectives, it suffers from many problems including: lack of beneficiaries' participation and lack of commitment of the officials in handling the internal social issues (such as discrimination based on caste hierarchy) and inadequate services. The housing shortage is increasing despite the government's efforts through national planning and increased resource allocations. The government is not able to meet the housing demand with such a large population growth every year. More than 75 percent of the population in rural areas does not have *pucca* houses (Ministry of Home Affairs, 1991). This indicates that that the self-help activities are slowing down and the traditional low cost building materials are disappearing. The situation of the basic infrastructure and environment is appalling. Basic services and infrastructure are still inadequate.

It is indeed a matter of concern that despite clear national planning efforts, progress in the rural areas is not visible. Government allocation towards rural housing has increased in subsequent Plans but no significant impact is visible. In both rural and urban areas much of the housing is overcrowded and of poor quality. A large proportion of the rural population still inhabits one-roomed houses. The Fifth and Sixth Five-Year

Plans emphasized the need for a more equitable distribution of the benefits of development. More emphasis was placed on meeting basic needs, on land reform, and on promoting employment and higher incomes in rural areas. Despite all this, the settlement policies for rural areas could not be implemented successfully at the local level and could not leave any significant impact in the villages. The census data reveal that there is no city in India with an adequate and continuous water supply or satisfactory sanitation. In rural areas, the situation of the lower strata is even worse. Although the planning strategies have improved, the conditions of the Scheduled castes and the Scheduled Tribes, their needs and potential have not been properly addressed. The essential part, which is still missing in the implementation, is the self-sustaining delivery mechanism.

In 1991, the housing shortage amounted to 20.6 million units. During a National Consultation on Rural Housing held in *Vigyan Bhavan* in New Delhi in May 1995, the then Prime Minister of India committed the government to meeting the housing backlog by the end of the millennium (CAPART, 1995). However, the housing shortage has further increased and the estimated backlog in rural areas in the year 2001 is about 25 million houses. It was estimated that an investment of about Rs 290 billion would be required to bridge this gap. It is estimated that not more than 25 percent of this resource can flow from banks, financial institutions, central and state government, and other formal sectors (Ministry of Urban Affairs and Employment, 1996:v). Therefore, rest of the resource has to be organized by massive participation from the beneficiaries and the non-formal sector.

The state, public agencies and the formal private sector have played a marginal role in the production and supply of rural housing in the past. Unlike cities, neither a master plan to control development nor building by-laws to guide construction exist in rural areas. Professionals such as engineers, architects or estate agents still do not operate in rural areas.

Houses in a typical Indian village are self-built using locally available materials, skilled or unskilled labor, and material purchased through their own savings and informal credit (i.e. community financed). These houses are not for commodity production but for self-use. Thus, rural housing in India is still primarily a people's process. Declining agricultural productivity, lack of a cash income for the majority of people, lack of traditional building materials, limited access to the modern building materials, advanced technologies and underdeveloped credit systems have all affected the demand and supply in rural areas and are the main hindrance in housing development. The traditional customs of self-help housing are declining slowly because a) the poor are not able to find resources and materials to house themselves and; b) the government commitment to improve the quality of the rural poor through housing intervention has made people dependent on the state.

The new government in 1998 has announced plans for the additional construction of 1.3 million houses every year. In a situation where the country has adopted a structural adjustment program and export-led growth for the Indian economy, subsidies of this nature are not recommended. In this context, there is a need for policy

reorientation, defining the role of the informal sector or the third sector (NGOs) and also adopting an approach leading to self-sustenance among rural households and communities. But before this, an in depth evaluation is necessary to assess the past performance of the public housing schemes at the local level. This has been conducted through the field study and is discussed in **Chapter six**.

Part II

Chapter 6

Focus Group Interviews and
Housing Related Issues
in the Study Area

INTRODUCTION

The main focus of this study is the assessment of the public housing programs in rural areas. Housing programs in India were implemented with a view to provide a better living to the beneficiaries, as they are the deprived section of the society and have no regular income. The existing guidelines reveal that the housing schemes in India (*Indira Awas Yojana* in particular) aim at satisfying the basic needs for improving the economic and physical conditions of the rural society. The schemes, apart from providing a roof over peoples' head, aim to integrate the beneficiaries into the mainstream of rural society by providing his / her family with a sense of identity, stability and dignity. This enables him/ her to cope with the ever-changing social factors.

The guidelines suggest that the services, facilities and infrastructure such as smokeless wood cook stoves, drinking water, sanitation etc., should be nearest to the site where the construction of the houses is made. It is suggested that as far as possible the additional infrastructure facilities such as schools, hospitals, public distribution centers and markets, should be in the vicinity of the houses that could easily be accessible by the beneficiaries. Human settlement policy in India has also emphasized greater public participation and recognized the capacities and potential for innovation and self-reliance among the individuals who are without shelter.

Despite all these efforts, reports reveal that the housing programs in most cases have failed to achieve their targets. Targets might have been achieved in quantitative terms, but the qualitative aspects have not been taken care of at all. There has been insignificant improvement in the quality of life of the beneficiaries. Instead of designing the projects in consultation with the beneficiaries based on their wishes and needs, the Projects' aims remained limited to achieving the quantitative targets. The beneficiaries of the public housing programs are the poorest of the poor belonging to the lower castes (SC/ST), backward class and freed bonded laborers; these groups are dependent on landowners and their lands in the villages for their livelihood. For them, improvement in life requires both material and psychological satisfaction. That means achieving a steady income with peace of mind, good health, safety and a sense of membership in the community with freedom of choice.

The objective of the field work was to determine whether these housing programs have been able to improve the life of the beneficiaries. The answers were sought by extracting responses to the following key questions from the beneficiaries of the public housing programs:

1. What are the basic needs of the beneficiaries?

2. What are their priorities in regard to these needs? and

3. What are their aspirations; and did the officials responsible for the implementation take into consideration the needs and aspirations of the target groups?

The case study started with identifying the needs and aspirations of the beneficiaries. To gain some insight, ten focus groups were organized in the state of Uttar Pradesh. The focus group technique has been used to draw upon the respondents' attitudes, feelings, beliefs, experiences, and reactions. The strength of the focus group is that the response and the relevant information from the beneficiaries can be picked up by the researcher personally from the discussion held in a natural way in the form of stories.

All the ten focus groups were conducted at different times and at different places. Each focus group continued for more than an hour. The researcher started the focus group with a question "What is your greatest problem"? The response was overwhelming and a large number of problems were identified. The focus groups also revealed some of very serious issues and problems that need to be addressed along with the housing issues, as all these factors are clearly interrelated. The responses have been used to find out the answers to the above-mentioned three questions.

For the purpose of the analysis, this chapter begins with an overview of the problems identified in the responses of the focus groups. To analyze the first question, the responses have been arranged according to the key themes and are given in **Table 6.1.**

In order to gain an understanding of the priorities or, in other words, to gauge the perceived intensity of the problems, a ranking of the problems, supported by their specific comments, has been presented separately for each group. This will enable us to reach an answer to the second question posed above. The aspirations of the beneficiaries

have also been identified from the focus group discussions to find out answers to question 3 and these are discussed in detail in **Chapter seven.** **Table 6.1** below shows the key themes corresponding to the groups. As is evident, all the problems identified are linked to the bare minimum needs of life.

Table 6.1: Problems and Priorities of the Target Groups (x means yes)

Problems / Groups ▶ ▼	Bhu (m)	Bhu (w)	Mu (m)	Mu (w)	Rar (m)	Rar (w)	Barsu (m)	Barsu (w)	Shank (w)	Dhaki (w)	Total
Lack of space/small area	x	x	x	x	x	x		x			7
Poor quality/design	x	x	x	x	x	x		x			7
No supervision/poor administration/insufficient material	x	x		x	x	x	x		x	x	8
Comfort									x		1
Job insecurity / low wages	x	x	x	x	x	x					6
More houses	x		x	x	x						4
Security from odd elements				x		x	x				3
Hand pumps	x	x	x	x			x				5
Water for washing	x	x	x	x	x	x	x				7
Bathroom	x	x		x	x	x					5
Toilet		x	x	x	x	x	x	x			7
Drainage		x			x	x	x				4
Energy efficient chulhas		x		x		x			x	x	5
Electricity/Lighting	x	x	x	x	x		x	x	x	x	9
Garbage			x		x						2
Cattle-shed					x						1
Kitchen			x	x	x	x					4
Kitchen Garden											
Education	x	x		x	x	x	x		x		7
Loan		x	x						x		3
Land	x	x	x			x	x	x		x	7
Discrimination/social exclusion	x	x	x	x	x	x	x				7
Health and medical facilities		x					x		x		3
Family planning									x		1
Markets											
Recreation clubs/ *Mahila Mandal* (ladies groups)									x		1
Crime /theft											
Road and Transport	x	x	x	x							4
Pension/ welfare grant	x	x	x	x		x	x	x			7

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PROBLEMS AND NEEDS OF THE BENEFICIARIES

The problems identified by the focus groups are divided into four sections: house-related problems, environmental problems, institutional problems and socio-economic problems as illustrated below in **Chart 6.1**.

Chart 6.1: Housing facets
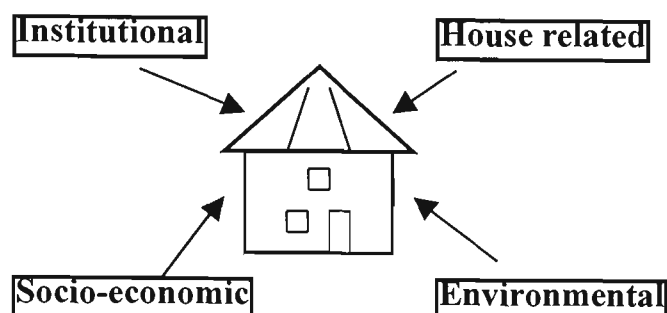
House related problems

The problems related to the house were found as poor construction, lack of space, absence of windows/ventilation in the room, absence of bathroom, unusable toilets, inaccessibility of water, and unavailability of electricity (**Table 6.2**).

Table 6.2: House related problems identified by the groups

Problems	Number of groups	Ranking
Bathroom	5	3
Water- Drinking	5	3
Washing	7	2
Toilet	7	2
Lack of space	7	2
Electricity	9	1
Poor construction	7	2
Kitchen	4	4
Windows and ventilation	2	5
Comfort	2	5

Electricity and lighting

Electricity and lighting problems top the list. Electricity connection to the house is not a part of any of the public-housing schemes in the rural areas. It is to be arranged and paid for by the beneficiaries themselves. Nine out of the ten groups have complained about lighting facilities in their houses. Some beneficiaries haven't got connections in their area and have to use kerosene lamps and candles for lighting at night. Kerosene oil is distributed to them through a public distribution regulatory system and most of the time it is very limited and not easily available. The problems related to the ration shops are discussed in detail in the next section.

> **'There is no electricity in our area. We have to be dependent on kerosene lamps and candles at night for lighting. Kerosene oil is not easily available to us and candles are very costly'-** [said the male focus group at Muzahidpur].

In some areas, beneficiaries have taken illegal connections from the poles on the main roads. Some have got legal connections but bills are constantly very high despite the frequent irregular supply of power. All beneficiaries complained that even if they have not taken the electricity connections, they risk their life everyday, as some poles are electrically live with a potential to electrocute their animals as happened with many of them in the past.

Lack of space

Lack of space in the houses was identified as a major problem in seven out of ten groups. Most of the schemes have allowed for the construction of a $250ft^2$ area that mainly covers one room and verandah. Beneficiaries have complained that for their large

families of six to eight members, this area is too small. They can hardly move inside the house as the verandah is used as kitchen. Men only come home to sleep at night and generally sleep out in the verandah. During heavy rains and during winter, adults, animals and children all have to stay in one room.

> **'Look, here this man has two sons, both married. Do you see any place to sit here? Where will the guests be entertained even for two hours? This little place is for us and for our animals, for bathing, entertaining guests, cooking, making fuel from cow dung and storing things'**-[male focus group at Bhupkhedi].

Since the house is too small for a family of six to eight members, they need to have more living space. They have grown up children and some of them have been married. They all live in the same small one room. Four groups who received houses 15 years ago were in desperate need to get more space, but no housing scheme has been launched in their area since then.

Poor construction and design

Poor design and construction were reported to be another important problem by the same number of groups. Poor administration and lack of supervision were revealed as the main cause of the poor construction. It was reported that the beneficiaries were given vouchers to buy materials for construction such as bricks and slabs from a few selected shops. The district officials and the blocks level workers (BLW) identified these shops that were paid directly by them. These shopkeepers and the officials had become a party. The shopkeepers supplied poor quality material to the beneficiaries, while the BLWs and other officials did not check this malpractice. Beneficiaries were given only

5000 bricks, angle iron and slabs measuring 3ft. by 2ft. Making a permanent roof with this material was not possible. Makeshift roofs are fragile and need repairing every year. This becomes a financial burden for the beneficiaries. Floors were made by surfacing the ground with soil/mud (*kutcha* type). The houses have no windows for ventilation. Occasionally the roofs leak and sometimes their slabs fall down, often hurting the occupants, especially their children.

> **'The houses they have given us have caused us problems over problems and are not good at all. We are scared for the life of our kids. They may die if the roof slab falls over them. We are living purely on the mud here. It looks that the house is sinking. We are living under the broken roofline and can be crushed to death any moment. We all are helpless'**- [women's focus group at village Muzahidpur].

Insufficient grant money

Insufficient grant money was revealed as one of the reasons for the poor quality of houses. The maximum grant given under the housing schemes is Rs20,000/(A$800). According to the beneficiaries, a good house of one room needs at least Rs50,000/(A$2000). Another reason for the poor quality identified was the poor building supervision. The local masons did not receive any technical guidance from the grant/scheme/project officials.

There is no provision for a separate kitchen and bathroom in the house design. Toilets and smokeless stoves have been provided under some schemes but these look like window-dressing. No beneficiary uses them. The houses have not been designed with the provision of proper water facilities, drainage, electricity, water or kitchen gardens.

Source of water

The main sources of water in the investigating areas are: hand pumps, pipelines, river and a nearby pond. The potable water is collected from the hand pumps and the pipeline. The deep ground water is more or less of good quality. Only two groups have tap water in their homes. The problem of accessibility of drinking water was extensively discussed in only five groups, but it was the most frequently recalled problem identified in the course of focus group discussions.

Water was no problem for the two groups located in the hills of district Dehradun. All the houses in both the villages had two sources of drinking water - municipal tap water and hand pumps. But in four villages of districts Muzaffarnagar and Meerut where the water problem was found acute, hand pumps were the only source of water. A very few houses in these areas had their own hand pumps installed by them with their own money, but most women fetch water from the community hand pumps installed by the government and collect their daily household water requirement in buckets or pitchers. In some areas women have to walk nearly half a kilometer to get water. In one village, beneficiaries complained about the low water level and desired to deepen all hand pumps. Most government installations were found inaccessible for these beneficiaries due to socio-cultural reasons (this issue is covered in detail in **Chapter eight**).

'All hand pumps are installed in *thakurs*' areas. Look! This is the only one hand pump installed for 40 *chamars* (low cast beneficiaries). Taking water from other hand-pumps means to invite fighting' –[women's focus group at village Bhupkhedi].

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Water for washing

Water for washing was a bigger problem for those beneficiaries in district Muzaffarnagar, as they have to carry the clothes to the hand pumps or nearest pond for washing. Seven groups reported to be facing problems in washing clothes and watering the animals.

Bathroom

Surprisingly, the housing package did not have the provision of a bathroom. Five out of ten groups highlighted the problem of not having any bathroom. Men can take a bath outside in the open near the hand pump or the river, but for women it is a big problem. As bringing water from the hand pump is drudgery for them, they take little water in a bucket and take a bath in a corner of the house making a screen by standing up two cots.

'**These women have to take bath hiding between the two cots. They can't even move their neck**'- [a man from the focus group at village Bhupkhedi humorously commented while talking about the provision of bathrooms].

Toilet facilities

A strong desire for proper toilet facilities (particularly in the perception of women) was expressed. It is quite amazing that the toilet is a very important infra-structural item supported by the public housing schemes, but none of the toilets constructed under the housing projects was in use by the beneficiaries. The problem was quite severe and identified by seven out of ten groups. Some beneficiaries were reluctant to construct it because of its high cost. The grant approved for the construction of toilet

by the government is not enough. Another major problem was its design. Masons are not technically qualified to construct the toilets. Others do not use it due to their habits. They want to go in the open air where water is available.

> **'Toilets were also to be installed along with the houses. We didn't want to construct them because this required more money than given by the government. Secretary from the block came and forced us to construct it. He threatened us that if we didn't construct the toilets, he would lodge a complaint against us with a charge to misutilizing the funds. We worked at sugarcane crusher for day and night to earn the money required to construct the toilets'-** [male focus group at village Barsu].

> **'The toilet is without flush and the pit is not cemented. They have just fixed a mesh in *kutcha* pit. The excreta come out of the mesh and flows out in the house; that is why we don't want to use it'-** [men's focus group at village Muzahidpur].

As the houses do not have a water pipeline, cleaning of the toilet is seen as a major problem. No toilet was attached with the water point. Since, water is brought by the housewives from the community hand pumps, cleaning of toilets is impractical.

In some houses where hand pumps are available, toilets and hand pumps are installed together due to limited space. Since toilets are not made properly, sewage seeps into the water of the hand pumps. Some of the beneficiaries used the toilet place as a bathroom, but others could not tolerate it.

Due to the improper drainage system, water either comes back in the toilet or flows open on the road. With no alternative in sight, women still continue to use the traditional style of relieving themselves out in the open. For old people it is very difficult to go out in the fields, especially in the rainy season. Now with the changing village scene, all the land is in use and occupied by the farmers. Women are harassed if they are seen by the *thakurs* in their fields.

> 'People throw stones at us if they find us sitting in their fields'- It is better to die than live in such conditions'- [Women's focus group at village Rardhana].

Separate kitchen

A separate 'kitchen' was preferred by five groups and was specifically emphasized during the discussion. The provision of the kitchen is made in one side of the *verandah* with the installation of a smokeless wood cook stove and a chimney. The *verandah* is used for many other activities too.

Other house-related problems mentioned by the groups are related to the requirements of windows and ventilation for lighting and fresh air. These will be discussed in the next section while highlighting the problems of the individual groups.

Environmental Problems

Environmental problems in rural areas are quite different than those faced by people in urban areas. The environmental problems found in the investigating area are given in **Table 6.3.**

Lack of space and crowded conditions, lack of infra-structural facilities and public amenities generate environmental problems. People who live in an unhealthy housing environment suffer from various health problems and are prey to many man-made diseases and epidemics. If planned properly in advance, these problems can be avoided.

Table 6.3: Environment related problems identified by the groups

Problems	Number of groups	Ranking
Solid-waste disposal	2	5
Dampness/ seepage/moisture	1	6
Sewage	1	6
Odor	1	6
Drainage	6	2
Health	4	3
Security	3	4
Food	2	5
Fuel	7	1
Fodder	2	5

Fuel

Fuel for cooking is a main consideration as it is very scarce for these beneficiaries. In some villages the collection of fuel consumes woman's whole day. It becomes more important to discuss here in the light of the observation that seven groups out of ten are facing acute fuel problems. Problem of fuel supply ranked number one among the problems related to the environment. It ranked third in the overall list.

The main fuel used is firewood, which they collect from the fields. Those who don't go to work have to walk a long distance to find some fuel wood.

> 'We use wood as fuel. We have to walk a long distance to collect the fuel. We go out early morning and come back in the afternoon'-[women's focus group at village Shankarpur].

Since the wood is getting scarce, landowners don't allow them to take fuel wood from their fields. They have to collect the twigs and leaves from here and there, but such fuel creates heavy smoke, leading to many eye-related disorders. A few of them, who can afford it, buy fuel from the market. Cow dung is another option, but many of them can not afford to buy a cow or buffalo. During the rainy season they have to use moist wood. Those who have cattle prepare dung cakes and store them after drying. However, this is found inadequate to meet their requirements.

Smokeless *chulhas*

Smokeless *chulhas* (wood cook stoves) provided under the housing schemes could not be accepted by the beneficiaries. Reportedly the reason was that the two pot stoves consumed more wood with respect to their requirement as they used only one pot while the other one went mostly unutilized.

> 'We didn't receive *Chulhas*. We made it ourselves with the mud. We keep ready some more *chulhas* for rainy season because at that time we can't dry them for days after re-plastering them with mud'-[women's focus group at village Barsu].

Drainage

The second most important problem identified was poor drainage arrangements. Six groups identified this problem. There is no provision of water disposal in the houses

or on the roads. The water from the house and from the hand pumps flows down in the open on the road and becomes a source of much water borne diseases. In the rainy season the conditions becomes even worse.

> 'It is not that bad now, but, just visit us during rain, you will find knee deep dirty water around our house and on the footpaths. During the rainy season our children become sick'- [male focus group at village Barsu].

There is no proper place for washing at home. Women wash the clothes near the hand pump. As there is no drain on the road, the spent wash flows onto the road, producing mosquitoes. The water in the canals is not clean enough to be used for washing.

Health and medical facilities

Health and medical facilities remained a cause of concern but is low on the priority list of problems. The condition of village hospitals and health care centers are appalling. Disposal of household bins, human and animal excreta, poor housing construction, overcrowding in the house and many other related problems often lead to large-scale diseases such as typhoid, dysentery, diarrhea, hookworms etc. Washing related congruous infections spread eye and skin diseases such as sepsis and conjunctivitis to other people. The smoke from the moist twigs used as fuel creates many eye problems and sometimes makes a women blind. Many young women are faced with these problems and many such house-related problems are prevalent in the low-caste society. The health care system in these villages is either unavailable or very inefficient. The village/town dispensaries and hospitals are inaccessible and or unavailable to them.

Safety and security

The beneficiaries of the three groups were very much worried about the safety and security of their house and contents. The major threats come from rain, seepage, insects, stray animals, and thieves. During the rainy season, the beneficiaries keep everything including fuel and animals, in the room but they feel insecure to stay inside, with the fear that at any time the roof may collapse due to the excessive flow of rainwater.

'We don't feel secure here. In the present conditions, anybody can enter the house and kill us. Insects have easy access to the house and snakes are our regular uninvited guests. Here we are leading a life of insects'-[women's group at Muzahidpur].

Solid waste disposal

Villagers don't generally consider garbage or solid waste disposal a very important issue. They are used to the open dumping of the waste. There is a total absence of any waste collection system in the villages. People throw the wastes on the road, careless of the consequences. That is the reason why only two out of ten groups considered garbage a problem.

Food

Two out of ten groups raised the issue of food. Beneficiaries who have little land grow some vegetables in their backyard and manage food easily. For other laborers who are daily wage earners, the food intake for them is only to fill the stomach. They eat *chapatti* (home made round bread) with salt or green chilly paste. Occasionally, they

pluck green edible leaves from the crops such as mustard, and gram from the fields to cook and feed the family. For some old women beneficiaries, managing food is a big problem.

'*Chapatti* with chilly paste- is our food. Those who have got houses are also dying of hunger'-[women's group at Bhupkhedi village].

Nutrition and a healthy diet are beyond their thinking and capacity. Those who have cattle don't drink milk, as they have to sell it to earn some money.

'Who can afford to drink milk? We can't provide milk to our children. Our kids look like skeleton' [said one group when asked the question; 'do the kids drink milk?]'

Odor

The problem of unpleasant odors is mainly due to garbage, water and dung decay on the streets. This has the potential to inflict illness and lung diseases. However, this problem was not discussed much, except by one group, as they seem to get used to this environment.

Institutional problems

This part identifies various related institutions that influence beneficiaries' lives with reference to the housing. These are: state-government departments; educational; institutions; ration shops; banks; transport corporations; and police stations. The role and functioning of these organizations emerge prominently in the responses of the beneficiaries of all ten groups. The ranking of the problems is given below in **Table 6.4**.

Table 6.4 Institutional problems identified by the number of groups

Problems	Number of groups	Ranking
Government's facilities		
Pension	5	3
Supervision	8	1
Welfare schemes	2	4
Schools/education system	7	2
Ration shops	5	3
Road and transport	5	3
Post office	1	5
Bank	1	5
Police station	1	5

Supervision by the government officials

Poor administration and lack of supervision by the concerned authorities ranked first in the list of the institutional problems. Beneficiaries were never involved in discussions about any housing plan. Four housing schemes with different delivery mechanisms and different grants were implemented in their areas. This created confusion among people. Some beneficiaries were given cheques and some were given vouchers to buy the material.

Apparently, no technical guidance or training was provided to any of the beneficiaries in order to enable them to obtain help in the construction work. They just received cheques or vouchers and were instructed to either construct their house themselves or get their house constructed by masons. The material given for each house was less than sufficient. The Block-level officials were reported to have unscrupulous links with the shops that delivered them with the poor quality material. Block level officers visited the site once or twice and were never seen again once the material was handed over to them.

> 'They just give us two sacks of cement, seven angle irons, and 5, 000 bricks and ask us to build our houses'- [men's focus group at Rardhana].

The scheme-supervisors at block and district levels are reported to have not visited the sites once the projects were completed. The evaluation is done based on the report from the village chief.

> 'There is no one in the village who can explain our problems to the officials. Officers come and meet the people of higher caste only. We never know when they visit the village and for what purpose'- [a beneficiary of Rardhana male focus group].

Schools / education system

Education of the children is identified as a big problem in villages. Seven groups found difficulty in sending their children to school. Only two groups were satisfied with primary education but they were worried for their children's higher education, as their children have to go to the cities for higher education which is very costly for them. Others were not happy with the behavior of the teachers to their children and didn't want to send them to the school.

> 'Education is not good in the schools. Teachers come only for few hours. They water their crops in the night and sleep during the day in the school. If the children disturb them, they use sticks to beat them and go back home to have a sound sleep. Children are punished for no reason so they refuse to go to the school'-[said a women in Bhupkhedi focus group].

Once again these groups highlighted the poor and corrupt administration of the government schools. The expenditure on children's education and need for suitable teachers in schools, were reported as the major concerns of the target groups. They feel that even if their children complete primary and secondary education there is no possibility for them to get jobs without heavy bribes and they can't save that much money. They prefer a separate school for *harijans*. Girls' education is a very serious problem identified in the villages. Parents don't want to send them to school and prefer to keep them busy in the household work.

Old age security/Pension

Accessibility to pensions was raised repeatedly by seven groups. The beneficiaries were worried about their survival as some of them were growing old and were not able to work in the fields. Manual work in the fields is their only occupation. Since they are casual laborers, they don't have any security for their old age. None of the beneficiaries was receiving a pension from the government.

'I am a widow and can't see properly. I find work for few days and sometimes in months. I eat if my son sends some money. How can he keep feeding me forever? As he has his own family to look after' – [one aged women from focus group at village Bhupkhedi].

Welfare schemes

State government welfare grants, other than housing, such as money given at the time of birth of a child or at the time of marriage, were also not being extended to them. Two groups voiced this issue.

