



AMELIORATION OF  
HOUSING PROBLEM THROUGH  
STATE HOUSING SCHEME-  
**MUKHYA MANTRI AWAS YOJANA**  
IN HIMACHAL PRADESH



Planning Department, H.P.



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## Preface

The Ministry of Programme Implementation, Government of India, in its endeavour to ensure improvement in the coverage, quality, timeliness, and credibility of information on key indicators has built partnerships with different State Governments under the aegis of a comprehensively designed Project - Support for Statistical Strengthening. The Department of Economics and Statistics is the nodal department responsible for implementation of this project in Himachal Pradesh. One of the components of the project provided conducting of few studies evaluating performance of some of the flagship schemes being implemented by the Central Government and the State Governments. The Department of Economics and Statistics has collaborated with the Planning Department for evaluating and documenting the Amelioration of Housing Problem through State Housing Scheme in Himachal Pradesh. The Planning Department, capitalizing on in-house capacity, has attempted this report using information collected through primary and secondary sources. The present study attempts to see the impact of State Housing Scheme (Mukhya Mantri Awas Yojana) on the beneficiaries of it. This study captures the socio-economic status of beneficiaries and assesses the need of beneficiaries for financial assistance for construction of their housing units besides making a few recommendations for improving effectiveness of this scheme. This study also includes the experiences of beneficiaries of this scheme from different parts of the States. The help extended by the officers and officials of the Department of Economics and Statistics and Department of Rural Development has been of immense value in finalizing this report. The research team appreciates the support and cooperation of the respondents during collection of information/ data.



# CONTENTS

Introduction	1-5
Literature Review	6-15
Methodology	16-18
Housing Schemes in Himachal Pradesh	19-25
Socio-Economic Profile of Beneficiaries	26-33
Need Assessment and Socio-Economic Impact on Beneficiaries	34-46
Summing Up	47-50
Experiences of the Beneficiaries of Mukhya Mantri Awas Yojana	51-57

## ANNEXURES

Annexure-I -Questionnaire	58-60
Annexure-II -Training Manual for Enumerators	61-64
Bibliography	65-68

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# CHAPTER-1

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## Introduction

## CHAPTER-1: INTRODUCTION

In 2011 Census documents, 'House' was defined as 'a building or part of a building used or recognized as a separate unit because of having a separate main entrance from the road or common courtyard or staircase, etc. It may be occupied or vacant. It may be used for a residential or non-residential purpose or both'<sup>1</sup>.

The Constitution of India provides that State shall strive to promote welfare of the people. It provides for physical, material, and social needs rather than the people providing for their own. The purpose of the welfare State is to create economic equality or to assure equitable standards of living for all. The welfare State provides public goods and services like education, housing, sustenance, healthcare, pensions, unemployment insurance, sick leave or time off due to injury, supplemental income in some cases, and equal wages through price and wage controls. Some of these items are paid via government insurance programs while others are paid for by taxes<sup>2</sup>. WHO defined healthy housing as shelter that supports a state of complete physical, mental and social well-being. Healthy housing provides a feeling of home, including a sense of belonging, security and privacy<sup>3</sup>. Housing constitutes a physical matrix in which human interaction occurs. As such the houses that people live in touch upon almost every facet of our lives and of the society as a whole. In other words, it covers the relationship of one dwelling to another and of each dwelling to its surrounding and the neighborhood and community, and community's social political and financial complexes of which it is an integral part. Therefore, house becomes a place where individuals can exercise maximum autonomy<sup>4</sup>.

With the formulation of 1<sup>st</sup> Five Year Plan, Government of India adopted planned social and economic development for welfare of its people and as a part of their strategy, both Central and State Governments launched various housing programmes for weaker sections of the society.

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<sup>1</sup>[www.censusindia.gov.in](http://www.censusindia.gov.in)

<sup>2</sup>[http://www.legalservicesindia.com/article/507/Concept-of-Welfare-State-and-Its-Relevance-in-Indian-Scenario.html#\\_ftn2](http://www.legalservicesindia.com/article/507/Concept-of-Welfare-State-and-Its-Relevance-in-Indian-Scenario.html#_ftn2)

<sup>3</sup>WHO Housing and Health Guidelines

<sup>4</sup>Dr. E. Shanker, Evaluation of Housing Programmes in Telangana

Public housing programme in India started with the rehabilitation of refugees immediately after independence. Till 1960, nearly five lakh families were provided houses in different parts of Northern India. In 1957, within the ambit of the Second Five-Year Plan, the then Prime Minister introduced Village Housing Programme (VHP) for providing loans to individuals and cooperatives of up to Rs.5,000 per Unit. Only 67,000 houses could be constructed under this scheme up-to the end of the Fifth Five Year Plan (1974-1979)<sup>5</sup>. With the launch of Indira Awas Yojana (IAY) by the then Prime Minister in 1985, the public housing programme in India got a boost. Government of India launched IAY as a rural housing programme targeting SC/ST and Minority population. The programme was gradually extended to cover all Below Poverty Line (BPL) population<sup>6</sup>. As a part of the continuous efforts of the Indian Government to fulfill the housing needs of rural and urban poor people, Pradhan Mantri Awas Yojana (PMAY) was launched in June 2015 with an aim to provide affordable housing<sup>7</sup>]. The Pradhan Mantri Awas Yojana – Gramin (PMAY-G) was previously known as the Indira Awas Yojana and was christened as PMAY-G in 2016. The scheme is aimed at the provision of affordable and accessible housing units to eligible beneficiaries in rural regions of India (excluding Chandigarh and Delhi). Under this scheme, the Government of India and the respective State Governments share the cost of development of housing units. The cost is shared in the ratio of 60:40 by the States other than North-Eastern and hilly region. State which, in turn, share the cost in the ratio of 90:10.

Rajiv Gandhi Awas Yojna was started on the analogy of Indira Awas Yojna (IAY) to meet the housing demand of different sections of the society in Himachal Pradesh in 2003-04 and remained in operation till 2007-08. It was replaced with Atal Awas Yojna in 2008-09, which was again renamed as Rajiv Awas Yojna in 2013-14 before it was finally replaced with Mukhya Mantri Awas Yojna (MMAY)<sup>9</sup> in 2016-17. The objective of this scheme was

## **Main Provisions**

<sup>5</sup>Indira Awas Yojana - History (PDF). pmayg.nic.in. 2013.

<sup>6</sup>Indira Awas Yojana - Guidelines (PDF). megcnrd.gov.in.

<sup>7</sup>Urban houses under PM Awas Yojana must belong, The Economic Times, 30 May 2016

<sup>8</sup>Modi government to rename new-look Indira Awaas Yojana to Pradhan Mantri Awaas Yojana, The Economic Times, 29 December 2015

<sup>9</sup>Mukhya Mantri Awas Yojna, Rural Development Department, Himachal Pradesh.

to provide the financial assistance for the construction of a house to the rural poor who are living below the poverty line (BPL). The aim of this scheme was envisaged, while its guidelines were issued on 14<sup>th</sup> August, 2018, as providing of grant to the poor families of the State for the construction of their houses and re-construction of houses of those whose houses got damaged due to natural calamities. Later, in 2021, the provision of re-construction of damaged houses due to natural calamities was discontinued. The BPL families of all categories are eligible to avail benefits of this scheme.

*The main provisions of the scheme are as under: -*

- (i) This scheme is being implemented as a supplementary scheme to PMAY(G).
- (ii) Area of newly constructed house should be atleast 25 square meters.
- (iii) Houses are sanctioned only to women and if there is no woman member in the family then house is sanctioned to the male member.
- (iv) House is constructed by the beneficiary herself/ himself and local material can be used for its construction.
- (v) The construction work, in case of aged persons above 60 years, handicapped, single woman and other persons, who are unable to monitor construction work and have given written request for such construction, will be done by concerned Gram Panchayat or Development Block within approved sanctioned budget.
- (vi) There is no prescribed design for construction of house, but house should be in accordance with local climate and ecology.
- (vii) The constructed houses should be as natural calamities resistant as possible, especially, with earthquake resistant features, for which help from Junior Engineer can be taken.
- (viii) Apart from other components, following components should also be there in the houses: -
  - Varanda
  - Stairs to go to the roof of the house
  - Toilet

- (ix) This scheme is financed 100 % by the State Government out of its own resources. At present, a sum of Rs.1,50,000 per housing unit is given in three installments. First installment of Rs.65,000 is given in the beginning of construction work, and second and third installments amounting to Rs.45,000 and Rs.40,000, respectively, are given on masonry work up to lantern level and completion of construction work. All payments to the beneficiaries are made electronically to their Bank/Post office accounts that are linked to Aadhaar with their consent.

### **Selection of Beneficiaries**

The Gram Sabha selects the priority list of beneficiaries. In the selection of beneficiaries, priority is given to the following categories: -

- (i) Family under BPL is certified by the Welfare Department/ Family with Handicapped & Mentally Disturbed person is certified by Health Department.
- (ii) Widows of diseased Army/ Para-military/ Police Force personnel died in armed action.
- (iii) Families, who have patients of Leprosy and Cancer.
- (iv) HIV infected person.
- (v) Single Women.

### **Convergence with Other Schemes/ Programmes**

There is a provision of convergence of this scheme with other schemes in the following manner: -

- (i) In addition to grant of money under this scheme, beneficiary can utilize 95 mandays of unskilled workers, as per the provisions of MGNREGA, for construction of house (The participation of beneficiary is compulsory in such mandays).
- (ii) The selected beneficiary for the house to be constructed can get the benefit of water connection under National Drinking Water Programme or local drinking water programmes of Irrigation & Public Health Department (Jal Shakti Vibhag).

- (iii) The selected beneficiary for the house to be constructed can get the electricity connection under Deen Dayal Upadhyay Gram Jyoti Yojna or Local network of H.P. Electricity Board.

### **Special Provision**

There is also a special provision under this scheme that every year 5% of the total target units of houses are reserved for such families which are in dire need of a housing unit. On the recommendations of concerned Deputy Commissioner, these houses are sanctioned by Director, Rural Development Department, Himachal Pradesh. The provision for providing of funds amounting to Rs.2 lakh per housing unit to the beneficiary whose housing unit had been damaged by natural calamities has been withdrawn as such works are now funded from State Disaster Relief (SDRF)/ National Disaster Relief Fund (NDRF).



# CHAPTER-2

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## Literature Review

## CHAPTER-2: LITERATURE REVIEW

**R**Neutra (1951)<sup>10</sup> broadly described in his book titled 'Survival through Design' Oxford University Press, New York Publications, "Housing as interior and exterior spaces" and specifically as "the nursery in which the child spends its formative years, the bath in which the essentials of cleanliness are taught, the structure containing the rooms, the street to which the structure belongs".

Narayana.P, (1964)<sup>11</sup> in his study "Housing Rural Poor and their Living Conditions", Gyan Publications, New Delhi, discussed various aspects of rural and urban housing and measures taken during the various plan periods by demonstrating the social and economic consequences of bad housing.

Parvatamma and Sri Satyanarayana (1965)<sup>12</sup> in their book titled as "Housing. Rural Poor and Their Living Conditions" highlighted the problems of the houseless and their living conditions in rural Karnataka. This study also covered the Janata Housing scheme implemented in different phases by the Karnataka State Government.

Ogbum (1968)<sup>13</sup> stated that the families differed from each other in terms of choice of location and capacity to pay for housing and the structure and location of family was changing constantly which in turn, influenced the housing design. As a matter of fact, family size and stage in the life cycle have greatly influenced the type of housing that is needed at a given point in time. Increase in the size of the family demanded more space within the house and the demand for ownership of a single-family home increased. This demand reached the peak at about the age of 35-54 years and then reduced slightly as families in the contracting stage of the life cycle begin to reduce the size of their homes in response to the decreasing family size. The world-housing situation was grave; it had worsened considerably in less developed countries.

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<sup>10</sup>Neutra R. (1951), Survival through design' Oxford University Press. New York Publications. P No.36.

<sup>11</sup>NarayanaP. (1964), HousingRural Poor and their living conditions. Gyan Publications, New Delhi, 1964.

<sup>12</sup>Parvatham & Satyanarayana (1965) "Housing rural poor and their living conditions" Gian Publishing House New Delhi 1965. p.72.

<sup>13</sup>Ogbum (1968),Management in family living: John Wiley and Sons incorporated, New Delhi, p. 295.

In the opinion of Modak (1972)<sup>14</sup>, the housing need can only be arrived at by collecting information regarding housing required to reduce overcrowding in existing dwellings, to provide for natural increase in population over the next twenty years, to provide for victims of house collapses and to provide accommodation for slum dwellers and foot-path dwellers.

According to Rangwala (1977)<sup>15</sup>, the magnitude of the housing problem in our country was so heavy that it would require considerable passage of time for the country to offer a sweet home to every family in our nation. In order to fulfill this objective, the concept of town planning was accepted by our nation and accordingly haphazard development of land was restructured to a certain extent.

Rama Rao (1979)<sup>16</sup> in his "Mass scale housing for hot climate" Oxford and IBH Publishing Company, New Delhi drew the attention of the public and private sector to housing conditions prevalent in India, growing housing needs in the country and estimated requirements of building materials, land and manpower. He also identified critical areas where policy changes were needed to meet increasing housing needs.

