

RURAL HOUSING POLICY IN INDIA: ACHIEVEMENTS AND CHALLENGES

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ABSTRACT

Housing is a basic human need along with food and clothing, which is a pre-requisite for healthy living in any society (Maslow, 1970). Access to affordable and adequate housing is extremely necessary for physical as well as social well-being of any individual (UN Habitat, 2015). Though the Constitution of India under article 21 guarantees 'right to adequate shelter' still a large section of the population, especially in rural areas do not have adequate shelter. India is among the 190 countries dedicated to attaining the SDG (Sustainable Development Goals) aimed to fight poverty, inequality, and impediment of growth to human development. These goals urge the governments to 'ensure for all adequate, safe and affordable housing'. Housing policies are being formed and reformed so to reach the maximum target population. The demand for housing gets influenced by the demographic (population growth, migration, rural-urban composition, family structure) and in economic (occupation structure, increase in disposable incomes, penetration of banking sector, credit availability) and other changes in the country.

KEYWORDS: *Rural Housing, Government Programmes, Poverty, Rural Development, Gujarat, India*

INTRODUCTION

After food and clothing, housing is referred to as one of the basic needs of an individual. In fact, much of the political discourse during the late 60's and early 70's was about '*roti, kapdaaurmakan*'. Various government policies and programs were formed to address the shortage of housing in urban and rural areas. Though the Constitution of India under article 21 guarantees 'right to adequate shelter' still a large section of the population, especially in rural areas do not have adequate shelter. The demand for housing gets influenced by the demographic (population growth, migration, rural-urban composition, family structure, etc) and in economic (occupation structure, increase in disposable incomes, penetration of banking sector, credit availability, and changes in the country).

India is among the 190 countries dedicated to attaining the SDG (Sustainable Development Goals) aimed to fight poverty, inequality, and impediment of growth to human development. These goals urge the governments to 'ensure for all adequate, safe and affordable housing'. Housing policies are being formed and reformed so to reach the maximum needy population.

Present Status

As per census 1951, the rural population was 82.71% and housing shortage stood at 6.5 Million. There is a considerable change as today, only 68.85 % of population is rural (Census,2011) and the estimated housing shortage is 28.87 Million. The existing stock 16.17% are temporary housing units (Census, 2011), thus aggravating the problem.

Following the socialist model of development, post-Independence the government set up the Planning commission in 1950 to assess the country's need to formulate economic plans balanced and effective development. The main goal of the National five-year plans was (a) economic planning and removal of poverty, (b) economic planning and social-change to achieve equity.

Under the National five-year plan, the development of Housing in India can be subdivided into Phase -1 (1950-1965): Where government was the provider. Phase-2(1966-1990): The role of government expanded, and several new schemes were launched. Phase-3(1991-present): Government provided an enabling environment for the public-private partnership to function.

Though the focus of 5-year plans has been mostly on rural development, urban housing had gained importance by setting up of new institutions, like DDA (Delhi development authority). The public policy for rural housing was developed during the early eighties with IAY (Indira Awas Yojana) as a flagship programme. The current rural housing shortage is about 28.M units (MoRD,2013). In this scenario, it is important that a review of the rural housing policies is carried out to be able to assess the positives and negatives in various schemes, implementation processes, and gains. This will also help to give pointers for a comprehensive 'rural housing policy' specially to be able to fulfill the commitment to 'Shelter for all' by 2022.

Need for Public Policy

Every form of governance is it democracy, monarchy, aristocracy, the oligarchy has had some form or other of public policies. Since ancient forms of government public policies have been formulated and implemented for the welfare of the people as well as for increasing the incomes for the government treasure.

Each action that the individual takes is linked to multiple policies, for example, if an individual is buying a new housing apartment it is directly linked to policies on land and zonal development, mortgage available teams and industries. Such policies which are devised by the government from time to time are meant to provide a distinct advantage to the target group. In modern governance, it is necessary that public policies are formulated and implemented in a scientific professional manner. Theories do not provide answers to the problems, people do (Forester, 1993). Thus, public policy focuses on what is required action for addressing a problem.

