

**Women's Participation in Rural Housing Schemes:
A case study of Kerala**

C. S. Meenakshi, P. Ajith Kumar

**Discussion Paper No. 24
October 2000**

**Kerala Research Programme on Local Level Development
Centre for Development Studies
Thiruvananthapuram**

**Women's participation in rural housing schemes:
A case study of Kerala**

C. S. Meenakshi, P. Ajith Kumar

English
Discussion Paper

Rights reserved

First published October 2000

Editorial Board: Prof. P. R. Gopinathan Nair, H. Shaji

Printed at:

Kerala Research Programme on Local Level Development

Published by:

Dr K. N. Nair, Programme Co-ordinator,

Kerala Research Programme on Local Level Development,

Centre for Development Studies,

Prasanth Nagar, Ulloor,

Thiruvananthapuram 695 011

Tel: 0471-550 465, 550 491

Fax: 0471-550 465

E-mail: krp@md1.vsnl.net.in

Url: <http://www.krpcds.org/>

Cover Design: Defacto Creations

ISBN No: 81-87621-20-6

**Price: Rs 40
 US\$ 5**

KRPLLD

10/2000

0750

ENG

Contents

Abbreviations	4
1. Introduction	5
2. Housing conditions in Kerala	19
3. Housing policies in Kerala	23
4. Housing schemes in Kerala	32
5. Beneficiaries, participants, and agencies	51
6. Implementation of housing schemes	68
7. Women, property, and housing	76
Annexure to Section 7	85
Female-headed households	
8. Housing and the People's Planning Campaign	88
9. Conclusions and recommendations	95
End Notes	101
References	103

List of Figures

4.1 Time-Series data of IAY subsidy	39
4.2 Schematic Diagram of beneficiary selection - <i>DRDA</i>	39
8.1 Schematic Diagram of beneficiary selection under People's Planning Campaign	89
8.2 Schematic Diagram of activities in PPC and the proposed PMU for housing	92

Abbreviations

BDO	:	Block Development Officer
BP	:	Block <i>Panchayat</i>
CAPART	:	Council for Advancement of People's Action and Rural Technology
COSTFORD	:	Centre of Science and Technology for Rural Development
DRDA	:	District Rural Development Agency
DWCRA	:	Development of Women and Children in Rural Areas
GIC	:	General Insurance Corporation
GP	:	<i>Grama Panchayat</i>
GS	:	<i>Grama Sabha</i>
GSS	:	Global Shelter Strategy
HUDCO	:	Hosing and Urban Development Corporation of India
IAY	:	Indira Awaas Yojana
IRDP	:	Integrated Rural Development Programme
IYSH	:	International Year for Shelter for the Homeless
JRY	:	<i>Jawahar Rozgar Yojana</i>
LIC	:	Life Insurance Corporation
LIG	:	Low Income Group
LVEO	:	Lady Village Extension Officer
MIG	:	Middle Income Group
MWS	:	Million Well Scheme
NGO	:	Non Governmental Organisation
NHB	:	National Housing Bank
NHG	:	Neighbourhood Group
NHP	:	National Housing Policy
NREP	:	National Rural Employment Programme
OLHS	:	One Lakh Housing Scheme
PADI	:	People's Action for Development in India
PGN	:	Practical Gender Need
PPC	:	People's Planning Campaign
RBC	:	Reinforced Brick Concrete
RCC	:	Reinforced Cement Concrete
RLEGP	:	Rural Landless Employees Guarantee Programme
SASH	:	Subsidised Aided Self Help
SEU	:	Socio-economic Unit
SGN	:	Strategic Gender Need
UN	:	United Nations
UNCHS	:	United Nations Centre for Human Settlement
VEO	:	Village Extension Officer

Women's Participation in Rural Housing Schemes: A case study of Kerala

C. S. Meenakshi, P. Ajith Kumar*

1. Introduction

Shelter is one of the basic needs of human beings next only to food and clothing. 'Housing' is fundamental to the formation of individual capabilities and identities and family and community ties. It is as essential for a human being as air, water, food, and clothing. But due to the high costs involved in house construction, it does not receive the attention and importance it deserves; naturally, therefore, the gap between demand and supply remains vast in most parts of the world in the case of housing.

All over the world, multitudes of people live in housing deprivation including the 600 million whose dwelling conditions threaten their health and even their lives. The most extreme housing deprivation is, of course, to have no home, and worldwide, an estimated 100 million persons are homeless. Poor housing conditions are often connected with poor sanitation and lack of facilities, which expose their inhabitants to several health hazards. More than 2.5 million persons in developing countries have little access to proper sanitation.

