Status of Homelessness in Rural Areas and the Efficacy of Housing Schemes

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This report documents the work done by me during the summer internship at Rakshak Foundation. I, Pooja Singh, am a 3rd year B.Tech student at IIT Roorkee in the department of Metallurgy and Material Engineering. I have worked in the area of rural homelessness and efficacy of housing schemes during the last two months of internship.

My whole work is done in association with Rakshak Foundation. Rakshak Foundation is a non profit organisation that undertakes issues pertaining policy research and citizen participation in governance.

This summer internship provides a unique holistic experience of learning in the areas related to social issues and policy research. Therefore, I am glad to be a part of this.

In this report I have also included recommendations regarding the project and I have tried my best to keep the report technically correct. I hope I succeed in my attempt.
Acknowledgements

I am grateful to Rakshak Foundation for providing me the opportunity to work on this project and be a part of this summer internship program and learn on so many varied topics. I wish to express my indebted gratitude to my mentor, Smt. Alka Upadhyaya. This report would have never reached this point without the able guidance of my mentor. She gave me directions and insights that proved to be very useful for me in formulating this report.

I would also like to thank Habitat for Humanity (NGO) for making me aware of the real ground level scenario. The effort and guidance of the Internship Coordinators, Pritesh Mittal, Nikita Anand, Siddhartha Das and Ishika Gupta cannot go unnoticed, I am thankful to them for having helped me in every kind of problem whether project related or not.

I acknowledge the effort of my co-interns and friends in helping me with different aspects of my projects as some of it was out of my academic domain.
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Executive Summary

Homeless as mentioned in the Census 2011 are the people who do not live in “Census Houses” and the Census House is mentioned as a “structure with roof”. Right to housing is best recognised as a judicial interpretation under Article 21 of Indian Constitution that guarantees protection of life and personal liberty to citizens of India. Housing is a major concern as it is the centre of many more social issues like sense of security, health issues, livelihood issues and other social concerns in case of children, women, old age, widowhood etc. People who are homeless are not even covered properly in the census data as they lack a permanent shelter. This increases the severity of the problem at hand.

According to the Twelfth working group by Planning Commission, the housing shortage is 48.81 million in rural areas. This not only accounts the homeless but also the obsolete houses, the congested houses and the houses that are temporary and have to be converted to permanent. The temporary houses pose a major problem in monsoons as they tend to get destroyed each year, thus increasing the housing shortage again.

Government of India came up with a flagship scheme “Indira Awas Yojna” in 1985-86 to cater the need of housing to Below Poverty Line in rural areas for Scheduled Caste/Scheduled Tribes. This scheme was a full subsidy scheme that provided cash to the beneficiaries to build a house with their own design specifications. The amount disbursed under this scheme is Rs.70,000 (for plain areas) and Rs.75,000 (for difficult areas). This was also converged with Total Sanitation Campaign and Rajiv Gandhi Grameen Vidyutkaran Yojna to ensure electrification and sanitation in the houses. This, however, has seemed inadequate in addressing the need for housing in rural areas as the amount is not enough for constructing permanent houses owing to high cost of cement and other construction materials. Also, the need for housing was not a problem specific to Below Poverty Line people but also to the Economic Weaker Section and Low Income Group. To address the
shortcomings, the states came out with their own rural housing schemes to supplement the Indira Awas Yojna. Micro-Finance and an integrated program was started by Andhra Pradesh but that too has come under the scanner due to corruption and poor implementation. Due to the vast scope of the project, I, in consultation with my mentor, have streamlined my research in Madhya Pradesh only- Its own housing schemes and its comparison with other housing schemes. Though My literature review consists of PAN India research but the field visits shall cover only Madhya Pradesh.

The major concern at this moment is to come out with solutions related to financial viability of the schemes and to ensure that there is credit available for expansion and repair of houses. A Land ownership problem is also a major hurdle. For landless beneficiaries, there is a scope for awarding land titles under the Homestead scheme under Indira Awas Yojna. But poor implementation and cultural difference in rural area is posing a big hurdle for successful completion of targets as rural people are not used to having toilets in their homes and even go up to the limit of putting cattles in their homes rather than living in it themselves due to livelihood concerns.

The merits and demerits of Micro Finance and Public Private Partnership in financing sector of rural housing have been analysed. The exposure to NGOs and critical analysis have led me to some recommendations, which are listed below.

1. Feedback Mechanism from the rural people to government
2. Strict monitoring system with equal involvement of NGOs, PRIs and government agencies
3. Formation of Self Help Groups in villages
4. Tie up with building centres to come with low cost local construction materials and techniques specific to that geographical area
5. Livelihood issues should be solved by ensuring the beneficiaries under housing schemes are covered in various activities of National Rural Employment Guarantee Scheme.
6. Awareness about impact of lack of proper sanitation and lack of permanent housing
7. Recommendations for successful implementation of Micro Finance in Rural Areas-
   a. Strengthened linkage of Informal Sector with the Formal Sector
   b. Mutually Beneficial Partnership depending on strength of both sectors
      i. Informal Sector-Advantage in terms of small transaction costs achieved through adaptability and flexibility of operations.
      ii. Formal Sector-Broader resources base and high leverage through deposit mobilization
   c. Educating Borrowers about repayment
   d. Awareness about interest rates among the recipients

8. Use of IT (Information Technology) in supervision, a computer application that is to be used by many states to check efficiency in implementation of projects

The key findings of the research were-

- The current centrally funded scheme Indira Awas Yojna is highly inadequate in addressing the housing shortage due to low number of housing units allotted to states.
- States with scheme with Credit cum Subsidy provision and monitoring with Geo-tagged pictures are performing better in addressing the need of the hour.
- The intervention of formal financial institutions is required at the grass root level as the villager suffers exploitation at the at hand of informal money lenders.
- Low Cost Housing Technology saves up to 30% cost of construction and is as strong as the conventional structures.
1. Introduction

1.1 Background Information

Housing is a problem that is the core of many other socio-economic problems in the present times. Right to housing is best recognised in India as a judicial interpretation under Article 21 of Indian Constitution that guarantees protection of life and personal liberty to citizens of India.

The issue of homelessness goes back to the time of partition of India and Pakistan, where a Public Housing Programme was started for rehabilitation of refugees. Those families were provided houses in different parts of North India.

In later years, there were some housing initiatives of government in the form of Village Housing Programmes in 1957 and House Sites-Cum-Construction Assistance Scheme.

Though house construction was allowed under various schemes like National Rural Employment Programme (1980) and Rural Landless Employment Guarantee Programme (1983). But the housing problem was never identified in the gravity that it exists now. Indira Awas Yojna was a rural housing scheme in India that was started as a sub scheme of Jawahar Rozgar Yojna in 1985.

It was as late as 1996 that Government of India realised the huge number of housing shortage and homeless in the rural areas that Indira Awas Yojna was made an independent scheme.

Since then, IAY is the only centrally funded housing scheme for Below Poverty Line people in rural areas till date. It has evolved a lot since then with the inclusion of Homestead scheme under IAY in 2009 that guarantees land to rural landless.

The housing shortage numbers were as huge as in the order of 40 million and the fund allocation under IAY so limited that different states came up with their own housing schemes. And since Land is a state subject, it was the responsibility of state to address to the problem of homeless. With huge backlog in the waitlist of
IAY scheme and the low construction cost of Rs 45,000, various types of scheme on the line of credit cum subsidy and interest subsidies came from the different state governments. Though the construction cost has been increased to Rs. 70,000 recently under IAY, the problem of limited allocation remains.

The lack of a properly defined housing policy adds to the implementation problems and non uniformity of measures in different states across the country. The National Habitat and Housing policy 1998 was inadequate in addressing in all the aspects of the problem related to housing in detail.

The assessment\(^1\) of the housing shortage has been done for the 12\(^{th}\) Five Year Plan by various agencies. The methods are detailed below in summary as the prime way to understand the magnitude of the problem is to conclude the current housing shortage in rural areas. And this problem not only included homeless but also some other factors.

The following definitions to define classify different types of houses in mentioned in the Census 2001:

- Permanent houses or pucca houses: Houses in which walls and roof are made of permanent material.
- Semi-permanent houses or semi-pucca houses: Houses which have either the walls or the roof made of permanent material.
- Temporary houses or kutcha houses: Houses which have both the walls and roof made of materials that need to be replaced frequently.
- Serviceable temporary houses: Temporary houses, which have walls made up of mud, unburnt bricks or wood.
- Non-serviceable temporary houses: Temporary houses which have walls made up of grass, thatch, bamboo, plastic etc.

Study of the methodology followed by different agencies for estimating housing shortage provides inputs on the key elements that need to be taken into account for calculating housing shortage.

\(^1\) Report by Working Group on Rural Housing for Twelfth Five Year Plan
1.1.1 Assessment by the Registrar General of India

The method used by the Registrar General of India for calculating housing shortage in rural areas is given below:

- The statistics of rural households, occupied rural houses, non-serviceable *kutcha* houses and number of homeless were taken from Census 2001
- The rural housing shortage was calculated by adding together the excess households over the number of occupied houses, the number of non-serviceable *kutcha* houses and the number of rural houseless.

The housing shortage number was estimated as 14.83 million.

1.1.2 Assessment by HUDCO

The housing shortage estimated by HUDCO followed the methodology which also included the concept of obsolescence and congestion.

For that matter, obsolescence factor according to the 49th round of National Sample Survey was 4.14% of acceptable housing stock and congestion was calculated in the Tenth Plan Working Group on Urban Housing as 4.86% of permanent and semi-permanent houses. The calculation was based on data given in Census 2001.

The housing shortage in rural areas thus calculated by HUDCO was 24 million.

1.1.3 Assessment by National Housing Bank

The housing shortage estimated by National Housing Bank was 57.7 million for the time period 2007-2012 using regression growth rates (as adopted by working committee on housing set up by planning commission for Eighth plan and working groups set up Ministry of Urban development for urban housing Ninth and Tenth Plan). Also addition of new households and upgradation of all temporary houses to permanent was accounted in this.
The statistics including serviceable temporary houses in need of repair or upgradation and the non-serviceable temporary houses needing replacement were taken from Census 2001.

1.1.4 Assessment by Ministry of Rural Development (MoRD)

The housing shortage in rural areas as estimated by Ministry of Rural Development was 14.83 million on 2001 with and 0.9 million housing shortage increment. The increment was calculated by assessing the difference in housing shortage in Census 1991 and Census 2001 and accounting houses constructed under Indira Awas Yojna in that period. This also included the houses destroyed each year by natural calamities also.

1.1.5 Assessment on Recommendations by Working Group on Rural Housing for Twelfth Five Year Plan

The rural housing shortage estimated as 48.81 millions on similar lines as working group on urban housing shortage.