Researcher Almond Gabriel (Almond, 1956) mentions that the political system is a set of interactions have structures each of which must perform its functions to achieve the required outputs through the routine processes of ongoing concerns. Almond (Almond, 1956) classifies inputs of political system into categories like political socialization, interest aggregation, interest articulation, and communication. Outputs are government policies, programs, and decisions. Whatever has not been addressed or achieved will be again addressed through the same policy formulation process as per the "Blackbox Model" coined by David Easton (Easton, 1965).

Public policy may be either negative or positive, for example, government may deal with the problem which requires immediate attention or the government may decide not to do anything. Such inaction may have major consequences for the society, e.g., if the government does not address the issues of housing for the poor migrants from the rural areas, the immediate consequence is the proliferation of slums in the cities. The use of scientific knowledge for policy making has grown in importance, fuelled by increasing reliance on technologies, and the need to balance benefits

and harms in the decision process. (Anderson, 2003).

This paper focuses on the evaluation of rural housing policies as implemented in India since Independence. The first section refers to an introduction to rural housing in India, the aim & objectives of the study and the selected methodology, section two discusses the public policy for housing in India including various schemes like IAY (Indira Awas Yojana) and good practices from other states for implementation of Rural Housing of public policy in India.

The total housing shortages figures have been varying, as per the working group formed for assessing the housing status for the 12th plan period(2012-2017) was estimated to be between 43.7- 48.8 million (depending on the estimation method used), out of this 90% is for the people below poverty level and vulnerable house-holds(MoRD, 2013).

AIM, OBJECTIVES, AND METHODOLOGY

The aim of the research to review the rural housing policies in India since independence, trace the policy shifts. Study the rural housing programmes as implemented by the center and state governments identify the similarities and differences and identify the critical areas for intervention.

Methodology

The research is based on secondary sources to analyze the fact and implementation of policy so far. This involves a review of the secondary data available on rural housing, the data used for this analysis was from Census of India, NSSO (National Sample Survey Organization) and the unpublished documents regarding the scheme. To get an insight about the processes, in-depth discussions were held with stakeholders (including government officials from taluka, district, and state, representatives of public sector organizations like NABARD (National Agriculture and Rural Development Bank), HUDCO.

A review of housing schemes/ best practices/flag-ship programmes as implemented by other states has been carried out to understand how the programmes work in one state, while as it may not be successful in other states.

PUBLIC POLICY FOR DEVELOPMENT

Since Independence, India has developed many policies for rural development. Rural communities have limited benefits from the development occurring in enclaves (Rao, 2009). Hence, the process of public policy-making should be open to interventions. The scope of the actual policy-making is constantly being upgraded (Dror,1969). The characteristics of policy making defined by (Dror,1969) are:

- Policy making is a very complex process and has various components making a significant contribution.
- Policy making is formulated for the future based on present and past learning.
- Public policy mostly concerns with actions to be taken by government organizations and other bodies.
- A common element in the public policy is to achieve what is in the larger public interest which is significant and achieving it by the best possible means.

PUBLIC POLICY IN RURAL INDIA

The Government of India's policy on rural development was addressed through the Community Development Program. Through the five-year plans, it was expected the policies would result in tickled-down effect and the benefits of development would be shared. The Development Program implemented through the Ministry of Rural Development is as below:

Table 1: Fund Allocation for Rural Development in Five-Year Plans

PLAN	AMOUNT (Rs. Crores)
6 th plan (1980-85)	5363.00
7 th Plan (1985-90)	10149.00
8 th Plan (1992-97)	30254.00
9 th Plan (1997-2002)	42873.00
10 th Plan (2002-2007)	76774.00
11 th Plan (2007-2012)	190330.00
12 th Plan (2012-2017)	291682.00

Source: Five-year plan documents. Planning Commission, GoI

The CD program was characterized by the following features:

- Comprehensive in content
- Economic progress is the center point
- Organic in nature
- Multipurpose worker at the village level

This program addresses the issue of sectoral development by making it as an over-encompassing rural development programme to be implemented. The CD-program was mainly focused on the economic improvement of the rural community.