According to Krishnamachari (1980)<sup>17</sup> as stated in the National Housing Policy, "shelter is a basic human need and, as an intrinsic part of human settlement, is closely linked with the process of overall socio-economic development. Though a house is essentially a place of dwelling, it also fulfills many important social needs of the household. Besides providing shelter, it creates employment, generates voluntary saving and creates a conducive condition needed for achieving crucial goals ""

Keith and John (1980)<sup>18</sup> in their work "Housing and Residential structure - After native approaches", said that public housing policies of one sort or another were obviously of great importance in advanced capitalist systems.

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<sup>14</sup>Modak (1972), Home Management George Newness Limited. 15-17, Long Acre London, Vol. II. p. 691.

<sup>15</sup>Rangwala (1977), Shelter for Rural poor, B.R.Publishing Corporation, New Delhi, 1992.

<sup>16</sup>Rama Rao (1979), Mass scale housing for hot climate. Oxford and IBH Publishing Company, New Delhi.

<sup>17</sup>Krishnamachari (1980), Perspectives in urban geography Vol.II Cities and Housing. Concept Publishing Company, New Delhi.

<sup>18</sup>Keith and John (1980) in their contribution, Housing and Residential structure - After native approaches. Routledge and Kegan Paul, London. Boston and Henley.

Explaining the general role of the state and linking this to its specific role in housing markets was a crucial problem for Marxist theory. The sprawling growth of suburban housing estates around major cities had been one of the most striking aspects of post war urban development in the United States. If housings were produced and supplied at lower unit cost, more new dwellings could be built.

In the opinion of Naik (1981)<sup>19</sup>, as explained in his work "Urbanization in China, Problems of Communism" Vol. 22, housing is an essential element of life for most human beings. The modern concept of housing does not limit the idea of housing merely to the provision of shelter." Housing constitutes a physical matrix in which human interaction occurs.

Thomas Paulose's (1988)<sup>20</sup> study brought out the potentiality and possibility of utilizing the services of voluntary agencies of non-governmental organizations in the field of housing. He also argued that cost control and cost reduction was essential and also mentioned innovative approaches to shelter problems."

Bhaskar Rao B (1990)<sup>21</sup> studied the theory and policy evaluations in public housing, squatter settlements, land management, housing finance and the government housing. Through his study, he attempted to examine the effects of changes and transformations in the housing economy on the cost of house construction and the pattern of house construction in Kerala. The study also evaluated the policy and architectural responses to the changes in the housing sector. Since the mid-seventies, the house construction activity in Kerala had taken an upturn.

G. Gopikuttan (1990)<sup>22</sup> analysed the impact of this boom in factor and material market, employment, skill mix and technology.

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<sup>19</sup>Naik (1981), Urbanisation in China, Problems of Communism Vol. 22 pp. 77-81.

<sup>20</sup>Sarkar (1987), Principles and practices of mortgage financing with particular reference to present situation in ESCAFE region, paper presented at the Symposium on Housing Finance, New Delhi.

<sup>21</sup>Bhaskar Rao B (1990), Housing and Habitat in developing countries. Newman Group of Publishing, New Delhi.

<sup>22</sup>G. Gopikuttan (1990), Housing Programmes for Urban Poor Shifting Priorities, Economic and Political Weekly vol. 23, No. 34, AUQ. 20, p. 1762-1767.

Arun Kumar (1991)<sup>23</sup> in his study “Housing problems and perspectives” highlighted the problem of housing, especially in Andhra Pradesh. He made an attempt to assess the outflow of money from the State for construction. The financial problems for salaried individuals in relation to investment on housing was also analyzed. He suggested a solution to these problems by means of economic house building technique, which could bring down cost by 30%.

Peter Malpass (1991)<sup>24</sup> depicted the need for housing finance and said housing was unavoidably, expensive to carry out. In order to build houses, a builder brings together land, labour and materials often using borrowed money to finance. He continued his argument by making a distinction between development finance and consumption finance. The former referred to the money which was needed to pay for the initial construction of housing whereas the latter referred to the ways in which the households met the cost of buying or renting.

Kaul (1994)<sup>25</sup> mentioned about a number of building materials and technologies which came up as a result of continuous Research & Development efforts in the country such as use of fly ash, sand, lime bricks, soil stabilized blocks, ferro cement, precast roofs, floors and walling components and use of plastics. He argued that by adopting such innovative methods of construction, cost of construction would come down and speed of construction would increase.

Hirway and Indira (2001)<sup>26</sup> in their article “Housing for Rural Poor” made an effort to analyze the problems faced by the rural poor due to lack of good accommodation and the problems faced by the beneficiaries during the implementations of rural housing programme.

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<sup>23</sup>Arunkumar (1991), National Housing Policy; the implications Economic and Political Weekly, Vol. 24, No. 23. June 10, pp. 1285-1293.

<sup>24</sup>Peter Malpass (1991), Kuranja Chilavil Veedavaikam, (Low-cost housing)Article Published in Malayala Manorama Daily on May 9 Tuesday p.13.

<sup>25</sup>Kaul (1994), Management in family living: John Wiley and Sons incorporated, New Delhi, p. 295.

<sup>26</sup>Hirway and Indira (2001), Housing Finance and Development in India. Mohir Publications, New Deli, 2001.

Sathyanarayan (2001)<sup>27</sup> in their book entitled as “Housing, Rural Poor and their Living Conditions” highlighted the problems of the houseless and their living conditions in rural Andhra Pradesh. The study also covered the Janata Housing Schemes implemented in different phases by the Karnataka State Govt.

Sarup Singh (2001)<sup>28</sup> in his “Planning Issues in Rural Housing”, Journal of Development, NIRD, Hyderabad, Vol 10(6), discussed some of the policy issues relating to housing the urban masses. He observed that inspite of the engagement of various organizations to ease the housing problem, the situation in most of the cities had remained unchanged. His diagnosis listed unorganized urbanization, poverty, multiplicity of authority dealing with housing, a massive supply demand imbalance, defective allotment polices, increasing cost of construction, delay in the completion of project and absence of any comprehensive national housing policy. Based on his study, he called for a radical reorientation for all polices related to housing and suggested some guidelines for consideration.

Whitehead (2003)<sup>29</sup> in his “Comparative Housing Policy – Government and Housing in Advanced Industrialized Countries”, MC Milan, London, observed that housing was essentially a private good with few externalities. In other words, the benefits and losses of housing largely accrued to the individual owner or user of the property, rather than to the community at large. Whitehead therefore concluded 'housing is a readily marketable commodity suitable for private provision in a mixed economy. Indeed, the housing system already constituted much more of a mixed economy with public, private and voluntary organizations all involved in its provision.

Prabhavathi and Sarma (2004)<sup>30</sup> explained in their work “Weaker Sections Housing Development Programme of some dwellers in Visakhapatnam city,

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<sup>27</sup>Parvathamma & Satyanarayana, Housing Rural Poor and their Living Conditions. Gian Publishing House, New Delhi, 2001.

<sup>28</sup>Sarup Singh (2001), Planning issues in Rural Housing, Journal of Rural Development, NIRD, Hyderabad, Vol 10(6), 2001.

<sup>29</sup>Whitehead (2003), Comparative Housing Policy – Government and Housing in Advanced industrialized countries”, MC Milan, London, 2003.

<sup>30</sup>Prabhavathi and Sarma (2004), Weaker sections housing development program of some dwellers in Visakhapatnam city, an Appraisal the town of India, Institute of Economics, Vol XXXII, No.3, and Dec 2004.

an appraisal of the town of India” that weaker section housing development programme was not implemented in an effective manner. This was because of the relatively educated rich and well-informed people who cornered the benefits depriving the deserving innocent poor, who had access to a wide network of political and social systems both without and outside the locality.

Ray (2004)<sup>31</sup> in his work “Towards a Transformation of a New Culture” elaborately discussed the planning issues in rural housing. He felt that while finalizing the rural housing programme a detailed need assessment was very essential. According to him once the actual need and financial requirement was known, rural housing could become an important part of district, State Plan and the Five-Year Plan, so that an integrated approach could help to resolve the housing problem.

Bharadwaj (2004)<sup>32</sup> had tried to provide a conceptual framework to analyze the settlement problem to infer meaningful conclusions. After examining the nature of problem in details and reviewing the present analytical efforts, he had discussed the significant interactions involved in the human settlement, family wellbeing and environmental configuration.

As stated by Sweta Misra (2004)<sup>33</sup>, the importance of housing had been universally recognized since the dawn of history. With the advancement of knowledge and civilization, man became particular about sanitation, environment, privacy and location of the house. He became conscious of better facilities, which made his life easy and comfortable.

As stated by J.P. Shah (2004)<sup>34</sup> in his “Housing as a Problem in India”, there was hardly any country whether developed or underdeveloped in the world

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<sup>31</sup>Ray (2004),Partnership between Different Actors in the Shelters, Proceedings National Consultation on Rural Housing Capacity for People's Participation and Technology Transfer, May 30-31, New Delhi.

<sup>32</sup>Bharadwaj (2004),Sustainable Resource Utilizationin a Seminar on Cost Effective Technologies and the Use of Indigenous Materials in housing and Habitat Sector- Kerala State Nirmitti Kendra, Thiruvananthapuram

<sup>33</sup>Sweta Misra (2004), Housing - Changing Perceptions - Rural Housing Problems and Strategies, Kurekshetra special issue. May-June p.80.

<sup>34</sup>J.P Shah (2004),Key Note Presentation:- Proceedings- National Consultation of Rural Housing: Enhancing Capacity for People's Participation and Technology Transfer, May 30-31, New Delhi.

which could justly claim to have solved this problem. The problem of housing in the poor or economically less developed countries particularly those of Asia, Far East and Africa assumed a more painful complexion because such countries did not only have serious housing shortages, growing additional housing needs and poor housing stocks, but were woefully deficient in essential services and community facilities also.

Mr. John (2005)<sup>35</sup> in his “Shelter for Rural Poor” advocated more private participation in the housing sector, admitting that the existing procedures were not conducive to private investment in the housing sector, he called for a policy restructuring to promote, public and private ownership ventures in the housing sector. Therefore, the need for tapping managerial and financial resources of the private sector had become inevitable.

Guptha and Sharma (2005)<sup>36</sup> in their work of “Critical issues in Rural Housing” had studied the organization & effectiveness of Housing Board of Haryana and used six indicators to study the effectiveness of various schemes of housing construction, housing requirements, category wise construction, availability of funds and applications, profit maximization and customer service. Further, they recommended certain measures for streamlining the functioning of the housing board.

E.Shanker(2015)<sup>37</sup> in his thesis on “Evaluation of Housing Programmes in Telangana – A study of select Districts” observed that there was a need for comprehensive and perspective plan to provide decent shelter to all households of the weaker sections. The housing plan must be conducive to create employment and initiative among the poor. Housing should be given the first place in the priority sectors in each Five-Year Plan, which would be capable of providing sufficient employment to weaker sections of the population. This would help increasing the purchasing capacity of the deprived section in urban and rural areas. Thus, the security of life of the people who were below the poverty line could be protected and this, in turn, would lead to real development Research Division, NITI Aayog

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<sup>35</sup>Mr.John (2005), Shelter for Rural Poor.B.R.Publishing Corporation, New Delhi.

<sup>36</sup>Guptha and Sharma (2005) Critical Issues in Rural Housing Kurukshetra Vol. 37. No.8. November pp. 6- 10.

<sup>37</sup>E.Shanker (2015), Evaluation of Housing programmes in Telangana – A study of select Districts, a thesis submitted to Osmania University for the award of Degree of Doctor of Philosophy.

Government of India in 'Evaluation of Rural Housing Programme (IAY) under Economic Stimulus Package (ESP) in Selected Naxal Affected Districts in Jharkhand, Bihar and Odisha (2015)<sup>38</sup> concluded that the pucca structure had provided better living conditions to the respondent beneficiaries.

Safety and security concerns of the members of the households were very much taken care of by the new dwelling units. An improved living condition by way of improved social milieu was one of the positive findings derived under the field findings. Improved community relations after taking the possession of new house were encouraging field findings.

Rajat Sinha Et al. (2016)<sup>39</sup> in their Working Paper on Rural Housing in India Status and Policy Challenges stated that the housing programmes launched and run by various State Governments had budget constraints as they could not provide demand-based housing. It was, therefore, supply driven and have benefitted only a few. Moreover, it also lacked integration of basic amenities with the housing. Less funds also inhibited the construction of sustainable dwellings. For instance, in Madhya Pradesh, despite having spent all the 1.2 lakh rupees on housing constructed under Mukhya Mantri Gramin Awasi Yojana, the houses could not be completed. The money was wasted without benefitting anyone in full. Therefore, there was a need to realistically assess the cost of construction and accordingly revise the programme.

Shivanna T and Dr. Ravindranath N.Kadam Shelter(2018)<sup>40</sup> in their work on 'Problems and Solutions of Rural Housing in India : an Over View' stated that shelter was a basic need along with food and clothing for human subsistence. Adequate shelter for each and every household was a prerequisite for healthy living in every society. A house provided significant economic security and status in society. Universal Declaration of Human Rights, 1948 by United

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<sup>38</sup>Research Division, NITI Aayog Government of India in Evaluation of Rural Housing Programme (IAY) under Economic Stimulus Package (ESP) in Selected Naxal Affected Districts in Jharkhand, Bihar and Odisha (2015), pp.44.

<sup>39</sup>Rajat Sinha Et al. (2016), Working Paper on Rural Housing in India Status and Policy Challenges, pp.48.