As human civilisation progressed from caves to concrete structures, 'housing' has also undergone changes - both in concept and in form. For the primitives utility of a house was limited to that of a shelter to shield them from the adversities of nature. Over the ages, the concept of a house has undergone radical changes - from a mere shelter to an abode of facility and comfort, and further on, in some cases, to a symbol of status and ostentation. Even today, housing means different things to different people depending upon their socio-economic conditions.

Housing is also an index of civilisation. The analysis of historians and archaeologists is often based, among other things, on the pattern of houses, the layout of townships, and facilities

ACKNOWLEDGEMENTS: We thank Kerala Research Programme on Local Level Development (KRPLLD) for having given us the opportunity for conducting this research. We are grateful to Dr K. Narayanan Nair, Programme Co-ordinator, KRPLLD, for the support and guidance he extended throughout the course of this study. We are also thankful to Dr K. K. Subrahmanian, Faculty, CDS, for the inspiration and encouragement given by him. Our thanks also go to Prof. K. Nagaraj, MIDS, for guiding us in shaping this report. We are grateful to Dr C. S. Venkiteswaran for his invaluable guidance and encouragement. Our thanks are due to Sri. T. R. Chandra Dath, Director, and the staff of Costford, Thrissur for providing us with necessary details required for the study. We also thank Sri. P. Mohandas and Sri K. Vinod Kumar and their teams who helped us in the field survey and collection of data. We would like to express thanks to Sri. B. S. Thirumeni, APO, DRDA, Kannur for providing us with relevant information for the study. We wish to thank M/s. Website Computers, Koyilandy and Print O Fast, Kozhikode for the computer works. We wish to thank all the sources from where we collected data and above all our sincere thanks are due to all the respondents without whose co-operation this study would not have materialised.

* C. S. Meenakshi is Assistant Engineer, Department of Irrigation, Government of Kerala, Kozhikode.

P. Ajith Kumar is Assistant Engineer, Department of Irrigation, Government of Kerala, Koyilandi.

for drinking water, drainage, etc., that existed in the ancient centres of civilisation. The accounts of great travellers of ancient times are replete with narrations of the patterns of houses and other related amenities that they came across in the cities they visited. The remains of ancient houses are indelible imprints of culture, tradition, knowledge, values, and aesthetic sense of the society that their ancestors had inhabited. In addition, the structure and the components of houses vary according to the culture and traditions of a society, the climate, the terrain, and the level of technological achievement.

Housing being a vital infrastructure requirement for the development of mankind, every major catastrophe - social or natural - posed a challenge to governments and administrations for rehabilitation of uprooted masses. Migrant populations have always remained a daunting problem to countries all over the world. For the planners, this multidimensional linkage of housing with socio-economic development has created big problems and offered difficult challenges. As is the case with many other social issues, the present resolve in all parts of the world is to intervene actively in housing lest it should precipitate other issues. By initiating policy changes and developing appropriate schemes, governments all over the world give top priority to the housing question.

If migrant populations from across the borders of a country create a housing problem of massive dimension to that country, migration of rural labourers to metropolises precipitate urban settlement issues. The houseless coalesces to form slums even as governments constitute slum clearance boards. Because of all these, metropolises get dotted with slums. In India, West Bengal, which experienced massive inflow of refugees from East Pakistan (now Bangladesh), is a recent instance.

Comparing the three basic needs of human beings - food, cloth, and shelter - in the order of their priority, it may be seen that a person having sufficient clothing would have also had his minimum food requirements satisfied. In the case of housing, the cost factor being high, even people who have adequate food and clothing may go without own housing.

Housing has the following unique characteristics:

- (i) A house cannot exist without land;
- (ii) Housing has tangible aspects of a product and intangible attributes of a service; its position lies somewhere in the middle of the 'Product-Service continuum';
- (iii) The per capita financial requirement for provision of housing is high.

Keeping in view the importance of housing in the well-being and development of mankind, discussions take place all over the world to formulate policies and procedures, if not to solve the problem straight away, at least to bring the problem of housing shortage to manageable levels. However, what is most often forgotten or not given due importance, is the gender dimension of housing.

Gender roles and needs: conceptual issues

Gender may be approached from three angles: roles, needs, and strategies. These three as-

pects together with their relevant sub-classifications may be developed into a matrix as shown in Table 1.1.

Table 1.1 Gender - Roles, needs, and strategies¹

Roles	Needs	Strategies
Reproductive	Practical Gender	Welfare
Productive	Strategic Gender	Equity
Community development		Anti-poverty
		Efficiency
		Empowerment

Source: Concept - Moser, O.N. Caroline, 1993.

The multiplicity of inter-relationships that exists among factors coming under these areas may be analysed meaningfully based on this matrix representation.