For the administration of the program, a smaller territory within the district was cowed out known as CD-block, consisted approximately 300 villages. Many approaches to rural development have emerged but, CD-program would be special due to its intention, target group and administrative machinery. The design of the CD-program invited all to participate and take the benefits from Schemes. It is the foundation for subsequent schemes for rural development.

This program proved to be an example of a top-down approach. The program did not prove to be beneficial when the autonomy was given to the state government (Maheshwari,1985). Overall, CD-program at the time of its implementation was nothing short of a revolution.

Pradhan Mantri Gram Sadak Yojana, which intended to include all the villages in India by improving their connectivity. It was found that due to PMGSY there was a shift in the distribution of the primary source of income from cultivating livestock to an unskilled category.

A review of rural development initiatives in India indicated that the success of the programmes has been low (Roy,2014). The existing supplementary schemes and IRDP continued to operate as independent schemes. The lack of convergence among the various agencies implementing the schemes resulted in a delay in loan sanctions, insufficient appraisal hence defeating the purpose. (Roy,2014).

The public policies having any negative impact on the socio-economic conditions of local population, often run into rough weather as was seen in the case of Nandigram in West Bengal (Guha,2007) when the local population refused to allow industrial development on the land which was acquired by the state government for the industrial purpose. Another such example is Taj Agra-Noida Corridor (The Hindu,2010) where the farmers started the agitation after the land acquired by the state government was sold to developers who in-turn sold at high rates to investors. These examples of land acquisition and development very clearly bring out the constraints of policy.

HOUSING POLICY: DOWN THE AGES

The term 'Rural housing' is used to describe dwelling having a set of attributes like location, quality of shelter, type of services. The UN's general assembly in 1970 advised developing countries to "take steps to provide improved housing facilities both in the urban and rural areas". Schemes like the Subsidized Housing Scheme for Plantation Workers (1956) and Village Housing Projects Scheme (1959) were floated for the rural population.

The main goal of the National Housing Policy 1994 was to reduce homelessness, improve the poor quality of shelter. The National Housing & Habitat Policy, 1998 aimed at the development of housing infra-structure through private and public partnership (Hingorani,2011).

THE BEGINNING

Housing Schemes from 1st 5-Year Plan to 3rd 5-Year Plan

The government played a dominant role in providing housing. Housing was seen as more of a welfare activity rather than economic good. Poor were regarded as entitled to state support. Emphasis was on the development of new institutions at center and state level. National institutions for the development of new cost-effective construction materials were set up. The responsibility of housing delivery was with the state institutions with funding from central government.

First Five-Year Plan (1951-1956): Steps were taken to strengthen and expand the institutional infrastructure to promote housing activities. Housing for weaker sections and housing for migrants was given top most priority. Rural Development and social welfare measures were taken but no focus was laid on rural housing.

Second Five-Year Plan (1956-1961): More focus was laid on Industrial Housing Scheme, Rural Housing, Slum Clearance and Housing for Sweepers Section. Out of the total budget allocated to the housing (Rs. 120 Crores); provision of 15% was made for Rural Housing. Village Housing Scheme was introduced as a part of rural reconstruction program. Rs. 3.70 Crores was allotted for Village Housing Scheme. This was the first scheme for rural housing wherein some village community blocks were selected for development. The main purpose of the scheme was to encourage 'self-help' process. Under this scheme, 80% of the house cost subject to a maximum of Rs. 4000 was given a loan with low-interest rate and repayment period of 25 years.

Third Five-Year Plan (1961-1966): Village housing Scheme initiated in the Second Five-Year Plan continued during the Third Plan. A budget of Rs. 4.22 Crores was allocated but an inconsiderable improvement was seen during the Second and Third Plan. Also, special emphasis was laid on land acquisition as it was considered basic for the success of all housing program.

Drawbacks

The pure subsidy approach proved costly for the state government. Due to insufficient funds, the government could not fulfill the promises and a substantial increase to the housing stock. Due to non-availability of land at the desired locations, the housing built by the government was not a success.

Parcels of land owned by the government were earmarked for other non-housing activity. Clear ownership of land titles, especially in villages was not available. Moreover, huge demand-supply gaps lead to unfair and illegal practices.