<sup>40</sup>Shivanna T and Dr. Ravindranath N.Kadam Shelter(2018), Problems and Solutions of Rural Housing in India : an Over View-International Conference on New Horizons in Science, Engineering and Management and Humanities IIMT College of Engineering, Greater Noida(India) (NHSEMH-18) 16<sup>th</sup> February 2018, www.conferenceworld.in pp.171.

Nations Recognized the need of housing along with food, clothing, medical care, etc. as a right to a standard of living required for the health and wellbeing of everyone. The housing scenario had been described by the 2011 census according to which 0.08 crore households lived in dilapidated houses, which were showing signs of decay or breaking down. Government of India had organized a few major housing schemes for the rural poor. They included- Indira Awaas Yojana, Pradhan Mantri Gramodaya Yojana, Pradhan Mantri Gram Sabha Yojana, Credit-cum-Subsidy for Rural Housing, Dr. Ambedkar Housing Scheme, Rural Ashraya for Rural Housing and Habitat Development, Setting up of Rural Building Centre, etc.

AMC Research Group Pvt. Ltd., in its Evaluation Study on Rural Housing Scheme sponsored by Directorate of Programme Implementation & Evaluation Government of Meghalaya<sup>41</sup>, concluded that the scheme was not successful in achieving the desired objectives. Almost all the sampled beneficiaries reported that they were not benefitted from this scheme. Most of the beneficiaries during the survey reported that MLAs of the constituencies had recommended mostly to their close aids under this scheme. Therefore, a substantial portion of deserving beneficiaries remained deprived from these benefits. Hence, the lack of transparency in the procedure was noticed. Subsequently, the amount sanctioned was not adequate to meet the housing needs of those beneficiaries who had already submitted their applications. There had not been much change in the financial condition of the beneficiaries after implementation of Rural Housing Scheme (RHS). Almost all of the sampled beneficiaries said that under this scheme only CGI sheets were provided to the beneficiaries and for making the whole house they need to spend more money from their own pockets. They felt more burden on their finances. It was found during the evaluation that the overall procedure for implementation of this scheme in itself was a major drawback.

Roopashree M.N. and Prof. K. Chandra shekhar in their paper in Mukht Shabd Journal on 'Rural Housing Problems and Remedies in India (2020)<sup>42</sup>,

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<sup>41</sup>AMC Research Group Pvt. Ltd., Evaluation Study on Rural Housing Scheme sponsored by Directorate of Programme Implementation & Evaluation Government of Meghalaya, pp.39.

<sup>42</sup>Roopashree M.N. and Prof. K. Chandrashekhar, Paper on Rural Housing Problems and Remedies in India, pp.38.

concluded that housing problem was a universal problem. Generally, in Rural Areas, poor housing quality, deficient environmental conditions as well as inadequate infrastructure facilities were the order of the day. This study therefore concluded that for a sustainable development to be achieved in rural areas, adequate solutions should be provided for housing problems.

### **Research Gap**

As can be seen from the review of literature no comprehensive study on evaluation of housing schemes especially, the impact of State Housing Scheme- MMAY in Himachal Pradesh was available. Thus, present study aims at bridging this gap.



# CHAPTER-3

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## *Methodology*

## CHAPTER-3: METHODOLOGY

**R**esearch Design is of paramount importance for drawing sound conclusions as it minimizes bias in data and increase trust in the accuracy of collected data. The research design makes decision about type of data a study needs, location and timescale of the study, participants and sources, variables and hypotheses (if relevant) and methods for collecting and analyzing data. The objective of this section is to present the methodology adopted in the collection and analysis of data during current study.

### **Rationale of Study:**

3.1 Himachal Pradesh mostly consists of hilly terrain and has a largely agrarian society. These features give a peculiar character to housing problems in Himachal Pradesh due to sparsely dispersed nature of habitations. The State Government had started Rajiv Awas Yojna now renamed as Mukhya Mantri Awas Yojana (MMAY) to supplement Indira Awas Yojana (IAY), now renamed as Pradhan Mantri Awas Yojana (Gramin)- PMAY(G). It was an imperative to see how for the State Government's scheme has succeeded in fulfilling housing requirements of people of the State. Sufficiency of financial assistance along with the selection procedure was also assessed to know if the assistance available reaches the deserving population of the State. The effectiveness of the scheme in terms of the provision of basic amenities like potable water supply, electricity and toilets within the dwelling units was also assessed as four walls standing with a roof without these basic amenities can not fulfil the objective of providing a decent housing unit to the beneficiaries. The reference period for this study has been taken from 2016-17 to 2019-20 (upto 31<sup>st</sup> July, 2020).

### **Objectives:**

2.2 Following are the objectives of the study:-

- i) To see the adequacy of space constructed.
- ii) To assess the proportion of assistance provided to houseless people and for additional accommodation for those who already own a house.
- iii) Assessment of sufficiency of financial assistance for housing being

provided under the scheme.

- iv) Check the hygiene aspect within the constructed house.
- v) To see if there is a change in family structure as a result of implementation of the Scheme.
- vi) To give suggestions for effective implementation of State Housing Scheme in Himachal Pradesh.

## **Methodology for Data Collection and its Analysis:**

### **Sampling:**

2.3 A total of 8,747 beneficiaries were given assistance under the Mukhya Mantri Awasi Yojana by the Rural Development Department from 1<sup>st</sup> April, 2016 to 31<sup>st</sup> July, 2020 who completed the construction of housing units with the help of the assistance provided under the scheme. Out of these beneficiaries, addresses and other details of 3,700 beneficiaries were available with the Economic & Statistics Department which was still in the process of updating data base at the time these details were taken from it. Out of these, 3,700 beneficiaries, the mobile phone numbers of only 2,590 beneficiaries were available with the Economic & Statistics Department. Mobile numbers of these beneficiaries were required as on-site interviews of beneficiaries were not possible due to the conditions prevailing because of spread of COVID-19 and they were interviewed telephonically. Hence, a sampling frame of beneficiaries with mobile numbers was developed. By using calculator for determining sample size, a sample size of 348 with 95% Confidence Level and 5% Confidence Interval was selected. This Sample Size Calculator is available as a public service of Creative Research Systems Survey Software<sup>43</sup>. For the collection of firsthand/primary data in respect of beneficiaries, Systematic Sampling was adopted. A sample size of 367, little more than calculated sample size, was taken. In the first stage, this sample size of 367 was distributed in all the 12 districts in proportion to the number of beneficiaries in these districts. All the beneficiaries of each district selected hence were then included in the sample without giving weightage to any Development Block or Gram Panchayat in the second stage sampling.

<sup>43</sup><https://www.surveysystem.com/index.htm>

## **Sources of Data and Analysis:**

### 2.4

- (i) Procure secondary information from Rural Development Department, Urban Development Department, Economic & Statistics Department and Empowerment of SCs, OBCs Minorities and Specially Aabled Department.
- (ii) Collect primary data telephonically from beneficiaries on questionnaires by enumerators.
- (iii) For interpretation and analysis of data, mathematical and statistical methods will be used. They include simple averages, bar diagrams and percentages.
- (iv) Inferences have been drawn based on the telephonic interviews with the beneficiaries and detailed discussions with the officials and officers responsible for implementation of various housing schemes in the State.

## **Limitations:**

### 2.5 The limitations of the study were as under: -

1. Took little more time than normal in its completion due to outbreak of COVID-19.
2. The beneficiaries could not be contacted in person for interviewing them and telephonic interviews of the beneficiaries were conducted by the enumerators.
3. The telephone numbers of the beneficiaries had to be obtained from more than one source due to tendency to frequent changes in service providers and hence the telephone numbers.
4. Although, every care had been taken in selecting the indicators for assessing the amelioration of housing problem through State Housing Scheme-MMAY, due to limited time and non-availability of required resources, some of the indicators could not have been covered.
5. The enumerators were trained well in advance and given instructions for interviewing beneficiaries; telephonic interviews had an inherent drawback in terms of possibility of not getting exact information from the target group.

# CHAPTER-4

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## Housing Schemes in Himachal Pradesh

## CHAPTER-4: HOUSING SCHEMES IN HIMACHAL PRADESH

This chapter gives a brief account of various housing schemes under implementation in Himachal Pradesh. These schemes were being implemented with the support of Government of India and State Government as well. These schemes had helped the beneficiaries of BPL families in securing financial assistance for construction of their housing units. The details of funds sanctioned, and housing units constructed with these funds under these schemes since 2016-17 are given in the paras to follow.

### **Pradhan Mantri Awas Yojana (Rural)- Centrally Sponsored Scheme (CSS)**

- 4.1 Rural housing programme, as an independent programme, started with Indira Awaas Yojana (IAY) in January 1996. Although IAY addressed the housing needs in the rural areas, certain gaps were identified during the concurrent evaluations and the performance Audit by Comptroller and Auditor General (CAG) of India in 2014. These gaps, viz; non-assessment of housing shortage, lack of transparency in selection of beneficiaries, low quality of the houses and lack of technical supervision, lack of convergence, loans not availed by beneficiaries and weak mechanism for monitoring was limiting the impact and outcomes of the programme. To address these gaps in the rural housing programme and in view of Government's commitment to providing "Housing for All" by the scheme 2022, IAY was re-structured into Pradhan Mantri Awas Yojana –Gramin (PMAY-G) w.e.f. 1<sup>st</sup> April 2016, which aimed at providing a pucca house, with basic amenities, to all houseless and those households living in kutcha and dilapidated house by 2022. The immediate objective was to cover 1.00 crore households living in kutcha house/dilapidated house in three years from 2016-17 to 2018- 19. The minimum size of the house has been increased to 25 square metres with a hygienic cooking space. The unit assistance has now been increased from Rs. 70,000 to Rs.1.20 lakh in plain and from Rs.75,000 to Rs 1.30 lakh in hilly states, difficult areas, and IAP

district. The beneficiary is entitled to 90.95 persondays of unskilled labour from MGNREGS. The assistance for construction of toilet is to be leveraged through convergence with SBM-G, MGNREGS or any other dedicated source of funding. Convergence with other schemes for provision of piped drinking water, electricity connection, LPG gas connection etc. is also being ensured. The cost of unit assistance is to be shared between Central and State Government in the ratio of 60:40 in plain areas and in the ratio of 90:10 for North-Eastern and Himalayan States. One of the most important features of PMAY-G, is the selection of beneficiaries. To ensure that assistance is targeted at those who are genuinely deprived, and that the selection is objective and verifiable, PMAY-G, instead of selecting the beneficiary from among the BPL households, selects beneficiary using housing deprivation parameters in the Socio Economic and Caste Census (SECC), 2011 data which is to be verified by the Gram Sabha. The SECC data captures specific deprivation related to housing among households. Using the data of households that are houseless and living in 0, 1 and 2 kutchha wall and kutchha roof houses can be segregated and targeted. To ensure better quality of construction, setting up of a National Technical Support Agency (NTSA) at the national level is envisaged. One of the major constraints in quality house construction is the lack of the sufficient number of skilled masons. To address this, a pan-India training and certification programme of Masons has been launched in the States/UTs. This will also facilitate career progression for rural masons. For timely construction/completion and to ensure good quality of house construction, it has also been envisaged to tag a PMAY-G the beneficiary with a field level Government functionary and a Rural Mason. A willing beneficiary is to be facilitated to avail institutional finance up to Rs.70,000, which would be sanctioned through the State Level Bankers' Committee (SLBC) and District Level Bankers' Committee (DLBC). The programme implementation is to be monitored not only electronically, but also through community participation (Social Audit), Member of Parliament (DISHA Committee), Central and State Government

officials, National Level Monitors etc.<sup>44</sup> Sanctioning and construction of housing units under Pradhan Mantri Awaas Yojana (Gramin) is entirely dependent on the sanction and receipt of funds from the Central Ministry. There was no housing unit sanctioned during 2018 as no funds were received from the Government of India during this year. The houses constructed against the sanctioned houses during 2016-17, 2017-18 and 2019-20 are more than 90%. However, even a single sanctioned house not constructed indicates to possibility of distortions in the selection process. Considering that about 64 percent of the houses sanctioned during 2020-21 had been completed, monitoring and reviewing mechanism can be said to be a robust one. However, the department needs to identify the shortcomings in selection process and try to plug them so as to ensure that all the beneficiaries who are selected for giving benefit under the scheme, also avail them actually by completing construction of housing units.

**Table 4.1**  
**Pradhan Mantri Awas Yojana (Rural)**

Year	Amount Sanctioned (Rs. In Lakh)	Units Sanctioned (Number)	Units Constructed (Number)
2016-17	6172.40	4744	4667
2017-18	3181.10	2444	2387
2018-19	0.00	0.00	0
2019-20	1306.50	871	799
2020-21	5854.50	3887	2457
<b>Total</b>	<b>16514.50</b>	<b>11946</b>	<b>10310</b>

*Source: Rural Development Department, Himachal Pradesh*

### **Pradhan Mantri Awas Yojana (Urban)- Centrally Sponsored Scheme (CSS)**

4.2 Pradhan Mantri Awas Yojana – Urban (PMAY-U), a flagship Mission of Government of India being implemented by Ministry of Housing and Urban Affairs (MoHUA), was launched on 25<sup>th</sup> June 2015. The Mission addresses urban housing shortage among the EWS/LIG and

<sup>44</sup> <https://pmayg.nic.in/netiay/about.aspx>

MIG categories including the slum dwellers by ensuring a pucca house to all eligible urban households by the year 2022, when Nation completes 75 years of its Independence.<sup>45</sup> Actual disbursal and the number of housing units sanctioned and completed during a year under Pradhan Mantri Awas Yojana – Urban (PMAY-U) is also a function of releases from the Government of India as is the case under Pradhan Mantri Awas Yojana – Rural (PMAY-R). However, the number of housing units completed against the sanctioned units during 2016-17 and 2017-18 are very less. The department of Urban Development Department needs to speed up the construction and completion of housing units sanctioned during these two years. Possible reason for this gap can either be wrong selection of beneficiaries or wrong selection of sites. Both aspects need to be looked at by the department to ensure that full benefits of the scheme reach beneficiaries.