Gender roles

Elements of the first column of the matrix in Table 1.1, i.e., different roles played by women, include the following:

Reproductive role

This is one of the triple roles of women and is visible when this role is associated with reproduction of human life. It includes not only biological reproduction, but the care and maintenance of the workforce also. This latter role is less visible. Lack of recognition of the economic cost of reproductive work has put women in a disadvantageous position.

Productive role

It refers to economic activities undertaken by women. The most visible gender discrimination takes place in this role, as women are paid less than men, for the same amount of effort or exertion.

If the unpaid part of labour accumulates as capital, is it not legitimate to designate a percentage share of the accumulation of capital as 'female capital segment' accrued by way of unpaid wages of women labourers? Many types of work done by womenfolk at home are taken for granted and considered their duty and responsibility and never reckoned as labour as such. In fact, it is these gratuitous forms of labour of women, which equip the opposite gender for accomplishing their functions. In the new millennium, in which time, the most perishable of all resources at the disposal of man, is also the most valuable, to which account shall one debit the time spent by women on household work?

Community managing role

Community management role comprises activities at community level taken up by women

during free time. This being an invisible and unpaid-for work, has particular significance in the current economic climate, in which low-income households are increasingly resolving community-level problems through self-help solutions. For the same type and kind of work, either men are paid for or their status and power go up. Women perform this role by extending the time available to them for performing their reproductive role.

Gender needs

Men and women not only play different roles; they have different needs too. There are two types of gender needs - strategic and practical. These constitute the elements of the second column of matrix in Table 1.1.

Strategic gender needs

Strategic gender needs relate to gender division of labour, power, and control and may include such issues as legal rights, domestic violence, equal wages, and women's control over their bodies. Fulfilment of the strategic gender needs helps women to achieve higher levels of gender equality. In the context of housing, women's strategic needs include the following:

- (i) Reforms in property ownership rights;
- (ii) Inclusion of women in policy-making bodies;
- (iii) Access to credit / housing finance; and
- (iv) Upgradation of skills of women to enhance their work status.

Strategic gender needs are the fundamental claims of gender equality, the achievement of which calls for consistent and long-term struggle.

Practical gender needs

Practical gender needs include such needs that reinforce the subordinate role of women. They are practical in nature and are often concerned with living conditions, such as availability of water, health care needs, and employment opportunities. In the context of housing the practical gender needs are:

- (i) Women's participation in planning the shelter, especially the component, which concerns them most, namely, kitchen;
- (ii) Drinking water facilities and sanitary conditions of the family and also of the community;
- (iii) Nurturing of children and nursing of the aged and the sick;
- (iv) Undertaking of the unskilled work connected with construction of shelters; and
- (v) Maintenance of the house by regular upkeep of its structure.

The roles and needs are not mutually exclusive. They do overlap. Policy makers and women themselves tend to preserve and reinforce the existing patterns of gender division of labour. The link between women's roles and needs in the context of housing is discussed below.

Housing and women's reproductive role

Reproductive activities such as cooking and cleaning, nursing and nurturing take place within a house. The practical gender needs are satisfied by these activities. Governments also reinforce women's role as mother and housewife through various schemes. Most of the state-sponsored schemes highlight the necessity of good kitchen, good supply of drinking water, and health care and sanitation facilities.

Housing and women's productive role

Productive role deals with the strategic gender needs of women, which will confer decision-making capacity on them and empower them both financially and politically. Ownership to house and land represents a form of savings and provides collateral to gain access to credit. In Kerala, with the fall of the matriarchal system, women have lost access to ancestral property.

Land titles secure production opportunities for women, increase their bargaining power with employers, and provide them with mortgageable and saleable assets at times of crisis. Property rights for women reduce their risk of poverty for themselves and for their families. Many studies show an anti-female bias in resource allocation within households.

“Many factors obstruct women's access to land. Legal: inheritance laws for agricultural land favour men in many communities. Social: son preferences, patriarchal marriages and in some regions female-seclusion practices restrict women's ability to claim and manage land. And administrative: under land reform and settlement schemes land is typically distributed to male heads of households.”²

Women, in general, are struggling to balance their triple roles. In the case of rural women, earning a living is as essential as fulfilling their reproductive duties; more so in the case of poor and vulnerable classes. Rural women do many income-generating activities in the premises of their houses. In Kerala, rural women make coconut frond pleats, prepare palm leaves, season them, and use them for thatching their own house or sell them to neighbours. Also they make bamboo and cane baskets, grass mats, etc. Some women maintain poultry and cattle and sell egg and milk to neighbourhoods or co-operative societies. Women occupied with reproductive duties do not get time to go for remunerative work outside home, especially during the child-bearing and child-rearing period, and if there are sick and aged people at home to be looked after.

