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## Rural Housing : The Core of Rural Finance

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### Abstract:

India is a country of villages. According to census of India's 2011 provisional population, out of 121 Indians, 83.3 crore live in rural areas while 37.7 crore stay in urban areas. There are about 6 lakhs villages in our country. Around 65 to 70 % of the populations of India live in villages i.e. rural areas. They are not able to procure a house due to lack of financial resources. The situation of the Scheduled Tribes, Scheduled Castes and the other socially and economically backward class families is worst affected by poor housing conditions. Hence, fulfilling the need for rural housing and tackling housing shortage particularly for the poorest is an important task to be undertaken as part of the poverty alleviation efforts of the government.

### 1. INTRODUCTION

Housing is one of the basic needs for the survival of human beings. Ownership of a house provides significant economic security and social status for a citizen in the society. Although all three basic needs of human being viz. food, cloth and shelter are of utmost importance, individual experiences stability and social security if his need for shelter is fulfilled. Therefore shelter is one of the prime

necessities of human being and it is perpetually met in the form of a house may that be any size of shape.

Around one third of the human population in urban as well as rural areas in the country is deprived of adequate housing facilities. Out of the estimated 200million families in India, approximately 65to 70million families do not have adequate housing facilities. They are not able to procure a house due to lack of financial resources. The situation of the Scheduled Tribes, Scheduled Castes and the other socially and economically backward class families is worst affected by poor housing conditions. Hence, fulfilling the need for rural housing and tackling housing shortage particularly for the poorest is an important task to be undertaken as a part of the poverty alleviation efforts of the government.

### 2. INDIRA AWAAS YOJANA (IAY)

The constitution of India places rural housing in the domain of state Government and the Panchayati Raj Institution. The central Government has been implementing IAY as part of the enabling approach to shelter for all, understanding the fact that rural housing is one of the major anti-poverty measures for the marginalized. The Indira AwaasYojana (IAY), is a flagship scheme of the ministry of Rural Development to provide houses to the Below Poverty Line (BPL) families in the rural areas.

The genesis of the Indira AwaasYojana can be traced to the programmes of rural employment, which began in the early 1980s. Construction of houses was one of the major activity under the national rural employment Programme (NREP), and the Rural Landless Employment Guarantee Program (RLEGP), which began in 1980 and 1983 respectively. There was, however, no uniform policy for rural housing in the states. For instance, some states permitted only part of the construction cost to



be born from NREP/RLEGP funds and the balance was met by beneficiaries from their saving or loans obtained by them. On the other hand, others permitted the entire expenditure born from NREP/RLEGP funds, further, while some states allowed construction of only new dwellings, others permitted renovation of existing houses of beneficiaries. As per announcement made by the Government of India in June 1985, a part of the RLEGP fund was set aside for the construction of houses for Scheduled Castes/Scheduled Tribes and free bonded labourer. As a result, Indira Awaas Yojana was launched as a sub-scheme of RLEGP during 1985-86. Thereafter, continued as a sub-scheme of Jawahar Rozgar Yojana (JRY) since its launch in April, 1989. 6 per cent of the total JRY funds were allocated for implementation of IAY. The scope of IAY was extended to cover below poverty line Non-Scheduled Castes /Scheduled Tribes families in the rural areas from the year 1993-94. Simultaneously, the allocation of funds for implementing the scheme was raised from 6 per cent to 10 per cent of the total resources available under JRY at the national level, subject to the condition that the benefits to non-Scheduled Castes/Scheduled Tribes poor should not exceed 4 per cent of the total JRY allocation. The IAY was de-linked from JRY and made independent scheme with effect from 1st January 1996.

#### Objectives of the study

The study aims at

1. Discussing about Indira Awaas Yojana
2. Studying the scheme's quantitative & qualitative data
3. Studying the role of financial institution
4. Making concluding remarks

#### Methodology

The study is on based on secondary sources of data/information. Different books, journals and relevant websites have been consulted in order to make the study an effective one.

### 3. RURAL HOUSING STATISTICS & IMPLICATIONS

The core issue to be addressed by the National Rural Housing Policy is how to create and maintain the quality of permanent assets. Since a long period, rural housing has been one of the neglected sectors in infrastructure development and literature reveals that till date less study has been conducted so far on rural housing except by the government institutions.