EXPANSION

Slums and other informal housing were recognized, and effort was made to improve the infra-structure through up-gradation schemes. Holistic programs integrated with an occupation, employment, and poverty was launched. The concept of a provision of cross-subsidy in large housing schemes was introduced. The government also moved from the role of a provider to facilitator. The private sector was invited to participate in housing provision. Though 72% of the population lived in rural areas the housing schemes had a strong 'urban bias'. Major institutions like HUDCO, HDFC and NHB were set up.

Fourth Five-Year Plan (1969-1973): A crash scheme for providing free cost of house sites to landless agricultural laborers was initiated at the central level. Minimum Needs Program was started in 1972 with the aim of providing free of cost land to construct houses to all agricultural laborers and later rural landless artisans. The government initiated the scheme with the notion that rural poor were not able to build houses due to lack of access to land, but even after acquiring land there was a lack of finance.

Fifth Five-Year Plan (1974-1979): The crash scheme was transferred to state government and extended for rural artisans too. A provision was made to provide construction assistance to beneficiaries. The government realized the need for linking rural housing problems and rural development, as a result, focus was laid on improved water supply, use of traditional building materials and land tenure was introduced.

Draft Plan (1978-1983): Planning Commission identified 75 Million landless households who require construction assistance as well as free house sites. Sum of Rs. 500 Crores were allotted for rural housing during this period.

Sixth Five-Year Plan (1980-1985): This plan continued to aim at providing complete housing assistance. A proposal to set up organizations at tehsil, taluka and block level was proposed for disbursement of housing subsidy to beneficiaries. Each State Government was asked to ensure the provision of free house sites to 25% landless laborers of which only 15% was achieved. The Housing and Urban Development Corporation and General Insurance Corporation also entered the field of rural housing and begun to provide loans for construction in rural areas.

Seventh Five-Year Plan (1985-1990): Higher priority was laid to strengthen the Minimum Needs Program. A sum of Rs.571 Crores was spent on rural housing under this program as the government started providing housing finance along with free house sites to build houses on a self-help basis and locally available materials. Scheme focused on aiding individual household, Rs.500 was allotted to each household for developing house site and Rs.2000 for construction of the house.

Drawbacks

With the emergence of new schemes, like hire-purchase of houses built by government agencies, availability of bank loans only to individuals having high formal incomes, the housing was accessible only to a certain segment of the population. Public housing, due to high construction cost was beyond the reach of the income groups for who it was meant. Such houses got sold unofficially at a premium to new buyers.

In the rural areas, the flag-ship programme of Indra Awas Yojana (IAY) was launched to target the rural poor. A government of India aimed to provide financial assistance to families below the poverty level for constructing a safe and durable shelter. Since the inception of this scheme 351 lakh rural houses have been completed (National Housing Bank, 2017).

Though, IAY is much acclaimed for addition to the housing stock, certain gaps were evident, especially the lack of transparency in the selection of beneficiaries, non-existing technical supervision, delay in the release of funds, lack of convergence with other schemes. Despite efforts towards integration, programs remained fragmented.

The private sector was invited to participate in housing provision, which for reasons of profitability did not choose to operate in the rural areas. Rural residents were left to find their own means of building shelter. Provision of cash loan schemes to all rural households owning residential plot was provided. This scheme was highly successful in the southern states of India. Some states like Gujarat set up an independent Rural Housing Board to service the rural housing demand in the state.

LIBERALISATION & PRIVATISATION: EMERGENCE OF PRIVATE PUBLIC PARTNERSHIP (PPP)

Post liberalization renewed focus was on the development of urban areas, with housing and infra-structure being a priority sector. Foreign Direct Investment (FDI) was invited in the real-estate sector to accelerate the housing stock. With the 73rd and 74th CAA, the panchayats and ULB's were given special status with a devolution of power and resources. Schemes like JNNURM were launched for urban areas, employment generation was the focus of several schemes in rural areas.