Housing and community management role

In the context of housing, this role includes collection and maintenance of scarce resources such as water and fuel and activities related to health care, sanitation, and education.

Women and settlements

Globally, Settlements Management in gender perspective concentrates on the following key issues:

- (i) Women and housing policy
- (ii) Women and land
- (iii) Women and housing finance
- (iv) Women and construction
- (v) Participation of women in shelter projects
- (vi) Women, water, and sanitation
- (vii) Community participation as means of enhancing the role of women in development and settlements management
- (viii) Communications and information as instruments to enhance participation of women in the development and management of settlements.

These elements, and roles and needs of women, are interrelated. The following matrix shows how these policy elements cut across gender attributes.

Table 1. 2 Matrix of policy Vs gender

Policy elements	Roles			Needs	
	P	R	C	SGN	PGN
Housing policy	*			*	*
Land	*			*	
Construction	*			*	*
Amenities		*			*
Finance	*			*	
Communication	*		*	*	*
Community participation			*	*	*

P: Productive role; R: Reproductive role; C: Community managing role; SGN: Strategic Gender Needs; PGN: Practical Gender Needs. Source: Concept- Moser, O.N. Caroline, (1993)

Women can take part in policy-making in two ways: directly - by putting forward suggestions and requirements concerning their issues; and indirectly, as beneficiaries of policy decisions.

Women and housing policy

Direct participation of women in the formulation of policies and inclusion of considerations specific to women in the formation of policy are the two aspects brought in this area by the seminars organised by UNCHS (United Nations Centre for Human Settlements). The approach towards women as beneficiaries rather than contributors is identified as a drawback. The increase in the number of women-headed households owing to several social factors makes it necessary for considering this group of households while formulating housing policies. The eligibility criterion that remains tilted in favour of men has to be set right.

Women and land

Land has been identified as a critical link in human settlement issues. 'Access to land' and 'shelter for all' has to be a component of human settlements development strategies. Owning of land has always remained an essential pre-requisite of eligibility for the conferment of

benefits of housing schemes and accessibility to credit, thus satisfying the Strategic Gender Needs leading to empowerment. As shown in Table 1.2, it is concerned with the productive role of women, since ownership of land implies access to credit and increase in bargaining power.

Women and construction

The level of participation of women in the organised construction sector is very low. Lack of training for women is a major causative factor identified. It is pointed out that training without job placement, credit or technical assistance for creating small business opportunities is ineffective. In the case of construction materials and methods, the thrust should be to adapt indigenous technology making use of locally available materials. Small-scale production of building materials can help employment generation for women. State policies should encourage skill upgradation of women in construction activities so that women would earn at par with men.

By letting women take part in the construction process, they are given opportunity to earn a living. Indirect involvement of women in construction sector can be achieved by engaging them in production of building materials and components. Therefore, women's role in construction activities is, no doubt, productive (Table 1.2). Women could also ensure that features of the plan and design of the house suit their demands thus satisfying Practical and Strategic Gender Needs. By imparting skill and training, women would be able to earn at par with men, their efficiency would be enhanced and they would be empowered economically.

Women and housing finance

Access to credit for women relates, no doubt, to their productive role. It satisfies women's Strategic Gender Needs by which they can share the control over money with their men counterparts. Anti-poverty and empowerment approaches lead women to have a say in financial matters. Social prejudices and institutional practices are obstacles for institutional fund flow for housing finance to women. Under-representation of women in policy formulating bodies adds to the severity of the problem. The prevailing conditions of housing loans, such as rules regarding down payment and monthly repayments are also unfavourable to women.

Community participation and communications

UNCHS defines community participation as the voluntary involvement of people in making and implementing all decisions directly affecting their lives as well as the activities undertaken by low-income households, with or without external assistance, to improve the living conditions. The right of people to participate in planning, implementation, and management of projects that affect their lives was stressed under the community participation angle of women's involvement in housing. As seen in the matrix in Table 1.2, community participation is related to women's community management role, satisfying both PGN and SGN. The efficiency approach gives emphasis on making community participation by women a reality.

Communication brings in information of avenues with productive activities leading women to empowerment. Communication is power, and women are identified to have been excluded from the information chain. Burdened with umpteen number of routine, unavoidable, and time-consuming activities, they are not in a position to attend seminars and programmes. Efforts should be made to link rural women with the information chain.

Communication is the vital factor for information flow, and this calls for a range of social exchanges - transmitters and receivers - at personal and institutional levels. The role of NGOs in this context is significant. Policy makers should take initiatives to convene meetings and organise seminars in such a way that the timings are convenient for rural women so that they can hear and be heard.