### 4. RURAL HOUSING: QUANTITATIVE ANALYSIS

The total number of census houses have increased from 24.9 crore (2001) to 33.1 crore (2011) which around 33 per cent higher than 2001 housing stock. The data reveals that rural housing stock has increased by 23 per cent which is quite less in contrast to 54 per cent increase in urban sector. It envisages both qualitative and quantitative improvement in rural housing sector. Empirical evidences show that better rural housing always has a positive correlation with creation of wealth and raises productivity in the rural sector in particular and hence arguments social welfare too.

Table 1: Variation in the number of Census Houses-India 2001 and 2011 (in Crores)

Census House (in Crores)	Total			Rural		
	2001	2011	Variation %	2001	2011	Variation %
Number of Census houses	24.9	33.1	32.8	17.8	22.1	24.3
Occupied census houses	23.3	30.6	31.3	16.8	20.7	23.1
Used as residence	17.9	23.6	31.7	12.9	16.0	23.9
Used as residence-cum-other use	0.8	0.9	8.8	0.6	0.6	3.3
Housing Stock	18.7	24.5	30.7	13.5	16.6	23.0

Source: Census 2011, Government of India

There has been a sharp rise in the decadal growth rates recorded in the number of



census rural houses (24.3 per cent), occupied census houses (23.1 per cent) and those being occupied and used as residence (23.9 per cent) between 2001 and 2011. The rural housing stock itself has recorded an increase of 23 per cent between 2001 and 2011. Still the associated rise in population overall and schemes like Mahatma Gandhi National Rural Employment Guarantee Act which aim to restore much of migrant rural population back to their place of domicile, the need for having a focused rural housing strategy is one which continues to provide challenge to the policy makers. Hence just provision of shelter to house-less households is not enough but it should be continuous and sustainable too.

#### 5. RURAL HOUSING: QUALITATIVE ANALYSIS

The issue of identifying quality barriers and delivery of service is one of the major aspects of rural housing of the current scenario. Rural house always suffered on qualitative ground than quantitative but recent study on Census -2011 reveals that there is a substantial improvement in housing quality with respect to material used for roof, wall, floor etc.

**Table 2: Rural Households by Material of Roof-India 2001 and 2011 (in percentage)**

Material used	2001	2011	Change
Grass/ Thatch/ Bamboo/ Wood/Mud	27.7	20.0	- 7.7
Tiles	37.6	28.7	-8.9
Handmade tiles	NA	18.3	-
Machine made tiles	NA	10.4	-
G.I./Metal/Asbestos sheets	9.8	15.9	6.1
Concrete	11.0	18.3	7.3
Others	14.0	17.1	3.1

Source: Census 2011, Government of India

If we compare the decadal variation (in per cent) as regards to types of material used for roof in which total number of houses built, we find the evidence of improvement in quality in terms of existing infrastructure. For instance, houses with one of grass/thatch/ bamboo/

wood/mud as roof building material have decreased by 7.7 per cent between 2001 and 2011 while houses with Tiles as roof materials have decreased by 8.9 per cent during the same period. Contrary to the above, the use of G.I./ Metal/Asbestos sheets has increased by 6.1 per cent whereas concrete has spiked to 7.3 per cent in its material use.

**Table 3: Rural Households by material of Wall-India 2001 and 2011 (in percentage)**

Material Used	2001	2011	Change
Grass/Thatch /Bamboo	12.6	11.9	-0.7
Mud/Un-burnt bricks	39.7	30.5	-9.2
Stone	10.5	13.6	3.1
Packed with mortar	NA	10.0	NA
Not packed with mortar	NA	3.6	NA
Burnt brick	34.2	40.0	5.8
Others	3.0	3.9	0.9

Source: Census 2011, Government of India

Meanwhile, in terms of material used for walls of house, grass/thatch/bamboo remain as the favourable choice while the use of mud or un-burnt bricks have fallen by 9.2 per cent in terms of decadal percentage between 2001 and 2011 indicating its decline in use as a material for wall of the house. On the other hand, uses of stone and burnt bricks have recorded an increase by 3.1 per cent and 5.8 per cent respectively during that period, clearly indicating qualitative improvement in wall by material used.

**Table 4: Rural Households by Material of Floor-India 2001 and 2011 (in percentage)**

Material used	2001	2011	Change
Mud	72.3	62.6	-9.7
Stone	4.5	6.2	1.7
Cement	18.0	24.2	6.2
Mosaic/Floor tiles	2.2	3.7	1.5
Others	3.0	3.2	0.2

Source: Census 2011, Government of India

If we appraise material by floor, cement usage has increased considerable by 6.2 per cent during 2001 and 2011 whereas mud, being



the least preferred choice of the people as material by floor, fall drastically by 9.7 per cent during the decade. The preference of cement and mosaic over mud as a material for floor signifies quality improvement in rural housing. However, housing alone cannot support sustainable rural development unless supported by basic amenities like, drinking water, sanitation, garbage disposal etc. The recent data confirms that provision for bathroom and toilet/latrines is a serious concern in the rural housing sector. This can be understood by analysing the tables given below.