**Table 4.2**  
**Pradhan Mantri Awas Yojana (Urban)**

Year	Amount Sanctioned (Rs. in Lakh)	Units Sanctioned (Number)	Units Constructed (Number)
2016-17	2862.75	1735	0
2017-18	4529.25	2745	179
2018-19	0.00	0	774
2019-20	1640.10	994	932
2020-21	3244.90	1754	1279
<b>Total</b>	<b>12277.00</b>	<b>7228</b>	<b>3164</b>

Source: Urban Development Department, Himachal Pradesh

### **Mukhya Mantri Awas Yojana (MMAY)- State Scheme**

4.3 This scheme was launched by State Government on the analogy of Pradhan Mantri Awas Yojana in 2016-17. The objective of this scheme was to provide the financial assistance to the rural poor for the construction of a house who are living below the poverty line (BPL). In 2016-17 and 2017-18, this scheme was implemented only for BPL

<sup>45</sup><https://pmaymis.gov.in/>

families of General Category but subsequently from 2018-19, the benefit of this scheme was extended to BPL families of all categories (SC/ST/General). During the years 2016-17 and 2017-18, another State Scheme “Rajeev Awas Yojana” was also in operation, which was later renamed as “Mukhya Mantri Awas Yojana” in 2018-19. Table 3.3 reveals that the gap between the number of housing units sanctioned and those completed under “Mukhya Mantri Awas Yojana” is very little. A relatively large gap during 2019-20 and 2020-21 is evident as some of the units sanctioned during these years were still under construction at the time of writing this report. The budgetary allocations and the resulting number of housing units sanctioned and completed witnessed a sudden dip in year 2019-20 and the trend continued during subsequent years. The dip can be attributed to the fact that the assistance for repair of housing units damaged by natural events of disaster was also being given under the scheme which was decided to be given out of the State Disaster Response Fund (SDRF) starting from the year 2019-20. The objective of starting a scheme parallel to the Pradhan Mantri Awas Yojana is to supplement the efforts being made at the national level.

**Table 4.3**  
**Mukhya Mantri Awaas Yojana (MMAY)**

<b>Year</b>	<b>Amount Sanctioned (Rs. in Lakh)</b>	<b>Units Sanctioned (Number)</b>	<b>Units Constructed (Number)</b>
2016-17	2499.90	1923	1923
2017-18	2999.10	2307	2307
2018-19	3767.40	2898	2898
2019-20	1083.00	722	710
2020-21	1497.00	998	909
<b>Total</b>	<b>11846.40</b>	<b>8848</b>	<b>8747</b>

*Source: Rural Development Department, Himachal Pradesh*

### **Swaran Jayanti Ashray Yojana- State Scheme**

4.4 The State Government has also started a housing scheme exclusively for the welfare of the Scheduled Castes, so that they can live a respectable life in the society. Himachal Pradesh Government is implementing Swaran Jayanti Ashray Yojana since 2020-21 to realise the dream of home for poor families belong to Scheduled Castes. This scheme is proving beneficial in realizing the objective of the Government of India to provide housing for all by the year 2022. The main objective of this scheme is to provide pucca houses with basic facilities to the poor families of SCs of the State. Under this scheme, there is a provision to provide financial assistance of Rs.1.50 lakh to the eligible beneficiaries for construction of houses. Alongwith providing basic facilities to the eligible beneficiaries of the State, this scheme is also playing an important role in improving the standard of living. The scheme is being implemented in convergence with other schemes so that the housing unit constructed hence has basic amenities like a toilet, piped drinking water supply and metered power supply. To avail benefit of this scheme, annual income of the beneficiary family should be less than Rs.35,000. This scheme has been proving as boon in providing financial assistance and better facilities to weaker sections of the society.<sup>46</sup> This scheme has replaced the State Housing Scheme in 2020-21, which was under implementation in the State since 1975. Under this scheme, there is a large gap between the housing units sanctioned and those completed as is evident from the table 4.4. A relatively large gap in completion of housing units in comparison to other housing schemes needs to be examined separately as this study could not ascertain the reason due to time and resource constraints. It needs to be seen if it is due to less demand from the target beneficiaries and the sanctions are being accorded just to meet the targets.

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<sup>46</sup><http://himachalpr.gov.in/PressReleaseByYear.aspx?Language=1&ID=22697&Type=2&Date=04/07/2021>

**Table 4.4**  
**Swaran Jayanti Ashray Yojana**

<b>Year</b>	<b>Amount Sanctioned (Rs. In Lakh)</b>	<b>Units Sanctioned (Number)</b>	<b>Units Constructed (Number)</b>
2016-17*	2660.75	3784	3374
2017-18*	1880.56	1847	1669
2018-19*	2157.60	1871	1503
2019-20*	2089.25	1727	1537
2020-21	5130.60	3425	2482
<b>Total</b>	<b>13918.76</b>	<b>12654</b>	<b>10565</b>

*Source: Empowerment of SCs, OBCs, Minorities and Specially Abled Department, HP*

*\* State Housing Scheme*

4.5 From above paras, it was observed that during the period of six years (2016-17 to 2020-21), 40,676 housing units had been sanctioned with a sum of Rs.54,556.66 lakh under the above mentioned four housing and 32,786 housing units were constructed and remaining sanctioned housing units were being constructed with these funds. The share of MMAY out of total sanctioned funds under these four housing schemes was around 19% with the construction of 25% housing units. It was also inferred that construction of housing units under MMAY was also faster than other schemes as proportion of constructed housing units was higher than that of sanctioned funds. Thus, the announcement of MMAY by the State Government had helped the poor people to secure their housing units within short time otherwise they could have to keep on waiting for more time in other housing schemes. The broader view of this scheme is that it covers beneficiaries of all categories of rural area from the BPL list of the State Government. In contrast, beneficiaries under PMAY(G) were selected based on SECC, 2011 data. Many of the beneficiaries of MMAY in Himachal Pradesh hardly qualify the criterion of PMAY(G) based on SECC, 2011 data, so MMAY has been proving as boon to those beneficiaries in receiving of financial assistance for their housing units. Another possible reason for delay in completion of housing units under Pradhan Mantri Awas Yojana can be attributed to delayed release of funds by the Government of India which has been observed as a general practice after going through various release orders of the Central Ministry.

# CHAPTER-5

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## **Socio-Economic Profile of Beneficiaries**

## CHAPTER-5: SOCIO-ECONOMIC PROFILE OF BENEFICIARIES

An attempt has been made to bring out the socio-economic profile of the respondent beneficiaries, who were interviewed telephonically by enumerators. The profile would help in giving a better understanding of the beneficiaries who were allotted housing units under the State Housing Scheme (MMAY).

### **Socio-Economic Profile of Beneficiaries:**

#### **Gender Based and Social Groups Based Stratification**

5.1 The beneficiaries under the Mukhya Mantri Awasi Yojana are selected from the families living below poverty line irrespective of any particular social group. Thus, the major eligibility criteria for being selected as a beneficiary under the scheme is that the potential beneficiary must be representing an economically weaker section of the Society. This criterion provided equal chance to the beneficiaries belonging to all social groups for getting assistance under the scheme. The beneficiaries belonging to various other social groups like Scheduled Tribes, Scheduled Castes etc. are being taken care of by other similar schemes like Pradhan Mantri Awasi Yojana (both rural and urban, Swarn Jayanti Ashray Yojana (exclusively meant for the benefit of Scheduled Castes) etc. This does not imply at all that the scheme is meant exclusively for the benefit of the beneficiaries belonging to general category. The information collected with respect to the total number of beneficiaries was analysed for representation of different genders and various social groups in the sample beneficiaries. It was found that 44.41 percent of the total sample beneficiaries were males and 55.59 percent of the beneficiaries comprised of females. No other had any representation in the total number of sample beneficiaries of the Mukhya Mantri Awasi Yojana. Kinnaur and Lahaul & Spiti districts which happen to be tribal districts had all the female beneficiaries. These districts were followed by Kullu district which had 80% women beneficiaries. Shimla district had least proportion of women beneficiaries at 37%. Table 5.1 exhibits gender-wise composition of beneficiaries belonging to various social

sections. It was seen that the beneficiaries belonging to all sections of the society had representation in the total sample beneficiaries. However, the conspicuous absence of any representation from the gender other than male and female is an issue of separate examination. About 68 percent of the beneficiaries belonged to general category out of which 47.39 percent were males and 52.61 percent were females. Kinnaur and Lahaul & Spiti districts had no beneficiary belonging to the General Category as all the residents residing in these two districts are Scheduled Tribes. Mandi district had highest proportion of beneficiaries belonging to General Category at 80 percent. The beneficiaries belonging to Scheduled Castes were 17.17 percent, those to Scheduled Tribes were 4.09 percent and those to other Backward Classes were 10.90 percent. This scheme had covered beneficiaries belonging to all categories during the reference period. The representation of women in all the categories of beneficiaries was more than men at the State level. All the districts, with a few exceptions, too had more female beneficiaries than their male counter parts.

**Table-5.1**  
**Social Stratification**

Sr. No.	Name of District	Unit	Married	Unmarried	Widow	Separated	No Response
1	Bilaspur	%	67	0	33	0	0
2	Chamba	%	83	5	12	0	0
3	Hamirpur	%	75	0	25	0	0
4	Kangra	%	73	2	19	1	4
5	Kullu	%	80	0	20	0	0
6	Kinnaur	%	100	0	0	0	0
7	Lahaul & Spiti	%	100	0	0	0	0
8	Mandi	%	91	9	0	0	0
9	Shimla	%	83	0	17	0	0
10	Sirmour	%	71	0	29	0	0
11	Solan	%	83	0	17	0	0
12	Una	%	61	0	39	0	0
	<b>Total</b>	%	<b>78.47</b>	<b>2.72</b>	<b>17.17</b>	<b>0.27</b>	<b>1.36</b>

## Marital Status

5.2 If looked at marital status of beneficiaries, it was observed that more than three-fourths beneficiaries were married followed by around one-fifths widow beneficiaries. The proportion of unmarried and separated beneficiaries was very low as compared to married and widow beneficiaries. There were very few beneficiaries in Kangra district, who didn't share their marital status. The high proportion of married beneficiaries showed that they had requirement of housing units as family size increases after marriage indicating to clear cut preference for a decent dwelling unit after marriage. The widows comprised 17 percent of the total beneficiaries indicating to inclusive approach followed while implementing Mukhya Mantri Awasi Yojana in Himachal Pradesh.

**Table-5.2**  
**Marital Status of Beneficiaries**

Sr. No.	Name of District	Unit	Hindu	Muslim	Sikh	Buddhist
1	Bilaspur	%	95	0	5	0
2	Chamba	%	98	2	0	0
3	Hamirpur	%	100	0	0	0
4	Kangra	%	96	2	3	0
5	Kullu	%	100	0	0	0
6	Kinnaur	%	100	0	0	0
7	Lahaul & Spiti	%	0	0	0	100
8	Mandi	%	100	0	0	0
9	Shimla	%	100	0	0	0
10	Sirmour	%	100	0	0	0
11	Solan	%	100	0	0	0
12	Una	%	89	0	11	0
	<b>Total</b>	<b>%</b>	<b>97.00</b>	<b>0.83</b>	<b>1.63</b>	<b>0.54</b>

## Religion

5.3 The distribution of beneficiaries on religion matrix of Hindus, Muslims, Sikhs and Buddhists indicates that almost all beneficiaries were Hindus and proportion of beneficiaries from other religions was negligible. Although proportion of religions other than Hindus in total population of Himachal Pradesh is very less, but the proportion of beneficiaries who

were interviewed was less than their proportion in total population. Only exception had been Lahaul & Spiti district where 100 percent beneficiaries were followers of Buddhism. A less representation of beneficiaries belonging to other religions can be attributed to the possibility that followers of religions other than Hinduism may not have been in need of any assistance from the Government for construction of these houses or alternatively, there may have been lack of awareness about the scheme among followers of religions other than Hinduism.