Ration shops

Ration shops are the public distribution facility used to provide essential items at a cheaper rate. Ration cards are distributed to all people in the villages and cities as well. This facility is a boon to the SC/ST and to the people that are below the poverty line. For differentiation, SC/ST people have been issued white cards that allow them to get sugar, rice, wheat, kerosene and some other basic items; while the higher castes are given yellow cards that allow to get only sugar and kerosene. In five out of ten cases, beneficiaries are not satisfied with this facility as these are controlled by *thakurs* (higher caste) and they do not receive just treatment in the distribution of rations.

Road and Transport

The poor state of the roads and the absence of an adequate transport system were also a matter of concern for many, as these do affect housing indirectly. Beneficiaries of five groups have to travel long distance to get a bus. The roads are muddy and slippery. The only public transport is bus. Other transport such as tractors and *buggies* (bull cart) are out of reach to them. Bus frequency is also about an hour. It takes five hours for the beneficiaries of the two villages to reach the nearest town for work. They risk their lives to reach the nearby towns.

> **'Thieves tie our hands, throw us in a corner and loot every thing from us. For women, it is more risky'** [said women's focus group at village Bhupkhedi].

In case of emergency, beneficiaries have to hire *buggies* from the *thakurs* and in payment they have to work in their fields for several days for free. Such problems have made them very frustrated and demoralized.

> 'It is better to die than lead such a life. You have come here happily in your own car. Just come one day and walk as we ever do, you will understand our situation better'- [men's focus group at village Bhupkhedi].

Other problems identified in this category were the bank services, post office and police station. All villages have *gramin* (village) banks, which give loan to the beneficiaries under some government schemes. The beneficiaries were not at all satisfied with the services of these offices as mentioned by the groups as follows.

> 'The bank has approved a loan for 15 houses. Every one has given bribe to the bank manager'- [revealed men's focus group at village Barsu].

> 'Postman comes once a week or fortnightly'-[men's focus group at village Bhupkhedi].

> 'Police also listen to them (*thakurs*) only'-[women's focus group at village Muzahidpur].

Socio-economic problems

During focus group discussions, a range of socio-economic and cultural problems were identified that have greatly influenced beneficiaries. The ranking of the problems is given below in **Table 6.5.**

Table 6. 5- Socio-economic problems identified by the groups

Problems	Number of groups	Ranking
Job insecurity/ Low wages	8	1
Money	6	3
Corruption	6	3
Discrimination	7	2
Land	6	3
Loan	4	4

Job insecurity and low wages

Getting a government job or regular employment was the desire of every one in all the focus groups; however, job insecurity and low wages emerged as the overriding concerns of eight groups. In these villages the occupational territories were drawn based on caste and class structure. The beneficiaries, being contract laborers, were driven by a sense of insecurity due to long prevailing practices adopted by the higher-class people who are basically their employers. They work at the sugarcane crushers or in the fields of *thakurs* as laborers. For years they have been receiving the same wages and they depend for work on their employers' goodwill. Sometimes they are paid with a little cash but mostly with a meagre amount of wheat or sugar. The womenfolk are paid with minimum possible wages. Woman's main job is to cut grass from the *thakurs'* fields. These beneficiaries believe that unemployment has increased during the last ten years as the *thakurs* have started working in their fields. Some of the beneficiaries manage to go to the city or nearest town and work for daily wages but their situation is no different in towns too. Due to a surplus of unskilled labor in the market, they have to stay in the town without work for days.

Money

For four groups, access to well-paid laboring jobs was easier compared to the other six groups, as they were quite close to the cities and some of them owned a little land. These beneficiaries could construct their houses better by managing money from their own pocket or by taking a loan. In other villages, wages paid to them by *thakurs* are not enough even to afford two meals. Women sometimes get only grass and green leaves as wages. Government schemes have made no difference to their life-style. They need

regular income in order to maintain the houses, feed their families and buy cattle for alternative income.

> **'We don't have money even for our survival. What can we do without money? I am a laborer for last 36 years but could not save a single penny'-** [one man from focus group at village Muzahidpur].

Corruption

Corruption has become an integral part of the government's functioning and this is one of the major problems faced by poor people who have no way to deal with it. Six groups revealed the ways in which they faced the people who had vested interests. Beneficiaries are depressed, as they can't get any thing done without paying bribes. From *pradhan* to banks and hospitals, work is not done without paying a bribe. The shopkeeper gave them poor quality bricks, though the voucher was given for a better quality product.

> **'Whoever has paid bribe to the *pradhan* (village chief) has been successful in obtaining the grant. Some of us have given him Rs.3, 000/- and some Rs.4, 000/- out of Rs.10, 000/- that we received as a grant from the government. How can one make a house in Rs. 6,000 -7, 000/-? We are also worried about the people who could not get house grants because of not being able to pay the bribe to the *pradhan*. Look at this house; this is about to collapse but no one is concerned about it'-** [men's focus group at Barsu].

There is no one to examine what these beneficiaries are getting, as most of them are a party to malpractice with the shopkeeper. Even to get a job of a sweeper they must bribe somebody. According to the poor, the officials are enjoying themselves with the incomes and benefits due to them.

> 'We are poor due to corrupt administration. Our poverty can be removed only when, from top to bottom, administration works for us honestly. The government is not willing to remove the poverty, but lets us be tortured by its corrupt officers'-[a women from focus group at village Barsu].

Beneficiaries in two villages in the hills had no problem with *pradhan* but they were not happy with the officials at the block level.

> '*Pradhan* only prepared the beneficiaries-list and asked us to meet block level officer for getting grant. The officer there asked us to give him Rs.2, 000/-. Those who became strict got the whole amount without paying any bribe. People who became weak and impatient, paid them Rs 2000/-. They say that this is the government fee.'-[said one women from Shankarpur focus group].

Discrimination

Discrimination against low-caste people by village *Pradhans* exacerbates their problems of survival further. There is enough evidence to suggest that the *panchayats* (village committees) use the social benefits that are meant for the lower-caste people for their sectional and social interests,. Though this is a very serious issue, the beneficiaries seem to have adjusted themselves in this environment.

Beneficiaries in two groups openly discussed this issue and inspired those who hesitated at the first place, to put forth the facts. They complained that the government has some schemes for them and also they are entitled to some benefits like white ration cards, money for their daughters' marriages etc., but these are not being given to them. The *Pradhans* use these benefits to please the people of their own caste/class. Seven out of ten groups were very emotional on this issue and felt helplessness.

> **'*Thakurs* won't leave us alive, *Pradhan* favors *thakurs'*-** [focus group at village Muzahidpur].

Women accused *pradhans* of keeping all the money that they are entitled to get at the time of the marriage of their daughters. Widows from higher-castes get pensions but they don't. *Pradhan* have snatched land *pattas* (land documents) from them and distributed them among their own people. Beneficiaries revealed that they couldn't speak with *pradhan* as openly as they were talking to this researcher. They are abused by *thakurs* if they speak against them and come with *gundas* (militia) to kill them.

> **'Lower castes like us are entitled to get some loan from the government. The rajputs take that loan in our names. *Pradhan* supports them blindly. If any of us objects, he will be beaten up. We are very poor and don't have any source of income that is required to go to the higher authority to register complaints against them'**-[men's focus group at village Bhupkhedi].

Repayment- of loan

The repayment of loans was another big problem identified by four groups. Some have taken loans for the houses and some have to always borrow money from *thakurs*, which makes them sort of bonded laborers.

As the beneficiaries of the public housing are the casual agricultural laborers, their income is very meagre. They are hardly able to manage food for a day. At times of

emergencies or for the marriages of their daughters, they have to borrow money from the *thakurs* who are their employers too. They are not able to repay the loans, as they have no savings. In absence of any means of repayment or of any landed assets, these beneficiaries have to put their labor to their creditors and work free of cost for many days/months on their employers' farms. This makes their condition more vulnerable. They can't get loans from banks, as they do not remain regular income employees.

Adding to their vulnerability, the public houses given to them have put them in serious debt, as they could not complete the houses within the grant given by the government. Three groups who have been able to complete their houses with their little savings are indebted and worried about their survival.

> **'Before we got our house made with a government grant, we were able to manage two *chapattis* happily. Now we are indebted and don't know how to repay'**- [one woman from focus group at village Shankarpur].

Some old ladies were very helpless as they were not able to work but this house had put them in debt, which they think they cannot repay. They have received reminders from the bank. If they could not repay this loan they will have to leave this house.

> **'There is so much debt due to this house. It is more than the hair on our head. I have taken a loan worth 15,000/- -16,000/-. We are receiving notices for the repayment of the loan. It is better if they take the house back'**-[one women at village Bhupkhedi].

Land

Land was seen as another big problem. Beneficiaries of six groups had their own story to tell. Despite major land reform, these poor people could not get a piece of land for agriculture or to start some work. Some have been given land but it cannot be used, as there is no facility of water.

> 'We were given a little land of 2 or 4 *bighas* a long time ago but it is of no use without water facility. Some were given land, but later snatched by *thakurs'*-[men's focus group at village Bhupkhedi].

The major concern is that if more houses are to be constructed, there is no government land left. *Thakurs* have possession of all the *panchayati* land (issues related to land has further discussed in chapter 8-caste and class structure).

PROBLEMS AND PRIORITIES BY INDIVIDUAL FOCUS GROUPS

As mentioned before, in order to evaluate the perceived intensity of the problems, they have been ranked according to the preferences of each group.

Group 1: Village Bhupkhedi (Men)

For the first question 'what is your greatest problem?' the response was overwhelming. Lack of space and poor quality houses constructed by the government, means for survival (source of income), water, education and land, all these problems emerged at once.

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'It is good that the government has given houses but these should be worth living in.
We don't have any means of earning such as milching buffalo.

'There are other problems like electricity and water. They don't give the full
amount of the grant to us. Land *patta* (document) is another problem'.

Based on these responses, the ranking of the problems and priorities by the focus
group at village Bhupkhedi (men's group) is given in **Table 6.6**.

The house-related problems identified by this group were problems of bathrooms,
hand pumps, lack of space, electricity, and the poor quality of construction. Pensions,
building supervision, ration-shops, education and transport were identified as institutional
problems. Socio-economic problems identified were employment, corruption,
discrimination and land. Food and fodder were identified as environmental problem.

Table 6.6- Problem ranking- Group 1

Problems/ villages	Bhu(M)
Poor quality of the house construction	1
Road and transport	2
Job insecurity / low wages	2
Water/ electricity	3
Discrimination/social exclusion	3
Land	3
No supervision /poor administration	4
Education	5
Ration shop	6
Post office	7
Food, fodder	7

Beneficiaries received grants from the block under two schemes. One was *Indira Awas Yojana* (IAY) under which they received a total of Rs. 7,500/- (Rs. 5,000 for bricks + a cheque of 3,500/-) eight years ago. The other scheme was the *Nirbal* scheme under which the beneficiareis were provided with Rs. 7,000/- for bricks and the roof material to construct one room and verandah.

In their locality of 40 families, only one community hand pump has been installed. There is no place to water the animals. For some, even managing food is a big problem.

> **'Earning of a day is hardly enough for one day's meal. We don't know whether we will be able to eat tomorrow.' 'Those who have *pucca* houses are also dying of hunger'.**

They are given very low wages. Electricity connections were taken by some of them with a view that they may start some activity at home but electricity bills are very high and power supply is often unavailable. Due to power shortages, electricity supply is for limited hours but it has never been supplied regularly or consistently.

Beneficiaries connect the problem of shortage of houses with the poor administration. The State government has no standard policy for identifying the beneficiaries. A very few received houses three years ago but since then no public housing has commenced in their area. It is also reported that *thakurs* build public houses in their areas using the funds released for the lower-castes. Some houses are going to collapse but the government has paid no attention.

They feel that one of the main reasons for high unemployment is the lack of transport-facility. The nearest town is six to seven kilometers from their village and they have no means of transport. Every one walks carrying luggage on his/her head. Patients have to walk too. If they hire transport from the *thakurs*, they have to work in their farms free of cost to repay the service. Also, the road connecting to the city passes through the wheat farms and is a good place for robbers. Beneficiaries wanted to buy a buffalo so that they could earn their livelihood by selling milk, but the loan officer demanded Rs.1, 800/- cash to have the loan sanctioned. There is one post office in the village but the postman does not deliver the mail for months.

One of the most remarkable characteristics of this group was their sense of humor. Despite all these problems, they make jokes and enjoy them. In the context of poor administration one beneficiary says.

> **'The way we face acute problems in going to the city in the absence of proper transport, in the same way, schemes also face the problem in coming to us'.**

Group 2:Village Bhupkhedi (Women)

In response to the question 'what is the greatest problem?' the very first and very quick response from this group was the old-age pension followed by employment, leakage in the house, water for washing and drinking, and loans. Other problems highlighted during discussion were bathroom, toilets, electricity, cooking, fuel, health care, education, discrimination, land, and loan and ration cards. This group was

identified as the most vulnerable out of all, perhaps because of the large number of old

women in it. The ranking of the problems is shown below in **Table 6.7.**

Table 6.7: Problem Ranking- Group 2

Problems	Ranking
Pension	1
Unemployment /low wages	1
Poor construction	2
Loan	2
Toilet	3
Water	3
Discrimination	4
Electricity	4
Education	5
Others –Medical, food, Clothing	6

The poor, elderly widows were most vulnerable.

'No body thinks about us'- [an elderly widow].

Some are dependent on their children, who are casual laborers.

'I can't see. My son has gone out to work at the crusher. He does not get much: only Rs. 30/-to 35/- per day. We eat if he gets some work for a few days in a month'- [says an elderly blind woman].

Some old women also have to work in the sugarcane farms as laborers. For these

ladies getting a pension from the government is necessary but there is no such scheme or

welfare program.

'The old man (husband) can't do anything. Children live separately. Where should I bring money from? What would we do in our old age?' [an elderly lady said]

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Since there is only one hand pump installed for them, women bring a bucket of water from the hand pump and take their baths hiding behind the cots. For other purposes they have to store water. But these old and blind ladies are dependent on others.

> 'I cook myself', says the old blind lady. 'I request some one to fetch me water'.

There was no provision of toilet and bathroom in the houses. They have to go outside in the fields to defecate but are often intimidated by the field owners, as owners don't allow them to use their fields. Beneficiaries were not happy with the construction of their houses. All houses are *Kutcha*. Roofs are leaking. There is no space to sit or to attend any guest and keep the animals. They feel that one room and verandah is not sufficient to accommodate a family of five or six persons, which is a normal family size.

Besides, the grant given for the house was not enough to construct one room and a verandah. Also they had to provide Rs.1, 000/- to *pradhan* to get their name on the list of beneficiaries for houses. As they didn't have any source of income, every one had to take a loan of Rs. 10,000/- to 15,000/- to complete the house. The greatest worry is that they are unable to repay the loan. They have had three notices to repay the loan.

This group was quite hopeful after the last election as first time a lady was elected as *pradhan* but she also turned out to be like other *pradhans*.

> 'She is also like others. Never comes to us to know our problems. Only takes care of the rich people, not the poor.'

They accused her of misusing their ration cards for the *thakurs*.

> 'Everything impossible is happening in this village. Life is difficult by all means. No body helps the poor even if you are dying' - group says emotionally.

'Abuses' used by the *thakurs* was also a subject of discussion. 'I will shoot you' and 'crush you' are the words, which beneficiaries have heard from the *thakurs* whenever they try to raise their voices for their rights. They are very much disappointed, as their efforts are futile. For everything they want to have, they have to pay bribe.

> 'With this little income what can we do?. We should give a bribe to them or buy clothes or spend on our treatment?'

Beneficiaries revealed that many *thakurs* have also bribed to *pradhan* (Rs.5,000/-per house) to make houses for them.

> 'Corruption is not spared, even by the *thakurs*'.

Group 3: Village Rardhana (Men)

The greatest problems this group revealed were related to the house structure, lack of money to repair houses, and their low wages. The ranking by the group is shown in Table 6.8.

Table 6.8: Problem Ranking - Group 3

Problems	Ranking (Rar. M)
Insecurity of jobs / low wages	1
Money	1
House related problem- poor quality	2
Poor administration	3
Water (Washing)	4
Toilet	4
Education	5

Insecurity of jobs and money were the greatest problems identified by this group.

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> 'We don't have money for a house. We work at the crusher. Some of us work as helpers hand with masons and some as laborers with farmers. We can't construct a house. One day we get work and the other day we sit without work'.

Like others, this group also had the problems of poor quality houses, insufficient materials and purchasing power. The quality of the houses was very poor and in some cases they have become a threat to life. Beneficiaries complained that 5,000 bricks provided by the government were not sufficient. A house with one room and verandah of 21 m^2 needs at least 20,000 bricks.

> 'We do not have any thing to do. Those who have cattle keep busy with them. We can't stay at home as we do not have anything to do here. We got 5000 bricks. You can't make any house with these bricks. Living in such houses is a risk.

> 'My problem is that nobody will communicate my message to the government.'-[said one beneficiary in response to 'what are your problems with house?]

Most of the houses were funded by CAPART. The representative of the voluntary organization that helped them get the houses was also there. All houses have been provided with toilets and smokeless *chulhas*. They were given seven iron beams, slabs, cement bags and material for toilets. Everyone has contributed Rs.2,000/- as the beneficiaries' share of the costs. A mason and laborers were hired for the construction. Beneficiaries were given cheques for purchasing the bricks. Some of them have bought

more bricks of poor quality or some spent money of their own to buy bricks of better quality.

It was explained that all roofs were to be layered by sand or mud every year but the beneficiaries could not afford to bear the cost. Those, who could afford to resurface the roof had minimized the problems with the roofs. Some beneficiaries complained that during the rainy season the mud and sand of the roof flows down inside the house. Moreover, the soil for resurfacing is not available in the village. A lintel is the solution for the problem, but with the small amount of money given, a roof with lintel is not possible. The organization that helped the beneficiaries in getting the funds from the central government returned the grant received for additional houses because they were not able to construct the houses due to the increased cost of the material. The houses had no provision for a bathroom and kitchen and were not even whitewashed.

Construction of a latrine with each house was necessary but the material provided was not sufficient to make a *pucca* latrine. Some people have installed hand pumps. Others bring water from the hand pumps installed by the government. Clothes are washed at the hand pump. Water flows to the roads due to the absence of a drainage system and the dirty water puddles in the pits on the roads cause bad smells.

The houses are too small. During winter and the rainy season everyone sleeps in the same room. Even animals are kept in the same room. During summer, some household members sleep on the roof and some in the verandah. The smokeless *chulhas*

(wood-cook stove) provided by the government did not work efficiently and consumed more fuel than the conventional *chulhas*. They were not being used.

There are many government schools but every one in the group voiced that it was not worth sending the children to these schools. Private schools are very costly for them.

This village falls in the common area of two districts (Muzaffarnagar and Meerut) and thus is being ignored by both the districts. Due to such conflicts, the *pradhan* has returned to the government Rs. nine lakhs (Rs 0.9 million) sanctioned for repairing the girls' school.

Group 4: Village Rardhana (Women)

The problems of this group are no different to the other groups. The greatest problem identified by this group is the lack of space, bathroom, drainage, non-cooperation from the *pradhan,* and pensions. Others were toilet, hand pumps, lack of space, food, garbage, and ration cards. The ranking of the problems by the group is given in **Table 6.9**.

Table 6.9: Problems ranking- Group 4

Problems	Ranking (Rar.W)
House related- poor quality	1
Water	2
Toilet	2
Discrimination	3
Lighting /electricity	4
Pension	5
Poor administration	5
Education	6
Others- fuel, garbage, food	7

'We don't have enough space for a bed in the house. We do just the normal activities inside like cooking, cleaning etc. It is very difficult for a family of nine to live in one house. We don't have any place to make and dry dung cakes and to store fuel wood in our house. If we make the dung cakes outside, other people object.'

The condition of toilets, hand pumps, ration cards, and children's education is the same as identified by other groups.

'It is really good that the government is providing us housing but you can see their condition yourself. This house makes no difference to us'-[said the group when being asked if they were happy with the house?']

Group 5: Village Barsu (Men)

The beneficiaries of this group worked at sugarcane crushers. Since the village is quite close to the town, transportation is comparatively easier in this village. Many work in nearby towns. Sometime, they work as laborers in some of the schemes. The problems of this group were: jobs, discrimination, corruption, poor supervision, toilets, drainage and pension. Ranking of their problems is shown in **Table 6.10** below.

Table 6.10: Problem Ranking- Group 5

Problems	Ranking (Barsu M)
Discrimination	1
Poor administration	2
Loan	2
Toilets	3
Water	3
Electricity	4
Education	5
Medical	5
Others- drainage, roads (internal)	6

Beneficiaries were quite distressed in this village. They were very furious with the *pradhan* and other influential members of the village. They complained about the low and untimely wages. They have to wait for weeks to get their salary.

Some of the villagers from higher castes were the members of the block level committee and had good contacts with the officials at the district level. During discussion, the focus group was divided into two sections. Those who were not ready to pay were criticizing those who initiated the bribe to get the house grant. There were instances during the discussion when some of them were arguing openly and asking others to reveal to the interviewer about the amount they paid to the *pradhan*. They revealed that there were some people whose houses were going to collapse and their children were in danger. On the other side there were some beneficiaries who have got three houses just by paying a bribe. Since the grant for the houses is very limited and the demand for the houses is very high, everyone wants to put his/ her name in the first list.

Being close to the town, this group has the benefit of different schemes for housing such as JRY, Dr. Ambedkar scheme and IAY. Some people received Rs.7,000/- (five years ago) and some got 20,000/-last year. Some had to pay their contribution and the others didn't. A lady contributed Rs.1, 000/- to receive the government grant of Rs 8,500/- for a house without the provision of the latrine. The grant was given for a house with the dimensions of 13X8 ft^2. The rest of the cost was born by the beneficiaries themselves. Some received Rs 10,000/- per head under the JRY scheme from the block office nearly five years ago. Out of this, they had to repay about Rs. 3,500/-(almost one-

third) back to the government. One more example of discrepancy is that another group received an amount of Rs 20,000/- just one year before under the IAY scheme. This was purely a grant and they were not required to repay this. They received cheques and bought the material themselves. The money was given for the construction of one room and verandah of size 18ft.x 9ft. They were given their grant in three installments of Rs.8, 000/-, 9,000/-, and Rs. 2,400/. The second installment was given after they laid foundations with a wall of 9ft. height. The third and the last installment was for the construction of the toilet. This difference between schemes has created confusion amongst beneficiaries. Village level officials also took advantage of the ignorance of the beneficiaries who could not clearly understand the difference between their contribution and the bribe until the end.

> **'Once Pradhan asked Rs.1, 000/- from us. We gave him this amount. When we asked him about the commencement of the construction, he said that the secretary (block level officer) has run away with the money and he asked us to pay Rs.2, 000/- more to start the work. We gave him Rs.2, 000/- considering that this was beneficiaries' contribution but later we came to know that this was the bribe'.**

Group 6: Barsu (Women)

The women in the focus group were also looking for some employment, their children's education and land. Ranking of their problems is shown in **Table 6.11**. Their main job is to cut grass from the fields for their cattle. For this, they are paid Rs.30/- per day. As barter system still prevails in lieu of wages against the wages in the villages, whereby women get about six-kg of grain for their half-day work in the fields. Another

small income is from the milching buffaloes. Almost every family has one. Some of them have their own buffalo and others had been given them by the *thakurs* to graze and milch for Rs.300/- a month payment.

Table 6.11: Problem Ranking Village - Group 6

Problems	Ranking (Barsu W)
Insecure jobs	1
House related	1
Discrimination	2
Poor administration	2
Toilet	3
Pension	4
Education	5
Others-fuel	6

They feel that this amount is too meager for such a hard job. The women who have their own buffaloes sell the milk to the milkman at Rs. 7-8/- per litre, which is half the market rate. They can't sell milk by themselves, as they don't have licenses. It is beyond their capacity to obtain a license. Women in this group accused village *pradhan* and other officials as the main obstruction in the way of their livelihood.

'The poor don't get anything. The *pradhan* can give us *panchayati* (govt.) land near the fields but he does not want to give. He has given to the people he likes. The government has declared free land in the fields. If all the poor get it, it would be good for them. But the *pradhan* has the control over it. He and his people are using *panchayti* land. It should be given to the poor'.

Group 7: Village Muzahidpur (Men)

The very first response by this group was to obtain 'more house'.

> 'We got houses 15 years ago. Since then no scheme has been implemented in our area. Some people have six children, others seven. Where should we send our old parents?' and also 'Earlier we were two. Now either the daughters in law can stay in this house or the old parents'

Poor quality of the house material, transports, ration cards, loan, washing problems, were other problems highlighted by this group. The ranking of their problems is given below in **Table 6.12.**

Table 6.12: Problem ranking- Group 7

Problems	Ranking Mu (M)
House related problems	1
Insecurity of jobs /low wages	2
Transport	2
Discrimination	3
Poor administration/ corruption	3
Electricity / lighting	4
Water	4
Education	5
Others- food, nutrition	6

Most of them work at the farms and are paid Rs. 25/- a day. Discrimination by *thakurs* in this village is extreme. The lower caste beneficiaries can't go to the same barbershop for a haircut and shave where *thukurs* go.

> **'If they notice the barber shaving our beard, he will be beaten up by the *thakurs*'**

To be rid of this discrimination, beneficiaries don't want to be dependent on the *thakurs* and want to start their own work.

Group 8: Village Mujahidpur (Women)

These beneficiaries received assistance from CAPART through a volunatry organization. They were provided with only material- 5000 bricks and slabs. They contributed in terms of labor by erecting the foundationa and constructung the wall. The very first response from the group was to identify the houses, security and the buffaloes as key issues.

> **'First thing is house, second is buffalo and third is security'. 'Any body can come and kill us as our houses are not secure.' 'Insects and reptiles are our regular guests and can enter anytime in our house'.**

This group obtained their houses many years ago. Poor quality of materials, especially the roof of the house was a main worry for the women. Since the houses were very old, they were about to collapse.

All women work at the farms and get only Rs.10/-per day much lower than the wage rate fixed by the government for this district. All the women work for the *thakurs*. They look after the cattle given by the *thakurs* and also cut grass in their fields. They are very worried about their source of income, especially in rainy seasons, because as in

rainy season they don't get jobs. Other problems identified by the group are given in the

Table 6.13.

Table 6.13: Problem Ranking- Group 8

Problems	Ranking (Mu W)
House related problems-poor quality	1
Insecurity of jobs / low wages	2
Discrimination	3
Water	3
Toilets	4
Electricity	5
Education	6
Pension	6
Others-food, drainage	7

Group 9: Village Shankarpur (Women)

The ranking of the problems by this group is shown at **Table 6.14**.

Table 6.14: Problem Ranking- Group 9

Problems	Ranking (Shankar W)
Loan	1
Employment /training	2
Electricity	3
Fuel	3
Education	4
Poor administration	4
Medical facilities	5

The major worry of the women was the loan taken by them to complete the house. They have made beneficiary's contributions in terms of labor. Although, the construction seems to be all right, the houses could not be completed with the funds given by the government. They could not even buy the windows and doors due to lack of funds and

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had to close the window space with the bricks later. They had to borrow other material from the shops and are not in a position to pay the cost.