The qualitative assessment of dwelling units not only depends upon the types of material used for roof, floor and wall but depends upon the provision of basic amenities like bathroom and toilet facilities etc.

**Table 5: Households having bathing facility within the premises (in percentage)**

	Having bathing facility within premises		
	Have facility		Does not have facility
	Bathroom	Enclosure without roof	
Rural	25.4	19.7	55.0
Urban	77.5	9.5	13.0
Total	42.0	16.4	41.6

Source: Census 2011 Government of India

**Table 6: Households having toilet facility within the premises 2001 & 2011 (in percentage)**

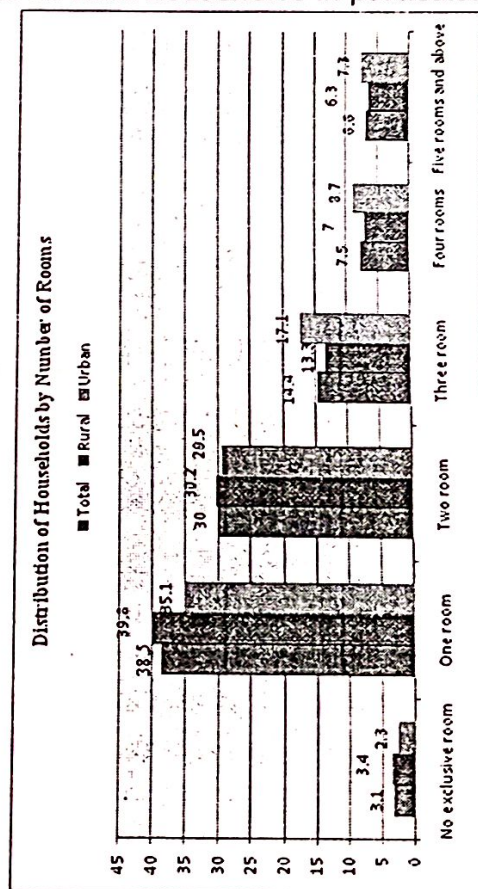
	Having bathing facility within premises		Does not have toilet facility within the premises	
	2001	2011	2001	2011
Total	36.4	46.9	63.6	53.0
Rural	21.9	30.7	78.1	69.3
Urban	73.7	81.4	26.3	18.6
Rural-Urban difference	51.8	50.7	-51.8	-50.7

Source: Census 2011, Government of India

The table reveals that 55 per cent of rural households do not have bathroom facility

within their premises. Similarly, 69.3 per cent rural households do not have toilet facility within their premises. It clearly shows the unhygienic peripheral environment as people openly defecate in the rural areas. Although open defecation has come down from 78.1 per cent in 2001 to 69.3 per cent in 2011, still there is a serious call for public provisioning for bathroom and toilet facilities in the rural areas.

Another measure which indicates in terms of area of the house relative to the needs of a large average family, the current distribution of households in rural areas in terms of total number rooms is most dense for one or two room houses with a respective share of 39.8 per cent and 30.2 per cent constituting a net lion share of 70 per cent of the houses overall. Special attention should be paid to houses with no exclusive rooms which have share of 3.4 per cent, which indicates a high degree of congestion effects on rural households in particular.



Source: Census 2011, Government of India



## 6. UNIT ASSISTANCE FOR CONSTRUCTION AND UPGRADATION OF IAY HOUSES

The financial assistance provided for new construction in the form of full grant is Rs.70, 000/- per unit for plain areas and Rs.75, 000/- for hilly/difficult areas. Further, an IAY beneficiary can avail top- up Rs.20, 000/- under the Differential Rate of Interest (DRI scheme) from any nationalized bank at an interest rate of 4 per cent per annum.

The assistant for upgradation of unserviceable kutcha house to pucca/semi pucca houses is Rs.15,000/- up to 20 per cent of the total funds can be utilized for upgradation of kutcha house and towards subsidy for construction of houses under credit- cum - subsidy scheme

## 7. CONVERGENCE OF VARIOUS CENTRALLY SPONSORED SCHEMES WITH IAY

Under Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY), each IAY beneficiary can get a free electricity connection to his house under Total Sanitation Campaign (TSC), an IAY beneficiary who will construct a sanitary latrine can get TSC funds in addition to the unit assistance he has got under IAY and all willing IAY beneficiaries can get the benefits available under Janshree Bima and Aam Aadmi Bima policy.