Women and amenities

Activities such as management of water, sanitation, fuels, and *chulahs* concerned with procurement, hygiene, and cooking are taken universally as the women's concern. Governments also endorse through their welfare programmes, women's reproductive role, in matters concerning collection of water, ensuring facilities for sanitation, and cooking. Improving these facilities satisfies PGN.

Lack of awareness of the question of women and settlements, random urban growth and slums, position of women-heads of households and single women, linkage between poor woman and professional woman, and involvement of voluntary agencies are the points identified by the seminars organised by UNCHS for ensuring effective and increased participation by women in housing.

In our social system also, family is the smallest social unit, and almost all the state-sponsored welfare programmes are family-oriented. However, this practice is not justifiable due to the following reasons:

- (i) Families are not homogeneous. The size, type, and financial and social status vary from family to family; and
- (ii) Within the family, the control over money and power is not equally exercised by men and women.

Moreover, the household duties are not shared equally between men and women. The burden of nursing the sick and the aged falls on the shoulders of women apart from their 'role' duties of cooking, cleaning, washing, fetching water, and nurturing the children. Therefore, certain structural adjustments and role balancing are required within the family.

Practically, women spend more time within the house - whether it is for cooking, cleaning or child rearing. In other words, they sustain the labour force and bring up the children, services, which ultimately lead to societal gains. Nevertheless, all such works are considered voluntary and 'unproductive' as they are unpaid for and their value is not expressed in monetary terms.

It is in this context, the present study is taken up.

Objectives

The objectives of the study, in a broad perspective, are:

- (i) To review housing policies in the light of women's roles and needs;
- (ii) To propose appropriate procedural changes for effective and efficient implementation of housing schemes in a rational, gender-sensitive manner; and
- (iii) To make constructive recommendations for enhancing women's participation in the provision of housing at all stages from conception and planning to implementation and monitoring.

With these broad objectives in view, this study aims at:

- (i) Reviewing the evolution of housing policies at the global, national, and State levels (the gender dimensions of housing are examined and analysed in detail within the above context);
- (ii) Evaluating the various Centrally-sponsored housing schemes in Kerala with special emphasis on gender issues;
- (iii) Identifying indicators of effective implementation of housing schemes;
- (iv) Addressing problems peculiar to female-headed families, in the context of housing schemes;
- (v) Analysing the present role and the scope of voluntary agencies/NGOs in housing schemes; and
- (vi) Linking up scheme-procedures within the framework of People's Planning Campaign in Kerala.

Method

Three Centrally-sponsored housing schemes targeting rural people below poverty line (BPL) and implemented in Kerala are taken for the study, viz., Indira Awas Yojana (IAY), Million Well Scheme (MWS), and a CAPART-initiated scheme. The first two schemes are implemented by government through its own administrative machinery, DRDA, whereas the third scheme is implemented through an NGO/voluntary agency, Centre of Science and Technology for Rural Development (COSTFORD). The CAPART-sponsored scheme was included in the study to facilitate comparison between schemes implemented directly by government, and those with NGO-support, and to bring out the various aspects related to NGOs' involvement in the housing sector.

The study concentrates on the women's participation angle - its presence, possibilities, and challenges - in the Centrally-sponsored rural housing schemes being implemented in Kerala with and without the involvement of voluntary agencies.

For review and analysis of various policies and schemes at a theoretical level, secondary sources of data and information are used. Primary data are used to understand and assess the various schemes and their problems faced and present a socio-economic profile of the beneficiaries. Empirical assessment of implementation of the housing schemes in the context of

People's Planning Campaign, the decentralised planning programme with people's participation introduced in Kerala in recent years, is also attempted.

Case studies of households, which could not complete construction of houses and of those, which took long periods to complete construction, are presented. Case studies of a female-headed family and of a woman mason are also made.

The study area

For IAY and MWS, samples of beneficiaries are selected from Thalipparampa block of Kannur district. Thalipparampa was selected for the study, as it constitutes the largest Block in Kerala with its land area extending from the coastal to the hilly regions. In the case of scheme with involvement of voluntary agencies, the samples were selected from Thrissur district where COSTFORD is functioning. Table 1.3 shows the population details of Kannur district and Thalipparampa block.

Table 1.3 Population details of Kannur district (Block-wise)

Name of block	Number of <i>panchayats</i>	Area (sq.km)	Households	Population 1991 (persons)
Kannur	5	47.72	21,984	1,46,785
Edakkad	9	142.43	36,136	2,35,106
Irikkur	9	433.62	36,636	2,12,153
Iritty	7	372.94	27,218	1,60,277
Kuthuparampa	9	214.34	36,262	2,23,974
Payyannur	11	471.90	47,223	2,69,604
Peravoor	7	425.42	23,099	1,24,588
Thalipparampa	14	555.17	54,566	3,10,756
Thalasseri	9	99.03	31,047	2,00,776

Source: Census, 1991.