The group included the following factors-

- Housing Shortage as calculated by 11th plan working group
- Houses constructed under Indira Awas Yojna scheme till date
- Houses constructed under various state housing scheme
- Houses constructed by rural people using their own resources
- Additional shortage due to congestion and obsolescence factor
- Increase in number of households under 12th plan

1.2 Main Problems, their scope and impact on the society

1.2.1 Problems

The problems in this project are of varied kinds ranging from policy issues to implementation to technical issues. The researcher has tried her best to give a detailed description of all of them and their scope and impacts on society.
1.2.1.1 According to 48th and 59th rounds (1992-2003-04) of household level data of NSSO found out that 40 percent of rural households do not hold land of their own. On the other hand, 15 million acres of land is owned in ownership holding more than 20 acres. This huge disparity between the number show the scenario of land holdings in rural areas. With increasing population, the problem will only get worsened.

1.2.1.2 The landless are mainly of the class of manual labourers. Many of them are migrants from different villages in the same state or even different states, who settled in the place over time. These are the low income group people. For obvious reasons, these are the people who are not able to complete their houses even after government assistance as their livelihood source is not stable.

1.2.1.3 The landless and the other Low Income Households undertake loans from informal moneylenders and are exploited by very high rate of interest charged on the loans. This is due to the absence of the formal money lenders in the market.

1.2.1.4 The formal money lending institutions do not grant loan to these people as they do not have a stable source of income and the repayment rate is low.

1.2.1.5 The lack of rural housing policy contributes in no linking of NGOs, Panchayati Raj Institutions, Government and financial institutions. This leads to lack of housing scheme that keeps in mind the contribution of all the stakeholders leading to a complete habitat development.

1.2.1.6 The high costs of constructions material (Cement) and huge costs incurred in the pit construction for toilets lead to incomplete houses constructed under the full subsidy scheme IAY. Also, some houses are constructed as kutcha houses as they fall of funds and also due to lack of monitoring.

1.2.1.7 There are low cost techniques in housing but the lack of awareness among the villagers as well the lack of technical assistance in this area leads to non compliance to the low cost and green building guidelines (if mentioned).

1.2.1.8 There are guidelines for monitoring of the house construction by IT based applications. This faces problems of its own kind - lack of skilled people at grass root level, no internet connectivity in Panchayat and Block level, lack of electricity etc.

1.2.1.9 The onus of the housing problems lies not only with central government but also with the state government and PRIs. Some states are proactive in initiatives and implementation, but that is a non uniform approach to the housing shortage problems.
1.2.1.10 Some states are prone to natural calamities like Bihar is prone floods, Orissa and Tamil Nadu are prone to cyclones. The housing shortages of such states and also the states which are poor are high. This shows us a clear relationship between the per Capita GSDP and that higher per capita GSDP leads to lesser shortage of houses.

### Table 1: National Housing Shortage State-Wise as assessed by Census 2001 and Registrar General of India

<table>
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<th>Shortage</th>
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<td>MADHYA PRADESH</td>
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<td>DAMAN AND DIU</td>
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<td>PONDICHERRY</td>
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</table>
Figure 1: Rural Housing Shortage in India

Figure 2: Net GSDP of States and UTs – 2009-10 (At Current Prices) (Rs. in Crore)

Source: GOI, Ministry of Finance, Economic Survey 2011-12
1.2.2 Other Social Concerns

Lack of housing is related to so many social issues. Owning a house in village communities is a matter of social status and security. It is related to issues like education, child labour, health issues and women exploitation also.

Homeless do not have steady source of income. This lack of income leads them to debt like situation in case of loans for housing or other livelihood. The children do not get access to proper education facilities, which in turn leads to child labour and child abuse. This is in larger picture affects country’s economic growth also as a larger portion of skilled workforce remains absent.

There are no community toilets in villages also therefore the sanitation level is very poor. Water borne diseases and other epidemics break out in such situations. Women health is adversely affected due to such unhygienic situations.

Homelessness may also force a person to be engaged in drugs and deal in criminal offences as they neither have a steady source of income nor can they survive without proper food and shelter. There have been instances where people were forced into beggary or prostitution.

The situation is no better for people living in temporary houses as it needs constant repair and in rainy season the condition of living deteriorates a lot which makes life very difficult. Such areas do not even have proper drainage systems.

There have been cases where poor are not being able to avail the benefits given to them government and as these poor people do not have any power, they are even exploited by landlords. The beneficiary list is prepared under the influence of local political figures thus stripping these Below Poverty Line people of their basic right to food, shelter and dignified living.

In totality, Homelessness or housing shortage is not a simple problem but is at the centre of complex life issues. And the current need of hour is to address this whole problem as viewing is a holistic habitat development.
1.3 Goals and Objectives

The aim of the project is to make a detailed review of the status of the homeless in rural areas in terms of their number, financial status of their families etc. and the efficacy of the housing schemes both central and state housing scheme in Madhya Pradesh.

1.3.1 To Gather statistics on the homeless in rural areas in India and Make a detailed study of situation in terms with housing schemes.

1.3.2 Make a detailed study on the housing schemes available in India by Central government and its shortcomings.

1.3.3 Study the housing schemes of Madhya Pradesh and its comparison with other state housing schemes.

1.3.4 Study of financial institutions and arrangements in rural housing and recommendations regarding proper implementation of Micro finance or any such alternatives to overcome the problem of credit availability.

1.3.5 Study of low cost housing and alternative housing to reduce costs to provide affordable housing to poor.

1.3.6 Study of quality of construction in the current scenario, repayment and recovery of banks.

1.3.7 Study the gaps in the housing schemes and come with recommendations regarding it.

1.3.8 Study the implementation challenges of such schemes and provide suggestions to ensure effective and transparent implementation of the housing schemes.

1.3.9 Suggestions for spreading awareness amongst the rural people regarding importance of housing and money savings. Also, the importance of sanitation and environment friendly houses has to be communicated.
1.3.10 Supplement the finding by exposure to NGOs and similar models in third world countries.

2. Methodology

2.1 Literature Search
The first step of research in my project was literature review which consisted reading reports of government committees, technical reports on financing arrangements and low cost building techniques. Also studied news articles related to housing schemes and its implementation which gave me an insight about the real scenario presently. I went forward with this because this gave me information about the present schemes of governments, its details and the work already done in this area.

2.1.1 Working Group on rural housing for 11th Five Year Plan-Planning Commission
The report by Planning Commission made me aware of the different methods of calculation of housing shortage and the assumptions made in doing so. It focused on the present problems of housing sector and gave a complete analysis of Indira Awas Yojna. It also talked about financing rural housing and the need to develop a habitat and have a National Habitat Policy. The report was very useful as it gave a detailed analysis about every aspect of the housing issue.

2.1.2 Working Group on rural housing for 12th Five Year Plan-Planning Commission
This report is an extension of the report for 11th five year plan and talks about the increased number of housing shortage. This discusses the progress made under the 11th five year plan and the emerging challenges in the effective implementation of the rural housing schemes. The recommendations made by this report also helped broaden my vision regarding the project.

2.1.3 Role of Micro Finance in Rural Development-Report
This was a technical report in Internation Journal of Information Technology and Knowledge Management that focussed mainly on the application of Micro Finance in rural development. It focused very precisely on the existing situations and the
preferable one for successful application of Micro Finance in rural areas. It dealt in technical details regarding how Micro Finance could help in poverty eradication.

2.1.4 Roof above Head - A Qualitative Assessment of Rural Housing in India
This was a report by National Council of Applied Economic Research. This report covered issues regarding the rural housing implementation in India and the challenges through sample surveys and field visits. Some of the problems mentioned in the field visits covered in the reports are really eye opening.

2.1.5 Africa Yearbook 2010 – Housing Finance in Africa
This report concerned mostly with economic status of the African countries, their housing shortages and the methods used by them to overcome this issue. It is mainly concerned with Micro Finance and Public -Private Partnership implemented in those African countries.

2.1.6 Housing Models: A Review of solutions – Indian Institute of human settlements
This report compared the 3 housing models currently popular in India. It also discusses two successful international models in housing – Ban Makong in Thailand and Orangi in Pakistan.

2.1.7 Cities Alliance project on pro-poor slum upgrading Model for Mumbai
This report talks about the importance of community based efforts in housing. The transition of a poor from beneficiary to scheme to empowering themselves through groups called “Mahila Milan”

2.2 Field Visits
This was adopted by the researcher in the research methodology as it provided a chance to check the findings with the real situations in rural housing sector. Every area has different issues of implementation and the since communities are different and so are their cultures and social beliefs. The field visits are divided in two parts-NGO visits and rural visits.

Habitat for Humanity-India
The researcher visited the Delhi office of Habitat for Humanity. This NGO works in the field of rural housing and rehabilitation in 17 states across the country with technical centres that develop low cost construction materials and techniques for every geographical area. My main aim was to understand this whole issue of rural housing shortage by the point of view of NGOs. The problems faced by them and also the ones assessed by them in this sector.

**Rural Visit**

The field visit of the researcher was to Bhopal. This included the visit to Vidisha, a district in Madhya Pradesh. The researcher visited the villages in the Vidisha block and interacted with the beneficiaries of the Chief Minister Rural Housing Mission. Also, the researcher visited the institute that works on low cost techniques with which the Madhya Pradesh Government has a tie up- Samrat Ashoka Technological Institute, Vidisha. During the village visit, the researcher talked to the Block Development Officer and Nodal Officer of the block Vidisha.

**2.3 Surveys**

During the field visit, the researcher undertook a survey of the beneficiaries. The survey included questions that required them to answer with their monthly income, the money invested in the house, the loan amounts and the condition of the repayment of the loans. Also, the focus was on the problems faced by them so that an overall review of the situation could be taken.

**2.4 Meetings and Interviews**

*Discussion with mentor: Since mentor was based out of Delhi, the communication was mostly through Phone and E-mails. The following are the points discussed with my mentor –*

2.4.1 Homelessness is a major National issue. So the complete nationwide scenario has to be studied, including the region wise distribution.

2.4.2 There are two aspects of this problem- Firstly the need to provide pucca houses because kutchha houses tend to be destroyed each year and render people shelter less. Secondly, because of growth in family size there is a need to make
space for new families. While families are clearly poor to afford houses, in scenario liquidity is a problem, so credit arrangement has to be made.

2.4.3 It has been seen that almost every state has come up with its own housing scheme. The reason as to why the central govt. schemes were not successful and states had to come up with their own has to be studied.

2.4.4 The situation in BIMARU states is different as compared to the richer states like Punjab, Haryana. So, the effect of poverty on the success of housing schemes has to be studied.

2.4.5 Flooding and earthquake aggravate the problem of homelessness.

2.4.6 Contribution of NGOs in the field of low cost alternate housing.

2.4.7 Micro Finance could be an option to solve financial problems related to rural housing sector. So the improvements to be done need to be indentified after an extensive study of Micro Finance in different states and also the successful model of Grameen Bank in Bangladesh.

2.4.8 Solutions to poor or no recovery of loans in case of housing loans is a major issue with bankers.

2.4.9 Convergence of Total Sanitation Campaign and Rajiv Gandhi Grameen Vidyutkaran Yojna with Indira Awas Yojna so that the houses are provide with basic necessities and also the funds are allotted through these schemes also.