This group was in a better position than other groups because all families owned some land. The women were quite aware of the modern life and their standard of living was better than other groups. This was the only group who had a little kitchen garden. Most of them had cattle. The vegetables grown in the kitchen garden and the milk are consumed at home. Fuel is also a problem for this group. They spend the day in gathering fuel from the jungle.

Women now want to get some training to obtain some employment. They also want to join some *mahila mandal* (women's clubs) where they could learn something.

Group 10: Village Dhaki (Women)

These beneficiaries received grant from the block under IAY. The ranking of the problems is given below. in **Table 6.15**

Table 6.15: Problem ranking –Village 10

Problems	Ranking (Dhaki W)
Regular employment	1
Land	2
Electricity	3
Medical	4
Other- training	5

The main problem of the group was unemployment. They had to go for work in the nearby areas, as there is very little agricultural land in their village. They want to get some sort of training so that they can earn their livelihood. Land was reported as the second largest problem in the village.

> "We can do something or even farming. Problem is there is no land. The government should buy land from the farmers and give to the poor for their livelihood'.

The women in this group are laborers and work in the fields of farmers. The area is hilly. Walking and even farming in this area is very difficult. They do farming in the nearby village Darba. Houses are scattered. Beneficiaries have got lot of space in their houses but very little space is used as kitchen garden as the land is uneven. Most of the families in this village are Muslims. All children go to the *madarsa* (Muslim primary school) and get free education.

CONCLUSIONS

The approach in this chapter has been to identify the housing and other related problems as perceived by the beneficiaries of housing schemes themselves. The most common problems highlighted were-irregular income, construction-related issues, land, roads and transport. Other problems like loans and scarcity of food were generated from the basic problems aforementioned. In addition, discrimination by higher castes and poor administration at every stage has further intensified the house related problems of the beneficiaries. The strongest message that has emerged from the discussions is the ability of these beneficiaries to survive in the worst conditions. The beneficiaries are still

struggling to survive in a difficult situation even after government support. Based on the focus group discussions some comparisons and commonalties may be drawn as follows.

Comparisons

The situation of the beneficiaries varies from location to location depending upon the socio-cultural situation in the area. Similarity on caste lines appeared to be the basis of community relations. This has also determined the educational opportunities amongst children in the villages. The examples of the six villages support this view. In four villages of districts Muzaffarnagar and Meerut, there were two castes - higher caste and the lower caste. The higher caste was the dominant class and the beneficiaries were under their control. They could not fight with them for their rights such as minimum and timely wages and public distribution systems. Their situation has not improved at all even after the provision of government assistance in the form of the housing projects. They were discriminated against, with the higher caste people and their children harassing the lower castes in various ways such as - in the schools. This is the reason why the beneficiaries chose to take their children to work with them in the fields rather than send them to school.

In district Dehradun, the families in the two villages were going comparatively well as the *pradhan* was from the same caste as the majority of the people. The beneficiaries at village Dhaki were also laborers and had very low earnings, yet they were managing according to their capacity on their own. They could make better houses with the same government support because of the non-interference from the village headman.

They were leading a better life than the beneficiaries in the villages of Meerut region in terms of the environment, wages and infrastructural support and awareness. Since village chiefs in both the villages of district Deharadun were from their own caste, they were not a problem to them and were supporting them. In both these villages children were going to school and studying well up to class 12. However in some cases due to cultural pressure, girls were not sent to school after class 5 or 8. Instead they were doing households jobs.

The population density governs the life style of the people. In hill areas, beneficiaries had enough space for cattle, separate kitchen, bathroom, electricity connection and kitchen garden, as the population density in hills is lower than the plains. In the two villages of Sahaspur block size of the land ranged between 300-500 square meters. They could plan for the extension of their houses when their children are grown up. By contrast, the beneficiaries in the plains were living in overcrowded conditions with six members living in an area of only 20-40 square meters. A size of 21 square meters given by the government was too small for a family of six. There is no scope for further extension of the house for their children in future unless some additional land is provided to them.

The case studies clearly established the correlation between the type of agricultural activity and the level of economic development. These factors determined the size and layout of the house, materials used, facilities of kitchen and bathroom. This has also affected the income and employment pattern and associated house-related

priorities. The common observation that 'the roofs are leaking and slabs fall down on many and hurt many people' clearly suggests that with the government's limited funds these people can't make concrete roofs. In all the sites, the building materials were not provided as per the requirement, and the beneficiaries had to buy it themselves. This put them into debt, as they have no savings for such large expenditures. In the villages where beneficiaries were agricultural laborers, they could not manage to make concrete roofs, proper kitchens or bathrooms. The roofs they have made demand one truckload of specific soil to resurface the roof every year. For those who are hardly able to manage their daily meal, spending money on a truckload of soil each year is very difficult. Sand is cheaper, but that flows out when the rain comes. No toilet was seen in working condition due to technical and financial problems. Other problems were: lack of adequate facilities for washing, too little living space and unsatisfactory cooking facilities. By contrast, in the village of Sahaspur block, where beneficiaries were small farmers and landowners, extra income was used for quality materials. Although they were very small landholders and were not able to invest in the housing completely, nevertheless they could risk taking large loans, as they had job security.

Water-related problems are very common in rural India. These are generally encountered due to the long distances needed to be covered by the women and children in order to fetch water. With this concern, the public housing schemes have incorporated provisions for supplying community hand pumps along with the houses. In the field area, all the nine groups had different types of problems related to water.

Beneficiaries at village Bhupkhedi had access to only one hand pump for 40 families. Other community hand pumps were installed in the areas of the higher caste people. The same situation prevailed at village Muzahidpur. Beneficiaries were not permitted by the higher castes to use their hand pumps. Drinking water was no problem at village Rardhana as they had community hand pumps in their vicinity. Beneficiaries could fill up their buckets for daily use. However, washing clothes, bathing and watering the animals was a major problem. Village Barsu has 12 community hand pumps and two were installed in beneficiaries' area, but they had problems of contaminated water, as the hand pumps were not deep enough. Village Shankarpur and Dhaki had no problem of water but they were unable to pay the water bills that were increasing every year. Thus water problems in the study area could be seen to be related to cultural, technical and economic factors.

Environment-related housing problems refer to those natural and manmade forces that pose a threat to the house and the people. Insects, rats, rain and lack of drainage facilities were the most common threat in this context. In district Muzaffarnagar as the houses were semi-*kutcha*, they were likely to be affected by the rain, moisture and rising damp. Other threats were diseases produced by the water stored in the pits on the roads and in front of the houses due to the absence of drainage and soak pits facilities. Houses at village Shankarpur and Dhaki were *pucca* houses (though in some cases incomplete due to lack of money) and posed no such environmental threat. Their houses were clean with proper drainage facilities.

Geographic location and the better roads and transport facilities played an important role in the improvement of the situation of the beneficiaries. Beneficiaries at villages Dhaki, Shankarpur and Barsu could manage to build better quality houses than other villages because these were located near the towns, and transport of materials from the towns was not a problem. They also had the advantage of getting laboring jobs in the towns because they could reach the town early in the morning before nine o'clock, the time when causal daily waged laborers could find some sort of work. Even the beneficiaries of village Shankarpur worked as laborers in Sahaspur and Dehradun in off-peak agricultural seasons.

Beneficiaries of village Rardhana were found to be the most deprived in terms of all facilities and remained in isolation as their village is 14 kilometers away from the town and there are no proper transport facilities. Roads are *kutcha* and unsafe. Transporting materials is a big problem. This has also increased their construction cost. This village also has maximum migration (about 10 percent) as the people can not travel conveniently to and from the village and thus need to stay in the shanty places in the towns. However, migration can not improve the situation of the beneficiaries, as they are unskilled and earn very little from wages. In most of the lower caste families male members settled in the city to earn some cash money and the rest of the family members stay in the villages. There were instances where the old women that were not able to survive independently remained in the village while their sons settled in the town in search of work. The situation of the beneficiaries in village Bhupkhedi and Muzahidpur

was found to be no better. They are 6-7 kilometers away from the towns with no transport facilities.

Commonalties

There were common problems that affected all beneficiaries in all the villages such as funding pattern by the government, loans and the training in house related construction activities and other non-farm activities.

There are no criteria set out by the state governments for the selection of the districts, villages or even beneficiaries for public housing. People who are able to influence the government officials, or had links with them, received assistance. Village chiefs, local politicians, bank authorities and the government officials are all diverting the benefits of the schemes in their favor illegally. Beneficiaries who are able to bribe them got the houses and other remained unsuccessful. This is the reason why there is no uniform development in the villages. Beneficiaries have been selected randomly without any eligibility criteria. Most new houses are constructed in the villages Barsu and Bhupkhedi because their leaders have been active and continuously in touch with the government officials. The most confusing thing for them was that different amounts of grant were sanctioned under different schemes at the same time, and the beneficiaries could not distinguish between the grant and the bribe.

Beneficiaries in all villages mentioned that that they were better off before getting the housing support from the government, as they could not complete the construction

within the approved grant. They have taken loan to complete the houses and are not able to repay it. Their situation is no better than those who did not receive support from the government. All beneficiaries had to go through the same type of problems even if they received different grant in different name. They even could not find the difference between the state government schemes and the CAPART scheme.

A general problem found was that some beneficiaries were provided with the houses 10 years ago. Since then, their children have grown up and many have been married. But all are still living in the same two-room accommodation. There are no guidelines published to cover the whole village population. Beneficiaries are selected at random by the *pradhan*. Those who are not covered by the schemes remain sufferers.

Similarly, none of the beneficiaries have been trained in housing construction and related skills such as repairing the hand pumps or fixing up slabs on the roof. Even the toilets have not been erected as per design. As there was no trained person to construct them, most of the toilets were found to be defunct. Beneficiaries could not accept the smokeless stoves, as these were not meeting their requirements. Some of them were provided with stoves with two pots. The heat from the second pot goes to waste, as they never cook two items at a time. Instead of saving fuel, it consumes more.

Despite so much progress in the villages, the lower castes are still deprived of every thing. The beneficiaries still use kerosene for lighting lamps. Among those who have taken electricity connections, payment of the bills is a major problem. Only three

groups out of ten were taking advantage of the electricity supply. The beneficiaries still use the traditional kinds of fuel such as firewood and dung cakes that create health problems for them. In spite of government programs to improve the status of the underprivileged, economic marginality and discrimination against the low caste people in the investigated area is responsible for a high rate of illiteracy. Their access to the schools is not comparable at all with the better off segment of the society.

In summary, this chapter has attempted to find out the major problems of the beneficiaries of the rural public housing programs in Uttar Pradesh by showing how socio-economic and political structures perpetuate inequalities that directly affect the results of the programs. In almost all the sites investigated by this researcher, the housing programs implemented by the government received a negative rating. These problems have been analyzed with the researcher's interpretation in **Chapter nine**.

Chapter 7

Semi-structured Interviews and Aspirations of the Beneficiaries

INTRODUCTION

The previous chapter identified the problems and issues related to rural housing in the study area through the focus group interviews. This chapter deals with semi-structured interviews conducted with the individual beneficiaries in all the villages and also with the functionaries involved in the public housing programs. The aspirations of the beneficiaries were also investigated in the study area. The significance of these aspirations in this context is that these are directly relevant to the self-sustenance of the beneficiaries and play a major role in making the housing programs a success. In addition, a selection of comments made by the beneficiaries on how their problems can be solved has also been provided.

SEMI-STRUCTURED INTERVIEWS WITH BENEFICIARIES

Apart from the focus group discussions, individual interviews were conducted in the same villages. The purpose of the semi-structured interview was twofold. Firstly, some issues that the beneficiaries didn't want to reveal in the focus group (such as discrimination, personal and culturally sensitive issues) were discussed individually. Secondly, the interviews were undertaken in order to cross-check the results from the focus groups. In total, 36 beneficiaries were interviewed. These interviewees were selected out of the focus groups. The beneficiaries' views were cross-checked against the focus group responses by asking the same question ' what are the greatest problems you face?' **Table 7.1** reveals the identification of problems in the semi-structured interviews.

Table 7.1- Housing problem pattern emerging from the individual interviews

('y'=problem exists and 'n'= doesn't)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	Total 'y'
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ater for ashing	y	Y	y	y	y	y	y	y	n	n	n	n	y	n	n	y	Y	y	n	n	n	n	n	n	y	y	y	y	y	y	y	y	n	n	n	y	22
ack of pace	y	Y	y	y	y	y	y	y	y	y	y	y	y	y	y	Y	n	n	y	y	y	y	y	y	y	y	y	y	y	y	y	n	n	n	n	n	29
lectricity	y	Y	y	y	y	y	y	y	y	y	y	y	y	y	y	Y	y	y	y	y	y	n	n	n	y	y	y	y	y	y	y	y	y	y	y	y	33
itchen	n	N	n	n	y	n	n	n	y	n	n	y	n	n	y	N	n	n	n	n	n	n	n	y	n	n	y	n	y	n	n	n	n	n	n	n	7
omfort	n	N	n	n	n	n	n	n	n	n	n	n	n	n	n	N	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	y	y	n	n	2
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ewage	n	N	n	n	n	n	n	n	n	n	n	n	n	n	n	N	n	n	n	n	n	n	n	n	y	y	n	n	n	n	n	n	n	n	n	n	2
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dor	n	N	n	n	n	n	n	n	n	n	n	n	n	n	n	N	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	
rainage	n	N	n	n	n	n	n	y	y	y	n	n	n	n	y	Y	y	y	y	y	y	n	n	n	y	y	n	y	y	n	n	n	n	n	n	n	14
ealth	n	N	n	n	y	y	y	n	n	n	n	n	n	n	y	Y	y	y	y	n	n	n	n	y	n	y	y	n	n	n	n	n	y	y	y	n	16
ecurity	n	N	n	n	n	n	n	n	n	n	n	n	n	n	n	N	y	y	y	y	y	y	y	y	n	n	n	y	y	n	n	n	n	n	n	n	10
ood	n	N	n	n	n	n	n	n	y	y	n	n	n	n	n	N	n	n	n	n	n	n	n	n	y	y	y	y	n	n	n	n	n	n	n	n	6
odder	y	Y	y	n	n	n	n	n	n	n	n	n	n	n	n	N	n	n	n	y	y	y	n	n	n	n	n	n	n	n	n	n	n	n	n	n	6
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upervision	y	Y	y	y	n	n	n	n	n	y	y	y	n	n	n	N	n	n	n	n	n	n	n	n	n	n	n	n	y	y	y	y	y	y	y	y	15
chools	y	Y	y	y	y	y	n	n	n	y	n	n	y	y	n	N	y	y	y	y	y	y	y	y	y	y	y	n	y	y	y	y	y	y	n	n	26
ation shops	y	Y	y	y	y	y	y	n	n	n	n	n	y	y	n	N	n	n	n	n	n	n	n	n	y	y	y	y	y	y	y	n	n	n	n	n	16
ost office	y	n	n	n	n	n	n	n	n	n	n	n	n	n	n	N	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	1
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olice station	y	n	n	n	n	n	n	n	n	n	n	n	n	n	n	N	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	n	1
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oney	y	y	y	y	n	n	n	n	n	y	y	n	n	n	n	N	n	n	n	n	n	n	n	n	y	y	y	y	y	n	n	n	n	n	n	n	14
orruption	y	y	y	n	n	n	n	n	n	n	n	n	n	n	n	N	y	y	y	y	y	y	y	n	y	n	y	n	n	n	y	n	y	y	n	y	16
iscriminati n	y	y	y	y	y	y	y	y	y	y	y	n	n	y	y	y	Y	y	y	y	n	n	n	y	y	y	y	y	y	y	y	y	y	n	n	n	28
and	y	y	y	y	y	y	n	n	n	n	n	n	n	n	n	N	y	y	y	n	y	y	y	y	y	y	y	y	y	y	y	n	n	n	n	n	20
oan	n	n	n	n	y	y	y	y	y	n	n	n	n	n	n	N	y	y	y	n	n	n	n	n	y	y	y	y	y	n	n	n	n	y	y	n	14

When the results of the semi-structured interviews are compared with the results of the focus groups it can be seen that they are consistent with the response pattern of the focus groups. Among the house-related problems, electricity topped the list with 33 out of 36 people identifying this on a problem, followed by the lack of space, drinking water, toilets and poor construction (with 29, 22, 21, and 21 respectively). In the environmental list, 18 beneficiaries faced the problems of fuel supply followed by the lack of health and medical facilities accounting for 16 out of 36.

In the institutional category, education, pension, ration, and transport problems were identified by 26, 17, 16, and 16 beneficiaries respectively. Amongst the socio-economic problems, employment problems were highest with 31 beneficiaries facing unemployment, followed by discrimination (28) and land problems (20).

SEMI-STRUCTURED INTERVIEWS WITH THE OFFICIALS AND FUNCTIONARIES

To evaluate policy implementation and criteria of effectiveness, the functionaries have been interviewed individually. Functionaries are the people who are involved with the implementation of the project at various levels. Officials involved with the program at village, district, and center levels were interviewed individually. At the village level, people who were interviewed included the village *pradhans* (village chiefs/headman) and representatives of the relevant voluntary organizations. The village chiefs were consulted to obtain details about land ownership, amenities, existing castes and religions, the total number of houses, total area of the village, and their knowledge about the housing

schemes. All these details have been used in **Chapter two** to develop the village profiles. Interviewees were informed of the interview dates well in advance through the representatives of the voluntary organizations working in these villages.

Interviews with village chiefs

Except in two villages of district Dehradun, the chiefs in all the villages were quite hesitant to face the interviewer. In two villages, women were village chiefs, but in reality their husbands mainly played their roles. The women chiefs didn't come forward for interviews with the researcher.

At village Bhupkhedi, interviews were conducted with beneficiaries quite close to the house of the chief, but the representative of the voluntary organization (VO) informed the researcher that the chief was not available and had gone somewhere. However, beneficiaries revealed that she (the chief) would never see the researcher, as she had done nothing for them, instead, she had diverted all the money received in their names to the welfare of the selected people of her caste.

At village Barsu, the *pradhan* (village-chief) explained about the funds received for house construction and also provided details about the amenities available in the village. He also referred to the changes made in the guidelines of the schemes over time. A few years before, beneficiaries had to deposit an advance of Rs.3, 700/- per household. On that basis, the block provided loans with an interest rate of four percent and the beneficiaries were required to repay the loan annually. Presenting himself as a very dedicated social worker, he boasted about the contributions he had made for the

beneficiaries and claimed that he had managed all grants-in-aid for them. After talking to him, the researcher left his house to organize focus group interviews with the beneficiaries. These were organized in the lawn of a school. During my interview with the *pradhan*, he was told in advance that there would be two separate interviews, one with him and another with the beneficiaries. Yet he joined the beneficiaries in the school with the obvious intention to know who spoke against him. Despite his presence some of the beneficiaries were very resentful and extrovert. They told the researcher that he would take revenge on them later if he came to know that they had spoken against him. Later, upon request the *pradhan* left the school. This gave a clear indication of his level and type of involvement with these programs and his bitter relationship with the beneficiaries, which was also revealed during the focus group.

Village Muzahidpur had a woman leader but in reality her husband was working as the village chief. With the representative of the NGO, the researcher reached the head-woman's house. The headwoman's husband told us that he would provide all the details, not she. He provided us with the physical data related to the village housing schemes. During the discussion he expressed dissatisfaction about all the programs started by the government with the following statement:

'These scheduled caste people do not want to work at all. They take double wages and hide it from others. The government is doing every thing for them. If they continue to get such support, they will rule over us one day'

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Project details were obtained from other village heads, in addition to the perceptions of these leaders. In reply to the questions about the infrastructural facilities provided to the lower caste people, the village-head at Rardhana said that they received limited funds from the government and whatever was received, they spent on them. He expressed his dissatisfaction by saying:

'Government always does only for them (lower castes people)'

In villages Shankarpur and Dhaki, village *pradhans* were from the recipients' own castes. They had no problems with the *pradhans*. The *Pradhan* at village Shankarpur was newly elected. It was revealed that he had been elected after 35 years with no headman in the village. He had a low profile as compared to other villages. His involvement with the housing schemes was limited to compiling the list of beneficiaries and sending it to the block headquarters. The village-head at Dhaki made a positive contribution by saying:

'In this village people are mainly laborers. We need more land and more land *pattas* (land rights). The village committee has no land in its possession. If government officials really want to help them, they should buy land from the farmers and distribute it among these poor people'

Interviews with the officials at district level

Housing officers of the District Rural Development Agencies (DRDAs) were interviewed about the administrative aspects such as the criteria of selecting beneficiaries, allocation, availability of funds, and the delivery mechanism. They explained the

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guidelines and the schemes approved at the district level. They explained that all districts receive some grant for housing from the state government under *Indira Awas Yojana*. The districts add some additional finance from its own funds and implement the housing schemes under different names. The amount of grants allocated under various schemes is determined taking in to consideration the budget allocation each year and the requirement of villages. They were also asked about the policy to extend credits from financial institutions. It was noticed that there is a dismal loan recovery on rural housing. In some areas it was only 25 percent to 30 percent. In others, the default rate was even higher. In some cases, the loan recovery by the financing institutions was reported as 100 percent even if the beneficiaries did not repay it. The reported reason was the guarantee offered by the state-governments. State governments repay the amount on behalf of the beneficiaries if they are unable to pay it. Thus, it is not treated as a loan, rather it becomes a state subsidy by default. Besides, there are not many financial institutions that provide loans to the beneficiaries. As these beneficiaries are only seasonal wage earners, they are not entitled to get loans from formal financial institutions.

In these interviews, it was obvious that these officials answered the questions very formally just explaining about the schemes superficially. When asked why the amount of funds vary scheme to scheme (because it creates confusion in beneficiaries' minds), the official at Muzaffarnagar replied "this is for the benefit of the beneficiaries. The amount sanctioned by the center is not enough to construct a house. We divert funds from other schemes where the grant released by the central government for the year is underutilized". With regard to the monitoring side, they explained the intensive evaluation criteria set out by them. The researcher expressed concern to these officials

about the mismanagement in the implementation of the schemes and the poor treatment the beneficiaries were getting from the functionaries in the villages. Pretending as if he had not heard such things before, one of the officials asked the researcher to give him the details of the areas and the list of beneficiaries who raised complaints. He said that he could investigate the matter. The researcher didn't intend to provide these details, as the purpose was to collect data for the field interviews, not to undertake legal action. However, later on many occasions, the people from the NGO told the researcher that all these officials knew what was happening in the villages, and that the village level workers could not do anything without their instructions. As revealed by one official of an NGO who accompanied the researcher to the district headquarters:

'They all know what is happening in the villages. They are also a party to it. If you provide them with the list of the beneficiaries who complained about them, they will further persecute them and will not provide any further assistance in their area'

Interviews with the officials at central level

It was very difficult to get appointments with the senior officials at the central level. Every time the researcher contacted them, they were 'very busy'. In most of the cases, their assistants suggested that the researcher could interview their immediate junior officials instead. However, the researcher managed to interview a few bureaucrats and other officials involved with the housing schemes at central level. The officers at this level were found to be very well versed in their stereotyped answers with regard to any information related to the implementation of the schemes. From their responses it was

very difficult to ascertain the causes of failure of these schemes. Two such interviews are given as examples in **Appendix-II.**

The researcher had been associated with the housing schemes in the past and she knew that in such interviews government officials in India never like to disclose any other information except that from the published guidelines and literature. They would explain the progress reports in terms of the number of houses constructed and the amount utilized. Generally they conveyed the set formal indicators in the language used by their seniors and the Ministers. Some of them were quite informal with the researcher, yet they were very careful in giving their statements about housing programs knowing the fact that their comments might be quoted by the researcher. The very first thing every official did was to hand the researcher a copy of the latest guidelines and the other related material and talk about their efforts to streamline the housing programs.

The Secretary, Ministry of the Rural Areas and Employment informed the researcher that in the year 1995, the Ministry in consultation with CAPART and other leading institutions in rural housing had formed a Task Force on Rural Housing to take necessary decisions and action to implement the housing programs successfully. It was informed that their emphasis was on the need to devise strategies for involving financial institutions in the rural housing programs. Government's role is to work as a facilitator, not as a financial institution. He also focussed on the need of the involvement of the NGOs. He mentioned that the Task Force had many responsibilities to undertake. The most important was to conduct a general reevaluation of the entire housing scheme

including beneficiaries selection, site, design, site layout, construction management, materials, employment generation, participation of beneficiaries and services such as water, power and sanitation.

The researcher asked the Secretary whether he had seen the public houses in Uttar Pradesh, because some of them are really not fit for habitation by human beings. He was quiet for some time. Then said that "here comes the role of the implementing agency. For successful implementation, people's participation is necessary. That's why we are giving emphasis on the involvement of the voluntary organizations. Their potential should be utilized".

In reply to the same question, the Director, housing schemes, MRAE explained "all powers of implementation had been given to the state government and the Central Government's role is to facilitate them in their venture". When asked about the significance of the caste problem, a senior official at HUDCO stated that many problems would be smoothed with the involvement of the *panchayats* (local body at village level). He emphasized "it has become easier since then to decentralize the entire activity, because this is a body existing in all villages that is independent of any political pressure".

The researcher talked about her experience in the field and explained to them that the so-called *panchayati raj* still does not work in the areas where the researcher had carried out case studies and also that there is a dummy participation of the women in the

villages. The Deputy Director General, CAPART stated "the government has introduced a permanent body in all villages. All kinds of village chiefs will come in the villages but the villagers have to be trained to manage things by themselves. CAPART's role is to encourage the NGOs or voluntary organizations. They should supervise the activities in the villages".

While talking about the widespread corruption, the Deputy Director General (DDG), CAPART emphasized that: "CAPART sanctions the projects to the voluntary organizations. We have a very strict monitoring at all levels. A project is sanctioned to the voluntary organization only after receiving a positive monitor report about the proposal. We have a list of qualified technical and accounting monitors who help us to monitor the projects. Second installment is released only after examining the progress report from the implementing agency and a separate report from the monitor. We also have a vigilance cell that investigates the matter if any organization is found faulty and project is not implemented as per the targets approved by the CAPART".

With regard to the increase in the cost of the houses as mentioned by the DRDAs officials, the Deputy Director, MRAE mentioned that the issue was being raised frequently by many officials and the voluntary organizations. One of the responsibilities given to the task force was to examine this issue and to provide recommendations. However, the official at CAPART explained that the consultation on rural housing held in 1995 recommended a increase in the housing cost and the same was discussed with the then Minister of State (MOS), MRAE. The MOS emphasized the use of cheaper local

materials rather than the expansive commercial material being used by most of the beneficiaries.