From the Table it is seen that 16.49 per cent of the total population of Kannur district belongs to Thalipparampa block, which is the highest among the nine blocks. Table 1.4 shows the number of beneficiaries under the two schemes in Kannur district and the number and percentage of beneficiaries in Thalipparampa block in the time frame of study, from 1993-'94 to 1996-'97.

From the figures in Table 1.4, the gross percentage of the beneficiaries of the two schemes works out to 26 per cent. For the purpose of the study, all the 14 *panchayats* coming under the Thalipparampa block are taken. The *panchayats* are suitably categorised into coastal, midland, and highland, depending upon their location. This categorisation (for the purpose of the study) was done to assess the possible regional differences that exist in the implementation of the schemes. There are four *panchayats* in the coastal, five each in the midland and highland regions in this block. Table 1.5 shows the regional categorisation of *panchayats* in Thalipparampa block.

Table 1.4 Distribution of beneficiaries of IAY and MWS

Scheme	Year	Kannur district	Thalipparampa block	Percentage
IAY	1993-'94	252	126	50.00
	1994-'95	182	46	25.27
	1995-'96	496	142	28.63
	1996-'97	284	35	12.32
Total		1214	349	28.75
MWS	1993-'94	328	140	42.68
	1994-'95	326	50	15.33
	1995-'96	448	62	13.84
	1996-'97	0	0	0.00
Total		1102	252	22.87
Grand Total		2316	601	25.95

Source: DRDA, Kannur

Table 1.5 Details of *panchayats* in Thalipparampa block (region-wise)

Coastal	Midland	Highland
Cherukunnu	Anthoor	Chengalayi
Kannapuram	Pariyaram	Chapparappadavu
Pappinisseri	Pattuvam	Udayagiri
Kalliasseri	Kurumathur	Alakkode
	Narath	Naduvil

Source: DRDA, Kannur

In the case of CAPART-COSTFORD scheme in Thrissur district, 13 *panchayats* in which the beneficiaries are scattered are taken for study. As in the case of the IAY and MWS, regional categorisation was done in this case also. Of these 13 *panchayats*, three are coastal, nine midland, and one highland. Table 1.6 shows the region-wise distribution of *panchayats* coming under CAPART-COSTFORD scheme.

Table 1.6 Details of *panchayats* under CAPART-COSTFORD scheme

Coastal	Midland		Highland
Manalur	Mullasseri	Kaiparmpa	Kodasseri
Thanniam	Koorkkancheri	Katukutti	
Thalikkulam	Thrikkur	Pudukkad	
	Kotakara	Vilvattom	
	Alagappa Nagar		

Source: COSTFORD, Thrissur

Time frame, period of survey, and focus of study

The time frame for the study is four years, i.e., from 1993-'94 to 1996-'97 and field survey was conducted during April-July and November of 1997. The study focused on the beneficiaries whose houses are completed in all respects. However, a few incomplete houses were

also included to get an idea about their difficulties and the reason for the non-completion of the houses.

Pre-testing

A pilot-survey covering beneficiaries was conducted during February 1997. Modifications were made in the questionnaire, taking cue from responses during pilot survey.

Sampling method and size

For the selection of sample beneficiaries, disproportionate stratified purposive sampling method is adopted. In general, one of the most important factors that affect sample size is the extent of variability in the population. In this study, not much variability was anticipated for the factors involved. The questionnaire contains many variables. The sampling criteria for each variable being different, arriving at a sample size satisfying all variables was found too complex to be adopted. Therefore, a control volume is taken for the study. The sample strength under each scheme is fixed as 75.

Secondary data collection

Various manuals, books, brochures, pamphlets, and reports available in the following organisations were referred to gather secondary data on policies, history of schemes, etc. Department of Economics and Statistics, State Planning Board, Nirmithi Kendra Habitat Centre (Thiruvananthapuram), COSTFORD (Thrissur), Centre for Development Studies (Thiruvananthapuram), DRDA, Block Development Offices/Block *Panchayat* Offices, and Rural Training Centre, Thalipparampa. Information was also gathered by way of discussions held with various officials and key informants.

Primary data collection

Personal interview with questionnaire was the method adopted for primary data collection. Unstructured interviews and informal discussions were also held to get a feel of what is going on in the field. Diaries were also maintained during surveys to note spontaneous and off-the-cuff remarks and responses of beneficiaries, which were of great use at the time of analysis. The implementing officers under DRDA, Kannur were interviewed, to gather information on the activities and difficulties in implementing the scheme.

The structure of questionnaire

The questionnaire for field survey has nine sections.