Eight Five-Year Plan (1992-1997): Indira Awas Yojana (IAY) a centrally sponsored scheme of Ministry of Rural Development, GOI and a poverty alleviation program working in rural areas. Launched in January 1996, IAY was a flagship program of the Ministry of Rural Development. This scheme was launched as part of the larger strategy of rural poverty eradication, to reduce the difficulties of poverty and to provide shelter to poor households and enable them to access benefits under various rural development programs.

IAY originated from the wage employment program of the National Rural Employment Program in 1980 and Rural Landless Employment Guarantee Program in 1983. During early 80's construction of the house was permitted only under these programs.

Acknowledging the benefits of the housing scheme, the Ministry of the rural Development introduced Indira Awas Yojana for fully subsidizing rural housing scheme as a part of Jawahar Rozgar Yojana for target group below poverty line including SCs/STs, free bonded laborers and non-SCs/STs. HUDCO financed several rural housing schemes by

allocating 15% of its resources.

Ninth Five-Year Plan (1997-2002): Modifications were proposed in existing housing schemes and new initiatives were taken. The modified guidelines of Indira AwasYojana proposed two components, (1) Construction of new houses (2) upgradations of kutchra and unserviceable houses. Credit cum Subsidy Scheme was launched with the aim of reaching out to households who are above the poverty line. Under this scheme, it is proposed that 50% of the assistance would be in the form of subsidy and 50% as a loan but within the IAY cost norms. Credit up to Rs.50,000/- and subsidy up to Rs. 12,500 was proposed for rural households having an annual income up to Rs. 32,000/- for house construction.

Tenth Five-Year Plan (2002-2007): HUDCO's rural housing programme was given a major boost in the Ninth Plan. The Government provided equity support for the construction of rural houses and a sum of Rs.350 Crores was released to the Corporation.

Eleventh Five-Year Plan (2007-2012): Working Group on Rural Housing was set up for the formulation of the Eleventh Five-Year Plan to assess rural housing schemes at central as well as state level. Housing shortage of 42.69 Million was assessed in rural areas. The assessment was done based on projected figures for the plan period wherein factors of Shelter-lessness, Congestion, Obsolescence, Number of temporary houses and projected additional shortage were taken into consideration. Modifications were proposed in Indira AwasYojana such as houses to be allotted in favor of women or on a joint basis, change in the rate of interest, provision of sanitation and smokeless chulla facility, provision of homestead sites. The report strongly argues that subsidy and finance schemes have limited budget allocation and at the same time the demand for rural housing is huge. It draws the need to facilitate BPL as well as APL families in terms of credit and finance related schemes and products.

The report proposes a multi-dimensional approach for making rural housing affordable and accessible through the introduction of Interest Subsidy Scheme, development of mechanism focussing on 'Productive Housing', Creation of Rural Housing Consortium, Provision of incentives to lending agencies, etc.

Twelfth Five-Year Plan (2012-2017): Housing shortage of 39.03 million was proposed during the 12th FYP. Due to modifications in Indira AwasYojana during 11th FYP, a target of 86.54% was achieved. The report identifies structured access to land and appropriate finance as the need for rural housing.

The working group later proposed a budget for rural housing in 12th FYP of Rs. 150,000 Crores based on the assumption that out of 40 million HHs, 20 million would be able to construct their houses through state schemes, their own sources or informal sources of finance such as money lenders, borrowings from family and friends or family gifts.

Drawbacks

The infra-structure and housing program, unfortunately, got restricted to a few urban areas, nearmetro-cities. Large housing stock created has not been sold and is lying vacant. No major change in how the rural housing functions at the village level. The banking sector has limited functions in the rural areas how-ever, micro-finance institutions having relevance to rural situation and understanding of the rural markets are being promoted.

Special group housing like Weavers, Fishermen and Beedi workers housing, Artisan Housing is available. Also, Cyclone and Flood Housing, Earthquake Resistant Housing schemes are offered for hazard-prone areas were floated under the Ministry of Rural Development and other special intuitions. A summary of housing as developed under the Five-year plans is given in table 1.