The MRAE and HUDCO also have their evaluation criteria. In addition, the Planning Commission of India also has a Programme Evaluation Organization (PEO) that undertakes evaluation of the projects implemented by different departments. In 1992, PEO undertook a quick study of the *Indira Awas Yojana* (IAY) with a view to ascertaining the processes involved in selection of households and construction of houses including agencies responsible, assess the quality of houses constructed and the level of satisfaction of the beneficiaries. The report revealed that about 50 percent of constructed houses were rated good and about 80 percent beneficiaries occupied the houses.

The researcher's own impression has been that all officials at district and central level are fully aware about all activities in the project site but they want to keep away from all these problems. Government officials do their jobs in a set mechanical and routinized way: examining pre-funding reports, release of grant, appointing monitors, all this is done is routine. They examine the reports technically, comparing the achievements of the projects with the targets proposed in the sanction letter. If any progress report is unsatisfactory, they reject the proposal without going into much detail. They don't even have much time to go into the roots of the problem. Sometimes these routine jobs take so much time that the project is delayed and beneficiaries remain with incomplete houses or without houses.

The socio-cultural issues such as the widespread discrimination by the powerful higher castes against the lower castes is a very delicate issue and no one wants to comment on these problems. This is a controversial issue even amongst them as scheduled caste officers have the opportunity to get out-of-turn promotions in government departments, and this has created resentment among all other officials. The answer to the problem in the villages lies in the *Panchayati Raj* institutions, as has been explained by many officials. The introduction of *Panchayati Raj* means that all powers lie with the committee involving the members of all castes in the village including women. However, the researcher's experience in the study area revealed that in those villages, power still lies with the village chiefs who belong to the upper castes. It appears that in the villages where beneficiaries are employees of the upper caste people (who hold most of the land in the villages), *panchayati raj* seems to be less effective. In this situation beneficiaries have to listen to the higher caste people, otherwise they will not be allowed to take food and fuel from their fields and also will remain without work.

The Government's housing policies and guidelines focus on the employment generation programs and skill development of the beneficiaries as a part of the housing programs, but in practice these activities are missing completely. The problem is that no authority is in complete in charge of the program. Central government officials give directions to the state governments, state government to the districts and they pass on the responsibilities to the block as was apparent from the interviews with the officials.

Interviews with the voluntary organizations

Voluntary organizations involved in the housing programs in the study area were also interviewed. They seemed very frustrated with the system prevailing in the government offices, as related by member of the local NGOs:

> 'We don't know when we will be given a grant. They make delays before every release. Work is hampered and then it is very difficult to start the work again'

> 'We got the sanction letter from Delhi for an IAY project. People were eagerly waiting to start the work, but it took one full year to get the money. The budget sanctioned by the government was lower than the proposed one according to the norms of the IAY. We had to return money after making a few houses as the grant sanctioned was not enough to make the target houses'

Reference was also made about precautionary measures needed to minimize the impact of disasters such as earthquakes. A leading environmentalist and Director of Himalayan Environmental Studies and Conservation Organization (HESCO), based at District Dehradun, highlighted that the houses were damaged due to improper joining of the stones, attributed to the lack of training among masons. There should be no gap between the two stones when they are joined. The houses that are properly constructed have survived past earthquakes.

> 'We need not to make any major changes in the construction of the earthquake prone houses in the hills. We have learned from our century-old experience the techniques to face the disasters. People in the old days used to construct houses that were not only earthquake resistant but also able to resist wind, snow and heavy rain. We can easily construct ordinary earthquake resistant houses using local materials but the masons should be properly trained'

In reply to a question as to why there has been so much loss in the 1999 earthquake, he replied:

'**Most of the houses were in bad condition. Local authorities have left these houses to their fate**'

He recommended that in the hills, houses should be made of mud and stone. Mud is a low conductor of vibrations while cement is a high conductor.

ASPIRATIONS OF THE BENEFICIARIES

With the problems and corresponding needs having been identified, finding the aspirations and the preference of the beneficiaries is the next theme for interpreting the focus group interviews. The approach is again to involve the beneficiaries at all stages of planning and implementation. The beneficiaries' aspirations from the focus groups as well as the semi-structured interviews have been listed as follows:

House related aspirations of the target groups

Following are the basic minimum requirements of every beneficiary.

- A bigger house with one/ two rooms with separate kitchen, gas-stove, toilet, bathroom, and a hand pump. The community hand pump should belong to lower caste community only.

- A separate room for guests and a separate cattle shed

- House should be cement-plastered and strong. Roof should be made of concrete (RCC) instead of slabs and should be a little higher to about 10-12 feet, not 8-9 feet as the current roofs are.

- A house should have windows for proper ventilation, a store, a wardrobe, proper electrical fittings and fan, with enough sunshine. It should have proper underground drainage preferably with a higher base to prevent flooding. If the house does not look good it should not look bad.

- Government grant should be at least Rs.50, 000/ (A$2,000) for one room and verandah with a land area larger than the current 21 m^2.

- Some additional space in the house to do some work for income generation such as carpentry, cattle rearing, and to install a fodder chopping machine.

- Married/marriageable children should also get houses or separate rooms. These houses are too small.

- Toilets should be made with properly cemented pits that should endure at least 20 years.

Employment related aspirations

- Some source of income so that they could earn our livelihood properly.

- Some kind of self-employment where children should also be involved.

- Money to start business or to buy some land.

- Support to start a small business like cattle rearing, candle making or weaving.

- Any business that is low-cost and does not need electricity such as making hand pumps valves.

- Government should install a factory in the village so that all of them could get some work.

- To buy buffalo for milching so that they could earn some instant and dependable income.

Transport

- Roads should be made *pucca* (made of concrete-tar) and buses should come to the village.

- They can go every day early morning to the town and find some work, should the buses come on their routes.

Discrimination

- They don't want to be dependent on *thakurs* for jobs.

- They should be the main decision-maker in any project that is sanctioned to them, not the *thakurs*.

- They should be protected from these *thakurs*.

- There should be someone who can listen to them. All government schemes for them should be discussed with them too, prior to their approvals. The beneficiaries should be provided with all the facilities that they are entitled for.

Education

- Working and secular teachers (not snoozers) in the schools'.

- Teachers should take care of the lower-caste children without any prejudice.

- The schools should be well equipped to impart useful and effective education to the children.

- After/during school, some vocational training should be given to the children so that they can either find some work or can start their own work.

- Enough money to help prepare their children to go to school.

- There should be one or two lady teachers to listen and to teach their daughters in the school.

- There should be a separate school for low caste people (*Chamars or dalits*) in the village.

Land

- Beneficiaries should be given some land so that they can start their own work.

- Land *pattas* snatched from the beneficiaries should be given back to them.

- Land should be given to them with other necessary infrastructure.

Pension

- A pension should be given to old people, as they can't do labor work in old age.

- Old people should be supported and they should be given whatever they are entitled to.

Food/ hunger

- The beneficiaries should be able to feed themselves and their children properly.

Women's aspirations

The field interviews with women focus groups suggest that women of the lower caste have their own drudgery. Their specific aspirations are-

- proper kitchen with a provision for fuel storage

- space in the house for making dung-pellets as a source of fuel

- in-house working toilet and bathroom with proper drainage provisions

- ward-robes for shelving the cloths separately for them and their children

- unbiased education to their children, more especially to their daughters

- a separate room for family females only

- wage rate equal to the man folk

- better treatment from the higher castes

- help in their daughter's marriage

- help in the child delivery

RESPONSE TO THE NEEDS AND PROBLEMS WITH A VIEW TO GOVERNMENT CAPACITY

House problems, house-related needs, and aspirations of the beneficiaries are to be compared with the capacity to solve the identified problems. This will help us decide as who should be involved with the implementation programs other than beneficiaries and in which manner.

The aspirations mentioned by the beneficiaries are interrelated. Action taken to fulfil one aspiration will have an impact on another. There is very little that the beneficiaries can do without any outside interference. They need some one from outside who could help them in taking the right kick-start to lead a sustainable life. Beneficiaries have repeatedly mentioned that they want some one to help them and they want their voices to be heard by the Government. The Government for them is not the officials at the village or the block level but at the central level. They feel that local officials treat them indifferently. They do not have faith in any local officials. With regard to

becoming self-employed, their preferred choice is to buy a buffalo or to run small-sca ble business. To buy a buffalo they need loan and to run a small-scale business they need money, training and space. The houses provided by the government have deteriorated the economic conditions of all the beneficiaries who have taken loan to complete their houses that have kept them under debt. According to the beneficiaries the housing programs were merely a window dressing for them. At the outset, the suggestions given by the beneficiaries are as follows-

1. The government should increase the grant money for the house.

2. Technically trained persons should be involved with house construction.

3. Senior officials should have proper supervision and should have frequent visits in the villages.

4. *Panchayati* land (village land) should be taken back from *thakurs*. This will solve many problems. More houses can be constructed for us or some work may be started for our community. We may grow fodder or vegetable in the fields.

5. Some trained person who can understand our needs should make *smokeless chulhas* at the site. This will reduce fuel consumption and improve women's health.

6. Government should provide training to us and help us in getting loan.

7. Wide enough *pucca* roads should be made and frequent bus services should be connected to our village.

As can be seen, most of the beneficiaries do not see any solutions to their problems without outside support. Some supported measures to improving houses such as repairing the roofs, constructing concrete roofs, water and sanitary measures, while

others suggested options for self-sustenance and an alternative to electricity such as making candles. But above all, three aspirations were highlighted again and again. These were: safe and secure houses, purchase of buffaloes for milching, and education for the children. The public houses were of no value for them. 'Better they take their house back. We were able to eat two *chapattis* a day happily before, but we are in trouble since we got this house.' This statement practically shows that the public housing has been a burden on them rather than a relief. The investigation also shows that in most of the cases the aspirations for housing improvement existed for years but nothing has been done to address them by the government.

There were a few basic things that were necessary to solve as a part of the housing program, such as: prevention of roofs from falling/ regular maintenance of the roof, and fences to protect the house from the elements and to maintain security. The beneficiaries in seven groups explained why improvements had not taken place. In most of the cases, lack of timely financial and technical support was a hindrance in the way of progress. With the little assistance given by the government, construction of permanent roofs was not possible. The tiled roofs needed repairing every year, a lot of trouble to the beneficiaries. Beneficiaries had no money for this. This revealed that the local authorities didn't help these beneficiaries to address their problems. In some cases land was available but without necessary services such as water or tools and equipment.

CONCLUSION

The above study reveals that the use of qualitative analysis is the best way to explore the phenomenon in depth. The issues such as discrimination, corruption, difference in scheme all were very sensitive issues that could be discussed with the functionaries individually through semi-structured interviews. At times, the researcher could only make out the responses from their facial expression, attitude and behavior. The beneficiaries' aspirations and their level of satisfaction are data that can not be collected by simple questionnaire using two or three options, otherwise the data may generate misleading or incorrect results. The use of semi-structured interviews has also been very successful by enabling the researcher to compare responses with the results of the focus group interviews. Results were found to be consistent with the pattern of the focus groups and thus confirm the validity of the key issues.

The summary of the discussion with the beneficiaries and the functionaries can be written in a few lines: The housing programs implemented so far in these villages have left the beneficiaries with conflicts and confusion, with little positive impact on a few, but with negative impacts on most of them. There is very little that these beneficiaries can do to solve the problems created by the government support. This indicates that the government housing programs have been self-defeating in their purpose.

It is found that the officials at district level hardly go and monitor the project at village level. The village level worker is left with effective control for manipulation in

the village. The interviews revealed how, with the callousness of the village headman, powers and funds are misused leading to the failures of these schemes.

In the study area the prevailing socio-political structure has helped the powerful elite whose growing influence has crippled the government's already limited resources; and that has limited the range of options available to the rural poor.

In such a development effort, housing cannot be dealt with in isolation. The housing programs for the disadvantaged class can be successful only by taking their problems and aspirations in to consideration and making them self-sustainable.

Chapter 8

Caste and Class: Critical Socio-Cultural Constraints to Housing Policy Implementation

INTRODUCTION

It is evident that the housing problem cannot be dealt with in isolation. A range of socio-economic and cultural aspects should be taken into account along with the physical aspects before implementing housing programs. These should be a part of an integrated planning approach including employment, land allocation and other basic infrastructure. Within this context, the study of regional and local caste and class systems has great importance. My study in the investigated area indicates that the prevalent caste structure has affected all aspects of local social and economic life. India's caste system is said to be the world's longest surviving social hierarchy and one cannot understand India without understanding the notion of caste and class. This chapter begins with an account of the caste and class structure in India and Uttar Pradesh and then studies the significance of caste in the study area today.

Caste and class are two long prevailing institutions of social stratification in India. Social stratification is the division of society into unequal categories. These categories reflect group differences, not merely individual differences, and the category a person occupies determines his or her place in the society. A class system has flexibility of movements or changes between the categories, depending upon economic and social achievements, but a caste system does not permit any movement (Beteille, 1966). A person inherits caste and it is tagged with his/her name until death.

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CASTE STRUCTURE

In India, caste is very complex because of its relationship to social hierarchy. It is complex because it is not a purely social system but also has been linked with different ideologies.

Caste is a Hindu concept but permeates 17 per cent of India's non-Hindu societies of Muslims, Christians, Buddhism and Sikhs (Daniel, 2000). In addition to the religious elements of Hinduism, it is also linked with many issues such as hierarchy, race, ethnicity, occupation, status, class and power. According to this system, each member of the Hindu community belongs to one or other of over 2,000 groups knit in a very complex social web. These groups have their own diet, beliefs and social customs. The principal rule is that of endogamy, under which the members of each caste must marry within their caste (O'Mally, 1935:3). Different castes are ranked as high or low according to the order they have been placed by Hindu tradition. The social position of each individual is largely ascribed, that is: it is decided by heredity, not by personal qualification and material achievements (O'Mally, 1935:4).

There are different theories about the establishment of the caste system. The religious ideology of Hinduism is called *varna dharma* (Stern, 1993:53). It is originated from *Sanskrit,* the classical language of northern India. This caste system is based on the presumption that the mankind is divided into four categories called *varnas* ranked according to their relative religious purity. The first in the rank are the *Brahmins.* Members of this class are priests and the educated people of the society. The second *varna* in hierarchy is *Kshatria.* The members of this class are the rulers and aristocrats of the

society. After them are the *Vaishyas* who are the landlords and businessmen of the society. Last in the hierarchy are the *Shudras*. Members of this class are the peasants and working class of the society who work in non-polluting jobs. Members of each *varna* have to work in certain occupations worthy of their *varna*. Each *varna* has certain type of diet. *Dharma* denotes the order among them.

The hierarchy does not end here. Each *varna* is divided into many communities or sub-castes. These communities are called *jatis*. The *Brahmins* have *jatis* called *Gaur, Konkanash, Sarasvat, Iyer* and others. The outcasts have *jatis* like *Mahar, Dhed, Mala, Madiga* and others (Daniel, 1999:1). The *Shudra* is the largest *varna* and it has the largest number of communities. According to religious ideology people are born into their *jatis* which cannot be changed. Different *jatis* follow their own customs. Traditionally marriages are arranged within the same *jatis*. In non-Hindu families such as *Muslims, Buddhist and Christians*, these are called quasi *jatis*. These are the groups which follow some *jati*-like customs but don't sanction the Hindu ideology. This is how the caste system is supposed to be in its religious form. But in reality it is much more complicated.

Socially the caste system is very complicated, with four castes and thousands of *jatis*, sub-*jatis* and many other smaller groups. The *jatis* were delimited on matrimonial lines. The fission of castes into sub-*jatis* is due to many reasons: occupation, social custom, religious sectors, territorial distribution, language and purity. Some people worshiped different gods such as Vishnu, Shiva, Rama and Krishna and thus formed different groups.

The caste system and more particularly the *jati* system are related to land ownership and occupation. One idea, which is generally prevalent in India, is that industrial occupations and laborer's manual work are the lowest category work. The higher castes look down on manual work and consider it below their dignity. Those castes, whose hereditary means of livelihood is some handicraft, such as carpentry, pottery, oil extracting, blacksmith's work, all come within the lower grades of castes. Traditionally, *Brahmins* and *Rajputs* who are landholders must not undertake the physical labor of cultivation. Above all, they must not, however poor drive the plough.

The caste hierarchy ends here but below these castes are the outcastes who are untouchable to the four castes. These are called *dalits*, untouchables. Although untouchability is officially no longer exists in India, but in practice it still prevails. The government maintains a schedule, i.e., a register of *jatis* all over India, which were customarily and are now illegally considered untouchable by their neighbors (Stern, 1993, 78-79). Hence the untouchables are also called as Scheduled castes.

Scheduled castes (Untouchables)

The most important aspect of this chapter is the notion of untouchability that is one of the cruelest features of the caste system. In theory, untouchables are the source of dirt and pollution because their *jatis* customarily have had unclean living habits and have worked in degrading jobs and unclean occupations including those involving regular physical contact with dead bodies and human excreta. *Jatis* whose customary occupations are attending to funeral grounds and tanning, sweeping and laundry are

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usually regarded as untouchables. These *jatis* may, in fact, no longer practice their unclean habits or occupations. Nowadays, untouchables are usually agricultural laborers who hold little or no land and work for village landholders but this is theoretically irrelevant to their status as untouchables.

The first three castes have social and economical rights, which the *Shudra* and the untouchables do not have. The upper castes were given the rights of 'twice born' which describes that a person is born twice in his life time, once when he gets his natural birth and second time when he is given the ceremonial entrance to the society that makes him eligible for the religious rights. The scheduled castes and *Shudras* are not eligible for such ceremonial rights.

The untouchables have almost no rights in the society. Their dwellings are at a distance from the settlements of the four *varna* communities. They are not allowed to touch the people of higher castes or enter their houses. They are not allowed to take water from the same hand pumps or wells in use by the higher castes for their domestic supply. In public occasions they are supposed to sit far behind the higher castes. In some parts of India, not only touching them was seen as polluting, but also even a contact with their shadow was seen as polluting. If for some reason, there is a contact between an untouchable and a member of the *varnas*, the *varna* member becomes defiled and has to immerse or wash himself with water to be purified. In some incidences the untouchables who are associated with the *varna* members were beaten and even murdered. Some higher *jatis* also had servants whose job was to walk before the high *jatis* members and

announce their coming to the streets and to see to it that the streets would be clear of untouchable people. There are approximately 240 million *dalits* in India (Wikipedia, 2001).

There may be confusion about the origin of caste system but there are no two views that the caste system has left a great impact on the Indian society and culture. Socially, the essential characteristics of a caste is that it is bound together traditionally by similarity of occupational activities, strict caste endogamy and certain other common traditions and customs. However, the functional basis of the caste system is the mutual obligation of each caste to render service in which it specializes to all members of the village community without consideration of status or wealth. Its services are returned in goods or reciprocal services. This is known as the *jajmani* system. *Nai* (barber), *dhobi* (washer man), *lohar* (blacksmith), *darzi* (tailor) all of them form a vital part of the village economy and life.

Scheduled tribes

A section of India's population is classified as 'tribal'. Generally referred as the 'scheduled tribes', these groups have not been integrated into the caste hierarchy traditionally but constitute the weakest section of the society. They are known as simple and 'primitive' forest dwellers who are the descendants of the original people of India and still stay in the forests (Smith, 2000). They form distinct ethnic groups and have preserved their traditional culture in their original environment. The languages spoken by these groups are different than that is spoken by other castes in their respective states

or areas. Apart from their own separate pantheons, they have been observed to worship a few Hindu gods. According to the 1991 census, the total scheduled tribe population is reported as 63 million that is about 7.5 percent of the total population and comprise of about 40 different groups. Majority of the tribal population lives in the North -Eastern states (Ministry of Home Affairs, 1991).

In the state of Uttar Pradesh where the fieldwork has been conducted, the total schedule tribe population is only 0.2 percent of the population of the state (Stern, 1993:80). Though in its constitution and under its laws, the government of India has given special attention to improve the situation of the scheduled tribes yet they are often the victims of the government officials, contractors, cultivators and timber merchants.

As discussed, though the caste system is a Hindu ideology but it affects non-Hindu societies too. In this context, a brief introduction of the origin of the Muslims will be useful to understanding, as they were also the beneficiaries of the public housing programs in the study area.

Muslims

Muslims are about 12 percent of India's population but their influence on the Indian society is much stronger (Ahmed, 1993). The main reason is that there have been many Muslims rulers in different parts of India. Most of the Muslim rulers of India were invaders from the west. Not only were they strong in the military sense, they also tried to enforce their religion on the Indians. According to the socio-historical ideology, Hindus

from the higher *varnas* remained at the higher levels of Indian society but the Hindus from the lower levels of the hierarchy thought that by converting to Islam they would come out from the Hindu hierarchy system. Many lower-caste Hindus converted their religion to Islam. However, in most of the cases they were given the same hierarchy level as they had before their conversion to Islam.

Thus among the Muslims of India there has developed a two-tier hierarchy. The upper class, called *Sharif Jati*, includes *Muslims* who belonged to the higher levels in caste hierarchy and also Muslims who arrived to India from foreign countries. The lower class, called *Ajlaf Jati*, includes Muslim converts from lower castes. As in the world, the upper classes do not have close social relations with lower classes, the same way the *Sharif Jati* do not normally have close social relations with *Ajlaf Jati* (Stern, 1993).

CASTES IN MODERN INDIA

Over the centuries, new religions and reforms within India tried to break the caste system. Buddhism was the first one in the 6th century B.C. Muslims were the next to take away the powers from *Brahmins* (Ahir, 1991). The British rulers tried to modify the caste system to break the rigid hierarchy. Brahmins and some other upper caste people were the first to profit from British education and to enter the government services under the East India Company. British rulers gave back some special rights to the *Brahmins* that the Muslim rulers had taken away from them. On the other hand, the British law courts also amended some laws to support the lower caste people so that the lower caste did not receive greater punishment than the upper caste for the same crime (Stern 1993).

The educated lower-castes in the cities mingled socially with the upper caste people of their own financial position and class.

Mahatama Gandhi tried to improve their situation and gave them a new name called 'harijans' (sons of God). Dr. B. R. Ambedkar was one of the first *dalits* to become a lawyer and was also the maker of the constitution of India. He was one of the powerful personalities to fight for their rights with the British and demanded for social reforms to eradicate untouchability and breaking of caste system. Until 1917 the National Congress refused to take up social reform for fear of creating divisions within the growing nationalist movement. However, leaders such as Mahatma Gandhi made the removal of 'untouchability' a priority and declared that it was no less important than the political struggle for independence (Glaeser, 1995). In 1923, Congress began taking active steps towards the eradication of 'untouchability' by educating and mobilizing support amongst Hindus. The campaign against 'untouchability' was most vibrant in the state of Kerala, where the problem was particularly acute and where social reform movements had been active since the end of the nineteenth century (Glaeser, 1995).

The Constitution of India came into effect in 1950, the year that India became a republic and three years after India's independence from British rule. The constitution strongly condemns 'untouchability'. It embodies the principles of equality, freedom, justice, and human dignity and requires both state and central governments to provide special protection to scheduled-caste members, to raise their standard of living, and to ensure their equality with other citizens. To women, the constitution guarantees equal

rights, liberty, justice and the right to live with dignity. Discrimination on the basis of religion and gender is prohibited, and compensation for past discrimination is promoted (Smith, 2000). The scheduled castes and scheduled tribes (Prevention of Atrocities) Act, 1989 was designed to prevent abuses against members of scheduled castes and scheduled tribes and punish those responsible. Though officially untouchability no longer exists, the government maintains a schedule or register of *jatis,* which that were considered untouchable in the past. In government records untouchables are called 'scheduled castes' (SC). The government has initiated many welfare programs for the scheduled castes with the assumption that this would be a transitional phase and that, by creating employment opportunities for them and giving them positive treatment, their situation could be improved. Under constitutional provisions and various laws, the state grants *dalits* a certain number of privileges, including reservations (*quotas*) in education, government jobs, and government bodies. In 1992, the *Mandal* Commission recommendations were implemented and these privileges were extended to a new category known as other backward classes (OBC).

The rise of the backward castes

For those within the four principal *varnas,* caste has not proved to be a completely rigid system. Not all *Brahmins* necessarily exercise economic or political supremacy. On the other hand, those lower in the ranks are able to move up in the local hierarchy through the capture of political power, the acquisition of land, and migration to other regions. A combination of these strategies and India's policy of quotas or reservations, have particularly benefited the so-called 'backward castes', or *Shudras.* Referred to as 'other

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backward classes' (OBCs) in administrative parlance, backward castes are defined as those whose ritual rank and occupational status are above 'untouchables' but who remain socially and economically depressed themselves (Heitzman *et al.*, 1995).

Many things changed in the caste system during the British period due to the British and also the movements by the Mahatma Gandhi and Dr. Ambedkar and many laws were passed to improve their condition. The laws, however, have benefited very few of these lower castes and, due to a lack of political will. Development programs and welfare projects designed to improve economic conditions for *dalits* have generally had little effect. *Dalits* rarely break free from bondage or economic exploitation by upper-caste landowners. The political parties use these people as tools during elections. Political leaders, mostly drawn from higher castes, offer the promise of equal status and equal rights but these remain only as promises.

The discriminatory treatment of *dalits* remains a factor in daily life, especially in villages where 90 percent of the scheduled castes reside. In villages, the higher caste landholders keep them in debt, bondage or pay them lower wages than announced by the government, and discourage their children's education. State and central governments have attempted to secure land rights for them by creating land ceiling and abolishing absentee landlordism, but powerful landowners have been able to secure most of the land using pervasive tactics. In contemporary India, labor is being increasingly replaced by the tractors and more advance machines. Artisans are facing tough competition with the goods produced in factories, breaking traditional mutual obligations between patrons and

clients. The spread of the Green Revolution has increased the gap between the prosperous and the low-castes poor.

According to the Human Rights Report, the constitutional provisions, guaranteeing reservation of government jobs, legislative seats and school admissions to untouchables and low castes, have further segregated the societies and increased social distance. Several of these reforms such as implementation of *Mandal* Commission recommendation in 1990 have increased violence and many middle class poor students took their lives in protest of the Commission (Human Rights Watch, 1999).

CLASS SYSTEM

According to Max Weber, class is a group of people whose 'typical chance for a supply of goods, external life conditions, and personal life experiences,' is determined by their similar capacities to 'dispose of goods or skills for the sake of income in a given economic order' (Stern, 2000). Within Marxist theory, 'social inequality causes social conflict. Societies, which do not have classes, are perceived to have no history and no internal capacity for change' (Mukharjee, 2000:332-339). Marx sees in capitalist societies only two classes-owners (bourgeoisie) and workers (proletariat) whose interests are always in opposition to each other because owners want to pay as little as possible while workers want to be paid as much as possible (Mukharjee, 2000).

Max Weber saw social inequality as the *result* of different life-chances. In particular, Weber looked at wealth, power, and prestige. Wealth reflects not only different

incomes but also the results of different inheritance. Power especially in modern societies, is exercised more by groups than by individuals. Thus, the power of individuals is a function of their positions in organizations. Prestige is a measure of how much respect particular occupation commands in the society. Weber and others have noted that these three factors tend to go together and are the major factors in determining socio-economic status (Sharma, 1997).