2.4.10 Unavailability of Banks also pushes the rural people to informal money lenders, therefore the coercion and high lending rates. Also, the role of Self Help Groups have to be identified in providing finance and creating an atmosphere for recovery.

2.4.11 PPP could be possible in field of Research & Development but the future of PPP in housing is a bit vague as they are profit oriented.
2.4.12 Mentor told the researcher to focus on Low cost housing techniques and focusing on e-ASRAY project (IT monitoring project in CM Rural Housing Mission)

2.4.13 The IT implementation has been done well in Karnataka and Maharashtra. As on NOFN the plan is laid out but even in 2013, Government is struggling with tenders etc although even states like MP have signed MOU with department of telecommunication. The process may take long. There is the national plan of e panchayat and also part of thirteenth finance commission

**With Others*: 

<table>
<thead>
<tr>
<th>Date</th>
<th>Name</th>
<th>Designation</th>
<th>Institution</th>
<th>Topic of Discussion</th>
</tr>
</thead>
<tbody>
<tr>
<td>31-05-2013</td>
<td>Ms. Sophia Joseph</td>
<td>Manager Program</td>
<td>Habitat for Humanity-India</td>
<td>Issues encountered by them in rural housing sector</td>
</tr>
<tr>
<td>17-06-2013</td>
<td>Mr. R.K Goantiya</td>
<td>Chief General Manager</td>
<td>CM Rural Housing Mission (MPRRDA)</td>
<td>Low Cost Housing and Banking Sector Involvement</td>
</tr>
<tr>
<td>18-06-2013</td>
<td>Mr. Prashant Kelapure</td>
<td>Project Officer</td>
<td>CM Rural Housing Mission (MPRRDA)</td>
<td>Details about CM Rural Housing Mission</td>
</tr>
<tr>
<td>17-06-2013</td>
<td>Mr. Nishant Pandey</td>
<td>Task Manager</td>
<td>CM Rural Housing Mission (MPRRDA)</td>
<td>IT implementation of CM Rural Housing Mission and</td>
</tr>
<tr>
<td>Date</td>
<td>Name</td>
<td>Role</td>
<td>Department/Position</td>
<td>Details</td>
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<tr>
<td>18-06-2013</td>
<td>Mr. I.C Thakore</td>
<td>Joint Commissioner</td>
<td>Rural Development Department (M.P)</td>
<td>Talked about Indira Awas Yojna</td>
</tr>
<tr>
<td>18-06-2013</td>
<td>Shri Arun Kumar</td>
<td>Director</td>
<td>Rural Employment Department</td>
<td>About Rural Employment</td>
</tr>
<tr>
<td>19-06-2013</td>
<td>Dr. J.S Chauhan</td>
<td>Head of Department</td>
<td>Civil Engineering Dept., S.A.T.I</td>
<td>Low Cost Techniques</td>
</tr>
</tbody>
</table>

Please refer Appendix A for details*
3. Current NGO and Government Efforts

The topic of the project has been in government focus since a long time. Its importance was realised in 1985-86 when the central rural housing scheme was launched. Since then it has been a long journey with so many state rural housing schemes coming in mainstream. And there are innumerable NGOs working in this sector related to low cost housing and affordable housing. Some of them are listed below-

3.1 Indira Awas Yojna

The components of the Indira Awas Yojna is listed below.

3.1.1 Financial assistance to be provided for construction of houses to rural BPL households; Rs.70,000 for plane areas and Rs.75,000 for difficult/hilly areas. Further, the beneficiary can avail a loan upto Rs.20,000 under DRI (Differential rate of Interest) scheme at a 4% rate of interest.

3.1.2 Rs.15,000 for up gradation of non serviceable kutchha house to permanent house.

3.1.3 5% of total allocated fund for IAY for emergencies arising out of natural calamities like floods, earthquakes, cyclones and also situation like riots etc.

3.1.4 Homestead sites to landless rural BPL households. Firstly the government shall try to regularize the land owned by the BPL households. If that is not the case, then government land will be allotted to the landless households or land shall be purchased from private entities by the government. The size of the land varies from 100-250 sq.mts.

3.1.5 60 percent of the houses are allotted to SC/STs and their beneficiary list is separately prepared. The list is prepared by gram panchayat.

3.1.6 The funding of the scheme between centre and state is 75:25.
3.2 State Housing Schemes

Indira Awas Yojna did not prove to be very useful in addressing the problem at hand due to few shortcomings which will be discussed in detail ahead in the report. Therefore, different states had to come up with their own rural housing schemes. The various housing schemes are listed below. For this project, the researcher has compared the two schemes namely CM Rural Housing Mission in MP and INDIRAMMA in Andhra Pradesh.

3.2.1 Chief Minister Rural Housing Mission-Madhya Pradesh

3.2.1.1 Scheme targets people not covered in the ambit of Indira Awas Yojna

3.2.1.2 The Rural Housing Mission of Govt. of M.P. is a ‘demand based self-participatory loan-cum-subsidy scheme’

3.2.1.3 The size of the house is estimated to be 225 sq.ft. with the cost estimated as Rs. 70,000 per house.

3.2.1.4 Rural people who live in kutcha /semi-permanent houses and have maximum of one hectare agriculture land per household or maximum annual income of Rs. 1.25 Lacs, and have land for construction of houses or people entitled to receive land from State Government for building houses are eligible beneficiary of this scheme.

3.2.1.5 The beneficiary can choose from the 9 designs and 81 sub designs of houses available.

3.2.1.6 Provision of land allotment.

3.2.1.7 Construction of houses by using latest environment friendly low cost building technique. State wide on-site training of masons in these technologies. 10 mason in each districts were trained for using such techniques.

3.2.1.8 Villagers to earn livelihood by production and sale of local construction material.
3.2.1.9 Bank linkage to overcome paucity of funds with state government.

3.2.1.10 Banks to provide long term loans.

3.2.1.11 There is a system of Nominal EMI of Rs. 325 which can be paid in return of 3 days of labour.

3.2.1.12 Implementation and monitoring- It is done by geo-tagged photographs of different stages of house construction and is uploaded on the website.

3.2.2 INDIRAMMA (Integrated Novel Development in rural areas and model municipal areas) - Andhra Pradesh

3.2.2.1 It is an integrated program that offers facilities like pension, education, health, roads, sanitation etc.

3.2.2.2 It is a holistic program that aims to develop a rural area with these facilities in 3 years.

3.2.2.3 Their housing policy plans to benefit people from weaker society and people affected by cyclone and Tidal waves.

3.2.2.4 The unit cost of housing for open category and backward classes has been increased from Rs 40,000 to Rs. 70,000 recently.

3.2.2.5 Application of Information Technology to monitor the housing developments like cementing of walls.

3.2.2.6 An online database of beneficiaries to be maintained

3.2.2.7 Payment to every beneficiary is done with the use of internet by a central server

3.2.2.8 Micro Finance Institutions and Self Help Groups involved to provide credit to the poor for loans for housing
3.3 NGO Efforts

3.3.1 Development Alternatives
This NGO works in districts of Bundelkhand in Madhya Pradesh and Uttar Pradesh which are considered one of the most backward and poor societies. They focus in building livelihood opportunities from local resources in these areas.

This is a research organisation which works to find eco friendly and low cost alternative techniques that can be implemented by the poor. They are working to ensure affordable houses to poor with proper sanitation facilities. They are also working in the field of livelihood generation thus empowering the people and making them financially sound. Women are specially included in the SHGs.

They train masons in rat trap bonds and other low cost techniques in the villages. They also manufacture bricks that are made from flyash. They are trying to incentivise this by talking to different state governments. They have been working with MP government and recently, they tied up with Bihar Government for setting up their fly ash brick making units.

3.3.2 Habitat for Humanity
This NGO works in 17 states and helps in providing financial and technical assistance to rural poor who are in need of housing or want to upgrade their existing housing. They work in collaboration with local organisations and micro finance institutions to provide the rural people with decent housing.

It has its own research centre that develops housing designs that are specific to geographical areas like Compost Toilets for arid regions and tetra pack roofing. It also works in disaster rehabilitation in cyclones and floods in Orissa and Bihar.

They lay greater focus on hygiene, sanitation and health issues and over all habitat development of the area..
3.4 Efforts in other countries

3.4.1 Housing for poor in African Countries

The challenge of financing the unserved segments of the population is being partly resolved by housing microfinance. Ghana and Swaziland stand out as countries where Housing Micro Finance is already a commercial venture. Kenya, Malawi and Tanzania have limited numbers of Non Governmental organisation supported Housing Micro Finance. Countries with existing vibrant microfinance industries, such as Gambia, Nigeria and South Africa, are areas of high potential for Housing Micro Finance.

3.4.2 Housing in South Africa

The housing model that was studied was of slum up gradation as it talked of the affordable housing for poor. There is a Reconstruction and Development Policy in South Africa.

It is a Capital subsidy scheme as it has huge numbers of people benefitted from it. It has already benefitted 10 million people. But due to low budgeting the quality of houses is not very good. This scheme gave individual subsidies for households, these were product linked. The subsidy was given in purchasing the houses commissioned by the government which were built by the private partners. The report read criticised it for not using low cost techniques but did acknowledge the awe-inspiring reach of the scheme.

There is cooperative housing in South Africa was well. It requires the formation of a cooperative and then they propose a project and decide the budget for it. Once it gets approved, the houses are made and the members have to pay the rental until the cooperative overcomes the mortgage. A member can even opt out of it before the expiry of tenure and each member has the full right to vote in. Every member has his right of permanent housing until he agrees to follow the obligations of the cooperatives. Cooperatives are free from external interference. The training and
education of members is emphasised in it. It is based on the basic principles of cooperatives depicted pictorially below.

![Figure 3: Eight Cooperative Principles](image)

According to the researcher, the second one is a better model as it empowers the poor people and not makes the subject of sympathy of governments. The government cannot provide facilities for houses that are very good as the funds are short. So, its time to evolve alternate financing techniques.

**3.4.3 Ban Makong Model in Thailand**

Baan Makong is a model for slum upgradation where the funds that is the infrastructure subsidies and soft loans were directed to the communities themselves. Communities acted as managers of the funds and deciding the budget for building infrastructure, for securing land tenure and for shelter upgrades. The decision power and responsibilty shifted from government solely to the communities themselves. They had to plan, identify and acquire land for upgradation. This was a radical change in thinking from the past years.

The key players in this scheme were Community Development Organization Institute, communitites themselves, municipal bodies, local governments, NGOs and interested professionals.
Initially, all the partners work together in surveying the city and marking the lands for various projects after which the plan is decentralised at the community level. For a community to avail this scheme, they must have a savings and credits group, of which all members have to be the members. This savings amount will be added to the external funding by government. These communities shall be legal entities where the land would be owned in their names and all loans also would be in the name of the community.