Table 2: Summary of Approach to Five-Year Plans and Achievement

Five-year Plan	Objective	Allocation	Achievement	Remarks
1 st FYP (1951-1956)	Foundation for a national housing programme	Social Housing Schemes. The state provision for the same was that of 10-19 crores.	Many institutional bodies were established like Central Housing Board and Regional Housing Board. Also, National Housing Boards established in 1954.	1. Model Houses were built for demonstrating improved standards. 2. Emphasis on self-help through utilization of local materials.
2 nd FYP (1956-1961)	1. It aimed at rural reconstruction. 2. Recognized underprivileged groups, backward classes, and artisans for the programme.	A Total allocation of Rs. 18 Crores. (10 Crores were earmarked for SC/ST)	1. A rural housing cell was set up in the ministry of works, housing, and supply. 2. In many places, Brick Kiln was established through co-operatives.	1. A need for rural housing statistics was felt and data collection in housing and building materials was initiated. 2. It was noted that rural housing programme needs to be done systematically in groups of villages for an overall change in employment and improvement in living conditions.
3 rd FYP (1961-1966)	The housing scheme mainly focused on the following villages. 1. Those situated on flood-affected areas. 2. Those with a population of backward classes and agricultural laborers. 3. Those who had completed land consolidation and with increased agriculture production. 4. Those inhabitants which have been displaced by calamities and development programmes. 5. With a high concentration of artisans.	A Total allocation of Rs. 12.7 Crores. (5 Crores were embarked for village housing scheme programme)	Layout plan for 1600 villages was drawn and loans worth Rs. 4 Crores were sanctioned for construction of 15,400 houses.	1. The need for self-help community effort and the use of local building material was the main thrust. 2. Emphasis on planning and development of villages in a planned manner, especially the new ones which were coming on reclaimed lands areas. 3. Panchayati Raj system was introduced.

Table 3 Contd.,

4 th FYP (1969-1974)	<p>1. To provide basic amenities, plan layout for growing villages and encourage private building and renewal activity.</p> <p>2. Special housing schemes for disadvantaged.</p> <p>3. Laws conferring property rights to the above disadvantage groups.</p>	A Total allocation of Rs. 124.49 Crores.	<p>1. A scheme of house site cum construction assistance for rural landless workers came in 1972-1973.</p> <p>2. HUDCO came in 1970.</p>	<p>1. The village housing scheme introduced from first-year plan by now didn't make progress because of the low priority given by the states.</p> <p>2. There was no coordination with other such programmes and no check on the existing schemes.</p>
5 th FYP (1974-1979)	<p>1. Providing improved house sites for landless laborers.</p> <p>2. Encouraging private initiatives for bulk housing requirement.</p>	Under the house cum construction assistance for rural landless workers, Rs. 55 Crores were allotted. The draft FYP allocated Rs. 500 Crores for rural housing.	At the end of the plan year, 67,000 houses were built under the village housing scheme.	Janta Dal government came in 1977, so at the end of the fourth year of this plan, a draft five-year plan was formulated.
6 th FYP (1980-1985)	<p>1. It addressed the issue of spatial distribution of population, housing, water supply, and sanitation in an integrated manner.</p> <p>2. Providing at least one source of safe water in every village.</p>	An allocation of Rs. 354 Crores was made. (Rs. 170 Crores was allotted for sites and Rs. 184 Crores for construction purpose.	<p>1. As per the aim and allocation in the plan year, 131.12 lakh house sites were provided to rural landless workers and 28.68 lakh families received construction assistance.</p> <p>2. It was aimed to provide assistance for 3.6 million for construction but only 1.9 million received it.</p> <p>3. State housing board was formed.</p> <p>4. Many state governments were implementing these programmes on a more ambitious scale with more subsidies and loans.</p>	<p>1. Planning commission proposed the formation of the organization at tehsil, taluka and block level for allocating housing programmes and subsidies. They were also encouraged to come up with their plan and design at a local level.</p> <p>2. Emphasis was made for the public sector's more active role and the need to adopt low-cost housing scheme.</p>
7 th FYP (1985-1990)	<p>1. Providing land sites to the left-out rural families and construction assistance.</p> <p>2. Harnessing science and technology for improving building technology and the development of local material.</p>	A Total allocation of Rs. 577 Crores.	<p>1. The role of the public sector was spelled out clearly by the planning commission in threefold terms, namely: mobilizes resources, provide subsidized housing and housing sites.</p> <p>2. Total house sites</p>	1. It was suggested that housing authorities and housing boards should concentrate on land acquisition. HUDCO should concentrate on the construction of houses.