In Indian rural terms, a class is a collection of households which are similarly situated economically and which share a market situation. According to anthropologists, class groups may or may not be communities or societies. Their members may or may not be conscious of belonging to a class. In rural India, where more than 70 percent of the population resides, caste and class affiliations overlap (Gould, 1987, 217-48). From the sociological point of view, the caste system may be perceived in terms of class society. Rural India experiences a three-level system of stratification: the 'forward classes' (higher castes), 'backward classes' (middle and lower castes), and 'harijans' (very low castes). Members of these groups share common concerns because they stand in approximately the same relationship to land and production, that is: they are large-scale farmers; small-scale farmers; and landless laborers respectively (Mukharjee, 2000). All high caste people do not belong to the highest rank of the growing class structure. In theory, in 'pure' class systems, any person can rise within the system based solely on talent and work; that is, in a 'pure' class system, all classes are 'open' classes.

The traditional Indian society has broken down into a westernized class system. Class structure has cut across the caste hierarchy, forming new alliances and opposition. Members of the upper class (around one percent of the population) are owners of large properties, industrialists, and top executives. There is an emerging progressive middle class, encompassing prosperous farmers, white-collar workers, business people and others, all actively working toward a prosperous life. Below the middle class is another section comprised of-ordinary farmers, tradesmen, artisans, and workers. At the bottom of the economic scale are the poor 45 percent of the population, who live in inadequate homes without adequate food, work for pittance, have under-educated children, and are the victims of numerous social inequities (Smith, 2000). Some of these groups are drawing together within regions across caste lines in order to work for political power and access to desirable resources. For example, since the late 1960s, some of the middle-ranking cultivating castes of northern India have increasingly cooperated in the political arena in order to advance their common agrarian and market-oriented interests. Competition in class status in urban areas is increasing. Such practices not only decelerate the development programs but also severely affect the state's capacity to meet the basic needs related to food, housing, environment and social justice of the poor and deprived class.

IMPACT OF THE CASTE SYSTEM IN THE STUDY AREA

People of the scheduled castes and the scheduled tribes are still poor economically, and socially deprived. They do not have access to enough food, health care, housing and clothing (which means that their physiological and safety needs are not fulfilled). They

also do not have access to education and employment. All these are the socio-economic indicators for sustainable development. Officially, everybody in India has the same rights and duties, but the practice is different. Social deprivation, lack of access to food, education and health care keeps them in bondage to the upper castes. In this section, the target groups have been analysed and evaluated with respect to some of the important indicators using the field data. These indicators are employment, occupation, education, energy use, land holdings, and water supply. The discussion starts with the introduction of the major castes existing in the study area.

Major castes in the study area

According to the to 1991 census, the scheduled caste and scheduled tribe population in U.P. state are 29.28 million and 0.28 million which are 21.04 percent and 0.21 percent of total population respectively (Ministry of Home affairs, 1991). The number of scheduled tribe females per thousand of scheduled tribe males is 910, which is far above the corresponding ratio of scheduled caste population (877) and general population (885). Out of the total scheduled caste population, 88.2 percent reside in rural areas and 11 .8 percent in urban areas. The block - wise (a cluster of about 30-40 villages) distribution of scheduled castes population indicates that out of total 897 blocks in the State, 5 blocks have more than 50 percent, 25 have more than 40 percent. 101 blocks have 30 to 40 percent and 13 blocks have less than 10 percent scheduled caste population. In case of tribal population 73 percent reside in hilly areas and remaining 27 percent in the *tarai* belt of plains (Ministry of Home Affiars, 1991).

The beneficiaries of the public housing schemes in the study area are the low caste poor Hindus and Muslims. *Thakurs* and *Rajputs* are the people belonging to the higher castes. The caste distribution of the area is given in the **Table 8.1**.

Table 8.1: Caste distribution in the study area

Village	Higher caste	Number of families	Lower caste	Number of families	Total households
Muzahidpur	Thakur	910	scheduled caste	40	950
Bhupkhedi	Thakur	340	scheduled caste-	415	755
Rardhana	Rajput	1008	harijans, muslims	252	1260
Barsu	Brahmin	18	saini, harijan, kashyap, muslim	1,982	2000
Shankarpur	None	None	backward	500	500
Dhaki	None	None	muslim & others	600	600

Caste and inequality in the study area

The following section discusses the significance of caste to the groups under study.

Employment/ Income

Incomes among the farmer groups in the investigating area differ according to the land occupied by the farmers. The monthly income of the beneficiaries cannot be judged as they are daily wage earners. On average, they earn hardly 15 days a month and some times no income for months. Only in one village in district Dehradun, the beneficiaries of the public housing had little land and were growing seasonal crops just for their

survival. As reported by informants, the average income at the time of this study was mentioned as follows:

- Higher castes : Rs. 60,000/ - to 80,000/- per year
- Lower castes (beneficiaries) : Rs. 6,000/- to 10,000/- per year

The beneficiaries being the contract laborers were driven by a sense of insecurity due to long prevailing practices adopted by the higher-class people who are basically their employers. At the time of the interviews, many beneficiaries had no work, or any permanent source of income. Most of them are casual laborers and are dependent on *thakurs* and the higher castes for work. They are not paid for their labor as per the wage rates prescribed by the government.

> **'We all are laborers. Some work at crushers, some at the farms of *thakurs* and some help the masons. Outside [in the towns] people get Rs.50/- but we are not paid even Rs.30/ per day'**- [said a focus group member in Village Rardhana].

> **'We work as laborers in sugarcane fields for nearly 22 hours but in return we get very little only Rs.30/- to 35/- per day'**- [said a beneficiary at village Muzahidpur].

> **'We get very low wages for any work, may be only one third of what is approved by the government'**- [said another beneficiary at village Muzahidpur].

For them, the only hope for their survival is the support from the government.

> **'We don't have any means of survival such as buffalo. Government should do something so that we could earn our livelihood'**- [said one man of the focus group at village Bhupkhedi].

Since, they only have casual labor work; there is no security for their future. In their old age, these people stay without work.

> 'The old man is sitting idle, as he can't work any more. Boys are separated. Where should we bring money'-[said a woman in village Bhupkhedi].

As there are no terms and conditions for such type of labor, they are exploited by the *thakurs*. Not only they are underpaid; many times they have not been paid at all, revealed by all the groups.

> 'We request them and call them 'sir' a hundred times, then we get our money and many don't get at all even after that.'-[says one beneficiary at village Bhupkhedi].

Since *thakurs* are their employers, they lend them money on interest whenever needed. Some have been given buffaloes by the *thakurs* at a rate of Rs. 300/- per month. Beneficiaries arrange water and grass for the cattle from the farmers' fields. *Thakurs* buy milk from them at a very low price while they sell it in the market at very high rates.

> 'The milkman comes and buys the milk from us at the rate of Rs.2/- to Rs.5/- per litre and cell in the market at Rs.12/- to Rs.15/- per litre'- [revealed one beneficiary in village Muzahidpur].

As the beneficiaries don't have any savings, the whole group was worried about the marriages of their daughters, as in India; daughter's marriage means a great expenditure for the parents.

Education

The 1991 census reveals that as compared to the literacy of the total population (41.06 percent) in the state, the literacy of SC and ST population is 26.65 percent and 35.70 percent respectively. The literacy among SC and ST females is very low. As against the female literacy rate of 25.31 percent in the state, the female literacy rates of SC and ST are 10.69 percent and 19.86 percent respectively. In a few blocks of the State, literacy among SC females is only 2.5 to 3.0 percent. The low literacy rate among scheduled caste population in the State is primarily due to 20 percent dropout at primary school level and 82 percent at Junior high School level (Ministry of Home Affairs, 1999).

The census also reveals that during a period of two decades, the literacy of total population increased by 20 percent whereas the corresponding increase for scheduled castes and scheduled tribes is 17 and 21 percent respectively. Due to low literacy, the scheduled castes and scheduled tribes candidates could not avail the opportunity of employment even on the reserved vacancies.

In the study area, the educational standard differs according to the income groups. The higher caste landlords generally provide their children a good education in the cities. In the middle class, children study up to year 12 in the villages and go to the colleges in the nearest town for graduation and post graduation. Girls generally don't go outside for higher education after year 12.

In the lower caste families, generally boys don't study after primary school. Girls often don't attend school at all. Only in one village Shankarpur, boys have studied up to junior high school (class 8th) and women were worried for their higher education. There was only one boy from a family of one of the focus groups, who has done intermediate. The reasons for not sending their children to schools are mainly the lack of money, long distances and discrimination by the schoolteachers.

> **'There should be one separate school for *harijans*'**-[women focus group at Barsu]

> **'Our children are entitled to get scholarship. They should be given Rs. 720/- per year as per rule. Teachers cash all money and give us a very little amount, sometime Rs.200/- or sometime Rs.300/. They ask us to sign on the receipt for the whole amount. If we refuse to sign, we are not given even Rs.200/-'**– [explained the men group at village Bhupkhedi].

> **'There is no government school in this village. Children go to other village. Fees in the private school is very high; Rs.30/- a month. We can't pay their fees. Scholarship is also not given to the children'** –[said a women focus group at village Bhupkhedi].

> **'Education in school is not good. We only have one primary school. Teachers come at 11 o'clock in the morning and leave at 12 o'clock. They teach four days and then don't come for next two days. They don't teach the poor people belonging to our caste. Now the school is closed. No body knows when they will re-open'**- [revealed the focus group in village Muzahidpur].

All groups had problems with schoolteachers, or with the school-administration.

'Our children are also uneducated. There should be a lady teacher to teach them. No body teaches in primary school'–[said a lady at village Rardhana].

The ration to be delivered to the children in schools is normally consumed by the teachers. The beneficiaries feel that instead of sending their children to schools, it is better to put them to work so that they could earn some money.

Their children were not even paid the scholarships; they were entitled to get. This was the point of discussion in all groups. However, in one village people were full of anger on this topic. One old man explains his agony as below:

'Uttar Pradesh state government through *Harijan* Welfare department provides scholarships to the poor people. In 1997, the whole class in a primary junior school of Village Barsu did not get scholarship and in 1999, 20 children of *Jawahar Lal Nehru* Inter College did not get the scholarship. We got confirmed that the state government released the grant. The officials of the Welfare department have swallowed the grant'. What is this?-[one angry old man at village Barsu].

Occupations

The total number of scheduled castes (SC) and scheduled tribes (ST) workers in Uttar Pradesh was 7.5 million in 1981,which increased to 9.5 million in 1991 representing a compound annual rate of growth of 2.4 percent (Ministry of Home Affairs, 1991). The data reveals that as compared to the total population, SC and ST workers are much dependent on agriculture and allied activities. It is also found that an increase in SC and ST workers in percentage terms is higher than other workers, but they are mostly

engaged in low income activities, and out of them more than 50 percent are below poverty line. The lower castes are mainly unskilled. Most of them are laborers and work for the higher caste people. They work as daily wager but are never paid in time. Besides, all jobs are seasonal in nature. Their main work tasks are given in **Table 8.2**

Table 8.2: Occupation of the beneficiaries in the study area

Group	Occupation
Mu (men)	Laborers at crushers, wood cutter, cultivation of Sugarcane fields, buffalo rearing
Mu (women)	Cutting grass in the fields
Bhu (men)	Laborers at crushers, buffalo rearing
Bhu (women)	**ugarcane fields**
Rardhana (Men)	Laborers in the *thakurs*' fields and at crushers, laborers with mesons, buffalo rearing,
Rardhana (women)	Buffalo rearing
Barsu (men)	Laborers at crushers, bullock-driven crushers, buffalo rearing
Barsu (women)	Laborers at kilns, grass cutter, buffalo rearing
Shankarpur	Working in their own fields
Dhaki	Laborers in the farmers' fields

In the study area, the upper castes are mostly farmers. In addition, some of them are engaged in other activities such as teaching and running grocery shops but their main family occupation is farming. Some are masons and manage to survive. The traditional occupations in the villages such as weaving, pottery, handicraft etc. have disappeared and these people have also become laborers.

Energy use

The most common fuel for cooking used by low class people is cow dung, twigs followed by firewood in preferential order. The upper class uses liquid petroleum gas, kerosene, biogas and firewood. For SCs, collecting the fuel is still drudgery. Women go out to collect the wood in the morning and come back in the evening. Some of them get the twigs or wood pieces from the fields while returning from work in the evening. They get this free of cost. Women who have cattle also prepare dung cakes and store them after drying. Energy efficient *chulha* is one of the devices that can reduce the fuel wood consumption and also relieve the women from smoke. During interviews it was revealed that the housing programs have not taken into account the energy aspects. Though, energy efficient smokeless *chulha* (wood stoves) is prerequisite for housing construction, this is being used only as a window dressing. In some villages energy efficient stoves were introduced as a part of the housing programs but the beneficiaries did not accept them as they consume more fuel.

Beneficiaries don't understand the concept of smokeless *chulhas*. Some did not bring them from the Block Development Office though they paid for its cost. Some installed but didn't use it as explained by one of the groups as follows.

> **'*Chulha*s have been given to us along with the house but the *chulha* consumes more fuel as compared to the one made by us'. And also 'these *chulhas* didn't work. We made our own *chulhas*. They (officials) didn't give us any training to use them'-** [said the beneficiaries of village Muzahidpur].

> 'If we refuse to work for *thakurs*, they stop us from cutting grass for our cattle and from collecting firewood and twigs from their fields'- [said the group in village Bhupkhedi].

> 'Kerosene oil is available only on ration shops. They have even snatched our ration cards'- [revealed one beneficiary at village Muzahidpur].

Electricity

Electricity is the source of lighting in villages but for these laborers it is not available. As explained in **Chapter six**, electricity was a problem in nine villages. Those who had got connections didn't have the capacity to pay the bills.

> 'We had taken a temporary electricity connection and the bill was Rs.10/-. Now they have increased it to Rs.60/-' – [explained the male group at village Barsu].

Due to power shortage, all places in India experience power cut for some time. As a general practice, villagers get electricity at a specific time. However, beneficiaries complained about the irregularities in these services.

> 'They send us a bill of Rs.65/- and we have never got electricity in time or at the time we need it'. [said a focus group member at village Bhupkhedi].

Some of them were taking advantage by taking illegal connections but due to power failure they are not able to utilize this facilities.

Water Supply

The water supply differs from region to region. In the study area the main sources of water were hand pumps, pipe line, river and ponds. The higher caste community in the study area had no problem with water supply. The drinking water sources were hand pump and pipeline. However, the low caste beneficiaries were facing many problems. As mentioned in chapter 6, drinking water problem was identified by five focus groups, while the washing problem was identified by seven focus groups. Tap water facility was being availed by only one group.

The study in ten groups revealed that the problem of water mainly emerged due to socio-cultural factors. The high caste *thakurs* did not allow the low caste *chamars* to use the hand pumps installed in their areas. The beneficiaries store potable water in pitchers for daily consumption and wash clothes in the ponds or small rivulets flowing nearby. If hand pumps are in their area, washing is sometimes done near the hand pumps. Men take bath at the river or at the site of the hand pump. Taking bath for women is a problem, as they have to fetch water from the hand pump. Watering animals was also reported a problem.

'Look, there is only one hand pump for 40 *chamars*. Watering our animals from this hand pump means inviting trouble for us'- [said the men's group at village Bhupkhedi].

In housing schemes, hand pumps must be installed as common facilities if the beneficiaries don't have the access to water supply. There are no fixed criteria about the

number of hand pumps to be installed. However, as per norms, these should be easily accessible to the beneficiaries and should be in the vacinity of 1/2 km. In these villages, hand pumps have been installed under *Indira Awas Yojana* (IAY) but the officials have not done justice with the beneficiaries. In some areas, hand pumps are installed very far from their area. In some village, hand pumps were installed in *thakurs'* area and these beneficiaries were not allowed to touch the hand pumps.

'Government hand pumps are installed in *thakurs* place. No *chamar* can touch them. These are given for the poor but are installed in their area. Only one hand pump is given for us on the other side very far from here and that is also used by *thakurs* for watering their animals'- [said the focus group at village Muzahidpur].

Land holdings

In rural areas, land is the main asset that determines people's standard of living and social status. As discussed above, 90 percent of dalits live in rural areas and more than 50 percent work as landless agricultural laborers (Heitzman and Worden, 1995:2). Lack of access to land has made them economically vulnerable and dependable on the higher caste for the work. Their dependency is exploited by the upper caste and allows them to abuse and torture them. As a result, these people live at the edge of starvation. National government and state governments have implemented various laws and regulations for distribution of lands by creating land ceilings and abolishing absentee landlordism and allocating surplus lands to the SCs and STs. However, in practice these laws have been largely ignored and manipulated by the upper castes with the help of the

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local government officials. The failure of the state government to implement the land reform legislation has only added to the economic vulnerability.

As stated in **Chapter six,** seven out of the ten groups reported land as one of the major problems. The field study in these ten villages reveals that in most cases beneficiaries, who were given land titles by the government, faced illegal encroachment of their land by the higher castes.

> **'A few of us were given land *pattas* (land titles) by the government but later snatched by the *pradhan* (village chief). They are quiet till police is present in the village'** [said a men in the focus group at village Bhupkhedi] **'They even bribe to the police'-** [added another person from the same group].

> **'Poor are lacking every thing. *Gram panchayats* [village committee] should provide the land to the poor but *pradhan* [village chief] distributes this among his own people'-** [explained the focus group at village Barsu]. **'They illegally cover the footpath and add into their farms'. And also 'What ever land is encroached by these farmers, should be taken back from them and given to the poor'-** [the group added further].

> **'They (*pradhan* and *thakurs*) have snatched our plots'-** [group at village Muzahidpur].

In one village, beneficiaries were allotted a piece of land outside the main residential area. Beneficiaries built houses on that land. They were happy, as there was

some space to keep cattle. But the higher caste threw their luggage outside forcefully took possession of the houses.

> 'Drunk militia of higher caste intruded our houses. We shouted very much. Children also cried. They took every thing including utensils, boxes etc from the houses. Nothing was left. They keep the police happy by providing them bribe and wine. The police also supports *thakurs*'-[the women focus group at village Muzahidpur].

CONCLUSION

Based on the above discussion, it can be concluded that the state and local governments and the political parties largely leave the issues of untouchability, violence, and economic exploitation existing in the villages un-addressed. Government and the bureaucrats in India have generally adopted a top-down approach to *dalits* problems. At the center, they announce housing schemes with big budgetary support but there are no implementing strategies at the local level. Most politicians make them promises for providing loans, free housing, and reservations (quotas allowing for increased representation in government jobs, education, and political bodies) before elections and are never seen again in the villages. The *dalit*-movement that emerged in the 1990s has created more discrimination against them as the higher castes take them as a threat. It can be said that the government is trying to create social equality but the prevailing social system is working against that. The situation of *dalits* in the villages most likely will not improve much unless they are economically self-sustained.

Indian society is divided at social, political and cultural levels, with a multi-tier power structure in which power trickles down from the central government to state governments, state governments to villages, from villages to families, tribes, castes and to communities. Each layer of the hierarchy is under the influence of the higher levels of the power structures. At the base lies the deprived section belonging to lower castes, tribes, women, and marginalised social groups.

If the base is unstable the whole structure may fall. The political parties are trying to construct their power structure by making their power base in the background of casteism. This lead to an ongoing conflict between parties and affects the process of making policy and frame work for the housing programs. In view of the failure of the governmental housing programs the need of the hour is to bring the policies and legislative changes to remove the caste based politics.

Part III

Chapter 9

Root Causes of the Limited Success
of the Housing Programs.

INTRODUCTION

As we have noted in **Chapter five** over the last three decades, the government's attempt to expand the rural housing has been a continuous exercise. It has been encouraging the institutions and voluntary organizations to initiate development efforts in rural housing by providing them with financial and infrastructural support. A large number of housing schemes have been and are still being executed by several agencies in rural areas as an anti-poverty program of the Government of India. However, the benefits of these opportunities have reached a limited number of poor people and therefore overall program of rural housing has been only marginally successful. Despite many policy changes and large budgetary allocations every year, the housing shortage is increasing with degradation in their quality of construction.

Besides providing houses, preferably in a participatory manner, IAY and other social housing schemes are expected to generate employment, provide skill training, integrate provision of basic services and organise communities. Though appreciated generally for their social objectives, these schemes are known to suffer from poor site selection and conditions, poor design and construction, faulty beneficiary selection, corruption, inadequate services, insensitivity to social issues and lack of beneficiaries' participation. It is very important to discuss why, despite enormous efforts to solve the housing problem, housing programs have not been able to make any visible impact in the

rural areas of India. Based on the data gathered in the study area, this chapter intends to focus on the question 'what are the problems that hinder the government in implementing public housing policies and programs in rural India?'

As discussed in **Chapter four**, ecodevelopment is a strategy based upon satisfying the needs of the poorest individual in a society. This is a strategy that brings about accelerated economic development without its negative ecological impact. The guidelines of the housing schemes such as IAY also recommend the ecodevelopment approach. The ecodevelopment recommends the following criteria

- Self-help and people's participation at all stages

- Creation of employment leading to sustainability

- Use of labor-intensive intermediate technologies for building construction as defined in chapter four.

A review of **Chapters two** to **eight** reveals that all these essential components were found missing during the field study. The government has failed to recognize the needs of the people, who are unable to deal with these problems due to the constraints imposed by factors outside their control. Long-prevailing inequalities due to class and caste, job insecurity, lack of education, transport, and the expansion of capitalism due to reforms have contributed to the ongoing poverty of the rural people and have increased socio-economic disparities amongst them. The state's socio-political interests and its incapacity to implement reforms in rural areas are other reasons why the poor are not benefiting from these programs. Lack of beneficiaries' participation has been one of the

major factors limiting the success of the program. Lack of awareness of the governmental schemes and programs are some of the factors that have greatly hampered the meaningful outcome of the housing programs. Moreover, the balance of payment crises and rapid population growth, have been other contributing factors. All these issues are briefly discussed below.

DESIGN, BUILDING MATERIALS, AND INFRASTRUCTURE

It was found in the study area that the governments or the public housing state departments looked at the housing problems with a limited perspective, such as constructing the houses without taking into consideration the environment and other factors impinging upon the life of the village community. The same type of design has been attempted for all the villages. In a rural environment and culture, the design of a house can not be isolated from the other needs of the households. The house designs in the study area have not been dovetailed with the rural community needs.

A decade after independence the rural housing shortage was about 11.6 million with a total households of 68.7 millions. The number of rural poor living without roof or in unsafe houses in rural areas has reached over 25 million, as tabulated in **Chapter five**. Now, with a twofold increase in the number of households to about 137 million, the solution to the current housing shortage requires an estimated expenditure of Rs.290 billion. There is a huge gap between the demand and supply of rural housing.

Traditionally, in rural areas people used to make houses themselves with the locally available materials such as mud, stones and bamboo etc those were environment-friendly. The field experience suggests that the houses made from traditional material such as mud and lime are not recommended by the government or even not liked by the people due to many reasons. One reason is that these houses are now called the *kutcha* houses and they feel that the *kutcha* houses deteriorate quickly. Thatch (bamboo) is prone to catching fire and is often not maintained properly causing leaking roofs. Another reason is that the local materials are depleting very fast. As a result, these traditional building materials have been replaced by cement, steel and burnt bricks and these have become the most common materials in rural areas. Beneficiaries in the study bought the bricks and cement from the town.

Due to high fuel prices, bricks have become very costly. Transportation of bricks to rural areas makes it more costly and cumbersome. The grant allocated for the public houses was found to be inadequate to buy modern building materials in the market place. The demand for these materials is growing much faster than the supply. The resources such as building materials and finance are very limited. It is thus imperative that their usage should be optimized. Therefore, the designs and materials that are to be adopted for any housing programs in the rural areas have to be selected very carefully.

The government has almost ignored the problems related to the infrastructure such as village roads, water supply, electrification, health, sanitation, community development, and transport.

Tapping drinking water from various sources and construction of sanitation latrine form an integral part of public housing schemes. It has however, been observed that in a large number of cases the latrines have not been put to proper use by the beneficiaries either due to design problems or due to people's habits. The training, motivation and awareness were found to be the missing links in the dissemination of the sanitary latrines. Water is a big problem for women. Very few houses have a bathroom constructed in the house. However, these are not being used due to improper drainage and water shortage.

The size of the house was found to be another problem. A house constructed in $21m^2$ with one room and *verandah* is really very small for a family of six people (minimum) in rural areas. A common hall or shed is a good place for any common activity and also for organizing meetings. This was not seen in any of the study areas. Design inputs in the housing schemes did not include the needs of the old and physically or otherwise handicapped people.

ENVIRONMENTAL FACTORS

Ecodevelopment theory suggests that modern building materials are inappropriate and are not suitable for low cost housing for the poor in rural areas due to high costs and environmental impacts. In the study area, bricks, iron beams and slabs were the materials extensively used by the beneficiaries. Brick making spoils the fertile topsoil of the land. Roofs in the public houses were made of iron beams and slabs. Such roofs require resurfacing by sand and mud every year. In addition, the joining of iron beams needs highly skilled training. The roof would collapse if not professionally done. It was

noticed that the beneficiaries could not afford roof resurfacing, as they had no regular source of income. The poor and unprofessional construction of roofs caused serious injuries or sometimes death to household members, particularly to children.

The house itself had serious drawbacks such as absent or insufficient storage space with no wardrobes. Absence of windows and ventilation caused many health problems. As there is no proper drainage facility, water during rainy season collects up to the knee in front of the house on the road. The public housing schemes are not able to provide its inhabitants with a good interior working area, including a latrine or a storeroom. Lack of open space for doing household work, lack of space for keeping cattle, and space for bathroom all show poor interior environmental problems.

The local authorities in the study area completely ignored the need of the beneficiaries to apply the concept of energy efficient devices such as use of smokeless *chulhas* (cook stoves), biogas plants, solar cookers, and soak pits. They provided some of these devices to the beneficiaries without determining their requirements for their use and with no training on how to use them.

In the Five-Year Plan documents, the statement of expenditure revealed that the government has released a huge amount for acquisition of smokeless *chulhas* and sanitary latrines. But the field experience reveals that all this money had been wasted as the *chulhas* and the sanitary latrines in most of the places are physically present and not functional. As per the government's guidelines, installation of smokeless *chulhas* is a prerequisite in any housing program. It was noticed during the field study that beneficiaries had to bring the

portable cook stoves from the block office on the insistence from the BDO, but they did not use them, as the stoves did not meet their requirements. This in turn created an unhygienic environment in the surroundings.