Around 90 percent of the communities secured a home through this model.
4. Results and Discussions

4.1 Findings from the literature

4.1.1 Schemes
Homeless are the most deprived people as they are not even accounted rightly in the Census data according to claims by various NGOs working with homeless in India, both rural and urban. Though there were initiatives by administration to count the homeless but it was not effective in reporting the right numbers.

4.1.1.1 Indira Awas Yojna

- Merits-
  - Basic benefit of shelter
  - Good satisfaction level-86%
  - Occupancy rate is high
  - Adequate coverage of SC and ST beneficiaries
  - Considerable employment for skilled beneficiaries like mason, carpenters etc.
  - Cleaner environment by IAY houses
  - Integrated Smokeless *chullhas* and toilets

4.1.1.2 State housing schemes-Components

- Supplement financial assistance provided by IAY
- Some States requested central govt. for release of funds to buy homestead sites for “shelter less” people and the money was granted.
- Loans at differentiated rate of interest.
- Target a wider range of households with income varying in different states; households slightly above BPL are covered.
- Technical assistance also provided and also house designs being made.
- Construction material is subsidized.
- Monitoring units established in some states.
- Addresses issue of social justice as SC/ST population is catered specially in the state schemes (Gujarat, Karnataka, Jharkhand).
- Andhra Pradesh (INDIRAMMA) follows the Principal Bank Branch System (PBBS) in handling of finance and release of funds to the beneficiaries.
- In Andhra Pradesh, schemes have specifically been taken for cyclone affected families also and in Gujarat for earthquake resistant houses.
- Govt. of Kerala implemented “EMS Housing scheme” that encompasses other schemes.
- NGO’s also deployed to check the work.
- They even wipe the huge backlog in IAY waiting list (Rajasthan).
- All shelter less rural people are covered under the schemes (Andhra Pradesh, Uttar Pradesh, Kerala, Rajasthan, Tamil Nadu).

### 4.1.2 Micro Finance in Rural Housing

![Flow Chart for Micro Finance Implementation](image)

**Figure 4 : Flow Chart for Micro Finance Implementation**

*Source: International Journal of Information Technology and Knowledge Management*
There is a dire need to empower the rural masses financially to ensure a better and dignified living. One of the ways to empower the finances of villagers is by Micro Finance. The Micro Finance model by Grameen Bank has been very successful in Bangladesh. It improved the livelihoods of many women and their families.

The model can be replicated if we want overall development in the villages with help of Self Hep Groups and NGOs. But Micro Finance in India has its own set of challenges. In Figure 3, we can see the flow chart of a working model of Micro Finance.

The present banking infrastructure is not structured in the way that Micro Finance will be successful. Below are the detailed gap analysis between the present situations and the ones that are desired in the future for the success of Micro Finance in rural housing.

### Table 2: Demand situation in Micro Finance Rural Housing

<table>
<thead>
<tr>
<th>Existing Situation</th>
<th>3.2.1</th>
<th>Desired Situation</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Fragmented</td>
<td></td>
<td>3.2.2 Professionally managed</td>
</tr>
<tr>
<td>3.2.3 Community Managed</td>
<td></td>
<td>3.2.4 Organized</td>
</tr>
<tr>
<td>3.2.5 Undifferentiated</td>
<td></td>
<td>3.2.6 Differentiated ( for consumption, housing )</td>
</tr>
<tr>
<td>3.2.7 Addicted, corrupted by Capital and Subsidies</td>
<td></td>
<td>3.2.8 Deaddicted from capital and subsidies</td>
</tr>
<tr>
<td>3.2.9 Communities not aware of rights and responsibilities</td>
<td></td>
<td>3.2.10 Aware of rights and responsibilities</td>
</tr>
</tbody>
</table>

*Source: International Journal of Information Technology and Knowledge Management*
### Table 3: Supply situation in Micro Finance Rural Housing

<table>
<thead>
<tr>
<th>Existing Situation</th>
<th>Desired Situation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grant based (Foreign / GOI)</td>
<td>3.2.12 Regular fund sources (borrowings/deposits)</td>
</tr>
<tr>
<td>3.2.13 Directed Credit-unwilling and corrupt</td>
<td>3.2.14 Demand responsive</td>
</tr>
<tr>
<td>3.2.15 Not linked with mainstream</td>
<td>3.2.16 Part of mainstream (banks/FIs)</td>
</tr>
<tr>
<td>3.2.17 Mainly focused on credit</td>
<td>3.2.18 Add savings and insurance</td>
</tr>
<tr>
<td>3.2.19 Dominated</td>
<td>3.2.20 Reduces dominance of informal, unregulated suppliers</td>
</tr>
</tbody>
</table>

Source: International Journal of Information Technology and Knowledge Management

### Table 4: Intermediation situation in Micro Finance Rural Housing

<table>
<thead>
<tr>
<th>Existing Situation</th>
<th>Desired Situation</th>
</tr>
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<tbody>
<tr>
<td>Non specialized</td>
<td>3.2.22 Specialized in financial services</td>
</tr>
<tr>
<td>3.2.23 Not oriented to financial analysis</td>
<td>3.2.24 Thorough financial analysis</td>
</tr>
<tr>
<td>3.2.25 Non Profit Capital</td>
<td>3.2.26 For profit</td>
</tr>
<tr>
<td>3.2.27 Not linked to mainstream FIs</td>
<td>3.2.28 Link up to FIs</td>
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<tr>
<td>3.2.29 Not organized</td>
<td>3.2.30 Self Regulating</td>
</tr>
</tbody>
</table>

Source: International Journal of Information Technology and Knowledge Management
Table 5: Regulation situation in Micro Finance Rural Housing

<table>
<thead>
<tr>
<th>Existing Situation</th>
<th>3.2.31</th>
<th>Desired Situation</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Focused on formal service providers (informal not regulated)</td>
<td>3.2.32 Include / informal recognize e.g. SHGs</td>
<td></td>
</tr>
<tr>
<td>3.2.33 Regulated the wrong things e.g. interest rates</td>
<td>3.2.34 Regulate rules of game</td>
<td></td>
</tr>
<tr>
<td>3.2.35 Multiple and conflicting (FCRA, RBI, IT, ROC, MOF/FIPB, ROS/Commerce)</td>
<td>3.2.36 Coherence and coordination across regulators</td>
<td></td>
</tr>
<tr>
<td>3.2.37 Negatively oriented</td>
<td>3.2.38 Enabling environment</td>
<td></td>
</tr>
</tbody>
</table>

*Source*—International Journal of Information Technology and Knowledge Management

- **Merits of Micro Finance in Housing**-
  - Availability of credit to poor which is otherwise unavailable due to their lack of source of stable income
  - Micro Finance is different from Micro credit in the way that provides for overall development of the households.

- **Demerits of Micro Finance in Housing**-
  - Lack of knowledge of interest rate—Debt Trap causing suicides
  - Coercive method of recovery
  - Expenditure of villagers increase on durable goods than using it for housing purpose

- **Full subsidy should be for those (Destitute or extremely poor) who are not in the state to repay loans otherwise others are best served through Financial Institutions.**

Micro Finance in the present state is not perfectly implementable in India. A study of the defaulters in the Bangladesh showed that the numbers of the defaulters
increased with frequency of borrowing. There were practically no defaulters in the first time borrowers. This calls for NGO integration with the Micro Finance that look after the cause of default in case the repayment is not being done on time and the NGO can ensure the repayment by solving the employment issues or atleast providing counselling and informed guidance to avoid over-indebtedness.

4.1.3 PPP (Public Private Partnership) in Rural Housing

- The rural housing stock in India will rise by 42-44 million by 2025, according to a report by the National Council for Applied Economic Research (NCAER). The economic think tank agency has also called on the government to increase the level of subsidy to encourage the private sector participation through the PPP mode to give a boost to rural housing.
- The report further said that construction of group housing complexes in populated villages should be carried out through PPP model with rural local Panchayati Raj Institutions taking up greater responsibility in construction of the housing units.
- Private Sector has better access to technology and is more efficient, plus this will also increase employment opportunities in rural areas. This will increase the growth in rural and remote areas, which should be incentivized by the government.
- NABARD has already realized the importance of PPP in rural infrastructure projects, with some being implemented in Maharashtra

4.1.4 Low Cost Housing Techniques

The unit cost of housing provided by the government is not sufficient for the extreme poor class to complete their permanent houses. Due to the lack of funds the poor tends to put a tin roof or at times even thatched roof. This does not solve the housing problem in longer run. As these houses tend to get destroyed in heavy rains and lead to shortage again. And since they had already been on the beneficiary waitlist, it would be nearly impossible to avail the government fund again.
Figure 5: Cycle of housing shortage

There is a solution to these problems. These funds can be utilised effectively if low cost housing techniques are used. They reduce the cost of house building by 30-40 percent. The low cost housing techniques studied by the researcher is mentioned below:

4.1.4.1 Rat Trap Bonds

This is low cost walling techniques which uses an internal cavity bridged by the rowlock. This is the major place where virgin materials like brick clay and cement can be considerably saved. This adds this technology to the list of Green building technologies and sustainability for an appropriate option as against conventional solid brick wall masonry as it also the gap leads to a temperature lowering in the insides by 2-3 Degree Celsius from outside temperature, hence maintaining thermal comfort.²

The Rat trap bond construction is a modular type of masonry construction. Due care must be taken while designing the wall lengths and heights for a structure. The openings and wall dimensions to be in multiples of the module. Also the course below sill and lintel to be a solid course by placing bricks on edge. The masonry on the sides of the openings also to be solid as will help in fixing of the opening frame.

It saves the consumption of bricks by 18% and cement by 24%.

4.1.4.2 Filler slab roofing

This is a low cost roofing technique. RCC slab uses both concrete and steel as it is the product that can resist both tensile as well as compression. The concrete is good in compression and steel is good in tensile.

If we refer Figure 8, which indicates the neutral axis and also tension concrete in the bottom fibers of the slab which is in tension but the top fibers will be in compression. Knowing this much is the key to understand the filler slab technology. Tension in a slab is on the bottom fiber and compression on the top fiber. That means if we want to optimise the structure we can remove concrete from the tension zone where it is not much needed. That’s the key behind filler slab construction.\(^3\)

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\(^3\) [http://sepindia.org/ihd-sep/ceef-technologies/filler-slab-technology](http://sepindia.org/ihd-sep/ceef-technologies/filler-slab-technology)
Figure 8: Showing unwanted concrete region


The saving in a 160 sq. m roof would come around Rs 30,000 and if the filler material is reused materials, then the saving can be around Rs 90,000.

4.1.4.3 Pabal Domes

This is economical and requires no foundation due to uniform loading. The structure is formed with nuts and bolts and is clamped on. In the next stage, the doors and windows are fixed in position. This framework is covered with standard steel meshes. A cement and sand mixture (1:3) is applied over the mesh with steel shuttering fixed from inside. This forms an integral monolithic ‘Ferrocement’ shell. After the usual curing, the shuttering is removed.4

It is as durable as conventional concrete, brick and steel.