			allocated were 43.2 Lakhs 3. Indira Awas Yojana started in 1985-1986	
8 th FYP (1992-1997)	Shelter for ALL	During 1990-1991 plan, an outlay of Rs. 129.65 crore was allocated and in 1991-1992 Rs. 128.91 crore was provided	1. An estimated 7.74 lakh additional beneficiaries got house sites and 4.24 lakhs received money for construction. 2. Under IAY- 1,92,000 houses were constructed.	1. Planning commission made a note that the proportion of pucca houses had improved but not the service level. 2. National Housing policy came in 1994 but it focussed mostly on urban areas.
9 th FYP (1997-2002)	1. The net housing shortage was at 18.77 million. 2. Improving the standards of IAY houses through cost-effective measures and region-specific housing designs. 3. "Samgara Awas Yojana" for shelter, sanitation and drinking water was introduced. 4. Introduction of the credit-cum-subsidy scheme.	In the first year of the ninth plan, the central outlay was Rs. 1190 crores. In the financial year, 1997-1998 a central outlay of Rs. 1600 crore was provided for rural housing.	1. Under the housing-cum-construction assistance, 233.43 lakh house sites were allotted, and construction assistance was provided to 77.6 lakh houses. 2. Under IAY and other state housing scheme, approx. 12.3 lakh houses were built. 3. Nirmith Kendras under HUDCO was identified for the dissemination of building technologies.	1. The housing shortage was more concentrated in Bihar, Andhra Pradesh, UP and West Bengal. 2. NGOs role was emphasized.
10 th FYP (2002-2007)	1. To provide free houses under IAY especially for SC/ST and BPL families. 2. For other BPL families it would be a gradual shift to a credit-linked housing programme.			An observation was made that the provision of free houses meant that other loan-based schemes didn't take off.
11 th FYP (2007-2012)	Housing shortage of 42.69 Million was assessed in rural areas.			Working Group on Rural Housing was set up for the formulation of Eleventh Five Year Plan to assess rural housing schemes at central as well as state level and to outline a national strategy for handling problem of rural shelterlessness

12 th FYP (2012- 2017)	Housing shortage of 39.03 million was proposed.	Allocation Rs. 150,000 Crores	Housing shortage target of 86.54% was achieved.	The housing budget allocation was based on the assumption that out of 40 million HHs, 20 million HHs will require assistance from the centrally sponsored schemes, while rest will construct houses either through state-sponsored schemes or through their self-savings and finance from other sources (Informal money lender, family friends)
2015- ongoing	Provide housing for all the rural poor in India	Allocation of Rs.70,000-75,000 made for the construction of each unit. Housing unit to be equipped with, drinking water, toilet, LPG gas connection.	So far 70% of the targeted housing units have been completed across the country.	The previous flagship scheme of MoRD, IAY has been withdrawn and has been replaced by PMAY-G. Allocation of the housing unit in a name of the women or joint ownership.

Special Schemes

Recent Initiatives: Pmay-G

Indira Awas Yojana (IAY) has been restructured into Pradhan Mantri Awas Yojana – Gramin (PMAY – G) since 1st April 2016. Its objective is to provide the pucca house with basic amenities to all houseless families and those families living in kutchra and dilapidated houses by 2022. The major aim is to cover 1 crore families living in kutchra and dilapidated houses in 3 years from 2016 to 2019. The financial cost assistance is shared between the Central Government and State Government in the ratio of 60:40 in plain areas and 90:10 in Himalayan and North-Eastern States.

The minimum size of the dwelling unit has been increased to 25 sq.m. from 20 sq.m. The financial assistance per unit has also been increased to Rs. 1.20 lakhs from Rs. 70,000 in plain areas and to Rs. 1.30 lakhs from Rs. 75,000 in hilly areas. The financial assistance for construction of toilet can be granted through merging with Swachh Bharat Mission – Gramin (SBM-G), MGNREGS or any other source.