## 8. ROLE OF FINANCIAL INSTITUTION

The three leading financial institutions in the country viz. National housing bank (NHB), National Bank for Agriculture and Development (NABARD) and Housing and Development Corporation (HUDCO) have supported rural housing for many years in the following ways:

### 1. National Housing bank (NHB)

A National Housing Bank was set up in 1988. The national Housing bank being the apex financial institution for housing in the country is responsible for the development and promotion of housing and housing finance market in a holistic manner. The agency emphasizes on the fulfilment of housing finance

needs of the entire population with particular focus on rural and urban poor. Some of the schemes of NHB include refinance schemes funded by Government of India, these are: Rural Housing Fund (RHS) Golden Jubilee Rural Housing Refinance Scheme (GJRHS) and Productive Housing in Rural Areas (PHIRA).

Out of the total refinance releases of Rs.8,107.76 crore made during the year 2009-10, 45.58 per cent aggregating Rs.3,695.82 crore have been made under the RHF and the GJRHS in respect of loans given by primary Lending Institutions (PLUs) in areas.

### 2. Rural Housing Finance by National Bank for Agriculture & Rural Development (NABARD)

Recognizing the importance of housing in rural areas, NABARD made refinancing for rural housing as an eligible activity in the year 2001-02 under the sub-segment of Rural Non-farm Sector (NFS) Refinance Products. Under the Rural Housing Scheme, NABARD extends refinance to banks for provision of loans to individuals/cooperative housing societies. The proportion of Rural Housing refinance to the total refinance disbursed under Non-Farm sector by NABARD has declined as shown in the table below.

Table 7:  
Non-Farm Sector by NABARD Disbursement

Year	Total Refinance- NFS	Disbursement -Rural Housing	Percentage
2006-07	2265.16	1087.63	47
2007-08	2747.95	876.41	31
2008-09	2706.79	268.47	9
2009-10	3465.99	704.69	20

Source: National Housing Bank, 2010, Report on Trend and Progress of Rural Housing in India.

### 3. Social Housing Finance Provided by Housing and Urban Development Corporation (HUDCO)

According to a communication received



from HUDCO in July 2011, HUDCO has been supporting Housing Boards, Panchayati Raj Institution (PRIs), Development Authorities and other parastatals by extending loan assistance for weaker sections at 8 per cent to 8.5 per cent against its borrowing rate of 10.25 per cent of the total 14.97 million housing units supported by HUDCO till date, 8.93 million units constituting about 60 per cent have been constructed in rural areas.

#### 9. CONCLUSION

The emphasis of rural housing should be more and more on inclusiveness and on quality improvement. When a poor man owns a house, it helps in giving him a self-identity. Housing sector has positive impact on overall standard of living of the rural people. Here is also serious need to build a market based inclusive and sustainable housing finance system. The provision of shelter and hence the roof to every rural poor has been and will continue to be a major component of the poverty alleviation measures of the Government in times to come. Consequently the Ministry of Rural Development has hiked its target to double the construction of houses for the rural poor.

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## Impact of Altitude and Season on the Growth of Cocoon of *Antheraea mylitta* Drury (Saturniidae) Feeding on Different Food Plants

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#### ABSTRACT

An experimental rearing of Indian tropical tasar silk insect *Antheraea mylitta* Drury was carried out during autumn and winter seasons in the rearing field at Basic Seed Multiplication and Training Centre, Central Silk Board, Ministry of Textiles, Government of India, Mayurbhanj, Odisha, India to assess the growth performance in terms of length, diameter, volume and weight of cocoon of female larva raised on eight different food plants at different altitudes. The female cocoon grown on *Asan* (*Terminalia alata* W. & A.) food plant exhibited the highest value of growth indices at both the lower and medium altitudes during autumn season as well as at lower altitude during winter season. Considering the performance of all the growth parameters of the female cocoons the food plants utilized during autumn season at both the lower and medium altitudes were ranked in the order *Asan* > *Sal* > *Arjun* > *Ber* > *Sidha* > *Dha* > *Bahada* > *Jamun*. However, the same food plants were graded in the order *Asan* followed by *Arjun*, *Sal*, *Ber*, *Sidha*, *Dha*, *Bahada* and *Jamun* in view of overall better performances of all the growth indicators of the