Figure 9: Pabal Dome Structure

4 http://www.dil.iitb.ac.in/vigyanashram/vigyanashram/pabal_dom.htm
Figure 10 : Buckminister model

Source of Figures : http://mukeshbhavsar.wordpress.com/2012/09/07/pabal-domes

4.1.4.4 Fly-ash Bricks

There are two kinds of wastes agricultural and industrial. To maintain a sustainable model, we can use these wastes to produce cost effective construction materials without compromising on strength. One such example is flyash bricks It is made by class C flyash that is self cementing due to high level of calcium oxide.

They are lighter than clay bricks and are very strong that they do not break during transportation.

4.2 Finding from the fields and impact on the theoretical focus of the project

4.2.1 NGO Visit

The finding from the field visit is listed below-

- Land ownership problems as the rural villagers do not have land titles this causes major hurdle in getting them the benefit of rural housing schemes. (Specially in Madhya Pradesh)

- Land Acquisition problem is faced by the government- The beneficiaries who are landless are given lands in the village. ABADI land in the village is allotted under this scheme. It is preferred that the land is in the village and not outside, as the occupancy rate of houses reduces in that case. The land near village are mostly agricultural and that cannot be given to build houses. With low availability of land, disbursing land under this scheme is a bit difficult.
• Tribal people are illiterate and hence their rights are often abused (Madhya Pradesh)
• Possible involvement of contractors which is not at all allowed under any housing scheme.
• Fraud in the beneficiary list is noticed.
• Toilets with just pot and no pit is dug-> are deemed complete on official reports-> Government statistics of completed houses are also questionable.
• Construction material cost is very high

Initially, The researcher had the notion that the problem in implementation is just related to corruption and inefficiency of administration but after my latest visit to NGO, it was realized that the people also do not appreciate the schemes. For example, People use toilets as store room because they do not like the idea of defecating inside houses and they still go for open defecation. Also, There have been instances where people keep their cattle in side the houses instead of living in it themselves as for them livelihood is more important. Awareness campaigns about sanitation and need for housing can be done to sensitize the rural people on issues related to sanitation and environment. The rural people have no proper knowledge of all components of the scheme, so their ignorance is a big hurdle in them going to file complaints (in case a complaint mechanism exits in the state). They are used to the inefficiency and corruption.

4.2.2 Field Visit

4.2.2.1 CM Rural Housing Mission

• its credit cum subsidy nature
• designs being given to support the houses (81)
• Houses constructed by beneficiaries themselves
• No detailed evaluation before the release of next installment- > Just a visible inspection if construction till foundation, lintel level or roof construction level- > This saves the people from possible harassment by the hands of local officers.
• Involvement of banks has empowered the villagers-> all of them have accounts
• Monitoring done through photographs by PDA based devices.
MP Rural Road and Housing Authority has been appointed as the implementing agency for the scheme.

CM Rural housing Mission has got by far maximum reach and maximum houses constructed in one year. For one reason, that it involves beneficiary participation. The land of the beneficiary is mortgaged before giving loan in CM RHM. The beneficiaries who are landless are given lands in the village. ABADI land in the village is allotted under this scheme. It is preferred that the land is in the village and not outside, as the occupancy rate of houses reduces in that case. The land near village are mostly agricultural and that cannot be given to build houses. With low availability of land, disbursing land under this scheme is a bit difficult.

The beneficiary list is prepared by Gram Sabha, to ensure there is least corruption in preparing it. Gram Sabha is a meeting of all villagers where everyone can participate irrespective of classes and castes, and they decide who is more in need of housing. And since they live together in a community, no one can decide better.

There is a MoU signed between the corporate heads of banks and the CM RHM. Some of the points mentioned in the MoU are-

i) The beneficiary is entitled to seek minimum Rs 30,000 but within a maximum sealing of Rs 45,000. Though the government subsidy shall remain limited to Rs 30,000.

ii) The bank can refuse to give loan to any beneficiaries but they have to give reasons to selection committee and satisfy them that the refusal is based on bonafide grounds of good and prudent banking.

iii) The loan disbursement will be under 3 instalments-

   1st Instalment – 50% (For Plinth, Foundation, walls after foundation is dug)

   2nd Instalment- 40% (For completion of roof, doors and windows)

   3rd Instalment- 10% (For final completion)

iv) Repayment shall start 6 months after the 1st Instalment is given.

There are loans of 3 durations – 10, 12 and 15 years. Mostly villagers go for the 15 year duration. In case the beneficiary is not paying and this comes in the notice of the block level officers. The officers talk them and the EMI can be paid by merely 3 days of labour in MGNREGA. But there have not been cases of default, which is also obvious as the land price is much more than Rs 30,000. And no one wanted to risk their land and houses for a Rs 30,000 loan.

In this scheme, the beneficiary can construct a house of his own designs and size. It is observed that beneficiaries construct bigger houses and they are unable to put a permanent roof as their resources are all exhausted. And since the scheme forbids the further instalments if the work up to that stage is not completed, the
beneficiary at the end puts up a thatched roof or asbestos sheet (which is otherwise not allowed)

Rs 70,000 is not enough but beneficiaries put their own resources and complete the house. They even take money from other loans that they are availing and put the money for building the house.

In the PDA based system, the photographs are taken that specify the latitude and longitude of the house constructed. This is uploaded on the website in the unique ID of the beneficiary. Its advantages:

- The same photograph cannot be uploaded from different location. (transparency)
- Officials can check the status of house construction from the offices itself.
- The bankers can also check the status of house construction from the office and in case the work is satisfactory they can release the loan directly in the beneficiary’s account. -> saves time, effort and also possible delays that cause harassment of the rural people.

3016 Branches of different Banks involved in the current scheme.

- 13 Nationalised Banks
- 3 Regional Rural Bank
- District Cooperative Central Banks

There is a Lead Bank in every area. Mostly it is the one which has the maximum branches in the area. They appoint a manager who is the nodal officer of the scheme. He/She acts as a link between civil administration and management.

**4.2.2.2 Low cost housing**

Housing is a dream for villagers and people do not want to experiment with it. Therefore low cost housing techniques are not popular. Currently we use stones etc. for construction and wasting our natural resources. Years later these resources will be difficult to reproduce. Therefore, we must value our resources and promote alternate technology.

There is a huge gap between the knowledge of present students of civil engineering and the need of industry. We need to find a way to bridge the gap, maybe by including the low cost housing techniques in the present curriculum.

The material used in conventional and alternate technology is same, only the technology is different. Therefore the doubts on its strength are baseless. Mud and thatch structures should also be improved. And also the use of fly ash to make bricks should be inculcated, as it can be used to make both cement and bricks. Agricultural and Industrial waste should be used to make building materials.
The Building Centres were initiated in different districts to promote low cost techniques but due to low political will and administrative issues these were closed down. The structure present there are intact till now and one can see structure and buildings made of cost effective techniques even now in a Building Centre in Samrat Ashoka Technological Institute, Vidisha.

Figure 11: Hollow Concrete Bricks
4.2.2.3 Beneficiary case study

These were the beneficiaries interacted with during the village visit in Vidisha Block. They were the beneficiaries of the CM Rural Housing Schemes.

Beneficiary 1

1. Members in Family – 6
2. Income Source – Labour
3. Investment till now – approx 2 lakh
4. Did not possess Ration Card – Application given
5. Status - Migrants (shifted 10 yrs ago)
6. Very motivated for repayment of loans
7. Bank - Union Bank of India
8. Voter Card – Present
9. Education – Nil
10. Construction Stage – Lintel
11. Bank-Union Bank of India

Living in a shed outside the constructing house and planning to make a toilet in that area once house is completely constructed.

Beneficiary 2

1. Occupation - Motor Binding Shop
2. Education – B.A
3. Income – 3-4 lakh per annum
4. Construction Stage - Foundation
5. Bank-Union Bank of India

Beneficiary 3

1. Occupation – Tailoring
2. Education – 8th class
3. Income – 4,000-5,000 per month
4. Construction Stage - Foundation
5. Bank-Union Bank of India

Both the above beneficiaries were constructing house together, With basement constructed for extra space. And the pit was dug for the toilet also.

Beneficiary 4

1. Occupation – Carpenter
2. The owner was out on work so details could not be collected. But the house was being constructed in a very good manner.
3. Toilet had also been constructed in the house.
4. Bank-Union Bank of India
Beneficiary 5

1. This house was being constructed after demolishing the previous kutchha house
2. The beneficiary was not present so no details
3. Construction Stage – Foundation
4. Bank-Union Bank of India

Beneficiary 6

1. Occupation- Labourers
2. Family Size- 7
3. Construction Stage- Lintel
4. Due to lack of resources, they have put a thatched roof.
5. Investment – Above 1 lakh till date
6. Bank-Union Bank of India

In general, the villagers had problems with bank. The banks delayed their application thus causing difficulties and delays to them. None of them had completed 6 months from the 1st Installments, so the repayment had not started.
Figure 14: Beneficiary 1 - Place where they are living currently (and also the proposed location of toilet)

Figure 15: Beneficiary 1 - Construction of current House
Figure 16: Beneficiary 2 & 3 - Pit Constructed for Toilets

Figure 17: Beneficiary 2 & 3 - Basement Included
4.2.3 Mentor Meetings

- My mentor initially told me about the two aspects of this problem- Firstly the need to provide pucca houses because kuchcha houses tend to be destroyed each year and render people shelter less. Secondly, because of growth in family size there is a need to make space for new families. While families are clearly poor to afford houses, in another scenario liquidity is a problem, so credit arrangement has to be made. This made me structure my research methodology accordingly.

- It has been seen that almost every state has come up with its own housing scheme. The reason as to why the central govt. schemes were not successful and states had to come up with their own has to be studied. The situation in BIMARU states is different as compared to the richer states like Punjab,
Haryana. So, the effect of poverty on the success of housing schemes is present more or less but it is also compounded by the effect of natural calamities.

- Micro Finance could be an option to solve financial problems related to rural housing sector. But it has been seen failing in Andhra Pradesh so suitable recommendations have to be made regarding it after studying the whole concept.
- Solutions to poor or no recovery of loans in case of housing loans is a major issue with bankers.
- Convergence of Total Sanitation Campaign and Rajiv Gandhi Grameen Vidyutkaran Yojna with Indira Awas Yojna so that the houses are provide with basic necessities and also the funds are allotted through these schemes also.
- Unavailability of Banks also pushes the rural people to informal money lenders, therefore the coercion and high lending rates. Also, the role of Self Help Groups have to be identified in providing finance and creating an atmosphere for recovery.
- A very unique thing was told to me by my mentor that Madhya Pradesh is planning to implement the establishment of banks at every 5kms so that villagers do not have to go to informal money lenders.
- PPP could be possible in field of Research & Development as a part of their CSR activity but the future of PPP in housing is a bit skeptical as they are profit oriented.

4.2.3 RTI

The questions asked in RTI were regarding the Homestead Scheme under Indira Awas Yojna. The researcher asked about the mechanism of land procurement and the collection of such data. Also, the researcher enquired about the number of land holdings given under the same scheme in the year 2013-2014.