INSTITUTIONAL LINKAGES

Perception of the people

A house is actually a very small part of a human settlement. Its functions interact in a loop connecting biosphere, human environment and culture. Various researchers have seen human settlements in a broader perspective. Lynch perceives it as a social, biological and as a 'whole' entity. The word 'whole' means to visualize and understand: the special arrangement of people doing things; the resulting special flow of persons; goods; information; and physical features including water, surface, enclosures and objects (Lynch, 1986). Silverio defines the human settlement as a place where a human being can realize his/her full potential as a person; he will have friends and a place to work; he gets food and drinking water; he can live in peace with safety and security; his children can go to school; he can breathe fresh air; his home has grown out of his needs, expressing his characteristics and that of his own country; he is proud to call his own' (Carino, 1995). Article 25 of the Universal Declaration of Human Rights (UN) defines housing as a package right, the right to improve standard of - living, health, food, clothing, housing, medicare, and social services (Narayana, 1987). The failure of housing programs in India lies in the fact that the public housing is not being treated as a part of the human settlement as defined above.

The rural housing policies and the guidelines formulated by the Planning Commission and the MRAE or CAPART have recommended an integrated approach. During workshops and seminars, the housing experts and planners have also encouraged the use of communities' internal skills and resources in the construction of houses on a self-help basis. In spite of the government's policy of integrated approach to rural housing, the solutions attempted by the government at field level look at the problem with a limited perspective. In government records, a project is considered successful if the statement of accounts and the utilization certificate match with the funds allocation provided by the funding agencies and the same number of houses as proposed in the sanction letter have been constructed. There is no system to assess social accountability, or to measure socio-cultural need as discussed in **Chapter four**. Assessment of beneficiaries' actual needs has never been a concern of the local authorities. The lack of coherence in attending to the needs of the poor people and perception of the government officials involved with the housing programs has made the situation of the beneficiaries more vulnerable. They did not appear to have understood the complex and dynamic nature of the problem.

Up until 1970, the definition of housing was almost a window decoration in the plan documents. It is only after 1970 that the concept of rural housing changed and was considered an important part of rural development planning. However, at the implementation level, there is insignificant improvement.

There is insufficient interaction between the local level government officials and voluntary organization working in their area. Relevant government departments such as housing, education, roads, transport, and electricity are working in isolation without consulting other departments. To make optimum use of the available resources, collective decisions should be taken by all departments. In this way, problems can be identified and suitable ways and means can be found to solve them.

One of the problems limiting the program's effectiveness is the development of a housing finance system. There is no proper finance system finely tuned with the circumstances, needs, conditions and compulsions of the poor. Beneficiaries are already in debt. House loans have further exacerbated their situation. There should be some easy way out to provide loans to the beneficiaries. Besides, experience suggests that the subsidised houses are not sustainable in the long run, especially when the required investment by the government is massive, large number of homeless are to be covered and competing sectors like the basic services and poverty alleviation are making legitimate claims on the scarce resources.

It was noticed that there is neither standard criteria nor a proper system for the selection of the beneficiaries. Only a limited number of people could be selected when any housing scheme in a particular village was approved. In such a situation, all people in the area wanted to register for such schemes without knowing the details of the schemes and its benefits. This gave an opportunity to the village chief or the local officials (who are responsible for the selection) to exploit the beneficiaries.

The worst cause of the failure of housing projects is seen in the widespread corruption amongst the voluntary organizations, the very organisations that are considered the best hope for the development in rural areas. In 1982, there were a limited number of voluntary organizations registered in India and all of them were very popular in their respective areas. Funding organizations had to request them to take up projects from them. Vigyan Ashram in Pabal; and Centre for Science for Villages, Wardha, both in Maharashtra state; and Social Works Center, Tilonia in Rajasthan state, are the examples of good organizations which are dedicated to working for the deprived people in their areas. Now, as unemployment is growing, thousands of new, inexperienced voluntary organizations are registered every year. Their objective appears to be somehow to grab funds from the funding organizations by hook or by crook. The genuinely experienced and dedicated voluntary organizations are limiting themselves in coming forward due to growing institutional problems such as corruption, delay in processing the proposals and officials' limited perspective in analysing the projects.

Lack of uniformity in the funding pattern

It was noticed in the study area that in the construction of houses for scheduled castes and scheduled tribes, state and local governments are following various funding patterns with different levels and kinds of assistance. Some governments permit only part of the cost of construction to be met by the government funds, the balance being met by the beneficiaries through loans obtained by them. Others permit the entire expenditure on construction to be met from the government funds, but they have imposed a financial

ceiling for the purpose. Some states have recently taken up renovation / improvement of the existing houses of the beneficiaries by utilizing funds from other schemes. Similarly there is no uniform policy to extend credit with interest. This non-uniformity in funding creates confusion amongst beneficiaries.

Delay in the process

The present mode of financing is detailed in **Chapter five**. Voluntary organisations reported this system highly bureaucratic and leads to problems like time lag between sanction and first release of funds or between first and second release, ultimately resulting in discontinuation of the work for want of funds. Once the work is stopped, it is difficult to revive the tempo. This, then, leads to time and cost over-runs.

The mode of financing, as explained by the officials in **Chapter seven**, also suffers appraisal and evaluation defects. After a project is sanctioned, the grant is given to the implementing agency in installments and every installment is released after the evaluation. For each evaluation, a separate monitor is appointed. Much time is lost between the appointment of monitors and monitoring the work itself. The monitors and agencies find it difficult to establish contact with each other. The monitors usually put themselves in the shoes of policemen acting on behalf of the funding agencies and do not prescribe any assistance to the beneficiaries or the implementing agency in overcoming their deficiencies. Furthermore, there is no post project evaluation to realize the social benefits accruing from the project. Currently, there is no provision in the projects that can have social accountability in-built into the project formulation and implementation process.

Impact of *Panchayati Raj* institutions

The *Panchayats'* role is to ensure that the funds received for the development programs are spent for the purpose, and that these have been allocated and benefits reach the people for whom these programs are designed. However, the powerful people are misusing their powers for their vested interest. It is seen that the women have been involved in the committees for the sake of implementation of *panchayati raj*, however, their participation is a front. They were seen just as the signing authorities in their respective villages, but they do not make decisions.

Since the scheduled caste people are dependent on the powerful castes for their livelihood, they can't raise their voices against them and do as they are asked to do. This clearly indicates that the schemes were just imposed on the beneficiaries for the sake of achieving the quantitative target without targeting the beneficiaries' direct participation.

SOCIO-ECONOMIC FACTORS

In India, the level of income, access to basic services and quality of the living environment reflect the socio-economic and political strength of any social group. In turn, the Indian socio-economic structure, through its caste-based power groups, largely determines who should benefit from the economic development and who should not. The beneficiaries have very little seasonal income, not enough to support their family and send their children to good schools. There is enough field evidence that suggests that mainly the richer groups gain benefits from the incentives and infrastructure offered by

the government for the poor people in backward areas. Housing policies have been molded or influenced by these powerful groups so that they serve their interest.

Women, who are the backbone of the family, have been generally neglected by the male folks and have always been treated as lower than men, even though most of them perform double duties. They have their domestic tasks to look after the family and they also contribute to the family income in wage labor. Girls in rural areas are kept away from formal education and modern world. Mostly being uneducated and unskilled, they often must resort to tedious, labor intensive jobs for very little remuneration and involving long working hours.

State-society relationship

The negligent attitude of the rural elite (mostly higher caste people) and the local politicians at the *panchayat* level to the beneficiaries is another cause of the failure of the housing programs. The rural beneficiaries are landless villagers who mostly depend upon the higher-caste landowners for employment. The powerful groups influence *pradhans* (village chiefs) at the village level, and politicians and bureaucrats at the district level. For any governmental welfare activity (be it a beneficiary under rural housing scheme, getting a pension; or to get a grant for the marriage of their daughters), the applicants have to apply through the village *pradhan*. If the *pradhan* is not happy or does not wish to help them, their applications are left unattended. As a result, these people remain deprived of the facilities and devoid of the opportunities provided by the government.

The higher caste people seem to have a feeling that with the kind of support these low castes are getting from the government they may not retain their (higher caste) control and that the lower castes may one day rule over without doing any thing. They describe the lower castes as lazy people spoiled by the government. The officials and politicians, being biased towards the higher castes, also overlook the problems of these poor people. Apparently the higher caste landowners think that if the government, through training and loans, improves the economic condition of the lower caste laborers, there will be no one to work for them in their farms.

The officials responsible for implementation of the policies at local level have to manage their links with the rich elite and landlords of the local areas. It can be said that one of the major reasons of failure of the programs in rural areas emerges from the issues related to the alliance between higher-caste people and also due to the twisted bureaucratic procedures required for program implementation.

The caste structure has divided villages into two or more areas. The lower castes live in a separate area and higher caste people do not like to visit them. Even the state officials who come to evaluate the housing schemes do not wish to visit their houses and mostly rely on the information provided by the *pradhan*. The *pradhan* and his caste people often divert the infrastructural support approved for the lower caste people to their own use. Most of the *dalits* still live at the edge of starvation. Laws and regulations formulated in favor of the SC and ST have largely been ignored or manipulated by upper castes with the

help of local administrations. The new colonies exclusively being constructed for the SCs and STs further isolate the community.

There are 28 states and 7 union territories in India. The constitution of India provides for two-tier system of government and has assigned responsibilities and functions to both the center and the state governments. The major responsibilities of the state governments are the maintenance of law and order; administration of justice; some capacity for revenue raising; and other wide ranging functions connected with the social sector, agriculture, infrastructure, water management; and overall development of the economy. The states enjoy a substantial degree of autonomy within the areas of responsibilities granted to them by the constitution. That is why all states have not achieved the same level of development. They have different levels of literacy and economic growth. The Planning Commission strengthens the center and the state governments. Despite this structure, the responsibilities have never been clear-cut. Diversity of the states in terms of resources, geography, culture, history and language as well as the different policies pursued by the state governments have given rise to considerable disparities in the investments and the speed of reforms from state to state.

It is the only country in the world where hundreds of different languages are spoken in different states. There are 15 recognized languages and more than 150 dialects all over the country. Such diversities sometimes cause internal conflicts in states and encourage discrimination with the people of other states. People from different states often demand the reorganization of state boundaries by language and race. At the state level

Uttarakhand in Uttar-Pradesh is recent example of this. This has contributed to a massive national economic loss and internal destruction. At the local level, during the field-study, confusion was noticed due to boundary problems in one village that is located just at the boundary of the two districts. People at village Rardhana complained that the authorities of District Meerut and Muzaffarnagar throw the ball in each other's court with the plea that this village does not fall within their boundary. Under such confusion, no developmental work proceeds.

Land legislation

Though the Habitat recommendations, such as meeting basic needs; special help for the most disadvantaged; and bringing the whole population under development process, are continuously stressed by the government, the type and distribution of the investment has not reflected the change. One such change as a precondition for housing policies, is land legislation, which is also a Habitat recommendation.

Housing programs cannot be implemented successfully without proper allocation of some land to every one. In the study area the land allocation was a main problem. As revealed by the beneficiaries most of the land is owned by a small group of people in the village. The proper allotment of land is a very important factor in the success of the programs. Considering that the ownership of land is a basic and fundamental right of every human being, the constitution of India offers a legal protection regarding control and ownership of private property. The constitution also stipulates that the government would acquire no private property for public purposes such as community centers unless

government pays full and fair compensation for that land. Even *Zamindars/* feudal landowners and former ruling dynasties were given guarantees from the government to safeguard their property. This is in contrast to the government's egalitarian policy of equal distribution of resources in rural areas, such as the right to adequate means of livelihood to all citizens, and ownership and control of the communities on all resources. In some villages (under the homestead plot distribution scheme of the Minimum Need Program) a large number of homeless households have been given building sites. However, the location of sites and site conditions are not conclusive to development of viable acceptable settlement. Distance of new sites from the parent village causes economic dislocation. Land and income inequalities were highly visible in the villages. The benefits of agricultural development and modernization are limited to a small sector in rural population. The majority of the people in the villages are landless and the laborers. This current high level of inequality proves the failing of the 'Land and Tenure Reforms' in the country and also shows the Indian states' limited political capacity to implement the reforms.

Corruption

Beneficiaries are the silent victims of the callousness of contractors and the local level officials such as block level workers (BLW). The local workers and the suppliers of the materials become a party to corrupt practices in such programs. The supplier provides low quality bricks and material to the beneficiaries while they charge prices for the higher quality bricks from them. For getting any kind of support, the beneficiaries have to bribe

the powerful people. This has become a general practice in the villages and nobody objects to such practices.

Illegal extraction of grants and resources allocated for the rural areas by the rural and urban powerful people responsible for the rural development is another main problem. Evidently the officials involved with the program use a part of the funds, allotted by the central government under the IAY or other housing schemes, for their own personal and sectional benefits. Thus the schemes have hardly benefited the people they are meant for. The outcome indicates that the use of funds did not serve the need of the rural people.

Peoples' participation

The officials housing improvements have not been proved as a people's process. Because the people involved with the programs either misunderstand the concept of 'participation' or they want to ignore it. The concept of participation in public housing programs means to involve beneficiaries in the production of low cost housing by providing them with training and using the indigenous technology. This will help to reduce the rupee cost of the house, as the people will contribute in terms of labor; secondly it will give them a greater sense of commitment which is required to look after the house. In addition, the training achieved at this stage will prepare them to be able to maintain the house. If the beneficiary is involved in the construction program, he may help design the house according to his family's requirements.

On the other hand, the meaning of participation in its present form is considered a way to bridge the financial gap through personal financial contribution by the households. At the most, beneficiaries just prepare the foundation and undertake some preliminary work to organize the input material. For the rest, they hire a local mason. Due to lack of money, it is not possible for the beneficiaries to hire a good mason. New innovating technologies have been developed by many research institutions but they have not been introduced in the villages. The officials have not organized any mason for the beneficiaries.

Dependency syndrome

The field study reveals that 99 percent of the beneficiaries who belong to SC/ ST are below poverty line (BPL) groups that depend on the government for their housing requirements. They are also dependent on the government for all other necessary assistance such as land *pattas* (documents), jobs, and food-rations. The state government or voluntary organizations arrange these for them. One reason for this dependence is their increasing family size and widespread corruption among the local and state level authorities. Besides, in some schemes, the policy of the state governments to provide the subsidy amount equal to the grant provided by the central government has made the rural poor completely dependent on subsidy. In fact the government role as mentioned in the guidelines in chapter five is to facilitate the people to build their houses themselves with the help of other participants. Who may be the participants and what should be their contribution was discussed in the consultation organized by CAPART in 1995 in New Delhi. This issue has been discussed in detail in **Chapter ten**.

OTHER FACTORS

There are a few other problems that indirectly affect the success of the housing programs. These are population growth, international events, and pressure from the international financial institutions.

Effect of population growth

The growth in population has directly affected the housing and settlement problem in both rural and urban areas. In urban areas where cities are growing more rapidly than the rate of housing supply and the infrastructural services, the rural population is affected badly. Due to rapid increase in the population every year, most of the people are badly housed. Much of the rural population is often excluded from economic development and basic services. The associated problems are the environmental problems such as lack of primary health care, adequate sanitation, garbage collection, and the lack of basic services such as education, public transport, electricity, fuel and potable water. Due to growing population and lack of skilled people, the number of unemployed is more than 35 percent. This forms one of the constraints to government efforts in improving housing conditions.

Pressure from the international financial institutions

After independence, international forces such as banks continued to exert pressure on the national economy. The country is dependent on these external forces due to the external trade and foreign investment. These banks have extended massive loans to the country at commercial rates of interest. To cope with this, the priority given by the government is to increase its economic power and GDP capacity in the market by

developing infrastructure and services. This tends to concentrate most investment in richer regions and create new jobs largely in the urban market. In addition, the country is totally dependent on the import of oil or oil derived fuels. Fuel imports accounts for more than quarter of the total imports.

In 1991, the involvement of the International Monetary Fund (IMF) further put pressure on the government to adopt the Structural Adjustment Program. The focus on industrial development and on increasing exports was an essential step for economic survival and also to cope with the balance of payment crises. The effort to strengthen the economy went against the government's goal of spreading the development efforts in rural areas away from the major centers. The pattern of industrial and agriculture development, which market forces and past government policies have produced, are recognized as one of the root causes of the economic stagnation and affected the settlement policies in rural areas.

International problems also hamper development in rural areas. Due to the long-standing Kashmir problem with a threat of nuclear war from a neighboring country, India increased its defence spending by 1.2 billion dollars in the budget outlay for 1998-99. Besides, the Finance Minister made an allocation of Rs. 57,410 million to externally aided projects in anticipation of sanctions from the World Bank, ADB and other funding agencies (Arora, 1998). All this money that could have been spent in fulfilling the basic needs of the rural poor would now be spent on their security from external threats. This adversely affected the housing development work.

Technological factors

Use of intermediate technology is a very important criteria of ecodevelopment. Since the early age of planned development, the country has made impressive strides in the development of science and technology. Nevertheless, the benefits of technological advancement have not reached those most in need. The gap between the rich and the poor widened as the productivity levels soared with successive technological interventions in different economic spheres. The reason for this inefficiency seems to be the following:

The industrialization and urbanization greatly expanded the economy relieving pressure on the agricultural land by providing employment in the non-farming sector. Mechanization increased the agricultural productivity but on other side decreased its labor force requirements. Thus, the surplus labor force from the village migrated to urban areas. In other words, the productive rural labors (skilled and unskilled) were able to find some kind of employment in the cities. This forced them to migrate to urban areas. Those unskilled, helpless and disadvantaged in terms of education, health, and participation remained in rural areas. The development of these people needs special arrangements, not advanced technological solutions.

Over time, our planning and development efforts have led to a kind of dualism even within the rural sector. One sector, is modern and forward looking, and the other a much wider segment, is still traditional, static and dismissed as unresponsive to change (the target group of the housing programs). These two social systems in the rural schemes co-exist and function independently. There is a need to remove this dualism.

The impression in our society still persists that scientific research work related to problems of rural development is simple, uninteresting and of a routine nature, offering no intellectual stimulation and opportunities for high-level creative work, and therefore unworthy of scientific minds. Scientists and young active workers often want to carry out their developmental studies in urban areas. It is necessary to overcome this impression in the minds of efficient individuals and agencies.

There is another kind of dualism in the technology dissemination. One is near primeval technology established in the sphere of rural development. Another is the modern sector with large-scale plants and sophisticated capital intensive technology. The rural development requires the efforts to be made by the scientists to work in the former. The traditional sectors in the rural areas are struggling to survive due to the technological advancement in the cities. Researchers don't take into account the necessity of the people in the rural areas. For example, while agricultural production increases, there has not been a corresponding development in post harvesting technology and therefore there is an increasing wastage of products. Similarly, the village and cottage industries, which have substantial employment potential, are difficult to sustain without appropriate innovations and marketing support. It is seen that a technology, which is suitable in one area, is found difficult to introduce in other areas because of various reasons- may that be religious, political or geographical. A housing project could not be implemented in one village because of the riots between lower and upper castes during construction while the same scheme at some other place might fail due to poor delivery mechanism and corruption.

CONCLUSION

Based on the field observations it can be said that government's enormous funds have not been utilized effectively for their stated purposes. Only a fraction of the grant has reached the real beneficiaries due to vested interests of the people involved with the programs at different levels. It is found that there is a very big flaw in the entire system of the delivery mechanism. In the absence of accountability and transparency, the system is found to be exploited by the functionaries at every stage.

The field study also found that while implementing the housing schemes, functionaries totally overlooked the sustainability side of the housing programs. While government has given due emphasis to the housing problems in its planning agenda, it has not targeted the actual housing problems in rural areas. In fact in some respects they have intensified the housing problem. The review above has identified some key factors that greatly contribute to the housing crisis and leave a negative impact on the life of the poor rural people. Inadequate funds, poor quality, neglect from the officials, under-maintenance of the houses, lack of space, inequality, lack of education and training, unemployment, and international economic and political intervention- all these effects combined together to become an oppressive device for stigmatizing the poor. Examining the rural housing progress on the quantitative basis is just spending the government money with no sustainable outcome. The new orientation should be accelerated to facilitate the human and environmental transformation based on the ecohousing approach explained in **Chapter ten**.

Chapter 10
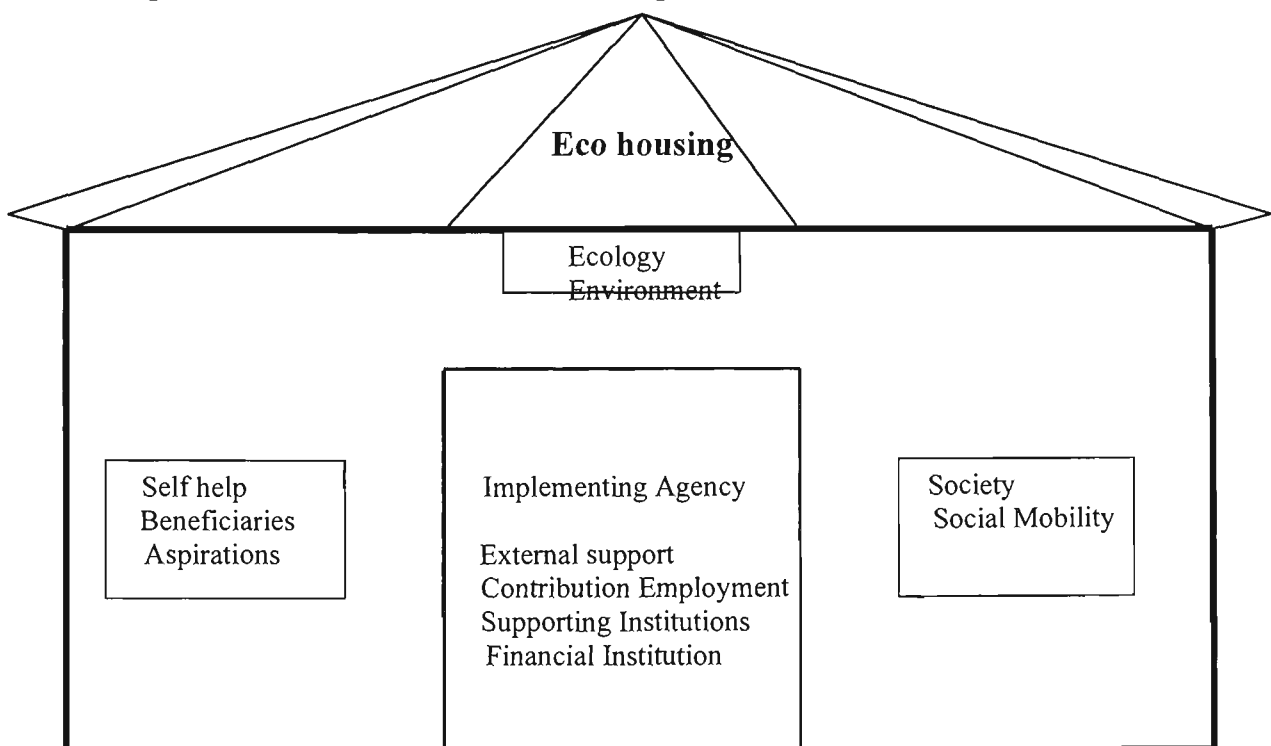
Analysis and Recommendations

INTRODUCTION

Current public housing programs in India have not made any significant improvement in the lives of the rural poor. The settlement planning by the government in the study area does not form any part of ecodevelopment process. This chapter analyzes why and how the public housing programs should accommodate the concept of ecohousing.

As discussed in **Chapter nine**, the major components of ecodevelopment are the self-help, self-reliance and sustainability. The self-help concept explains that the houses should be built by the beneficiaries themselves and/or with the help of the local labor. On one hand the beneficiaries should have control over the materials and resources and on the other the state should guarantee the necessary infrastructure. In an autonomous system of self-help, all those involved with the programs must participate in the program. Since the beneficiaries of the public housing programs are very poor, governmental financial support is also required to pick up the momentum. The sustainability component requires that a house should fulfill people's needs and aspirations. This means that the housing programs should provide location, water, electricity, sanitation, roads/streets, socio-cultural environment with activities for income generation. The

ecodevelopment approach, when applied to the public housing by including social mobilization, leads to ecohousing.

This chapter is divided into three parts. As mentioned in **Chapter nine**, subsidised programs by the government would not be sustainable in the long run unless some viable financial arrangements are made which suit the requirement of the beneficiaries. The first part of this chapter discusses who should participate in the program and what should be the contribution component of the government and other sources. The second part highlights the challenges and initiatives necessary to achieve sustainability in public housing. The third part suggests how the social mobilization and effectiveness of the rural housing program can be enhanced. When combined, all these efforts contribute to the effective delivery mechanism of housing and the promotion of ecohousing. The **diagram 10.1** below shows the basic elements of eco-housing which are discussed further.

Diagram 10.1- Elements of ecohousing

Eco housing

Ecology
Environment

Self help
Beneficiaries
Aspirations

Implementing Agency

External support
Contribution Employment
Supporting Institutions
Financial Institution

Society
Social Mobility

CONTRIBUTIONS BY VARIOUS SOURCES

India has a welfare system based on the provision of subsidies and grants. The system aims to ensure the poor a basic minimum quality of life. The ecodevelopment approach suggests that if people require a house, they must be willing to participate and be able to contribute to its construction. This may be in terms of cash or in labor. International Monetary Fund (IMF) policies also require that the government contribution in such programs should be minimal, however, the contribution of the people, social institutions, and market forces should be enhanced. The level and form of their respective contribution are discussed as follows.

Contribution by the government

Chapters three and **five** discussed that the housing programs in reality should be planned as a series of inter-linked sociological, technological, and economic processes leading to social mobilization. In practice, the government officials' approach has been the construction of houses alone. The proposed approach here is that the government funding should work only as a catalyst. Government funding organizations should be able to stimulate diverse sociological and economic processes that, as a result, will have a leading role. They should aim to build the economy and the society as well, not just the houses (CAPART, 1995).

Based on the experience of various voluntary organizations and the discussion held during the National Consultation on Rural Housing at Vigyan Bhavan, New Delhi in 1995, the government's funding was recommended to be not more than 50 percent. The

remaining 50 percent should come from the individual beneficiaries, households, the community, the common property resources, and from the local resource base (CAPART, 1995). True economic gain can accrue to the rural society if this assistance is utilized in consideration with their environment. Otherwise, as is happening now, the government's contributions will keep going into a bottom-less well.

Households' contribution

Chapter three discussed that, apart from being a social unit, a family is also an economic entity. It has productive and non-productive members. The contribution by the households in house construction depends upon the income of the households and the village economy (Sinha, 1995). Where there is a large labor market with a significant income coming from the family members, their cash contribution to their housing can be maximized.

Considering that the beneficiaries of the public housing have no productive assets, their sole endowment is labor, which they convert into entitlements by selling their services in the labor market. If they have special skills they can command a better price for their labor. However, in the study area almost no one possesses any special skill and all are faced with a labor market that operates seasonally. During off-season, their income goes down, and they inadvertently bear enhanced leisure preference (LP). Leisure preference can best be understood in terms of consumers' choice theory discussed in **Chapter four** as 'concept of leisure preference', and its impact on local contribution is definite.