Selection of Beneficiary: It is done using housing deprivation parameters in the Socio-Economic and Caste Census (SECC) 2011 instead of selecting them from the BPL list. This ensures the selection of beneficiaries who are genuinely deprived, and the selection procedure is verifiable and not subjective.

CONCLUSIONS

Insufficient financial resources allocation: The role of the central government is limited to guidelines and directions, the center government allocation was based on the proportion of vulnerable (BPL) rural population in the state. Funding for IAY came directly from the central government as per the allocations of funds for the BPL population. The better performing states did not necessarily get additional allocation no incentives for better performing states were available.

Non-availability of land: Shortage of land available with the government for allocation for rural housing is a major impediment for rural housing.

Further due to non-availability of land at the desired locations, the housing built by the government was not a success. Moreover, huge demand-supply gaps lead to unfair and illegal practices. Traditional housing and land rights are not recognized by the formal system. Housing loan/assistance is not provided for such cases. The institution's set up to promote housing had a strong urban bias, except NABARD. However, the prime mandate of NABARD was agriculture and related activities. The cash loan scheme in Kerala and Karnataka has been successful, as landowners were given the flexibility to build as per their requirements.

Multiple agencies: Despite efforts towards integration, programs remained fragmented. Different agencies and organizations could not integrate their operations. Thus, retarding the envisaged aims of the program and reaching the integrated social development goals. For rural residents to avail of development schemes, the need for an active civil society partnership/NGO's/SHG's/ co-operative society is important. Success associated with these ground-level institutions is evident in the case of Kudumbshree and Bhagyashree programmes.

Government-driven/self-implemented programme: The partially/fully state-funded housing is built as per the government norms, design and directions. The residents are able to make limited additions due to non-flexible in approach to building design. At the same time, rural residents are highly satisfied with the self-built housing, though getting liquid financial resources is difficult.

RECOMMENDATIONS

Identification: Dynamic listing and Identification of beneficiaries, need to be linked to BPL and the Aadhar card. Identification of beneficiaries has to be an ongoing process. Demand-based approach be taken up. Priority to vulnerable households. Need for development of dynamic smart card where all the information about beneficiaries will get listed.

Development of land information system, where fallow lands and other wastelands are highlighted. Allotment of land for housing units outside the village should not be encouraged.

Flexible building design: Flexibility in the building design should be encouraged after setting the minimum standards for the dwelling unit. The unit design has been relevant to the location and local conditions. However, care must take that the units are built as per the required technical standards. Up gradations of units to be promoted, funding to be provided for additions to the unit.

Capacity building of local manpower and linking with local technical institutions: Need to link the development activities in villages to local technical manpower through skill building /internships of technical manpower at ITI's/ Polytechnic/ Engineering intuitions. Training of rural youth through SHG's to take up building construction.

Building materials: Often the rural households are spending more per unit of basic building material, say bricks, cement, and steel due to the remoteness of the village, need to increase the supply of basic building materials in rural areas at affordable prices.

Finance availability: Flexible approach by banks for rural housing funding for legal and income parameters. Availability of microfinance for housing through the SHG to be promoted.

NOTES AND ABBREVIATIONS

Aadhar card: It is a unique identification card with 12-digit unique identification number for the residents of India

BPL: Below Poverty Line

Bhagyashree: Scheme for girl child which provides financial assistance to one and two girl child families by Government of Maharashtra

HDFC: Housing Development Finance Corporation

HUDCO: Housing and Urban Development Corporation

Kudumbshree: It is the women empowerment and poverty eradication program, framed and enforced by the State Poverty Eradication Mission of the Government of Kerala

NABARD: National Bank for Agriculture and Rural Development

NHB: National Housing Board

Pucca House: A pucca house is treated as one which has its walls and roof made of the following materials: Wall Material – Stones (duly packed with lime or cement mortar), GI/metal/asbestos sheets, Burnt-bricks, cement bricks, concrete; Roof Material–Machine-made tiles, cement tiles, Burnt bricks, cement bricks, stones, slate, GI/Metal/Asbestos sheets, concrete. (Census Definition)

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