- (i) General section is on personal and family details in general - Address, age, caste, education, and family members.
- (ii) Section A is regarding employment. It contains questions on type of employment.
- (iii) Section B is on housing schemes. It contains questions yielding information about scheme, procedures, etc.
- (iv) Section C is on land particulars.
- (v) Section D elicits details about planning the house.

- (vi) Section E contains questions on financial particulars such as amount spent for construction, subsidy availed, and credit details.
- (vii) Section F is on building materials, low cost technology, and on participation of voluntary organisation.
- (viii) Section G deals with the basic amenities such as drinking water, sanitary facilities, smokeless *chulah*, etc.
- (ix) Section H elicits opinions and suggestions on schemes and on women's participation.

The sequence of questions is arranged from simple and general ones to more difficult and delicate ones like cost and debt details. The questions on caste, annual income, etc., though they come in the first part of the questionnaire, were asked only in the end after establishing rapport with the beneficiary and family members.

Questions regarding participation of voluntary agencies are included only in the case of CAPART-COSTFORD scheme. There were some difficulties to get information on the cost and debt details due to the following reasons:

- (i) Beneficiaries could not recollect data;
- (ii) Beneficiaries interviewed were not aware of money matters that is dealt by other members of the family; and
- (iii) Beneficiaries do not want to disclose financial matters.

Statistical analysis

Simple statistical tools like frequency distribution, mean, etc., are used for analysis of quantitative data. Qualitative questions are dealt with assessment methods like the number and percentage against each attribute.

Limitations of the study

In the original proposal, there was provision for organising seminars and conducting training programmes, which were later discarded due to fund and time constraints. In Kerala, CAPART-COSTFORD scheme has been implemented in three locations, viz., Thrissur, Vithura, and Erattupetta. Therefore, limiting the study to the Thrissur project may have a skewed effect of what happened in Thrissur.

Design of the study

The first part constitutes the introductory section in which the objectives of the study, gender roles and needs in housing, housing conditions in Kerala, housing policies and schemes, People's Planning Campaign (PPC) as applied to housing, methodology, sampling and survey details, and limitations and design of the study are described.

The second part deals with evolution of housing programmes for the poor. This part is presented in sections 2 to 8, which focus on scheme-wise analysis, agencies, implementation

parameters, problems of female-headed households, and the People's Planning Campaign.

The last section (section 9) draws the inferences from the study and presents the recommendations for effective implementation of housing schemes and for enhancing women's participation in them. Ways of linking up with People's Planning Campaign are also proposed.

2. Housing Conditions in Kerala

Kerala, which is a long belt of densely populated land, has many positive features in the social welfare sector. Population of the State was 2.91 crore (in 1991) with a density of 749 persons per sq. km., the second highest among the States of India. The population density is 2.7 times the national average. Naturally, therefore, housing has always been a problem in Kerala. Owing to the rural nature of its settlements, with no metropolitan city in the State, there exists no appreciable difference between the housing problem as between the rural and the urban areas, except for the difference in the value of land.

According to the 1991 census, 74 per cent of Kerala's population lives in rural areas located in 1446 revenue villages³. Kerala ranks 12th among the States in India in population size, and the share of Kerala's population to that of India is about 3.44 per cent. The average population size of a district in Kerala is 20.78 lakh as against the national average of 18.72 lakh.

Kerala is a typical example to show that urbanisation need not always be a bi-product of industrialisation and that it may result from social upliftment and rural transformation. It is interesting to note that migration from rural areas to urban areas is marginal in Kerala. While mentioning its rural development, a brief description of Kerala's peculiar rural-urban continuum would not be out of place. The demographic, social, economic, and physical characteristics of rural Kerala differ from those in any other part of the country. In Kerala, even the remotest of villages have infrastructure facilities like water supply, electricity, and roads. The quality of life indices such as literacy, expectancy of life, birth rate, and death rate of Kerala shows its superior living conditions compared to those of the other States in the country.

On the welfare front, in the case of both women and the society as a whole, Kerala stands ahead of all the States in India. The Physical Life Quality Indices of the State match even with the standards of developed nations. This apparently paradoxical achievement – high performance in the social welfare sector amidst poor stagnating materially productive sectors - is termed the 'Kerala Model' in the academic world.

Despite its developed demographic profile, several sectors in Kerala continue to be weak, such as housing, power, and industries. Though women in Kerala are almost as literate and educated as men, they continue to be socially oppressed and economically dependent.

Though Kerala now looks socially advanced, it has had a most abhorrent social system ridden with caste discriminations and practice of untouchability in the past and some communities had to face deprivation for centuries. This system made them socially and economically downtrodden. According to the 1991 Census, 9.92 per cent of the total population in the State belongs to Schedule Castes and 1.1 per cent to Scheduled Tribes. To uplift these sections of the society and to bring them to the mainstream of development, several special target-oriented programmes have been launched in the State with Central and State government support. Before going into the details of these schemes, we may trace the growth trends and style changes of houses in Kerala as well as the settlement patterns with particular reference to the availability of land.