The answers to the RTI were that the mechanism is defined by the state government and the data is collected with the Registrar General of India. The last
answer was surprising as it said that no state had asked for any fund in the homestead scheme under Indira Awas Yojna.

4.3 Gap analysis

4.3.1 First gap analysis has been taken from the RTI result. The general attitude of blaming the central government for not providing fund but the answer reflects the administrative and political will of the state governments. The issue could also be that there is not awareness among the landless but it’s the duty of gram panchayats to convey to the villagers are to what schemes and policies are eligible to avail.

4.3.2 Majority of banks are not able to fulfil their priority sector investment specially the foreign banks. And the banks that are able to fulfil the guidelines, invest Multi National Companies like Kellogg’s, Nestle under the agrarian and food sector investment. Profit oriented bank involvement in CM Rural Housing Mission is only due to the mandate of RBI about priority sector investment. Or else rural sector involvement will not be possible if it is voluntary as the transactions in rural banks are not that profitable as compared to their urban counterparts.

4.3.3 The repayment rate is good in CM Rural Housing Scheme because the half amount of EMI is paid by the government. But there is dire need of stable income source for these Low Income Group for up gradation of houses. This also involves agriculture based initiatives since this is the major occupation in rural areas.

4.3.4 The PDA based system in CM Rural Housing Mission is not being utilized to its maximum use, because of the following reasons-

i) Lack of trained personnel at District, Block and Gram Panchayat

ii) Slow internet connectivity in rural areas

Some remote areas, do not have internet connectivity at all.
4.3.5 INDIRAMMA – Rural Housing Scheme (Andhra Pradesh)

- Money was taken on loan by the government and given to beneficiaries. The beneficiaries did not pay it, as the political party waivers the loans in the hope of wooing voters.
- Every above 18 beneficiary was allotted house. Suppose 5 people in a family got houses, they built home on 3 and left 2 as open space. This led to utilisation of 5 plots and yielding only single house.
- Low unit cost – Rs 48,000
- Beneficiary selection not proper

4.3.6 Indira Awas Yojna

Low Allocation of Housing Units- Rural Housing is a huge problem in states because the actions planned by government are not need based. And the shortage is too high to be covered under a single scheme. Madhya Pradesh has a shortage of 37 lakh houses in rural areas (which is bound to increase with the increase in family size in the coming years). Indira Awas Yojna (GoI Scheme) allots 70,00 IAY units to M.P which has over 50,000 villages. Net allocation is approximately 1 house per village per year.
Figure 19: Overview of housing shortage in Madhya Pradesh

Source: Data from Madhya Pradesh Rural Road Development Authority
5 Recommendations, Scope and Strategy for Implementation

The housing project considers three main sectors for recommendations. Those are namely- Policy, Technical and Financial and all of them are interrelated to each other. The study till now has brought us to the conclusion that an inclusive growth is what our country needs in the present time.

**Recommendation 1** – Creation of a flagship policy under Ministry of Rural Development by government called Nation Rural Habitat and Housing Mission. This should be scaled to the level of other rural policies of central government like NRHM.

**Scope** – The present structure of Indira Awas Yojna is not that of a need based scheme. Different states have come up with their own housing schemes and there has not been uniformity in implementation. With a National Rural Habitat and Housing Mission, every state will have to follow certain guidelines by centre which will encourage innovations and new technology as some states are really proactive in implementation. The central government shall act as a facilitator and enabler in the housing programs. The state governments according to the difference in geography and socio-economic background may add or delete components. The deletion part should have a ceiling of 25%.

Due to a nationalised scheme, first of all the housing issue will get importance in the national scenario as is required by the gravity of the problem and thus leading to increase in grants of funds. Signing MoUs with state governments will make it mandatory for them to comply to the guidelines and also prepare the adequate infrastructure. The right to add components will lead some pro-active states have an edge over the others and this will lead to the motivation to create more new technology and better implementation techniques.
The reason for keeping the funding 65:35 is for a reason that states should have incentive to join the Mission. With the low allocation of houses from Indira Awas Yojna, the states end up funding the state housing schemes completely. So this 65 percent would be a greater funding support from centre as was before. Since this a pro-poor scheme and only government can fund such a large scale scheme.

The reason for dividing the schemes in these basic three parts is for the reason of catering specific to the need. The poorest of the poor requires full credit but a person better off might just require a support which can be granted in form of either credit subsidies or interest subsidies.

Since all the states have some or the schemes which fall under each category. It would be better to create the present structure and consolidating it than creating a system that is totally new.

**Structure**-

**National Rural Habitat and Housing Mission**
- Sign MoU with different states

**Funding to be in the ratio of 65:35 (Centre:State) for all schemes coming under this Mission**
- States to be given rights to add/delete components to the schemes

**The scheme to be basically categorised in three parts** -
- Full Subsidy
- Credit Subsidy
- Interest Subsidy

**Linking the current schemes of state government under the specified heirarchy**
- States to decide the fixed time based housing target
**Recommendation 2:** Creation of Self Help Groups with a mandatory savings and credit account and linking of NGO controlled Micro Finance with the formal sector banking.

**Scope:** With poor repayment of loans by individuals in Micro Finance in Andhra Pradesh has sparked a debate on the viability of Micro-Finance in India. Also, there has to some social pressure on the individuals to repay loans as these are the people from low Income Group.

The lack of availability of land and smaller land holdings have led us to focus on the Cooperative sector. These self-help groups can be legalised so that they can own the land in their names for cooperative housing or take loans from banks at lower interests and then distribute among the individuals.

The Self Help Group creation will also force the individuals to develop a saving habit. The formation of Self Help Group will also make the group avail Micro Finance. But the Micro Finance should be NGO controlled so that the Strengthened linkage of Informal Sector with the Formal Sector.

Mutually Beneficial Partnership depending on strength of both sectors

- Informal Sector- Advantage in terms of small transaction costs achieved through adaptability and flexibility of operations.
- Formal Sector- Broader resources base and high leverage through deposit mobilization

Educating Borrowers about repayment and Awareness about interest rates among the recipients can be done through NGOs.

**Strategy –**

- Self Help Groups at Panchayat level to be created and legalised.
- The Self Help Group to have a mandatory savings and credit account
- Each member be encouraged to save daily thus contributing to the SHG Fund
- This savings combined with government can facilitate the infrastructure better
• These SHGs can also be funded by Ministry of Small and Medium Scale enterprise to increase some livelihood generation
• SHGs can also own land as a community and go for cooperative housing.
• The members will have to pay a regular rent till the mortgage is paid
• Permanent Ownership of houses
• These SHGs can be incentivised by a interest subsidy loans to SHGs by government.

Figure 20: Basic Model of Inter-relation
Figure 21 : Fund flow for Employment Generation

Recommendation 3: Proper Beneficiary Selection for the different nature of schemes

Scope: The waitlist is long in housing schemes that people keep waiting for years. So, it is very important to distinguish the people in need of different kind of housing. Some are the poorest of the poor who cannot bear the burden of the expensive construction material and who are the real beneficiary of such schemes. The priority order to be made by Gram Sabha (as is being done already in the schemes). Then there are some people who can construct their houses with just a little support from government, they are entitled to the credit subsidy scheme and loan offered at the rate of the banks.

Then there are Self Help Groups, who are entitled of interest subsidy. They get money at lower rates and can use it for employment generation and also for helping in an individual’s house under any of the previous schemes. The money can be also used for cooperative housing.

Strategy-
1. The data of homeless and housing shortage to be maintained at the panchayat level on the website as well as the on the board in Gram Sabha. And this will be collected centrally both at State level and Centre level
2. The average monthly income of every person to displayed as well
3. The villagers can apply to all three but they should have a priority order.
4. Gram Sabha will decide the beneficiaries under the full subsidy and the same will get updated on the website
5. Higher Authorities can supervise the data and look for any discrepancies
6. After which, the allotments can be made under the other two schemes
7. Villagers to be made aware about the differences in the three schemes through the Self Help Groups
8. An IVRS system to be installed to let the villagers know of the status of the work or the application.
9. A rural BPO can also be established to give information about the details of every scheme.
Recommen**dation 4**: Creation of National Housing Scheme Evaluation Committee at the Centre

**Scope:** Every state has their own housing schemes and some states are doing better than others. But there is lack of communication between the states and sometimes it is avoided due to political issues. To avoid this problem, there should a National Housing Scheme Evaluation Committee to evaluate every scheme. In case, some component of some state scheme is doing well then it can be integrated in the other states as well as per guidelines of the committee.

The new initiatives can be rewarded by increased funds next year.

**Strategy:**

1. The committee to consist people from diverse backgrounds -Technical , Financial, Social, Women Activists, Civil Society and Politicians
2. The evaluation to be done on parameters on technical as well social parameters
3. The directive to be given to states with similar socio-economic status to start pilot projects on that component of scheme.
4. Also, the committee will monitor the performance in general and find out the reasons if a scheme in a particular results is not keeping up to the targets.

![Diagram of Proposed Structure of National Housing Scheme Evaluation Committee]

**Figure 22 : Proposed Structure of National Housing Scheme Evaluation Committee**

**Recommendation 5:** Recognising the low cost housing companies and institutions as stakeholders in the scheme and incentivising their participation

**Scope:** The low housing cost units in the government schemes have led people to find ways to cut costs and build a house in that amount. This can be done through low cost housing techniques. These houses are as strong as the ones made by Conventional techniques because the material used in both the techniques is same.
Presently, this is not being done due to lack of trust in these techniques and due to lack of expertise and material. Even if a government scheme makes it mandatory, there are not enough skilled people in these techniques at grass root level to guide the villagers. Also, this could open more employment avenues for rural people.

**Strategy:**

- Research Institutes on Low Cost Techniques should be included in the ambit of policy
- CSR aided workshops in villages and in renovation of the Building Centres.
- Internships and Projects in Low cost at rural level to promote education with specific targets to the state.
- Compulsory Usage of the low cost techniques for the construction of government buildings and offices.
- Training Centre for low cost construction materials and technology. The trained people should be given soft loans to start up different manufacturing units in the rural areas.
- The manufacturing units to be connected to Commercial centres by incentivising the low cost units by reducing taxes.
Recommendation 6: Creation of better Monitoring system by IT based applications.