**Table-5.3**  
**Religion of Beneficiaries**

Sr. No.	Name of District	Unit	Primary	Middle	Matric	10+2	Graduate	PG	No Response
1	Bilaspur	%	62	0	19	19	0	0	0
2	Chamba	%	34	37	20	10	0	0	0
3	Hamirpur	%	67	0	17	4	13	0	0
4	Kangra	%	13	44	27	12	2	1	2
5	Kullu	%	53	40	7	0	0	0	0
6	Kinnaur	%	50	50	0	0	0	0	0
7	Lahaul & Spiti	%	50	0	50	0	0	0	0
8	Mandi	%	69	0	13	12	3	3	0
9	Shimla	%	34	46	17	0	0	0	3
10	Sirmour	%	29	65	0	6	0	0	0
11	Solan	%	50	42	8	0	0	0	0
12	Una	%	67	0	33	0	0	0	0
	<b>Total</b>	<b>%</b>	<b>40.60</b>	<b>28.33</b>	<b>19.07</b>	<b>8.45</b>	<b>1.91</b>	<b>0.82</b>	<b>0.82</b>

### Education Qualification

5.4 Among the beneficiaries, who were interviewed, there were around 40 percent beneficiaries who had qualification of primary level. The maximum proportion of beneficiaries possessing the qualification of the level of primary followed by middle and matric levels. There were very few beneficiaries having qualification of graduation and post-graduation. It was inferred that the people who were well qualified had adequate resources and were above poverty line, so didn't avail the benefit of allotment of housing units under this scheme. There were

minimum requirements for everyone, but constrained resources became binding on them to meet these requirements. The construction of housing unit involves huge expenditure, so people could not afford at the cost of food and clothing of themselves. Thus, focus required to be given for possession of higher qualification, so that people could come above poverty line and earned reasonable livelihoods.

**Table-5.4**  
**Education Qualification of Beneficiaries**

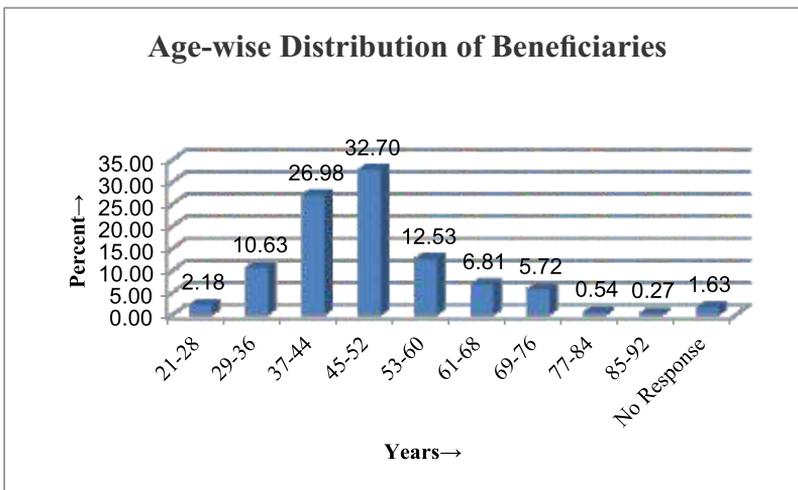
Sr. No.	Name of District	Unit	Primary	Middle	Matric	10+2	Graduate	PG	No Response
1	Bilaspur	%	62	0	19	19	0	0	0
2	Chamba	%	34	37	20	10	0	0	0
3	Hamirpur	%	67	0	17	4	13	0	0
4	Kangra	%	13	44	27	12	2	1	2
5	Kullu	%	53	40	7	0	0	0	0
6	Kinnaur	%	50	50	0	0	0	0	0
7	Lahaul & Spiti	%	50	0	50	0	0	0	0
8	Mandi	%	69	0	13	12	3	3	0
9	Shimla	%	34	46	17	0	0	0	3
10	Sirmour	%	29	65	0	6	0	0	0
11	Solan	%	50	42	8	0	0	0	0
12	Una	%	67	0	33	0	0	0	0
	<b>Total</b>	<b>%</b>	<b>40.60</b>	<b>28.33</b>	<b>19.07</b>	<b>8.45</b>	<b>1.91</b>	<b>0.82</b>	<b>0.82</b>

### Age of Beneficiaries

5.5 The age of the beneficiaries who were allotted housing units under this scheme was in the range of 21 years to 92 years. There were also beneficiaries who didn't disclose their age, but their proportion was very less. The maximum proportion of beneficiaries was in the age group of 45 years to 52 years followed by age group of 37 years to 44 years. Around 60 percent of the beneficiaries were between 37 to 52 years. The possible reason for about two thirds of beneficiaries belonged to this age group can probably be that these beneficiaries came to know about the benefits available late in their life. However, it can be inferred that beneficiaries living below poverty line have now started to seek financial aid from Government. The demand for housing

units has been increasing due to separation of siblings and increasing preference for nuclear family. Being a primary need of people, State Government also has come forward to provide financial assistance for construction of housing units to the people living below poverty line. Although preference had been given in providing housing units to below poverty line beneficiaries living in the vulnerable age of 37 years to 52 years, yet Government had covered beneficiaries of all age groups.

**Bar Diagram-5.1**

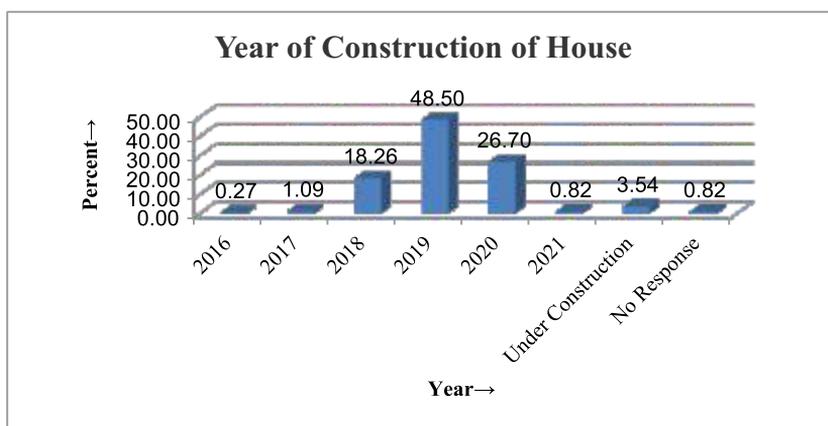


### **Year of Completion of House**

5.6 The beneficiaries who had been interviewed during the survey, around 50% of the beneficiaries of housing units apprised that they had completed their houses in the year 2018 followed by 2019 and 2020. It is to be noted that the initial year of the reference period of the study has been 2016. The housing units have been sanctioned every year, but beneficiaries usually are not able to construct their housing units in a year of sanction. Actually, almost all of the beneficiaries have constructed housing units larger than prescribed in the guidelines of this scheme for which financial assistance is available under the scheme. Beneficiaries have also taken financial help from banks/relatives etc. apart from financial aid given by Government under this scheme. It took years for the beneficiaries to complete a housing unit as

they depended upon the finances from other sources also. Thus, the efforts of beneficiaries to secure financial aid from different sources, availability of construction material and labour etc. are the factors which extended completion of housing units over years. This also points to the possibility that the beneficiaries look up to the Government for availing of subsidy available under the scheme just to supplement the resources they plan to mobilize for construction of a dwelling unit of their choice.

**Bar Diagram-5.2**  
**Year of Completion of House**

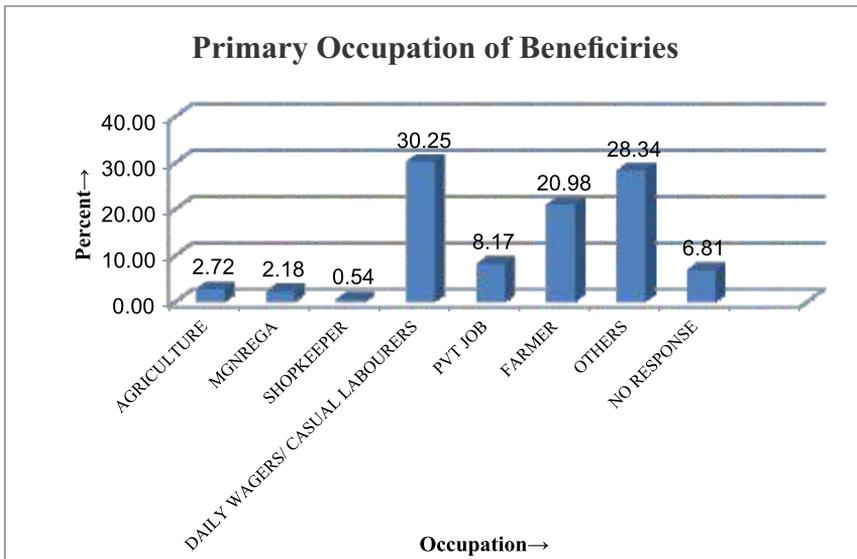


### **Primary Occupation of Beneficiaries**

5.7 A very large proportion (about 60 percent) of the beneficiaries constituted of the daily wagers, casual labourers and those who adopted the means of livelihood other than mentioned in the questionnaire. However, an important attribute of these beneficiaries had been that all of these 60 percent beneficiaries were employed in the unorganized sector and the primary occupation of these beneficiaries was just casual employment either on daily wages or otherwise. Out of the remaining beneficiaries, about 33 percent constituted of MGNREGA workers, those employed in agriculture sector, those running small shops etc. Out of this group of beneficiaries (33 percent) about two thirds were farmers. The selection of the beneficiaries appeared to be correct as the wages in unorganized sector are not certain and the income of farmers was not much due to extremely small holdings in their possession.

Although only those beneficiaries are eligible for getting assistance under the scheme, who are living below poverty line, the occupation profile of the sample beneficiaries indicates that the most deserving beneficiaries have been selected for providing assistance under the scheme.

**Bar Diagram-5.3**



# CHAPTER-6

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## *Need Assessment and Socio-Economic Impact on Beneficiaries*

## CHAPTER-6: NEED ASSESSMENT & SOCIO-ECONOMIC IMPACT ON BENEFICIARIES

6.1 The Chapter makes an effort to assess the factors other than the publicity of the scheme by the Government and other agencies which made beneficiaries to seek assistance under Mukhya Mantri Awasi Yojana. The subsequent sections also attempt to ascertain if the pre-assistance requirements of the beneficiaries were fulfilled through the scheme; and, what other impacts the unit constructed, with the help of the assistance, has made on the social and economic spheres of lives of the beneficiaries.

### 6.1.1 Pre-assistance house ownership

It has been observed that about 96 percent of the beneficiaries were living in the houses inherited from their parents whereas 3 percent of the beneficiaries were living in the rented accommodation. One percent beneficiaries had reported by saying that they were living in open spaces, which after verification by personnel visiting such beneficiaries, was found out to be incorrect by this field investigators and other officers. All such beneficiaries were either sharing accommodation with someone or were not living in their own houses. This information can easily be used to infer that no one lives without four walls with a roof in Himachal Pradesh. The housing facilities in the State are being provided either to add accommodation to the existing housing units or to construct an additional unit other than the one in which the beneficiaries were living before availing assistance under the scheme. The largest proportion of beneficiaries who were not residing in their own inherited house was in Solan district at 17 percent followed by Shimla district at 13 percent. The obvious largest motivation for beneficiaries to seek assistance under the scheme was to either have additional accommodation in the existing dwelling unit or availing assistance to supplement resources for construction of a better or separate dwelling unit as no beneficiary was found to be homeless and seeking assistance just to have a walled shelter with a roof.

**Table 6.1**

**Housing Pattern of Beneficiaries before Availing Assistance under MMAY**

<b>Sr. No.</b>	<b>Name of District</b>	<b>Unit</b>	<b>Ancestral House</b>	<b>Rented</b>	<b>Others</b>
1	Bilaspur	%	100	0	0
2	Chamba	%	98	2	0
3	Hamirpur	%	96	0	4
4	Kangra	%	94	4	3
5	Kullu	%	87	13	0
6	Kinnaur	%	100	0	0
7	Lahaul & Spiti	%	100	0	0
8	Mandi	%	97	1	1
9	Shimla	%	100	0	0
10	Sirmour	%	100	0	0
11	Solan	%	83	17	0
12	Una	%	100	0	0
	<b>Total</b>	%	<b>96</b>	<b>3</b>	<b>1</b>

**6.2.1 Why assistance was availed**

The questionnaires had some questions which were asked from the beneficiaries seeking possible answers as to why the beneficiaries wanted to seek assistance under the scheme. These specific questions were designed to seek answer if it was because of dilapidated condition of the existing own or inherited house or the need was felt due to increase in family size or it was due to separation from the joint family as a nuclear family. Since a major proportion of the beneficiaries were found to be living in the inherited houses during the pre-assistance period, the obvious reason given by about 77 percent of the beneficiaries stated they went in seeking assistance under the scheme as their inherited house was in a dilapidated condition. Only eight percent of the beneficiaries decided to seek and avail assistance under the scheme due to increase in their family size. Although, the proportion of beneficiaries having cited the separation as the reason for choosing to construct housing unit under the scheme was just 10 percent as the overall level, considerably large proportion of such beneficiaries in Kullu, Shimla, Solan and Chamba districts clearly indicates to a shift towards living as nuclear families.

**Table 6.2**  
**Need for New House Required under MMAY**

Sr. No.	Name of District	Unit	Ancestral House in Dilapidated State	Increase in Family Size	Separation	No Response
1	Bilaspur	%	90	5	5	0
2	Chamba	%	63	7	22	7
3	Hamirpur	%	75	25	0	0
4	Kangra	%	87	1	4	9
5	Kullu	%	40	7	40	13
6	Kinnaur	%	100	0	0	0
7	Lahaul & Spiti	%	100	0	0	0
8	Mandi	%	79	16	4	0
9	Shimla	%	71	0	26	3
10	Sirmour	%	94	0	6	0
11	Solan	%	58	0	25	17
12	Una	%	50	39	11	0
	<b>Total</b>	%	<b>77</b>	<b>8</b>	<b>10</b>	<b>5</b>

### 6.1.2.1 Type of construction done out of the assistance

About 94 percent of the beneficiaries constructed a new dwelling unit after demolishing the ancestral houses confirming to the fact that out of the total beneficiaries, at least 94 percent beneficiaries have a house inherited from the parents. Out of the remaining beneficiaries, about one percent renovated their existing houses and 4.36 percent added at least one room to their existing houses. Out of the beneficiaries in twelve districts, all those of seven districts constructed a new house after demolishing their existing houses. The information contained in table 6.3 confirms absence of any beneficiary who did not have a house of ones'own before availing assistance under the scheme.