A rural household would decide to invest in a dwelling unit only after its basic needs of food and clothing have been fulfilled. Investment in housing would be in proportion to the size of the household economy, the floor area, quality of construction and ownership of land resources. In fact, it should be determined how a beneficiary is able to make investment in his housing. Sinha suggests that it is only when its 'Opportunity Cost of Investment' is low in comparison to the gain that a household would invest in housing. Especially, when a part of it comes in the form of capital contribution from the government funding, it becomes a positive catalyst for the household to invest in a house. The best form of investment would be one that encourages the household to cut down its leisure preference in favor of enhanced labor for the house as a capital asset (Sinha, 1995). This highlights the fact that there has to be an acceptable ratio between leisure and labor time of a household in view of their economic framework. This is depicted through the Leisure-Labor Investment **Graph 10.1.**

The graph shows the evolution of leisure behaviour in consideration with labor investment. The households utility function of production or production capacity U_i is a function of consumption, human capital, physical labor and labor market. Labor resource is plotted on horizontal axis while the production on the vertical axis. W_1 denotes low wage level where at the end, the production level U_1 is tangent to the wage-line W_1 at point A.

Under normal situations even if there is a market for labor, the household would prefer to conserve its 'basic metabolic rate' through enhanced 'leisure preference'. In

this case, a person works for a lesser number of days and takes more time in his/her leisure leading to a lower productivity level.

Graph 10.1: Leisure-Labor investment chart, where U is production capacity
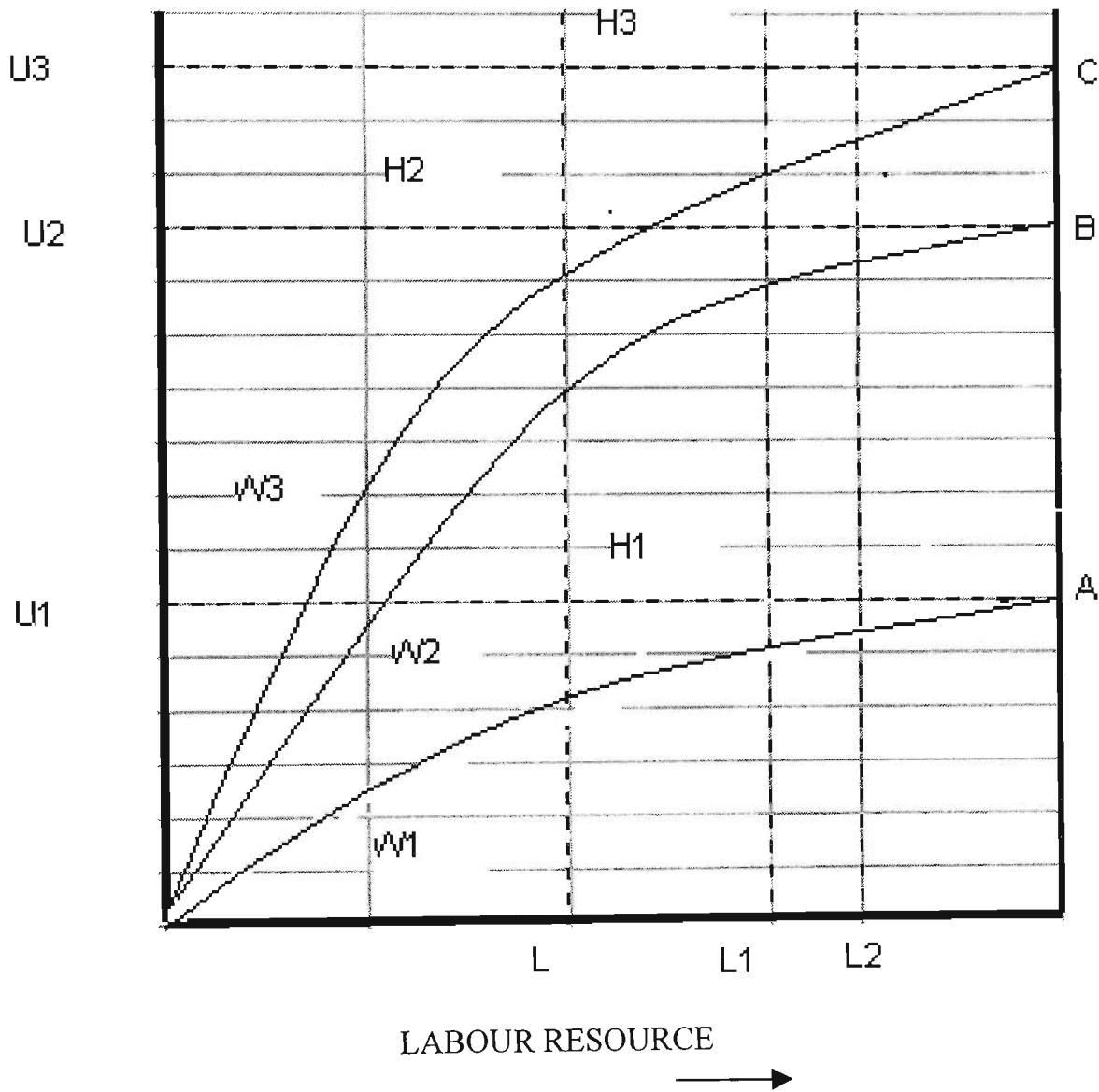
LABOUR RESOURCE

Wage rate increases to W_2 as a result of intervention by the government in terms of technical and financial inputs for the construction of a house. The production U_2 is

tangential to wage line W_2 at point B. This time a part of labor contributed by the laborer is paid so that the basic metabolic rate is maintained. Rising wage rate means the opportunity cost of time increases as well and the leisure preference is reduced by LL_1.

The optimum use of labor is depicted at stage C where need for labor is maximum. The evolution of point A to C can be explained through two effects: one is the effect from A to B; and other is the effect from B to C. The first effect is the substitution effect due to rising opportunity costs of labor and a high wage rate given by the government. The public housing program in India as discussed in **Chapter five** leads to expansion of the labor market. With the skills in construction, the household experiences an extended labor market. The second effect may be partly due to the beneficiary's own choice and partly due to the income effect. Rising income induces them to increase their preference for more leisure time. The Leisure preference can be reduced to an amount shown in the graph as LL_2. Beyond this region, it is not possible to reduce their leisure time any further as some leisure time is required to maintain their health and well-being.

It is, however, necessary that the housing program in the villages must be preceded by intensive social mobilisation- ensuring households' participation in and willingness to contribute in the program. No program should be undertaken unless the beneficiaries are prepared to contribute. The quantum share of the household will depend upon the economy of the household and of the village as well. Where there is a sufficiently large labor market and some members of the family have a semi-skilled

status, the leisure preference will be small. Under such conditions, the household may find it economic to pay in cash terms and their labor contributions will come down. As recommended in the National Consultation on Rural Housing held in 1995 at New Delhi, normally the household should contribute 30 percent of the total cost of the house. Out of this 10 percent should be in the form cash leaving his labor contribution as 20 percent. Thus at a macro-level, if total investment required is Rs.250 billion, Rs.50 billion would come in the form of labor contribution of the beneficiaries. This would represent a 30 percent support to the government housing program (CAPART, 1995).

Contribution from financial institutions

Since the beneficiaries of public housing contribute mainly with their labor input, the investments should come from all sides. As Sinha mentioned during the housing consultation in New Dehli that if financial institutions were solely engaged in rural housing loans, their viability would be severely impaired. On the other hand if rural housing loan operations are a part of a whole repertoire of financial operations, the losses would have to be met by imposing efficiency-cost upon the rest of their activities (Sinha, 1995). Therefore, financing at DIR (differential investment rate) or at negative rate would amount to diminishing the gains from rural housing, as the contributions do not really come from the beneficiaries. Thus repressed interest rates in rural housing would undermine the efforts at social mobilization and would serve little purpose. However, it is not possible to prescribe any uniform rate of interest for rural housing. This should be calculated by the individual institution depending upon its efficiency and other local factors.

A financial institution with lower overheads and more efficient and expeditious methods of clearance of loan applications helps to make the project successful. On the other hand, people are made to visit banks several times taking a long time in getting the loan sanctioned. This wastes their valuable time and loses the wages that could have been earned. Besides, the transaction costs rises and that lowers the effective value of the loan amount. In such cases, projects are likely to be less effective. Hence, some banking arrangements have to be evolved on the basis of which the transaction cost involved in releasing the sanctioned grants could be lowered.

The mode of repayment has also to be considered in this very context. A financial institution that makes inadequate arrangements for collection of this loan amount creates more harm for the beneficiaries than those who have not approved their loans. In this regard the 'Peer Group Pressure' method used effectively by the *Grameen* (village) Bank in Bangladesh, is worth mentioning (Shah, 1995). Where the social mobilization is strong, repayment is not a problem. In effective institutions, like Andhra Pradesh Housing Development Corporation, small amounts have been fixed as installments and beneficiaries' passbooks have been opened in several institutions for expediting repayment (CAPART, 1995). The mode of repayment could be a decision taken jointly by the lending and borrowing institutions; the latter in this case may be the voluntary organization or the self-help group or *mahila mandal* (women's group). How much should be borrowed, cannot be a uniform rule. It is a matter of decision between the beneficiaries, the society and the financial institution. It would depend again upon the size of economy and the repayment capacity. As the house generates several primary and

secondary gains, the experience has been that the repayments are made timely. Commercial banks have to put effective efforts in this direction. However, stringent government directives would only serve to reduce the efficiency of institutional finance. The need is for a flexible approach when dealing with the non-profit voluntary organizations.

Community contribution

Community participation is one of the essential sources of finance. It is very important to decide what a community can contribute towards the housing efforts. This would again depend upon the extent of social mobilization. The experience from the CAPART projects reveals that where the social mobilization has been strong, members of the community have made sizable contributions to the housing for the rural poor. The interest of the community should nevertheless lie on improvement of their environment. The contribution from the community could be expected only when the entire community benefits directly from the public housing programs. However, the community contribution could be scaled up by the use of Common Property Resources (CPR) such as community land, community houses, and community schools. There have been a large number of villages where the community land or the *gram panchayat* land has been settled with the beneficiaries for construction of their houses. In UP state, where the consolidation of public land has been successful with the consent of the village community, a part of the village land has been earmarked for housing for the weaker sections (Planning Commission, 1991).
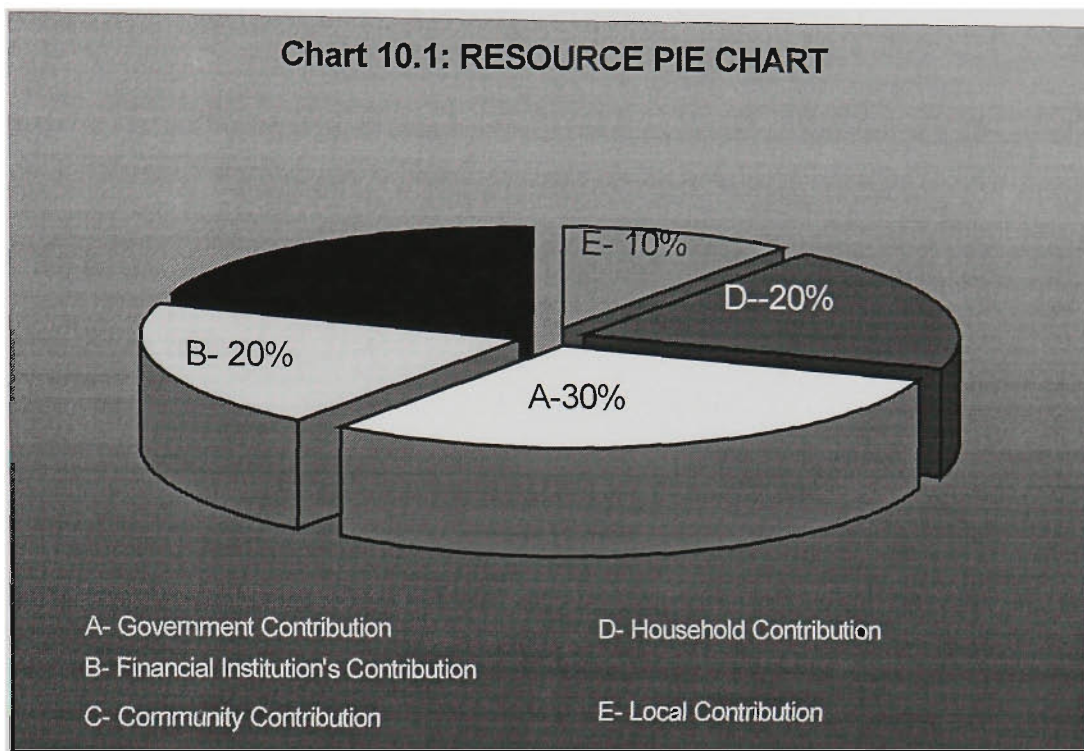
The contribution from the CPR could come in many forms. The earth from the common lands could be used for the construction of bricks, tiles and mud-work. Likewise wood coming from the common land, social forest and jointly managed forests could also be used for housing programs. Though it is difficult to lay down any limit in respect of the community contribution, ideally it should be about 20 percent of the cost of housing. This would be a very significant contribution. Some voluntary organizations have already made provisions in the social forestry and other development programs to this effect. A significant portion of the funds generated by the organizations goes to the community and is used according to their priorities. In many villages, the *tribals* and the *harizans* have been provided with wood and other construction materials for constructing their house. In addition, in some places, they have also rendered financial assistance (CAPART 1995).

Local contribution

To enhance the social mobilization the local unemployed people have to be given opportunity for their contribution in the housing schemes. As per the CAPART guidelines, the beneficiary will have to pay in cash for this component to the implementing agency/voluntary organization (CAPART, 1995).

Based on the experience of a number of reputed voluntary organizations the local contribution should be kept around ten percent. Currently, there is no grant component for local social mobilization in the state. The contribution by all the above sources for housing programs has been shown through the resource **Pie-Chart 10.1**.

Chart 10.1: RESOURCE PIE CHART

E- 10%
D--20%
B- 20%
A-30%

A- Government Contribution   D- Household Contribution
B- Financial Institution's Contribution
C- Community Contribution   E- Local Contribution

Source: (CAPART, 1995)

In this, 30 percent is government contribution with financial institution's contribution of 20 percent. While the household's contribution in terms of labor is 20 percent, and the local contribution for social mobilization is kept at 10 percent with community contribution from CPR as 20 percent. This may be fine-tuned according to the local conditions (CAPART, 1995).

SUSTAINABILITY IN PUBLIC HOUSING

Chapter nine identified some serious problems causing hindrance in the way of success of the housing programs. The housing, environmental, institutional, and socio-economic problems identified by the beneficiaries are discussed below within the framework of ecodevelopment.

Housing construction and infrastructure

The challenges with regard to the housing construction are to procure appropriate building materials, determining design needs of each house, reducing the construction cost of the house by optimum use of resources, and providing infrastructural support that are explained as follows-

The use of building materials

The initial challenge in the way of construction of houses relates to procurement of materials. In remote areas, materials such as bricks, tiles, sand and cement are often not available. The challenge lies in exploring and using suitable alternative materials that are locally available and are not a compromise in terms of quality. If materials needed for bricks are locally available, local resource utilization as well as human resource development of communities can be achieved by providing training to the villagers in brick making. In many ways, the mud walls are described as better than brick walls, while in government documents it is classified as non-permanent material. People also do not want to use it because of its poor structural strength and poor protection against rain, heat and cold. The use of bricks should be minimised at places, where black cotton soil /topsoil is on average less than one foot deep, as bricks made out of this soil/clay damages the arable land (Development Alternatives, 1989). Many research and development agencies are involved in promoting the technologies using mud. These technologies should be made available in the villages. Similarly, use of wood both in the structure of the house as well as in fuel should be minimized. The arch roof design should be encouraged in the villages, as most of the houses are single story. This avoids

use of wood for understructure. Use of cement and steel should also be reduced so as to avoid cost escalation and money flow from rural to the urban economy (CAPART 1995). Experiences from various research institutions and voluntary organizations reveals that the mud walls with a vault roof may answer both these requirements. Projects particularly aimed at making use of local materials and at improving the durability of existing mud house designs should be encouraged. Measures taken to strengthen entrepreneurial activity in rural housing will create sustainable conditions in rural areas.

Housing design

Meeting individual or community requirements for the design needs of their homes is a challenge in itself. It is the responsibility of the government officials and the technical specialists to ensure that these requirements are taken into consideration at the planning stage. As discussed in **Chapter four**, low cost housing does not mean poor building technology and skills. The implementing agency should ensure that the beneficiaries' requirements are combined with other basic design and infrastructure issues such as location of houses, quality, ventilation and light and some open space for work.

An important consideration while designing the houses is that the materials chosen for the roof and superstructure in the design are fire-resistant and offer protection against rain and hostile weather conditions. The challenge for implementing agencies lies in designing a house that is safe, stable, and made within financial limits.

Another issue is the need for their house from a single room concept to a two room dwelling unit with kitchen and toilets in working conditions. For most households a house with more than one room is beyond their reach. The minimum requirement of a house with 20 m^2 of plinth area set under *Indira Awas Yojana* is found inadequate by the beneficiaries in the study area. To meet the goal of appropriate housing, it is necessary to move away from just providing one-room shelter (where three generations live) to giving enough space to accommodate all members of the family for all seasons.

Cost of housing

In rural areas, the poor conditions of roads and general inaccessibility of materials often inflates the cost of housing construction. The consultation on rural housing organized by CAPART in 1995 discussed this matter and decided that the government can not bear the total cost of the house. Challenge rests in managing with the cost restrictions by harnessing local resources, and other institutional mechanisms such as bank loans, and making maximum use of local skills and their financial contribution for the houses as explained above (CAPART, 1995).

Infrastructural arrangements

Various government bodies working independently for different activities such as development of roads and drainage, and electrification are covered under Integrated Rural Development Program (IRDP). While the ration and fuel distribution is administered under Public Distribution Services (PDS) cell; and education under literacy mission. All these cells are working independently in isolation. They should come forward collectively in coordination to encourage the aim of ecoenvironment approach. Basic

amenities like approach roads, land, drainage, common water supply, sanitation, soak-pits, community centers, street lighting, smokeless *chulhas,* and appropriate social forestry- all should be introduced in one pilot project. The community will then get a neat and clean environment as a part of overall strategy of **eco-housing**- sustainable environment benign housing integrated to local ecology.

The basic principle is that the rural areas should be provided with the basic infrastructural facilities so as to help alleviate poverty and to stop people's migration from rural to urban areas (MRAE, 1999). This will help ease the burden on the cities and should uniformize the resources nationwide. Sanitation facilities, schools, hospitals, viable occupations in agriculture, agro-processing and other industrial trades are the means by which village life can be self sustained.

Environmental initiatives

Ecological balance should be maintained by saving trees from cutting, minimizing firewood requirement by using energy efficient smokeless *chulhas* and also by using other modern energy efficient devices. Environmental balances are met through cleanliness such as using toilets, waste disposal, and garbage removal systems. A study by Gowda reveals that by providing smokeless *chulhas* alone, a family saved about 1 kg. of firewood daily. Going with the same calculation, the family can save 365 kg. in a year. Thus 1000 families in 15 years will save about 5245 tones of firewood, which will be equivalent to on average 10,000 trees in 15 years (CAPART, 2000).

Many families did not show the toilet as a requirement for their houses. It is not enough to build a toilet adjoining each house and expect people to use it. Proper education and awareness about how to use and keep the toilets clean is very necessary. Besides, the installation of the toilets should be properly done with the help of a technically trained mason. The challenge in implementation of the program is to motivate the villagers to use the toilets by educating them to successfully achieve the health benefits through posters, brochures and other entertaining means.

Socio-economic aspects

A very important aspect of ecohousing as discussed in **Chapter four** is that the individual and the community should lead to a financial base. Secondly, communities must be mobilized to have the knowledge and skills necessary to promote the housing program further even without external support. If a housing scheme is adopted through a community approach, the challenge of achieving sustainability is relatively easier to meet. At the outset, the communities should be able to raise a corpus fund for a number of houses in their village. Sinha suggests that in place of banks, a corpus can serve as a financial base from which communities can finance new houses on easier terms. This should open opportunities for loans from the corpus for the improvement and maintenance of the houses (Sinha, 1995). One realistic option for the government agencies is to give a matching grant to communities that are successful in raising a significant part of their corpus. Once such a scheme is implemented it will then be a

challenge for the voluntary agencies to ensure that the corpus funds are properly and legally managed.

Involvement of beneficiaries

Involvement of beneficiaries in construction activities should be a very important component of the public housing programs through self-help. Ecodevelopment theory as discussed in **Chapter four** reveals that it is necessary for a number of reasons: it fulfills beneficiaries' social and physical needs; ensures quality of construction, and creates feelings of ownership and pride in their home.

Implementing agencies must develop motivation and labor management skills in order to guide beneficiaries in the construction of their houses. It is easier to simply build a house for a beneficiary rather than making the construction process a capacity-building exercise.

Organizing people's contribution in the form of labor requires the officials to have motivation and time management skills. Most households have work commitments to meet subsistence and therefore cannot fully devote their time towards the construction of their houses. For implementing agencies, this poses challenges in relation to the deployment of skilled masons as well as contribution of time that has to be devoted by the household (CAPART, 1995).

Awareness of the housing programs

In villages near the cities people and communities are more aware of their rights to appropriate housing than the villages located in remote areas or in tribal areas. The reason is that the people near the cities are aware of the advancements in the cities. People living in the remote villages can hardly access information about the changes taking place in the cities. To create accessibility of the cities for these people is a challenge. Construction of main roads near such areas should be an integral part of the scheme. However, if necessary, the funds may be arranged from other sources. Experiences from other voluntary organizations working in tribal areas reveal that the time-bound nature of funding allocation becomes a problem in implementing projects in tribal areas as many tribal are dependent upon shifting cultivation from place to place for subsistence. This requires the work of the entire village (CAPART, 1995). Government and the voluntary organizations need generate more local skilled and semi-skilled personnel not only in housing construction but also in educating and creating awareness amongst these groups. Reassuring communities of their abilities to participate in the program is a confidence building task. Only when people are aware and confident of their ability to create their home, will the spirit of housing schemes-'that housing should not be constructed and delivered by an external agency but be constructed by the ultimate owners of the houses' be achieved.

Providing basic education to this particular group is the most important task. It is necessary to develop some basic skills of reading, writing, and discussing for the understanding of the relevant documents. This will help them avoid the middlemen, and to some extent avoid their exploitation by the rich and powerful groups.

Other socio-economic aspects of ecohousing are the protection of the lower castes from exploitation by landlords; women's participation; and introduction of effective land legislation at village level that are discussed as follows.

Strategies for minimising caste discrimination

The public housing schemes are targeted mainly at the scheduled castes and scheduled tribes, freed bonded laborers and households below the poverty line. The higher castes, which are also the dominant sections in the village, usually feel offended. The ecohousing approach as discussed in **Chapter four** recommends adopting a village-wide approach by involving the village community, not a group of people of a particular caste alone. Higher castes on economic ground should also be covered in the program to create a healthier and homogeneous atmosphere in the village. Thus the new areas to be developed in the village should have a mixed population, not stratified sections of segregated population. If a cluster of 20-30 houses is planned, the poor and the non-poor both should be free to find a place in the same locality. This may ameliorate social tensions.

Moreover, the laws and regulations formulated to prevent atrocities against the scheduled castes and scheduled tribes have to be applied effectively by the local governments. To protect the lower castes from the exploitation by the higher castes a village committee comprising the members of different communities should be formulated to ensure that the officials involved with the programs are not violating the rules. The committee should have representatives from the voluntary organizations and

people from the lower castes. The committee should originate the housing requirements and take care of all aspects of project implementation. It should meet regularly and should make the reports public. All government officials responsible for implementing the program should be given training for enforcing the rules and regulations. The committee should launch a village-wide public awareness campaign regarding the legal prohibition of 'untouchability' and other form of discrimination against them. The beneficiaries should be explained in simple local language as what actions are legally prohibited, what resources are available to them and their families, and what are the procedures to have access to these resources.

The 73rd and 74th constitutional amendment act provides protection to the scheduled castes and scheduled tribes by reserving seats for them in every *panchayat* (Planning Commission, 1995). The government should support the voluntary organizations to provide appropriate training to the elected members of the *panchayats*. Elected women should specially be provided with proper training and support to perform their duties effectively. Nevertheless, the problem of caste discrimination can not be resolved without having effective land legislation.

Land legislation

One of the major problems in the study area and in rural areas is the shortage of available land for housing. Land for habitation in a village must be increased to provide housing. As discussed, during the CAPART's consultation on rural housing this land should not come from village CPR otherwise it will reduce the financial base of the village (Sinha, 1995). Private lands should be taken at proper price from those landlords

who are not totally dependent on its produce or have been settled elsewhere in the cities. The land with no or very low productivity can also be acquired for housing purposes. The extension of the village need not necessarily be contiguous to the present habitat but necessary infrastructure should be created as and when the extension is started.

The plots should be allotted to the occupant families based on their needs and these families may be charged differently depending upon the size of the plot and their repaying capacity. Similarly, while the poor may be given the construction materials at subsidized costs or with interest free loans to be repaid in easy installments, while the better off will pay full cost with interest on loans (CAPART, 1995). The whole range of these rates for land, materials and loans can be worked out as per the income scale. The main approach is that all the beneficiaries are to be made personally responsible for making their houses themselves. They will be provided with the support by the *gram panchayats* (village committee), government agencies, banks, and financial institutions. With all this support, there can be one condition imposed on the beneficiaries that they will not sell their house to any one else (as has been seen in urban housing welfare scheme). 'It is my house. I built this according to my needs with the help of others' should be their feeling. Obviously, this motivation should come from all the functionaries involved in the program.

The regeneration of degraded common property resource such as jungles is a vital task for housing that averts their further degradation. The responsibility and rights for the

regeneration and management of CPR should be given to the beneficiaries so that it could be used for common cause such as household timber, port wood, fodder, and herbs.

Women's involvement

Women are the main users of the kitchens and other infrastructures such as smokeless *chulhas*; they should be made active participants in decision-making process concerning the building of their houses. It is the responsibility of the implementing agencies to make concerted and committed efforts to seek, listen to and understand women's opinion in regard to their homes. The greatest challenge then lies in ensuring that women's opinion are seriously considered and their houses are designed and constructed according to their needs. Adequate attention should be planned while devising housing program in terms of joint or exclusive title to land and house for women with access to education and income generating opportunities.

Corruption

The problem of corruption in the study area was found as severe and widespread as the caste discrimination. Poor people in the villages find no way to deal with it. Corruption succeeds as the government officials keep all government records secret. It may be reduced considerably if the entire project processing is made transparent.

To address this issue effectively a village committee represented by the beneficiaries and the members of the voluntary organizations should implement the project. The local government should work closely with the village committee. Beneficiaries should be consulted at the planning stage of the project and should be

briefed of its progress at every stage. The entire project grant should be kept in one account operated by the village team. Records of all the receipts and invoices related to the purchase of the building material and other items should be maintained by the village committee and should be checked by the accounts and technical experts time to time.