Scope: As seen in the e-ASRAY project of rural housing project. IT based application and monitoring can increase transparency and accountability. Also the time of operation of applications and loan sanctions can also be reduced if the computerisation of all banks and gram panchayats is done and also the internet service provision. A major problem is that of Internet Connectivity and speeds in the rural areas. The solution can be of including the Internet Service providers in the policy and since their profits are almost saturated in the urban areas, it will be a good opportunity for them to enter the rural market.
But unfortunately, the work force is not used to computers in the rural areas and there is dire need of proper skilled technical experts and also an intensive IT training of the present task force. Simply, installing the infrastructure won’t get the work done as the banks are not used to transferring the loan amount just reviewing the house completion status on

**Strategy:**

- Week long Computer Training to official staff by Private Companies under their CSR ventures. **Repeated training of the trained staff after 4-6 months for upgradation of skills.**
- Computers be installed in every gram panchayat and for the internet provision, Government can take tenders from the commercial service providers like Airtel, Reliance etc. (**a PPP model**)  
- Computer education to be popularised in the villages by Gram Panchayat and in Gram Sabha. **Common Service Centre (an e-Governance concept) can also be useful in this area.**
- **NSDC (National Skill Development Council) is a PPP model that works in the area of skill development. NSDC trains mostly school drop outs or skill upgradation of low education background people. Construction trainees as well as IT trainees can be collected via NSDC through an agreement of state governments with NSDC.**
Recommendation 7: Involvement of banks in the mainstream banking in rural areas and also opening of more of RRBs in states so that they can be linked with the various schemes.

Scope: The villager gets exploited at the hands of informal money lenders. There should be availability of banks so that the villagers can also avail the formal banking opportunities. The banks do not give loans to poor people as they do not have stable source of income. But we have seen that in scheme like CM Rural Housing Mission there has been no default case in the last two years of its inception. That says a lot about the changing scenario in rural areas and also the government contract also led the banks achieve their housing targets under priority sector by RBI.

There is a Rural Housing Fund which finances National Housing Banks and these NHBs in turn refinance Regional Rural Banks. National Housing Banks gives loan at a low rate of interest-6%. Though they can also directly finance institution but our Public Delivery System is not in place that our government agencies that avail that option. Therefore, more Regional Rural Banks should be opened in states so that the villager can avail loans at lesser rate of interests.
This will also help in the housing sector directly and also indirectly by helping them boost their livelihood options.

Also IT implementation is very necessary in this field as the villager gets harassed due to the delay by the banks in processing the applications. So, it is the need of the hour to reduce the interaction villagers with the banks as well and facilitate his loan process.

**Strategy**-

- Bank involvement in government schemes
- Opening more branches in the rural areas
- Computerisation of all banks and IT integration in stages with the loan proceedings. Bank accounts directly linked to the website portfolio of the beneficiary.
- Regional Rural Banks to be opened in every district, so that the RHF can be utilised
- Agrarian reforms to boost the income – soft loans to be provided so that the villager can establish his income
- Aadhaar number linked to the accounts

![Flow of funds](image.png)

**Figure 24**: Flow of funds
Figure 25: Hierarchy above the grass root level in monitoring
6 Future Work

Housing sector is a very wide sector. This includes the financial analysis, technical analysis as well as policy analysis. This report has its sample based in Madhya Pradesh. The scope of future work is a lot when it comes to analysing the situation of other BIMARU states.

Housing sector also has a segment that this project does not touch on, that is the rehabilitation housing. We have with us the example of the calamity that occurred in Uttarakhand. Huge numbers of people were rendered homeless. The Dam and hydroelectric projects also displace a lot of people.

So, a future work could be carried on the rehabilitation and development of habitat for replaced people. Also, a detailed study on land procurement process for different public and private activities could be included in this.
7 Conclusion

Housing is a very important sector in economy and the poor is the most deprived of it. We have to bridge the gap between demand and supply by not just depending on government subsidies but by developing employment generation structures in the rural areas which can empower the rural poor.

The Government has indeed realised the problems in its total worth as it can be visible from the Draft National Rural Housing Policy and Draft National Homestead Bill that entitles a rural minimum 0.1 acres of land. But the country more focus on the housing sector as well employment sector. There is a chain that connects employment, housing and health. And not just these, the social pride related to owning a house is irreplaceable.

Some state government are doing commendable job in providing housing to the poor. But a lot more needs to be done and can be done. The recommendations made are just guidelines and more research needs to be done on this topic to cover other aspects of this project.

I would like to conclude my project with words of Mahatma Gandhi that the real success of our efforts will be when the poorest will be benefitted by our efforts.
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Appendix A

Mentor Meetings

Date: May 19, 2013
Time: 02:10 PM
Duration of Discussion: 10 minutes

Discussion

- Due to extremely high numbers, homelessness is a major National issue. So the complete nationwide scenario has to be studied, including the region wise distribution.
- There are two aspects of this problem - Firstly the need to provide pucca houses because kuchcha houses tend to be destroyed each year and render people shelter less. Secondly, because of growth in family size there is a need to make space for new families. While families are clearly poor to afford houses, in another scenario liquidity is a problem, so credit arrangement has to be made.
- It has been seen that almost every state has come up with its own housing scheme. The reason as to why the central govt. schemes were not successful and states had to come up with their own has to be studied.
- The situation in BIMARU states is different as compared to the richer states like Punjab, Haryana. So, the effect of poverty on the success of housing schemes has to be studied.
- Flooding and earthquake aggravate the problem of homelessness.

Action Items before Next Discussion

- National Average of number of Homeless people, through data from Planning Commission.
- Comparative study of the issue of homelessness between BIMARU and richer states.
- Detailed study of Central Government Housing schemes; its limitations and challenges
- Reasons for need of state housing schemes
- Components of different state housing schemes

**Date:** May 30, 2013

**Time:** 10:30 PM

**Duration of Discussion:** 10 minutes

**Discussion**

- About my 1st week’s developments->Scenario of Rural Homelessness, Indira Awas Yojna and its financing bodies.
- My project has been streamlined to specific problems in Madhya Pradesh.
- Rural Housing Micro Financing could be an option for the financial problem of maintenance and repair, but I need to study this in detail first.
- Implementation challenges that are faced can be improved by monitoring agencies.
- Indira Awas Yojna has come under CAG scanner according to reports, this may improve the transparency of the scheme.
- Development Alternatives is an NGO working in Orchha in low cost housing, I can visit these during my field visit in MP inn 3rd week of June.

**Action Items before Next Discussion**

- Detailed comparison of different state housing schemes
- Study of reports of recommendations by different committees, especially in case of Madhya Pradesh housing scheme

**Discussion Details with others**

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<td>a)</td>
<td>Details of low cost housing models. He gave us the printed copies of designs. And told these low cost technologies are not being implemented-&gt;Even if the government imposes a policy for low cost, government does not have enough skilled engineers to monitor and even the</td>
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material required are not available. So to ensure low cost technology, firstly we need the course to be taught to budding civil engineers and also set up industries for manufacture of the materials. This cannot be a one day work as the people will take time to have faith in those designs. This will take years but is possible if there is political will power.

### b)

Around 30-40 percent of work in construction of house requires skills and the 60-70 percent of the total expenditure is the expenditure in the materials.

### c)

The reasons for failure of INDIRAMMA was –

- (a) Money was taken on loan by the government and given to beneficiaries. The beneficiaries did not pay it, as the political party waived the loans in the hope of wooing voters.
- (b) Every above 18 beneficiary was allotted house. Suppose 5 people in a family got houses, they built home on 3 and left 2 as open space. This led to utilisation of 5 plots and yielding only single house.
- (c) Low unit cost – Rs 48,000
- (d) Beneficiary selection not proper

The above are the inputs from him as he had been to Andhra Pradesh to study the scheme.

### d)

There can be two issues with money repayment in CM Rural Housing Mission –

i) Claim - The half amount of EMI of the loan will be paid by government (i.e EMI of Rs 30,000). This amount has to be claimed by the banks. This claim has to be sent to the CM RHM financial head and then the amount shall be cleared. The present situation is that banks do not claim the amount regularly.

ii) Default – The half amount of EMI of the loan will be paid by beneficiaries (i.e EMI of Rs 30,000). This amount can be increased depending on the financial capability of the beneficiary. If the beneficiaries do not repay their amount, that becomes a default case. Till now, it is negligible in this scheme.

### e)

He told about Ferro Cement and Ferro Concrete. Building Centers are involved in low cost technology, and are set up in every district. But these have become inactive in the recent years. These should be revived and linked with commercial centers to enable the distribution and availability.

### f)

With number of political leaders being members and owners of Cement Industry, it is really difficult that any such policy would be made that would reduce the consumption of cement.

### g)

There have been talks about the latest technology in term of pre fabricated structures in housing. But these can never be cost effective even though the structures have good strength.

### h)

Smokeless Chulhas – Not a successful policy. Even the houses that adopted it, due to choking of pipes in some time, removed it as the smoke was filling the houses. Also, the villagers were not aware about environmental issues and also the health impacts.
So, they had no motivation for continuing to use it.

**i)** The beneficiary list is prepared by Gram Sabha, to ensure there is least corruption in preparing it. Gram Sabha is a meeting of all villagers where everyone can participate irrespective of classes and castes, and they decide who is more in need of housing. And since they live together in a community, no one can decide better.

**j)** Poverty cannot be calculated using numbers. Social indicators like education, housing, health and other aspects have to be accounted to have an efficient poverty estimation.

**k)** With 1,00,000 houses being constructed every year and Rs 30,000 subsidy given per houses. A total of 300 Crore has been fuelled in the rural economy, which will enhance the rural economy as well.

<table>
<thead>
<tr>
<th>2</th>
<th>Mr. Prashant Kelapure</th>
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<tbody>
<tr>
<td>a)</td>
<td>CM Rural housing Mission has got by far maximum reach and maximum houses constructed in one year. For one reason, that it involves beneficiary participation.</td>
</tr>
<tr>
<td>b)</td>
<td>The land of the beneficiary is mortgaged before giving loan in CM RHM.</td>
</tr>
<tr>
<td>c)</td>
<td>The beneficiaries who are landless are given lands in the village. ABADI land in the village is allotted under this scheme. It is preferred that the land is in the village and not outside, as the occupancy rate of houses reduces in that case. The land near village are mostly agricultural and that cannot be given to build houses. With low availability of land, disbursing land under this scheme is a bit difficult.</td>
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</table>
| d) | There is a MoU signed between the corporate heads of banks and the CM RHM. Some of the points mentioned in the MoU are-  
  v) The beneficiary is entitled to seek minimum Rs 30,000 but within a maximum sealing of Rs 45,000. Though the government subsidy shall remain limited to Rs 30,000  
  vi) The bank can refuse to give loan to any beneficiaries but they have to give reasons to selection committee and satisfy them that the refusal is based on bonafide grounds of good and prudent banking.  
  vii) The loan disbursement will be under 3 installments -  
    1st Installment – 50 % (For Plinth, Foundation, walls after foundation is dug)  
    2nd Installment- 40 % (For completion of roof, doors and windows)  
    3rd Installment- 10 % (For final completion)  
  viii) Repayment shall start 6 months after the 1st Installment is given |
There are loans of 3 durations – 10, 12 and 15 years. Mostly villagers go for the 15 year duration.

In case the beneficiary is not paying and this comes in the notice of the block level officers. The officers talk them and the EMI can be paid by merely 3 days of labour in MGNREGA. But there have not been cases of default, which is also obvious as the land price is much more than Rs 30,000. And no one wanted to risk their land and houses for a Rs 30,00 loan.

The banks have their internal target related to housing loans which were not being met earlier in rural areas. But after integration with this scheme the target have been met so the perspective of the corporate offices have been positive.