**Table 6.3**  
**Type of Construction of New House**

Sr. No.	Name of District	Unit	New construction After dismantling	Renovation	Added atleast one Room	No Response
1	Bilaspur	%	100	0	0	1
2	Chamba	%	98	0	2	2
3	Hamirpur	%	75	13	13	3
4	Kangra	%	96	0	4	4
5	Kullu	%	100	0	0	5
6	Kinnaur	%	100	0	0	6
7	Lahaul & Spiti	%	100	0	0	7
8	Mandi	%	94	0	6	8
9	Shimla	%	100	0	0	9
10	Sirmour	%	100	0	0	10
11	Solan	%	100	0	0	11
12	Una	%	72	6	22	12
	<b>Total</b>	%	<b>94.28</b>	<b>1.09</b>	<b>4.36</b>	<b>0.27</b>

### 6.1.3 Adequacy of accommodation after availing Assistance

**6.1.3.1 Household Size:** A few questions were asked from the beneficiaries to make an assessment if the accommodation constructed through assistance under Mukhya Mantri Awasi Yojana was adequate to accommodate their family members or they still needed additional accommodation considering their family size. Thus, the question regarding family size of the beneficiaries was also enumerated in the study. About 80 percent of the beneficiaries had reported their family consisting of either five or less than five members. Hence, there was a marked absence of large families of among the interviewed beneficiaries. Out of these 80 percent beneficiaries only 17 percent had a family consisting of five members. The family size as indicated by the beneficiaries indicate to existence of a good proportion as nuclear families as about 63 percent of the household had either four or less than four members in their families.

**Table 6.4**  
**Members Residing in House**

Sr. No.	Name of District	Unit	One	Two	Three	Four	Five	More than Five	No Response
1	Bilaspur	%	0	5	33	38	24	0	0
2	Chamba	%	2	2	5	46	17	24	2
3	Hamirpur	%	4	17	21	25	8	25	0
4	Kangra	%	3	8	19	35	18	17	0
5	Kullu	%	0	7	7	53	20	13	0
6	Kinnaur	%	0	0	0	100	0	0	0
7	Lahaul & Spiti	%	0	0	50	0	50	0	0
8	Mandi	%	0	4	22	31	13	28	0
9	Shimla	%	0	6	14	46	20	14	0
10	Sirmour	%	0	6	6	35	18	35	0
11	Solan	%	0	8	8	42	33	8	0
12	Una	%	0	22	22	28	11	17	0
	<b>Total</b>	%	<b>1.36</b>	<b>7.36</b>	<b>17.44</b>	<b>37.05</b>	<b>17.17</b>	<b>19.35</b>	<b>0.27</b>

**6.1.3.2 Adequacy of accommodation:** About 53 percent of the beneficiaries responded by saying that they still needed more accommodation even after constructing the house/rooms with the assistance availed under the scheme. Only 47 percent of the beneficiaries did not require any additional accommodation after availing assistance under the scheme. The proportion of beneficiaries still expecting to add more accommodation to their housing units was highest in Bilaspur, Hamirpur and Mandi districts, whereas, in Lahaul & Spiti district none of the respondent wanted to add more accommodation to their units constructed under the scheme. Information was also sought from the beneficiaries about the area of the housing unit that was constructed under the scheme and the total area of the house prior to availing assistance. However, due to inconsistency in the information provided by the beneficiaries, exact information could not be compiled and hence logical inferences could not be drawn. It was also not possible for the field investigators to estimate the area by observation as the interviews conducted were through audio interface rather than personally visiting the beneficiaries as already explained in earlier text.

**Table 6.5**  
**Requirement of More Accommodation**

Sr. No.	Name of District	Unit	Yes	No	No Response
1	Bilaspur	%	95	5	0
2	Chamba	%	37	63	0
3	Hamirpur	%	96	4	0
4	Kangra	%	26	73	1
5	Kullu	%	27	73	0
6	Kinnaur	%	50	50	0
7	Lahaul & Spiti	%	0	100	0
8	Mandi	%	94	6	0
9	Shimla	%	51	49	0
10	Sirmour	%	24	76	0
11	Solan	%	17	83	0
12	Una	%	78	22	0
	<b>Total</b>	%	<b>52.59</b>	<b>47.14</b>	<b>0.27</b>

**6.1.3.2.1 Accommodation of family members in new separate housing unit:** More than three fourths of the beneficiaries were able to accommodate all the family members in the newly constructed housing unit under the scheme. However, a considerable proportion of beneficiaries (about 22 percent) refrained from making any comment on the question. The scheme, hence, not only provided assistance to add accommodation to existing house or renovating/rebuilding housing unit, but the accommodation made available under the scheme was sufficient for all the family members. Less than one percent of the respondents were categoric in stating that the accommodation was not adequate to accommodate all the family members.

**Table 6.6**  
**Family Members Accommodated in Newly Constructed Separate Unit**

Sr. No.	Name of District	Unit	Yes	No	No Response
1	Bilaspur	%	100	0	0
2	Chamba	%	37	0	63
3	Hamirpur	%	100	0	0
4	Kangra	%	96	2	3
5	Kullu	%	27	0	73

6	Kinnaur	%	50	50	0
7	Lahaul & Spiti	%	100	0	0
8	Mandi	%	100	0	0
9	Shimla	%	51	0	49
10	Sirmour	%	24	0	76
11	Solan	%	17	0	83
12	Una	%	100	0	0
	<b>Total</b>	%	<b>77.38</b>	<b>0.82</b>	<b>21.80</b>

#### 6.1.3.2.2 Requirement of More Space to House Family in Separate

**Unit:** However, more than half of the beneficiaries wanted to add to the existing accommodation that became available to them after availing assistance under the scheme. The information gathered is sufficient to infer that the beneficiaries wanted to add to the existing accommodation for the reasons other than inadequacy of available accommodation for the households. These reasons can be numerous and hence were not attempted to be captured through this study.

**Table 6.7**  
**Requirement of More Space to House Family**

Sr. No.	Name of District	Unit	Yes	No	No Response
1	Bilaspur	%	100	0	0
2	Chamba	%	32	68	0
3	Hamirpur	%	100	0	0
4	Kangra	%	36	63	1
5	Kullu	%	27	73	0
6	Kinnaur	%	50	50	0
7	Lahaul & Spiti	%	0	100	0
8	Mandi	%	97	3	0
9	Shimla	%	51	49	0
10	Sirmour	%	24	71	6
11	Solan	%	17	83	0
12	Una	%	78	22	0
	<b>Total</b>	%	<b>56.40</b>	<b>43.05</b>	<b>0.54</b>

#### 6.1.4 Satisfaction with the Size and Design of the Units prescribed by the Government

6.1.4.1 The guidelines issued by the Rural Development Department to implement Mukhya Mantri Awasa Yojana specifies the size and nature of construction of dwelling unit as under: -

- a) The area of newly constructed house should be at least 25 square meter.
- b) In this scheme, there will be no specific design of constructed house. But house should be according to local climate and circumstances.

(Letter No. SMH-01/2018-19-MMAVA-RDD dated the 14<sup>th</sup> August, 2018)

6.1.4.2 **Meeting of Requirement by Structure Prescribed by Government:** A little less than half of the beneficiaries were convinced that the size and structure of the housing unit constructed under the scheme prescribed by the Government met their requirements. However, the prescribed size and structure did not meet requirement of a sizeable proportion of beneficiaries (about 52 percent). These responses varied across the districts. The prescription made by the Government met requirement of all beneficiaries in Kinnaur and Lahaul & Spiti districts while it failed to meet requirement of any beneficiary in Hamirpur and Mandi districts.

**Table 6.8**  
**Structure Prescribed by Government, Met Requirement**

Sr. No.	Name of District	Unit	Yes	No	No Response
1	Bilaspur	%	24	76	0
2	Chamba	%	66	34	0
3	Hamirpur	%	0	100	0
4	Kangra	%	78	21	1
5	Kullu	%	80	20	0
6	Kinnaur	%	100	0	0
7	Lahaul & Spiti	%	100	0	0
8	Mandi	%	0	100	0
9	Shimla	%	49	49	3
10	Sirmour	%	76	24	0
11	Solan	%	75	25	0
12	Una	%	6	94	0
	<b>Total</b>	%	<b>47.96</b>	<b>51.50</b>	<b>0.54</b>

6.1.4.3 A great majority of beneficiaries (about 85 percent) opined that there should not be any restrictions with respect to the design and type of housing unit to be constructed with the assistance available under the scheme. They were in favour of having the flexibility of building and constructing the housing unit of their own choice and as per the design and structure that suit best the local requirement. These beneficiaries also felt that if flexibility in choosing design and structure of the housing unit is allowed, that could help in lowering the construction cost as they would have used locally available material at much lower prices.

### 6.1.5 Adequacy of financial assistance and finances from other sources

The beneficiaries were also asked if the financial assistance available under the Mukhya Mantri Awas Yojana was sufficient to meet requirement of constructing a housing unit of their choice. They were also asked if they had to seek financial assistance from other sources also in order to complete construction of house. The inferences based on these responses of the beneficiaries have been attempted to be captured in this section of the report.

6.1.5.1 The beneficiaries (about 92 percent) were of the view that they were not able to complete construction of the housing unit with the available assistance under the scheme. Their inability to complete the housing unit was due to the fact that they had to construct the house as per the specifications prescribed under the scheme which did not permit them to use locally available material in construction of house. All the beneficiaries in Kinnaur, Lahaul & Spiti, Sirmour and Solan districts responded the same. Even in other districts the proportion of such beneficiaries who felt that the assistance available under the scheme was sufficient was considerably small.

**Table 6.9: Specified Structure Need More Money for Completion**

Sr. No.	Name of District	Unit	Yes	No	Neutral
1	Bilaspur	%	95	5	0
2	Chamba	%	98	0	2
3	Hamirpur	%	96	0	4
4	Kangra	%	91	4	4
5	Kullu	%	87	0	13
6	Kinnaur	%	100	0	0
7	Lahaul & Spiti	%	100	0	0
8	Mandi	%	84	13	3
9	Shimla	%	94	0	6
10	Sirmour	%	100	0	0
11	Solan	%	100	0	0
12	Una	%	83	17	0
	<b>Total</b>	%	<b>91.55</b>	<b>4.90</b>	<b>3.54</b>

6.1.5.2 The beneficiaries who started constructing their houses wanted to complete the construction by all means even if the assistance available under the scheme was not sufficient and they had to mobilize more financial resources from whatever source that were available to them. About four fifths of the beneficiaries had to seek additional financial resources from relatives to complete construction of their houses. Every beneficiary in Sirmour and Solan districts has reported to have resorted to seeking help from their relatives. However, they were categorical in stating that the assistance provided by the relatives was both financial and also in kind. About one fifth of the beneficiaries had taken loan from banks or other sources for completing construction of houses. The highest proportion of beneficiaries who had to take loan for completion of houses either from bank or a local money lender was in Una district followed by Kangra district. 78 percent of such beneficiaries took loan from banks, 22 percent from a local money lender and about 4 percent of these beneficiaries had to take loan both from bank and local money lender.

**Table 6.10**  
**Additional Financial Resources raised for Completion of House**

Sr. No.	Name of District	Unit	Help from Relatives (Cash/ Kind)	Loan	Loan from Bank	Loan from Money Lenders	Both (From Bank and Money Lenders)
1	Bilaspur	%	95	10	100	0	0
2	Chamba	%	85	5	0	100	0
3	Hamirpur	%	92	25	100	0	0
4	Kangra	%	72	35	100	0	6
5	Kullu	%	67	7	100	0	0
6	Kinnaur	%	50	0	0	0	0
7	Lahaul & Spiti	%	50	0	0	0	0
8	Mandi	%	84	15	60	40	0
9	Shimla	%	80	17	35	65	18
10	Sirmour	%	100	0	0	0	0
11	Solan	%	100	0	0	0	0
12	Una	%	83	39	100	0	0
	<b>Total</b>	%	<b>81.20</b>	<b>20.16</b>	<b>78.37</b>	<b>21.63</b>	<b>4.07</b>

6.1.5.3 However, above information as gathered from the primary survey needs to be interpreted in conjunction with the house ownership of the beneficiaries before taking assistance under Mukhya Mantri Awasi Yojana. Three important facts which came into the light after analyzing available information are: a) none of the beneficiaries was without a roof; b) almost all the beneficiaries were living in the houses inherited from their parents before seeking assistance under the scheme; and, c) about two thirds of the beneficiaries wanted to renovate their ancestral house which was in a dilapidated state with the assistance available under the scheme. Also, majority of the beneficiaries reported either increase in family size or requirement of a separate accommodation as the major reasons for availing assistance under the scheme.

6.1.5.4 Even though 90 percent of the beneficiaries strongly advocated an increase in the assistance available under the scheme, it can easily be inferred that this increase was certainly not sought for building a roof with four walls to live in by the houseless beneficiaries. It was merely the tendency to have more financial assistance in the shape of subsidy from the Government that made respondents to respond so. A question was also put to the respondents to indicate the quantum by which the existing assistance should be increased. However, in view of adequacy of available assistance under the scheme, those responses were not analyzed and made a part of this report. The currently available assistance of Rs.1.50 lakh per beneficiary appears to be sufficient if the beneficiary is not without a house to take shelter in.