Voluntary organization working in the villages can play a major role in the entire process. Not only the government officials but also the beneficiaries have become a party to corruption. As the number of houses in a project provided by the government is limited, beneficiaries do not want to lose the opportunity of availing the government assistance and dare to bribe the local officials to put their names in the first list of the beneficiaries. Though, this has often made their situation worse as they have to take loan from the informal credit source or from the people of higher castes and become a victim of exploitation. Voluntary organization can be a source of mobilization to them. They can motivate the beneficiaries not to participate in such malpractice and help them in getting grant from the government. Thus transparency in the project processing, accountability, effective mode of release of the grant, and social mobilization of the beneficiaries can help reduce the corruption to a large extent in the housing programs.

Institutional arrangements

Institutional arrangements in rural areas for provision of finance, technology options, evaluation mechanism, appointment of monitors, pre-funding appraisals should be adequately materialized through voluntary organizations explained as follows.

Role of voluntary organization

Voluntary organizations are the medium available in the country to address the current problems of housing for people. They need to be technically competent in dealing with issues such as optimal use of locally available materials, planning and labor management. They should be encouraged to work in networks where skills and professional competencies can be shared. They should help the beneficiaries to utilize local facilities and resource in building their house. They should provide them with guidance to properly designing their houses with choices of local construction materials. There are many low cost techniques that the beneficiaries might not be familiar with. Some of these are: water filtering, rain water harvesting, recycling of spring water, soak pitting for effluents, wood saving using solar cooker, Ic-mic steam cooker using very little charcoal, energy efficient smokeless *chulhas*, planting kitchen garden, nursery, and solid waste management by composting and other methods. Introducing such techniques will definitely help them improve their living conditions (CAPART, 1995).

Smaller agencies, which are in direct contact with the targeted communities, can be useful in addressing the problems of their locality. CAPART for the watershed scheme has established networks between leading voluntary organization and the smaller voluntary organizations. Organizing linkages between the two is a very challenging task. Leading voluntary organization should be used as resource centers where small organization can get training in required techniques and skills. The problems involved with the political and governmental system should be tackled indirectly through voluntary organizations.

Entrepreneurship development

Local people who will help in the construction process need to be trained in various activities. Many research organizations such as IIT, Delhi has produced directories on different technlogies. These should be used for training purposes. For example, local potters can be trained to make hollow cylindrical tiles for the light insulated vault roof and cladding tiles for the mud wall to make it water and rodent proof and even look like a brick wall (CAPART, 1995). The carpenters may be trained to make doors and windows with least use of wood and more use of bamboo a locally available versatile construction material. Masons must be trained in new techniques such as: vault roofing construction; casting in-situ ring beams for the roof to rest on; water efficient toilet designs; more durable leach pits; soak pits for household's spent wash, and roof-top rain water storage tanks (CAPART, 1995). As noticed during the focus group interviews beneficiaries themselves proposed activities related to the construction that they could learn themselves such as-making mud blocks for the walls; installation of smokeless *chulhas*; use of filter candles and stacked pots for drinking water; vegetable nurseries and pot-saplings in the backyards; compost making, and vermiculture techniques. Training of such skills will fulfill the dual aim of meeting the existing demand by ensuring that skilled personnel are locally available to partially solve the problem of unemployment.

Evaluation

As mentioned above, to assess the work undertaken by the implementing agency and the feasibility of the project in an area, evaluation is carried out by the funding agency through appointed monitors who assess the work against the targets fixed at the time of the approval of the project. From the experience of CAPART and other funding

agencies it has been noticed that during its tenure a project is monitored several times before the approval of the project and also before the release of every installment in nearly six months time, and on the completion of the project. Present mode of financing is quite standardized and suffers with appraisal and evaluation defects. There is a need for a uniform system for financing and monitoring in the study areas, which can be efficient and helpful to both- the beneficiaries and the implementing agency. This issue was also discussed during CAPART's consultation on rural housing and following decision were taken:

Appointment of monitors

Monitors should be appointed on the basis of their experience and expertise in the field. For larger project appraisals two or more monitors need to be appointed. It is necessary that there should be continuity in monitoring work. The role of the monitors is to help the people involved with the project and also guide them. To monitor the progress of the project the monitors should be appointed for the duration of the project. They should be appointed well in advance before the evaluation is required. It is the responsibility of the voluntary organization to brief them of the project and also about the expectations of the funding agency.

Pre-funding appraisal (PFA)

PFA should be undertaken in all cases. Its components are: the financial appraisal of the project, the appraisal of the social mobilization, the appraisal of the social cost benefit accruing from the project, and finally appraisal of the institutional support.

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Integration of the projects with the local institutions and financial institutions makes a good start to succeed.

Joint project approval

Steps should also be taken for evaluation of network wherein the more experienced agencies provide training with technical and supervisory support to the smaller societies, which have insufficient experience in the field. Decision to approve the project should be made jointly by a team comprising-the people from the smaller and leading organizations, members of the funding agencies, technical and accounting experts. The need for the housing projects and its briefing should originate from the village *panchayats* in conjunction with the officials responsible for the implementation of the projects.

Post-project evaluation (PPE)

At the end of the project the PPE is considered necessary. The PPE should follow the concurrent method but the results should be explained to the village committee so that they are able to appreciate the contribution of the government and also pinpoint the defects. Only such organizations that accumulate good PPE rating will be allowed to take up more ambitious projects and play the leading role.

Social audit

A mode of social audit has to be in-built into the project. Experience suggests that no amount of monitoring will work in absence of social mobilization and social audit. The method of concurrent evaluation should be followed. The beneficiaries

organized in the form of a society at the village level, the office bearers of the voluntary organizations and members of the networking group should all be involved in the process. The account should be read over and explained to the committee of beneficiaries. The experts and monitors should be present to offer their comments on the accounts. Further release should be considered only after the beneficiaries' committee approves the accounts. This form of social audit would serve to minimize many ongoing defects such as the use of sub-standard quality of material, incompetent workmanship, and delay in the progress. It would also introduce accountability and transparency into the whole process, a must for the effectiveness of the ecohousing.

Mode of release

The present mode of release of funds can be replaced by more efficient methods. It is suggested that a cash flow chart is prepared and the entire project funds are kept for the project duration in a bank account to be operated by the project team. The team should include the representative of the beneficiaries, a member of the voluntary organization and a third signatory from a recognized institution could also be included. The bank should be directed to release funds as per the cash flow statement at the periods indicated. For instance, if the first installment were to be utilized within the first six months, the bank could be instructed to make the release in the seventh month subject to the advice from the funding agency. The monitors appointed for the purpose could be required to monitor the project after every six months. The first monitoring would be done at least one month in advance before the release of second installment. If they find some major flaws or fallacy, they should immediately report to the funding agency to ask

the bank to stop payment. In such cases the monitors, the larger societies and the village beneficiary committee should hold a joint meeting to discuss the issues from time to time.

ENHANCING SOCIAL MOBILIZATION AND EFFECTIVENESS

One problem that immediately arises with social mobilization is that the beneficiaries are always found to be in hurry. They are not prepared to take time for social mobilization. There are many ways in which the beneficiary contribution can be raised, preferably by undertaking group activities. In one such example, the tribal community in Bihar felt that the floor area, quality and resources allocated under the IAY scheme were obviously not enough as per their requirements. They wanted houses with larger living space, space for the cattle, and better quality construction. This was not possible for them within the given resources. In one village, the community undertook an exercise to construct bricks, and class-one bricks that they got the voucher for from the funding agencies, were sold in the market. The sale proceeds were used to buy locally available material to make bricks in larger quantities to make bigger house. This activity should be treated as a strong example of social mobilization. The result was that when added up with government contribution and their labor contribution, the houses constructed were superior in quality and with the area three times bigger than the houses constructed under government program (CAPART, 1995).

In some other villages, the beneficiaries decided to break stone for their own use. The random rubble technology being used by one organization in West Bengal also reflected the use of local materials collected by the beneficiaries themselves (CAPART,

1995). Hence, the exercise undertaken for housing has to be used as a group/ community exercise and not the effort of the individual.

Apart from generating social mobilization, another advantage of such exercise is that majority of the investment is retained by the village economy. In such programs where ready made bricks, cement, iron rods and stone chips are unused, the investment is not trapped by the village economy but flows back to the urban areas. Therefore technology selection plays a crucial role. Use of cost saving technologies will enhance the employment potentials and will lead to further economic gains.

Many other techniques can be adopted for social mobilization to enhance beneficiaries' participation in the programs. One such technique, which has become very popular, is the self-help housing. Besides, other community-based organizations are clusters, hamlets and federations. Most of the financial and governmental institutions have recognized these groups.

In case of housing, it is very necessary that all rural habitats have some planned principles agreed upon according to which the *gram panchayats* (G.P.) develop their villages. Given that GPs have greater control on financial and administrative power at the village or block level, their involvement in all programs of housing and allied activities should be assured. There should be guidelines for utilizing the habitation area.

Stressing the effectiveness of the program and accountability of the responsible officials, a fund-flow-diagram (FFD) is proposed in **Chart-10.3** as a uniform mechanism for the implementation of housing program nationwide. The proposed model would envisage that all the housing funds from the central and state government agencies should flow through one voluntary organization (VO) for a particular village in a given period. As was noticed in the study area that some beneficiaries received grant from the state funds and some from other organizations such as CAPART. This created confusion among the beneficiaries as has been explained in **Chapters six and nine**.

Chart 10.3: Proposed fund flow chart
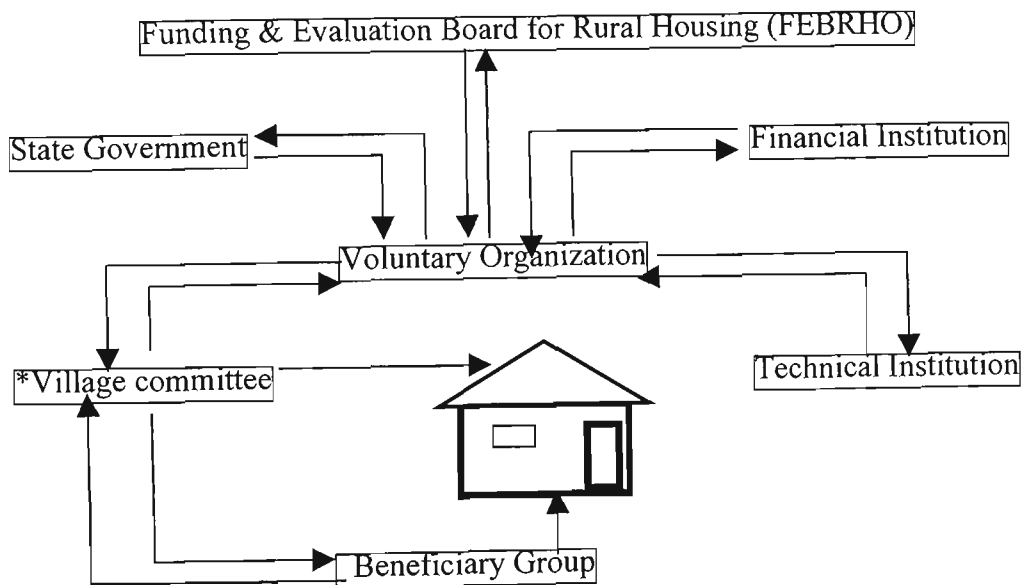
* The village committee of five people could be comprised of one person from voluntary organization; village chief or his representative; two-beneficiaries; and one from technical institution/financial institution.

The present model proposes that an apex body/board should be formed with representatives of all these major financial sources, willing to contribute in the public

housing development. It will be easier to monitor the progress of the project, if the project is implemented by the same organization in a village with a uniform and consistent funding pattern. This process will be useful to ascertain the accountability and will improve the effectiveness of the delivery of the grant with maximum resistance to corruption.

According to this model the need of the housing should originate from the village committee that should give a written briefing to the voluntary organization (VO) working in that area. The VO then will formulate a project incorporating the aspirations of the beneficiaries for the submission to the funding agency of the state or center.

The approved funds should then come to the VO for the purpose with provisions for scrutiny at every transition. The financial institution should sanction and transfer the beneficiaries' loans through the VO only in order to enhance the effectiveness of repayment of the loan. Thus the role of the VO is very serious, responsible and very humane in nature that requires the VO officials to be of demonstrated high character with large experience in national social and human development. There are thousands of emeritus scientists, engineers, academicians, social workers, military service-personnel whose foot would fit in this shoe. This is the job of the proposed Funding & Evaluation Board for Rural Housing (FEBRHO) to develop a national database of such people with ranking of their merits through organizing a national conference on Rural Housing.

Thus, the housing program should have a plan integrating diverse dimensions emerged from the above points. This movement will require the joint efforts of the

following agencies. The agencies should participate in the national conference actively to support the items falling under their purview:

- The Central and State Government- with their policies, plans and programs that complement each other.
- The *gram panchayats*- the local self-government
- The district level government departments- *zilla parishad*, Public works department, Health, Energy, and Agriculture department.
- The voluntary sector- to mobilize people, to educate them, and to undertake nucleus programs for implementation
- R &D Institution -which can give science and technology inputs to the program.
- Financial institutions- to finance items of work, which fall under their purview.

CONCLUSION

A multi-faceted intervention, in which housing is a component, can ensure that at least some of the benefits of the improved environment reach to every one in the village, irrespective of caste or economic status. Sustainability in terms of maintenance of existing structure as well as extension to new households of a village is more easily met if the responsibilities rest with communities rather than government or other organisations, and particularly when problems and constraints at the local level are genuinely and rigorously addressed.

Providing 25 million houses is not possible without the beneficiaries and the community sharing the burden. The housing programs must lead to the expansion of the labor and product market and must contribute in positive economic terms to the households and the village economy. Government funds have a role of a catalytic agent.

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With this, it is necessary that there should be joint decision-making, concurrent appraisal, and evaluation and more people-oriented performance. One of the major roles of the government and the voluntary organizations is to cut down the Dependency Syndrome, which can only be done by increasing the quantum of people's participation. It is anticipated that this approach of ecohousing, sensitive to local conditions, as addressed in this case study will ensure the development of a positive attitude in the people with the equal stake in their habitation, once conditions improve. The deprived will gain opportunity with self-respect, self-confidence and will enthusiastically participate in the efforts of community ecohousing.

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Appendices

Appendix I

SAMPLE FOCUS GROUP INTERVIEWS

As discussed in **Chapter six**, ten focus group interviews were conducted in six villages of two different districts of Indian state of Uttar-Pradesh. The original interviews that have been tape-recorded, were conducted in Hindi as the beneficiaries were of the Hindi speaking population. As mentioned in **Chapters two and six**, the focus group is conducted in a natural way in the form of story telling and later the response and relevant information can be picked from the story. One interview as a sample is attached here in English. For analysis and understanding of data, the translation has been made issue-wise as follows.

Group- Village –Bhupkhedi, district-Muzaffarnagar, UP

Regular income /employment

We don't have any such means of livelihood like milching cow or buffalo. The government should get us something so that we are able to earn our living. We don't have regular income. Earning of today is hardly enough for a day's meal. We are not sure whether we will be able to eat tomorrow.

Infrastructure

We have all sort of difficulties. Electricity, water. Electricity is a major problem. 'I took electricity connection thinking that I will start some work but that is also of no use as most of the time power is shut down, yet the electricity bill is too high- Rs.65/- a month, beyond our capacity to pay. Not a single day electricity is available in time and I got the bill of Rs.200/ this month, too high.

Appendices

Appendix I

SAMPLE FOCUS GROUP INTERVIEWS

As discussed in **Chapter six**, ten focus group interviews were conducted in six villages of two different districts of Indian state of Uttar-Pradesh. The original interviews that have been tape-recorded were conducted in Hindi as the researcher has good knowledge of Hindi. As mentioned in chapter 2 and 6, the focus group is conducted in a natural way in the form of story telling and later the response and relevant information can be picked from the story. One interview as a sample is attached here in English. For analysis and understanding of data, the translation has been made issue-wise as follows.

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Look at this hand pump. This is only one hand pump given in our area for 40 families. Watering our animals here will lead to violence. All government hand pumps are installed in their (thakurs) own areas. Absence of bathroom is another big problem. Ladies take bath hiding between two standing cots. Joke- 'just think if a fat lady will take bath like this; will she be able to move her neck?'

Education

The condition of schools is very dilapidated. Government schools are useless. The fee in private schools is very high. Poor students are entitled to get a scholarship of Rs.720/- per year. We only get half of that. Government pays the scholarship through cheques, which are often cashed by the school authorities for their use. But these cheques are supposed to be handed over to us directly. But, if we say that we need cheques handed to us, we fear we will be devoid of what we are getting now. Education for children is a problem. Not all the children are getting scholarships though they are entitled for it.

Our children can't get admission anywhere as we don't have Rs.30, 000/- to pay bribe. If we manage to give them better education, we don't have money to bribe for getting them a job. 'We are laborers. Even if we educate them they will just roam around here and there. At the most they will be able to get a job like us and get Rs.30/- a day which is not enough to survive. Landowners even don't pay our wages in time or some times even don't pay. One boy has done intermediate but has no job.

Land

A few of us were given *pattas* that were later snatched from us by the village chief. If the government officials and police are present, they remain quiet. As soon as they leave, the village chief and his supporters start torturing us. Police men are also given bribes to support them. Some have been given a little land of 2 or 4 *bighas* (2-4000 square meters) a long ago but it is of no use without water facility on it. We have applied for the grants for tube wells but received no response so far from the government. We don't know whether they throw our applications in ponds or put them on fire.

Discrimination

No government authority comes to visit us once a program is implemented. 90 percent of our people have marriageable daughters. Government should pay attention for their welfare. Government has allocated some grant to help us marry-off our daughters. But, our *pradhan* says that he had not received any such grant. Here *pradhan* is useless for us. He does not want that we lower caste should get any benefit from the government. None of the *pradhans* so far has attended our functions or daughters' marriages. They don't participate in our ceremonies.

Our ration cards that are given to the people below poverty line have been exchanged with the cards of *thakurs*. People below poverty line are entitled to get rice, wheat, sugar and kerosene oil through white cards while the rich people or *thakurs* normally get general category-yellow cards and are entitled to get only kerosene oil and sugar. But, *pradhan* favors his own people and gave them our white cards. 'Some of us have not been given any card, while he himself carries two three cards for his family. When we ask him "where is our card?" He replies "don't worry you will get it" and tries to avoid.' We get only two liters of kerosene oil in a month. What can we do with this?

Our *pradhan* is a *crorepati* (millionaire). He owns many buses, a crusher, factory, car and farms but he pays us only Rs.25 for a day.

Our children also work as laborers and if they buy some good clothes and wear these, *thakurs* do not like this. They can't see us happy. Joke- 'You are familiar with the happy life and happy people. Just look around and have a glance at this person. He is a retired military man. He has come after changing his clothes. Look how neat and clean he is looking. He is looking different amongst all of us and has a shining on his face'.

Transport

Transport is a problem. We have to walk for 3 km. up to village Barsu to get any transport. Some auto rickshaws are available but they are illegal. If we come to know that the road traffic officer is on duty, we get off and walk but if we are with our kids and

ladies it becomes a big problem. 'How about any *Rickshaw-vikshaw*'? 'Here roads are muddy and dumpy without any concrete on it, so, riksha can't work here. Only buses are good for transport on such roads. They ply only on the main road 6 or 7 Km. from here for Bhudana and Khatauli. The frequency is half an hour to one hour. All of us have to walk carrying the suitcase on our heads. Even patients have to walk. Only he who has to walk knows about the problem. You could come here as you had your own car. Just imagine if you were to walk so long. Some times we hire *bugghis* (bullock-cart) from the *thakurs* and in turn have to work in their farms for two three days without getting any wages. At the time of their deliveries too we hire *bugghis* and work in their farms for many days to pay the rent of the *bugghis*. Tractor is a better means of transport but we can't afford it.

Town is too far, we can't manage to go there in search of labor work every day as there is no proper transport facility. If we go there and bring groceries, thieves snatch every thing on the way. We get worried when any of us one has to go to the town from here. How to go, is the problem? The road linked to the town is scary and full of thieves. Sometimes, looters tie our hands, throw us in a corner and loot all our things. Many *bugghi-walas* (carteers) have also been beaten up and were looted. Some of us went to the town in search of work, looters tied our hands and threw us in the fields. They beat people and snatch bullock-cart or horse-cart whatever they are riding on. Women have been insulted many times and were thrown in the fields. They begged them for their lives and somehow were saved. They tortured women torn their clothes and threw them in the fields after tying their hands.

Is such incidence happening quite often? Yes, on this rout, as the rout to the city is quite long, about 6-7 km. We have no security here on the road. This is very scary when sugarcane harvest is in full growth. No body can see you from a distance.

House

'Now tell me about your house'. What to tell about the house. The block has implemented no housing program for the last two years. If we ask *pradhan* about more

houses, he replies 'there is no scheme'. There are a few mud houses that are about to collapse. People have left them and gone. Those who have *pucca* houses are dying of hunger. The houses, which are built earlier, are not good. They just give us angle iron etc and ask us to build houses. All the government-approved houses have been built in their own area. Now, there is no place for constructing more houses. First of all, land should be allotted. Just as a joke but with a message -'as we face transport problem to go to the city, the schemes also face problems in coming to us'. Nevertheless, *thakurs* have made all arrangements for them.

'What size has been approved by the government for the grant?' 12ft x17ft without verandah.

'How much area actually you have covered?' 'Look! Here where you are sitting, this man has two sons both married. Do you see any place to sit? Where will guests sit even for two hours? This little place is for every use- tying animals, entertaining guests, dining etc.

They have given us half the material. One or two cement bags, window frames, cement slabs, iron beams and 5000 bricks. They have not given us cement. Bricks have been given but with poor quality. We purchased the cement.

'So, one got bank-cheque, another was given a voucher and you bought the material from them?' No, they told us of their shops. The shops cheated on us. They sent us the material worth Rs.2000/- and sent the bills of Rs.2, 500/-. Village level officer (VLO) was involved with them. If you are giving us a house worth Rs.50, 000/-, either you should give us a cheque of Rs.50, 000/- or buy us the material for Rs.50, 000/- but if 50 percent is taken back, then how will a house be completed?

'So, you have been given two types of help as regards to the housing. One is that they give a bank-cheque for other related material and bricks; and in another case all

material including bricks.' Yes, but no cement was given and we also paid the labor of the mason.

'What will be the cost of material given to you?' Around Rs 7, 000/- .

Fodder

'Where do you get fodder?' We buy in the rainy season. We cut it from the jungle or farms while returning from the work. Nowadays people don't allow us to do so. We grow it in our land *(Pattas)* that we have been allotted. Fodder is a big problem if no water is available for irrigation.

Pension

The old lady has not been given pension so far. It is more than a year now when we filled up the application forms. We have paid them money too but they have not done any thing so far. No body knows what they have done.

Aspiration related to house

One room, verandah, kitchen (separate), a toilet, one bathroom, one hand pump, which should belong to our community only. Covered area of '18ft x 18 ft', or 18 x 17ft where 18 ft x 10ft for a large room and 18 x 8 for the verandah. Iron rods should be used. Madam! Please do some thing to get us houses and also kindly arrange some sort of work for us. There should be some sort of factory so that we all could be employed. If we have a bigger house, we can start some work at home. What sort of work? We can install an *atta chakki* (flour mill). We can be trained as masons, vegetable seller, or cycle mechanic. Problem is that these *thakurs* take work from us but don't pay in return. It is better to die than to live this way.

If the house is strong, we can think of going outside in search of work. We have a fear in our mind that the roof slabs may fall at any time and children may die. If we have a good house, we can leave the family behind and work for two-three months in the town and visit the town after three months.

Appendix II

SEMI-STRUCTURED INTERVIEWS

(2 samples out of 10)

(Some main points discussed with the policy makers at the center level).\

Semi-structured interview no. 1

Director- Sulabh International (NGO), New Delhi

- What are your priorities in rural areas?

'Every family should get a roof for shelter starting from the poorest of the poor'.

'Skill development and empowering women to handle money'.

- Why do you feel it is necessary?

Because the rural men have the habit of drinking and spending money leaving all

responsibility on women. Women can handle the situation better.

- How many housing schemes are existing in rural areas?

Every state has its own schemes.

- **What is the motive behind these schemes?**

In the absence of enough land for housing, the government has to find ways and

means to earmark land to give house package so that the poor can get his house built.

- **How have these housing policies been formulated?**

Many organizations are involved in this task after discussion with the government,

with the NGOs and the Planning Commission.

- **Are these schemes controlled at the center level?**

No, recently powers have been given to the *panchayats (village level governing*

bodies) to run these schemes in their villages.

- **What facilities have been provided under these housing schemes?**

  30 m^2 land out of which 21m^2 is covered for house construction, with materials and part of the labor (25 percent).

- **Who is the main target?**

  To provide the poorest below poverty line, who have no other means, with a house.

- **How is the grant allocated?**

  It is based on two important principles. Total population of the state and the percentage of poor people living below poverty line in the state.

- **Who is responsible for the financial and managerial issues at the district and village level?**

  District Rural Development Agencies (DRDAs) at the district level, and *gram sabha* (village committee) at the village level.

- **Are the plans discussed with the people whom these houses are made for?**

  Yes, at final level with *gram-sabha*, but not with the beneficiaries.

- **How bureaucracy can maintain balance in view of economic rationalism?**

  So far, this issue is not arisen in India. India has well trained bureaucracy. There is no room for any out of turn releases. Bureaucracy is good but politics is a problem.

- **As a bureaucrat how do you respond to the political change?**

  Political change is taking place in India. It is in the favor of poor. It is very easy for the present politicians to carry on the policies in the right direction.

Semi-structured interview no. 2

CAPART- Central Govt. Nodal Funding Agency

- **What is the housing situation in India?**

  Since inception of CAPART, the housing programs covered about 0.02 percent of total requirement of 24.47 million.

- **What are the main issues associated with housing?**

  The main issues may be- population growth, poverty, lack of education, lack of economic resources, non-availability of good NGOs.

  Is the pace of providing housing to all is satisfactory?

  No, it is not satisfactory. It is very slow. It is not because of funds availability but is due to non-involvement of beneficiaries in the programs.

- **Do you agree housing programs have not produced good results?**

  It is not a lost battle. We never lose hope. We will go on educating the rural masses to construct their own houses with least assistance from the government.

- **How do you address this issue? Does housing figure in your priority list.?**

  Even now it is on the priority list. We have incorporated many innovative components. Along with the houses, additional infrastructural facilities have also been provided.

- **How much should the government contribution be? Should government provide the full grant to the beneficiaries?**

Government should not provide total funds for unit cost. This will make the villagers totally dependent on the government. The policy of providing 50 percent of total cost is quite sufficient. The beneficiaries provide the balance of 50 percent.

- **How can we overcome financial constraints?**

  We can overcome financial constraints by using low cost technologies and involvement of the beneficiaries in the construction.

- **Are we overlooking the concept of eco-housing?**

  No, we are not overlooking in ecological considerations in the construction of houses. Eco-housing principles are in-built in the housing program.

THE END

The study area at a glance