Every branch of banks are given targets to be fulfilled. These are being communicated through their corporate heads so there is no issue of unwillingness from the side of bankers.

Briefed about the CM Rural Housing in detail-
  i) its credit cum subsidy nature
  ii) designs being given to support the houses (81)
  iii) Houses constructed by beneficiaries themselves
  iv) No detailed evaluation before the release of next installment -> Just a visible inspection if construction till foundation, lintel level or roof construction level -> This saves the people from possible harassment by the hands of local officers.
  v) Involvement of banks has empowered the villagers -> all of them have accounts
  vi) Monitoring done through photographs by PDA based devices.
  vii) MP Rural Road and Housing Authority has been appointed as the implementing agency for the scheme.

Madhya Pradesh has 50 districts and over 50,000 villages. The administrative system is 3 tier at district level-
  i) Zila Panchayat (District)
  ii) Janpad Panchayat (Block)
  iii) Gram Panchayat

This is the system that implements all schemes of rural development.

In the PDA based system, the photographs are taken that specify the latitude and longitude of the house constructed. This is uploaded on the website in the unique ID.
of the beneficiary. Its advantages:

i) The same photograph cannot be uploaded from different location. (transparency)  
ii) Officials can check the status of house construction from the offices itself. 
iii) The bankers can also check the status of house construction from the office and in case the work is satisfactory they can release the loan directly in the beneficiary’s account. -> saves time, effort and also possible delays that cause harassment of the rural people.

d) The PDA based system is not being utilized to its maximum use, because of the following reasons:
   iii) Lack of trained personnel at District, Block and Gram Panchayat  
   iv) Slow internet connectivity in rural areas  
v) Some remote areas do not have internet connectivity at all.

e) 3016 Branches of different Banks involved in the current scheme.
   i) 13 Nationalised Banks  
   ii) 3 Regional Rural Bank  
   iii) 4 District Cooperative Central Banks

f) There is a Lead Bank in every area. Mostly it is the one which has the maximum branches in the area. They appoint a manager who is the nodal officer of the scheme. He/She acts as a link between civil administration and management.

g) National Housing Bank finances all housing schemes and projects. This can be an alternate financing way. Its rate of interest is 6 percent. Two possibilities-
   1. Regional Rural Bank are refinanced by National Housing Bank
   2. National Housing Bank can finance the whole scheme. But there should be a distributing mechanisms.

h) National Housing Bank does not refinance in the case where Non Profit Assets are high for any bank.

i) Profit oriented bank involvement is only due to the mandate of RBI about priority sector investment. Or else rural sector involvement will not be possible if it is voluntary as the transactions in rural banks are not that profitable as compared to their urban counterparts.

j) Ministry of Finance  
   RBI – Rural Housing Fund  
   National Housing Bank  
   No outlet of its own!

This is the flow of funds.

i) Rs 70,000 is not enough but beneficiaries put their own resources and complete the house. They even take money from other loans that they are availing and put the money for building the house.
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<th>4</th>
<th>Mr. Pervez Hussain</th>
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<tbody>
<tr>
<td>a)</td>
<td>He made available the data of EMI payment by government to me and also the yearly budget of the CM Rural Housing Mission.</td>
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<tr>
<td>b)</td>
<td>Being from civil engineering background, he gave some inputs about RCC and filler slabs.</td>
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<tr>
<td>c)</td>
<td>In this scheme, the beneficiary can construct a house of his own designs and size. It is observed that beneficiaries construct bigger houses and they are unable to put a permanent roof as their resources are all exhausted. And since the scheme forbids the further installments if the work up to that stage is not completed, the beneficiary at the end puts up a thatched roof or asbestos sheet (which is otherwise not allowed).</td>
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<th>5</th>
<th>Mr. I. C Thakore</th>
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<tbody>
<tr>
<td>a)</td>
<td>Apart from CM Rural Housing Mission, there are two more schemes for house. One is the centrally funded Indira Awas Yojna. And second is a which is state funded and is for SC/ST population only. The second gets very low number of units sanctioned every year. So it’s not that significant.</td>
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<td>b)</td>
<td>In Indira Awas Yojna, there is a lack of administrative structure. The staff is overburdened with different schemes so the implementation and monitoring is not efficient. There have been no fresh recruitments in the last few years. Thus increasing the work load with a number of staff retiring every year.</td>
</tr>
<tr>
<td>c)</td>
<td>The number of houses per village is effectively one, which is too low for an impact in the rural housing shortage issue. So, the main issue with this is the huge waiting list of beneficiaries. 70,000 units allocated under IAY per year to Madhya Pradesh and the housing shortage currently is of the order 37 lakh. This will take over 50 years to solve this shortage and with increasing size of families the housing shortage number will also not be constant.</td>
</tr>
<tr>
<td>d)</td>
<td>Scheme Incharge looks after complaints. The complaints can be sent to either central government or state government. Complaints are sent to Zila Panchayat (If Required)</td>
</tr>
<tr>
<td>e)</td>
<td>Now there is a provision of 4 percent contingency plan of the total budget allocated, which covers the administrative costs.</td>
</tr>
<tr>
<td>f)</td>
<td>In Madhya Pradesh, only new inputs under IAY is allowed. Upgradation of units has been put to hold because of cases of corruption in the upgradation. Still there is not strict monitoring unit for IAY in the state.</td>
</tr>
<tr>
<td>g)</td>
<td>The units are directly allotted to districts. So the chances of fund laundering decrease.</td>
</tr>
<tr>
<td>h)</td>
<td>He gave us the new guidelines of Indira Awas Yojna and the updated provisions.</td>
</tr>
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</table>

6 Shri Arun Kumar

<p>| a) | He talked about the importance of employment in rural areas. There is a huge economic potential in rural areas. But the youth in the villages are not educated or skilled enough to get good jobs. This situation is being exploited by industries like Security Agencies where they pick up youth from villages and employ them even without training them and give them very low wages. They do not train them for two reasons- Firstly, they do not want to invest time and money and Secondly, if they train the youth, their wages will also have to be increased. |
| b) | On Public Private Partnership, he told that it would not be feasible as the Real Estate and Infrastructure Industry is home to black money and their inclusion in the rural areas would lead to more exploitation of the villagers. The involvement of construction firms has led to increase in house costs in urban and semi urban areas. |
| c) | He was emphasizing on technology to be framed for rural areas, as the institutions are only focusing on modern research and not the latest ones needed in the rural areas of country. |
| d) | When talking about political influence in beneficiary list preparation in IAY, he told that there is 3% quota for MLA’s. And anyone whom the MLA thinks is in dire need of housing can be allotted houses in this quota. |
| e) | Talking on improving the financial conditions of villagers, he told training centers should be opened in every village and also employment should be ensured to them otherwise the youth will become disappointed and will have to face social harassment. |</p>
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<tr>
<th></th>
<th>Dr. J.S Chauhan</th>
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<tbody>
<tr>
<td>a)</td>
<td>Housing is a dream for villagers and people do not want to experiment with it. Therefore low cost housing techniques are not popular.</td>
</tr>
<tr>
<td>b)</td>
<td>Currently we use stones etc. for construction and wasting our natural resources. Years later these resources will be difficult to reproduce. Therefore, we must value our resources and promote alternate technology.</td>
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<tr>
<td>c)</td>
<td>There is a huge gap between the knowledge of present students of civil engineering and the need of industry. We need to find a way to bridge the gap, maybe by including the low cost housing techniques in the present curriculum.</td>
</tr>
<tr>
<td>d)</td>
<td>He told that the material used in conventional and alternate technology is same, only the technology is different.</td>
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<tr>
<td>e)</td>
<td>There is no political will power to promote such technology.</td>
</tr>
<tr>
<td>f)</td>
<td>He talked in detail about the stages of construction and different types of foundation techniques.</td>
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</table>
| g) | The stages of clearance are —  
   i) Site Clearance  
   ii) Layout  
   iii) Extension of foundation  
   iv) Plinth  
   v) Walling (Frames) |
| h) | Cheapest and best are RCC frames. |
| i) | We should plan to control the population by 2050 so that we know our population pressure on resources. The focus of basic needs should be shifted from food, clothing and housing to Air, water and soil. |
| j) | Mud and thatch structures should also be improved. And also the use of fly ash to make bricks should be inculcated, as it can be used to make both cement and bricks. |
| k) | We need to publicise the strength of cost effective techniques. |
**l)** Agricultural and Industrial waste should be used building materials

**m)** Not presently, but a private intervention after 20 yrs is possible. Youth should be trained and be provided with loans to open small scale industries to promote livelihood generation.

**n)** These cost effective techniques should be compulsory in government institutions.

**8**  
**Mr. Srivastava- CEO, Vidisha (MP)**

**a)** All government schemes of the Rural Development ministry is implemented through this body only.

**b)** In CM Rural Housing Scheme, around 40-50 houses were constructed in the village whereas only 1-2 houses were constructed under IAY.

**c)** There is a “Maryada Abhiyan” in the state that builds toilets in the rural areas. This scheme will be integrated with the housing schemes to increase the funding in house construction. The amount will be approximately Rs9,000, which will include MGNREGA wages for construction of toilets.

**9**  
**Mr. Bhatnagar, Nodal Officer, Vidisha (MP)**

**a)** He was the nodal officer for the CM Rural Housing Mission in the Zila Panchayat of Vidisha, a district in Madhya Pradesh.

**b)** He told that the people who are a bit financially stable are able to construct house more comfortably.

**c)** The area we visited in Vidisha was better off financially, so we did not witness any case of poorest of the poor. But he told that the very poor need full subsidy schemes, which have very poor reach.

**10**  
**Ms. Sophia Joseph**
1. Land Ownership problem is major in Madhya Pradesh - The tribal people, they do not have papers of their land - This is a major hurdle for implementation of any housing scheme.

2. People not in BPL end up availing facility of Indira Awas Yojna - Due to the PRI politics and MP/MLA influence in preparing the list of beneficiaries.

3. Census data is not at all credible in Madhya Pradesh as it is unknown as to how much effort is taken by the officials to cover the data of naxal prone areas.

4. Pots in toilets are fitted but there is no pit dug. The toilet is then deemed ‘complete’ on official records but it is not actually fit for use. Similar is the case in housing, a structure with four walls is deemed ‘complete’ on papers as well.

5. Stones and Pit construction prices are high - the amount allotted under IAY not sufficient.

6. Micro finance in Madhya Pradesh can be successful as community feeling is present in Madhya Pradesh.

7. Design guidelines should be given by government and need for monitoring agency is very urgent that should comprise of PRI, NGO’s and the government bodies.

8. There is no awareness among the villagers about the need for housing and sanitation - as it is witnessed that they use toilets as store rooms and houses as shelter to cattles.

9. They showed me all their designs and their building plans and all the details, of which I have hard copy of few.
“The highest measure of democracy is neither the ‘extent of freedom’ nor the ‘extent of equality’ but rather the highest measure of participation.”
- A.D. Benoist

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