#### **6.1.6 Hygiene and amenities within constructed house**

Household hygiene is being stressed upon by the Government and is being ensured through implementation of either standalone schemes or through convergence both by the Central Government and State Governments. Neat and well-constructed toilet and bathroom within the dwelling unit are important structures in maintaining hygiene within households. This section attempted to assess if the housing units constructed with the assistance under Pradhan Mantri Awasi Yojana had toilets and bathrooms within them irrespective of the sources of finances used for their construction.

6.1.6.1 The beneficiaries of the scheme were well aware of the need to have bathroom within the house as about 82 percent of the beneficiaries had bathroom within the newly constructed houses whereas another 3

percent beneficiaries reported to have their bathrooms still under construction with their new houses. About 8 percent of the beneficiaries had a separate bathroom outside their house and all such beneficiaries had been reported from Kangra district. 1.36 percent beneficiaries from Kangra and Shimla districts were using temporary structures outside their houses as bathrooms. However, a few beneficiaries, all of them from Kangra district were using open spaces as bathroom.

**Table 6.11**  
**Use of Bathroom in Housing Unit**

Sr. No.	Name of District	Unit	Attached Bathroom in Use	Under Construction	Using Old Bathroom	Using Temporary Structure	Using Separate Structure	Using Open Space
1	Bilaspur	%	90	0	10	0	0	0
2	Chamba	%	100	0	0	0	0	0
3	Hamirpur	%	83	0	4	0	0	0
4	Kangra	%	51	9	0	4	27	1
5	Kullu	%	100	0	0	0	0	0
6	Kinnaur	%	100	0	0	0	0	0
7	Lahaul & Spiti	%	50	50	0	0	0	0
8	Mandi	%	96	0	3	0	0	0
9	Shimla	%	97	0	0	3	0	0
10	Sirmour	%	100	0	0	0	0	0
11	Solan	%	100	0	0	0	0	0
12	Una	%	94	0	6	0	0	0
	<b>Total</b>	%	<b>81.74</b>	<b>3.00</b>	<b>1.63</b>	<b>1.36</b>	<b>8.45</b>	<b>0.27</b>

6.1.6.2 Similarly, not all beneficiaries reported to have a toilet constructed within their new house although, about 82 percent of the houses had toilet within them. If about 4 percent more such beneficiaries are also added to these beneficiaries, who have toilets within their houses under construction, the proportion of beneficiaries with toilets within their houses became about 86 percent. However, about one percent of the beneficiaries and all of them from Kangra district have reported to be still defecting in open spaces. About nine percent of the beneficiaries who did not have toilet within their house were using a separate structure outside the house as a toilet. The district administration of Kangra district needs to quickly identify such households which are still using open spaces to take bath and to defecate and address the issue.

**Table 6.12: Use of Toilet in Housing Unit**

Sr. No.	Name of District	Unit	Attached Toilet in Use	Under Construction	Using Old Toilet	Using Temporary Structure	Using Separate Structure	Using Open Space
1	Bilaspur	%	90	0	10	0	0	0
2	Chamba	%	98	0	0	0	0	0
3	Hamirpur	%	83	0	4	0	0	0
4	Kangra	%	50	12	0	4	27	3
5	Kullu	%	100	0	0	0	0	0
6	Kinnaur	%	100	0	0	0	0	0
7	Lahaul & Spiti	%	50	50	0	0	0	0
8	Mandi	%	96	0	3	0	0	0
9	Shimla	%	100	0	0	0	0	0
10	Sirmour	%	100	0	0	0	0	0
11	Solan	%	100	0	0	0	0	0
12	Una	%	94	0	6	0	0	0
	<b>Total</b>	%	<b>81.47</b>	<b>3.81</b>	<b>1.63</b>	<b>1.09</b>	<b>8.45</b>	<b>0.82</b>

6.1.7 A section of the questionnaires was designed to know opinion of the beneficiaries about their preference for living either in a joint family and a nuclear family with an objective to establish if the desire to avail assistance under Mukhya Mantri Awasi Yojana has made them to live as a nuclear family. These questions included asking the beneficiaries the year in which they separated from the joint family. However, contradicting and conflicting responses to various questions given by the respondents did not help in drawing any meaningful inference. Hence, analysis of these responses has not been made a part of this report. However, almost all the respondents responding in affirmation when asked if the existing financial assistance available under Mukhya Mantri Awasi Yojana needs to be increased was not a surprise for the obvious reasons.

6.1.8 The beneficiaries, despite either having their own house or living in a rented accommodation, availed assistance were Mukhya Mantri Awasi Yojana and wanted to have more assistance preferably, from the Government and that too in the form of subsidy. A large proportion of the beneficiaries renovated and restored the existing houses or constructed a separate unit other than the one already owned by them. Barring a few beneficiaries from Kangra district, all the beneficiaries had a bathroom and a toilet either within the newly constructed houses or as a separate structure near their houses.

# CHAPTER-7

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## Summing Up

## CHAPTER-7: SUMMING UP

### 7.1 Suggestions

- 7.1.1 Any research study must end up by giving the findings and recommendations, so that they could be used to improve the scheme under implementation and the beneficiaries could be benefitted to the fullest from such scheme. The analysis of this study had been done in pursuance to its objectives. The findings and recommendations of this study have been given in the paras to follow. However, this chapter also includes a section containing suggestions made by the beneficiaries during interaction with them. These suggestions are those which were solely made by the beneficiaries and do not have any endorsement of the enumerators and report writers. These suggestions mainly revolve around increasing financial assistance given by Government. These suggestions show that the financial assistance being provided by the Government according to the beneficiaries, was not sufficient for construction of their housing units. It was also derived from these suggestions of beneficiaries that there were procedural intricacies which required to be simplified, so that beneficiaries could get optimum benefit of this scheme for construction of their housing units. All the suggestions received from beneficiaries have been summed up in the paras to follow.
- 7.1.1.1 Most of the beneficiaries sought to increase financial assistance given by Government under this scheme, so that they could complete their housing units well in time and without taking any assistance from anywhere else.
- 7.1.1.2 There were also suggestions that payment of financial assistance should be given in one go instead of paying it in installments and there should also be no delay in payment of this assistance.
- 7.1.1.3 The beneficiaries were also of the view that transportation cost or carrier services in the interior areas where road connectivity was poor should be provided by the Government as these charges were very high in such areas.
- 7.1.1.4 There was also a suggestion that structure and design of housing unit should be allowed to be made according to beneficiary's own requirement.

7.1.1.5 Although financial assistance is transferred into beneficiary's account, but there were suggestions that it should be given to the beneficiary directly in cash.

7.1.1.6 The beneficiaries were also of the view that loan, in addition to assistance, should be given by the Government at a concessional rate of interest.

## **7.2 Main Findings**

- During the period, 2016-17 to 2019-20 (31<sup>st</sup> July, 2020), the share of Mukhya Mantri Awas Yojana (MMAY), in terms of funds, amongst all housing schemes under implementation in Himachal Pradesh was 22%.
- MMAY had become a popular scheme for those beneficiaries who were not covered under PMAY(G).
- People living below poverty line were from all social groups of society and had availed financial assistance for construction of their housing units.
- The maximum beneficiaries of MMAY were found to be married.
- The highest proportion of beneficiaries was in the age group of 37 years to 52 years, which was around 38%.
- During the reference period since 2016, the maximum construction of housing units was done between 2018 to 2020.
- Primary occupation of the beneficiaries included agriculture, MGNREGA workers, shop keepers, labourers, private job holders, daily wagers, mazdoors etc.
- Almost all beneficiaries of this scheme were living in their ancestral houses before construction of new housing units under this scheme.
- The ancestral houses of the beneficiaries were in dilapidated condition, so they applied for housing units under this scheme.
- The beneficiaries had constructed new housing units after dismantling existing ones.
- Majority of the beneficiaries had four family members.
- The beneficiaries had requirement of more accommodation due to increase in their family sizes.
- Majority of the beneficiaries had constructed separate housing units instead of addition and alteration in existing ones.

- More than half of the beneficiaries required more space in their constructed housing units.
- More than three-fourths of the beneficiaries desired to have flexibility in construction of their housing units, so that they could construct according to their needs and topography.
- The specified structure required more funds for completion than the funds as given under this scheme.
- Almost all beneficiaries had taken support from their relatives in cash or kind for completion of housing units.
- Very few beneficiaries had taken loan from banks for completion of their housing units.
- Almost all the beneficiaries had received the full financial assistance as prescribed under this scheme.
- The larger proportion of beneficiaries had desired to raise financial assistance available under the scheme.
- There were beneficiaries who did not have bathrooms and toilets, although their proportion was very less.
- The beneficiaries even used open spaces for bathrooms and toilets within housing unit, although their proportion was very less.
- Almost all beneficiaries admitted that they were not able to construct their housing units without the financial assistance from Government.
- The beneficiaries were observed to be constructing bigger houses than that prescribed under this scheme with the help from their relatives and loan from banks.
- Due to bigger sizes of housing units, beneficiaries needed more funds to complete despite having received all installments from the Government.
- The beneficiaries were observed to be longing for more financial assistance than that given under this scheme.

### **7.3 Recommendations**

1. Since none of the beneficiary was found to be either not owning a house or living in a rented house, the Panchayat level officers need to make strenuous efforts to identify any individual without a house for covering the household under the scheme. A mechanism is also required to be established to confirm if those beneficiaries of Mukhya Mantri Awas

Yojana who were living in rented houses before availing assistance did not own a house in other parts of the State. As the findings help in establish that none of the beneficiaries of the scheme lived in open space or was without a house, the scheme appears to have achieved saturation in terms of achieving its objective to provide a decent housing unit to all the residents of Himachal Pradesh.

2. Since much cheaper locally available construction material is available, the engineering experts must revise the specifications of the housing unit to be constructed under Mukhya Mantri Awasi Yojana allowing flexibility in deciding the design and structure of the housing unit. The revision in design be done in such a manner that the housing unit meets all the safety norms and fulfil seismic and other requirements related to hygiene.
3. As almost all the beneficiaries had owned an ancestral house before seeking financial assistance under the scheme and they were found to have constructed housing units much bigger than the prescribed size, with suggestion to increase financial assistance under the scheme is not justifiable.
4. Although the proportion of beneficiaries still using open spaces for defecating and for taking bath was very small and such beneficiaries were confined to Kangra district, the local administration needs to quickly identify such households and take appropriate measures to stop this practice on priority.
5. Since no beneficiaries of Mukhya Mantri Awasi Yojana was found to be houseless prior to getting covered under the scheme, a comprehensive evaluation of all housing schemes including Pradhan Mantri Awasi Yojana (Grameen and Shehri) needs to be done to see if the State schemes still need to continue in their present form. If any need to continue the State schemes either in their present form or with revised guidelines finds merit after evaluation, the revised guidelines must include a sunset close after achieving saturation in terms of meeting objections of the scheme.

# CHAPTER-8

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## **Experiences of the Beneficiaries of Mukhya Mantri Awas Yojana**

## CHAPTER-8: EXPERIENCES OF THE BENEFICIARIES OF MMAY

After having collected data through enumerators of the beneficiaries, field visits were also conducted for physical verification of housing units constructed by beneficiaries. A brief account of some of the housing units which were constructed under this scheme and were verified physically alongwith the experiences of the beneficiaries are listed in the following text.



### Development Block

## GHUMARWIN

In Gram Panchayat Padyalag, Development Block Ghumarwin, District Bilaspur (H.P.), a housing unit was verified physically alongwith concerned Gram Panchayat Vikas Adhikari and Gram Panchayat Pradhan and all the information provided in the questionnaire was found to be correct. The owner of this housing unit was widow and had two sons and both were studying. One was studying in ITI and the second one was in school. Her husband had died many years ago and she was living separately from joint family. She has got this housing unit constructed with the financial assistance



provided by Government under this scheme and financial assistance from her parents. She had constructed four pucca rooms with kitchen and bathroom, but toilet was

Outside the housing unit. She did work in the houses of villagers to earn her livelihood and supported education of her children. It was observed that she was a deserving beneficiary chosen by Gram Panchayat for allotment of housing unit. She revealed that installments of financial assistance were received well in time.



## Development Block **MEHLA**

In Gram Panchayat Piura, Development Block Mehla, District Chamba (H.P.), a housing unit was verified physically alongwith the representative of concerned Gram Panchayat and the information provided in the questionnaire was found to be correct. He was constructing two room pucca set with kitchen, bathroom and toilet but it was incomplete. The owner of this housing unit was an unmarried person and had one sister. As was told by him, he had no parents. He was a labourer. Although, all installments of financial



assistance were provided to him, but despite having used his own earnings, he had not been able to complete his housing unit. He revealed that installments of financial assistance were received well in time, but due to shortage of funds he could not complete housing unit. After earning more money, he was hopeful of completing it.

The beneficiary was of the view that Government should provide more money, so that he was able to complete his housing unit.

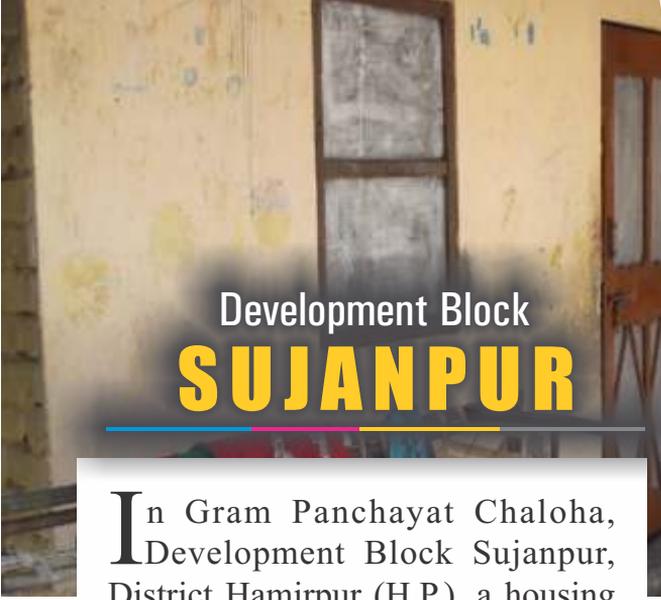


## Development Block **BHARMOUR**

In Gram Panchayat Jagat, Development Block Bharmour, District Chamba (H.P.), a housing unit was verified physically along with concerned Gram Panchayat Vikas Adhikari and Gram Panchayat Pradhan and found that the information was as per questionnaire. He was constructing two room pucca set with kitchen, bathroom and toilet. This housing unit was at the completion stage. He had been constructing housing unit with financial assistance from Government under MMAY and supplementing it with personal



earnings. He revealed that installments of financial assistance were received well in time. He had a family of four members. The location of his housing unit was away from road, so material was carried from road to the construction site by the beneficiary himself and his wife.



Development Block  
**SUJANPUR**

In Gram Panchayat Chaloha, Development Block Sujanpur, District Hamirpur (H.P.), a housing unit was verified physically and information contained in the questionnaire was found to be correct. She was constructing two storey pucca house with kitchen, bathroom and toilet. This housing unit was incomplete. She had been constructing housing unit with financial assistance from Government under MMAY and also loan taken by her mother-in-law. She had a family of five members. She revealed that installments of financial assistance were received

well in time. The location of his housing unit was on road. She also revealed that her husband was an ayurvedic doctor by profession, but was an alcohol addict, so he had not been taking care of family. She was living with her mother-in-law along with her four family members. She told that she was married off at the age of 18 years, so could not pursue her studies further and was unable to get employment. She had no other option but to live with irresponsible husband along with her children.



## Development Block **BHAWARNA**

In Gram Panchayat Drang, Development Block Bhawarna, District Kangra (H.P.), a housing unit was verified physically alongwith concerned Gram Panchayat Vikas Adhikari and Lady Social Education Officer and the information in the questionnaire was verified. The beneficiary was a woman and she had constructed pucca house with kitchen and bathroom in traditional form prevalent in Kangra district. She had constructed toilet outside the housing unit. She had constructed housing unit with financial assistance from Government under MMAY and personal savings. She had a family of three members. She was handicapped and had constructed her housing unit on her parents' land as she was only daughter of her parents. She confirmed timely receipt of installments of financial assistance. The location of her housing unit was very near to road. Her husband was a labourer and she used to work in MGNREGA or as domestic help in nearby villages. The environment was very neat and clean.





## Development Block **SHAHPUR**

In Gram Panchayat Kairi, Development Block Shahpur, District Kangra (H.P.), a housing unit was verified physically along with concerned GPVA and the information in the questionnaire was found to be correct. The beneficiary was a woman and had expired. Her two unmarried sons were living in constructed pucca housing unit. This housing unit had kitchen, but



toilet and bathroom were outside it. Her sons had no exact idea as to whether her mother had taken any financial help from somewhere else apart from financial assistance under MMAY. Her sons were labourers.



Development Block

# NURPUR

A housing unit was verified physically along with concerned Lady Social Economic Officer and Gram Panchayat Pradhan in Gram Panchayat Chowki, Development Block Nurpur, District Kangra (H.P.). The information in the questionnaire was verified and found to be correct. The financial assistance under MMAY provided for this housing unit was for reconstruction of a house damaged in a natural calamity. The financial assistance for such purpose was Rs.2.00 per housing unit. The pucca housing unit had five rooms with kitchen but toilet and bathroom were outside the housing unit. The furnishing work was on, but family members were living in it already. This family had many members and



the women beneficiary's husband was a carpenter. She revealed that installments of financial assistance were received well in time. The housing unit was constructed with financial assistance given under MMAY and personal savings. The location of his housing unit was near to road.

## QUESTIONNAIRE

### Collection of Data for Amelioration of Housing Problem through State Housing Scheme-MMAY in Himachal Pradesh

#### Personal Profile of the Beneficiary

##### 1. Respondent and Her Family Details:

Name of Respondent	Beneficiary	Family Members							
		1	2	3	4	5	6	7	8
Sex (M/F)									
Age									
Relationship with Respondent									
Marital Status(married/ unmarried/ widow)									
Category (SC/ST/OBC/ EWS/ Other Specify)									
Religion (Hindu/ Muslim/ Sikh/ any other Specify)									
Education Level (Illiterate/ Middle/ Matric/ +2/ Graduate/ PG)									
Family Status (BPL/ APL)									
Primary Occupation of only Adult Members									
Land Holdings (Landless/ Own land in Bighas) ( <i>If other unit, then Investigator will convert it into Bighas</i> )									
If landless then, land is Leased in (in Bighas) ( <i>If other unit, then Investigator will convert it into Bighas</i> )									
If own land then, land is Leased out (in Bighas) ( <i>If other unit, then Investigator will convert it into Bighas</i> )									

## Impact of State Housing Scheme(SHS) on Beneficiary

### 1. What is your opinion regarding following statements about Housing Space Constructed under SHS?

- House where living before construction  
this house Ancestral House/ Rented/ Open Space
- If in Ancestral then why New House  
Required Increase in Family Size/Separation/ Old  
House in dilapidated state
- Nature of Construction of New House New construction/ After dismantling/  
Renovation/  
Added new room
- How many members residing in House Two/ Three/ Four/ Five/  
More than Five
- Total area of the House (Sq. Meter)
- Area of House constructed under  
this scheme(Sq. Meter)
- Do you require more accommodation Yes/No
- If Separate Unit then all members are  
housed in it Yes/No
- If No then where they are housed In rented house/ With Relatives
- Does this unit need more space to  
house family Yes/No
- Does the structure specified by Govt.  
meet your requirement Yes/No
- Should there be liberty to construct  
house according to need of beneficiary Yes/No

### 2. What is your opinion regarding following statements about Financial Assistance under SHS?

- ✓ How much financial assistance you got from Govt.
- ✓ Did the specified structure of house  
need more money to complete Yes/No
- ✓ If Yes, then whether relatives helped in construction of

- House in cash or kind Yes/No
- ✓ Have you also taken loan for completion Yes/No
- ✓ If Yes, then from Local Money Lenders or Banks or both
- ✓ Should Govt. raise financial assistance Yes/No
- ✓ If Yes, then how much do you suggest

**3. Hygiene within the constructed house under SHS:**

- Does constructed house have attached bathroom Yes/No
- If No, then where you and your family members take bath
- Does constructed house have attached toilet Yes/No
- If No, then where you and your family members go for nature's call

**4. Changes occurred in family structure**

- ✓ Do you think, the concept of Joint Family is getting changed nowadays Yes/No
- ✓ Is it easy to manage family affairs in Joint Family Yes/No
- ✓ Do you live in Joint Family Yes/No
- ✓ If No, then when did family division take place (Year)
- ✓ Was it possible for you to construct this new house without financial assistance from Govt. Yes/No

**5. Suggestions for improvement in the implementation of SHS in Himachal Pradesh:**

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**6. Details relating to Location of Respondent:**

State:..... District:..... Block:.....  
Gram Panchayat:..... Village:.....

## Training Manual for Enumerators

### 'Amelioration of Housing Problem through State Housing Scheme (SHS) in Himachal Pradesh'

This training is very important for primary data collection and it needs to be planned in advance. This training trains enumerators as how quality data is collected with limited resources in given time frame. The survey firm must try to organize such trainings before hand with more clarity, so that a sense of ownership of study may develop amongst enumerators.

#### 1. Overview of the Study alongwith Objectives:

Rajiv Gandhi Awas Yojna in Himachal Pradesh has been started on the analogy of Indira Awas Yojna(IAY) to supplement the housing demand of different sections of the society. It was started in 2003-04 and remained in operation till 2007-08. It was replaced with Atal Awas Yojna in 2008-09, with Rajiv Awas Yojna in 2013-14 and with Mukhya Mantri Awas Yojna in 2018-19. The objective of this scheme was to provide the financial assistance to the rural poor for the construction of a house who are living below the poverty line (BPL).

Himachal Pradesh is hilly terrain and has agrarian society. The basic need of people is bread, cloth and shelter. This State is not so well off in comparison to adjoining States. The State Government has started Rajiv Awas Yojna to supplement IAY, which later on replaced with Mukhya Mantri Awas Yojna. So, to see change in the demand from BPL families for housing in the State as result of this housing scheme, this study needs to be conducted as housing is one of the essential requirements of human being. It has following objectives:-

- i) 1. To see the adequacy of space constructed.
- ii) To assess the proportion of assistance provided to houseless people and for additional accommodation for those who already own a house.
- iii) Assessment of sufficiency of financial assistance for housing being provided under the scheme.

- iv) Check the hygiene aspect within the constructed house.
- v) To see if there is a change in family structure as a result of implementation of the Scheme.

**2. Survey Instrument (Questionnaire):** The questionnaire for seeking information from respondents, a questionnaire is at **Annexure-'I'**.

**3. Roles and Responsibilities:** Since this survey is being conducted telephonically in view of COVID-19 threat, so there will be no physical proximity of enumerators and respondents. The enumerators are solely responsible for filling up the schedule and tabulating the information. They also responsible for quality data, so that findings of the study will prove beneficial to the government and society as well.

**4. Survey Protocols:** These are very crucial for enumerators for ensuring high quality data. The protocols to be followed are as under:-

- (i) **Respondent Selection:** In this survey, respondents have already been selected and their telephonic contacts are there, so there is no need to go for alternate respondent.
- (ii) **Number of Revisits:** In this telephonic survey, enumerators are required to contact respondent time and again till the scheduled are filled up.
- (iii) **Tracking:** As said above, respondents are to be contacted till schedule is not filled up, but in case if the contact number of the respondent goes unattended or switched-off after tracking many times, then enumerators are to contact the Research Unit for another respondent.
- (iv) **Drops:** It will be the sole responsibility of enumerators to fill up the schedule, but if respondents are unable to exhibit proper information, then that can be dropped. In such situation, respondents are to contact Research Unit.
- (v) **Replacements:** Replacement of respondent will be done by Research Unit, if the purpose of data collection is failed or interrupted due to one or more reasons.

**5. Standard Instructions:** The background of the study alongwith objectives has already been given. The brief instructions are as under:-

- (i) The enumerators must not forget that they are also the part of the

- society to which the respondents belong.
- (ii) The respondents are needy and poor and unable to construct house with their own income, so enumerators are to be more careful for their behavior and good conduct.
  - (iii) While contacting respondents, enumerators are required to salute them as “Namaskar Sir/Madam” and try to speak in local language, if possible, and attract attention, so that they become comfortable for answering questions.
  - (iv) If the respondents do not have time for interview then take another time when they are free and able to answer questions comfortably.
  - (v) Some respondents are likely to have confidentiality concerns, so it is of utmost importance that the enumerators make it clear throughout the interview that there is no risk for them in answering as everything will be anonymized and kept confidential.
  - (vi) The respondents are also make understand that the aim of the interview is to learn from them, capture their personal thoughts, opinions and beliefs, and not the official or sanctioned version.
  - (vii) The important aspect of interviewing the respondents is time management. The enumerators must ensure as to how much time is to be spent on each respondent.
  - (viii) The enumerators are also required to assess/ judge the fatigue of respondents; otherwise it can impact the data quality and affect the result of the study. It can result from respondents becoming bored, tired or uninterested with the interview and begin to respond at a substandard level. The enumerators can prevent this from happening by ensuring the respondents are fully aware of the value of participation by keeping the interview within a reasonable time and by interacting with the respondents in an engaging and interested manner.
  - (ix) The schedules are to be filled up telephonically, so enumerators are to make sure that their phones are fully recharged while interviewing respondents.
  - (x) Never ask irrelevant questions, but questions can be made simple

and in lucid language if they are unable to understand the questions of schedule, so that enumerators are able to answer.

- (xi) Once the schedule is filled up, then avoid contacting respondents again.

## **6. Key Terms:**

- (i) SC means Scheduled Caste.
- (ii) ST means Scheduled Tribe.
- (iii) EWS means Economically Weaker Section.
- (iv) BPL means Below Poverty Line.
- (v) APL means Above Poverty Line.
- (vi) Primary occupation means the regular employment from which major portion of earning comes.
- (vii) Landless means who does not have land.
- (viii) Ancestral means relating to members of your family from the past.
- (ix) Renovation means repair of existing structure.
- (x) Joint family means an extended family, typically consisting of three or more generations and their spouses, living together as a single household.

**7. Assessment of Enumerators:** The enumerators will be assessed orally about the questions of schedule, way of interacting with respondents on real time basis, understanding of the questions of the schedule etc.

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