Settlement pattern

From time immemorial, the people of Kerala have developed a pattern of habitation, in which the house, and not the village, is the main fulcrum of living. The settlement pattern in Kerala is unique with the dwellings made in individual plots and scattered all over the habitable areas. This is in striking contrast with the nucleated village system prevalent throughout the rest of India. The scattered pattern can be considered a direct consequence of the social, climatic, and geographic conditions of the State. Every Keralite prefers to have a house of his/her own, in an individual plot, however small it be, with a fencing all-round the plot.

Types of houses

According to Census (1991) figures, tiles (57.10 per cent), grass leaves (25.20 per cent), and concrete (12.50 per cent)⁴ are the important roof materials in use in the State. Tables 2.1 and 2.2 show the number of houses in the districts of Kannur and Thrissur according to roofing materials used and availability of toilet facility.

Table 2.1 Distribution of houses based on roofing material

Place	Tiles as roof material		RBC/RCC as roof material	
	Total number	%w.r State	Total number	%w.r State
Kerala	4606555	100.00	1007480	100.00
Kannur	403970	8.77	79365	7.88
Thrissur	432075	9.38	131595	13.06

Source: Census, 1991

Table 2.2 Distribution of houses based on availability of toilet

	Households	Households with toilet	Percentage
Kerala	5390675	2764200	51.28
Kannur	362255	161745	44.65
Thrissur	512735	326255	63.63

Source: Census, 1991

Table 2.1 shows that the number of tiled houses in both the districts of Thrissur and Kannur are more or less same, but the number of houses in Thrissur with RBC/RCC roof is almost double that in Kannur. It may be seen from Table 2.2 that Thrissur district is far ahead of Kannur district in respect of availability of toilet facilities. While only 45 per cent of households in Kannur had toilet facilities the corresponding percentage in Thrissur district was 64.

Scarcity of land

Land is the basic resource required for any development activity and especially for housing. One of the major constraints in housing development in the State is the difficulty faced by the people to acquire private land for construction of houses. Availability of usable land is limited in most parts of Kerala, particularly for the poor; in order to meet the growing demand

for housing, it is imperative that developable land at low cost is made available to the landless families.

According to the 1991 Census, there were 54.59 lakh houses and 55.13 lakh households in Kerala, which means a shortage of 54 thousand houses in that year. In addition, 8.2 lakh houses were in need of major repairs or reconstruction to make them inhabitable.

It was projected that the population would increase by 38 lakh by 2000 AD, i.e., from 290 lakh to 328 lakh. Assuming the average household size as 5.3, the number of houses required would be 7.2 lakh. Thus the total demand for construction of houses during the period 1991-2000 is approximately 16 lakh⁵.

Women and housing in rural Kerala

Female literacy level in the rural areas of Kerala was as high as 85.12 per cent in 1991, the highest in the country. The number of working women has been steadily on the rise in the State during the past several decades as a positive fallout of high female literacy. This has led in recent years to some additional gender imbalance in sharing household work, especially in joint families. Disintegration of the joint family system consequent on land reforms has also put great pressure on the demand for housing. 'One family, one house' has remained the accepted norm in the State for quite sometime.

The degree of participation of rural women in the construction of traditional rural houses made of thatch, bamboo, coconut log, mud blocks, cow dung plastering, etc., is higher than in the construction of modern concrete houses. In Kerala, even in rural areas, the shift from conventional to modern style houses is apparent. This has brought about an adverse effect on the physical participation of rural women in housing. For example, the making of coconut leaf pleats is a work done solely by the rural womenfolk. The tasks done by women connected with the construction of traditional type of houses in the Kerala villages present a bewildering variety, which include:

- (i) shaping and soaking of coconut leaves
- (ii) preparation of strands of coconut leaf-stem for tying the thatch
- (iii) bringing building blocks to construction site
- (iv) bringing water to construction site
- (v) sieving sand
- (vi) kneading mud into bricks and sun-drying the bricks
- (vii) ramming down the earthen floor
- (viii) cowdung-plastering of the floor and preparation of the natural glue (*vellila* or *kulirmavu*)
- (ix) mud-plastering at lower levels of the walls
- (x) preparation of fire-place
- (xi) slaking lime
- (xii) cooking at the construction site

It may be noted that all these items of work are tedious and time-consuming but are categorised under 'unskilled' and hence, low-paid.

The tasks and the responsibilities of women do not end with house construction. Once this part of the work is over, women take the role of upkeepers and maintenance managers of the house. Their daily household chores include sweeping the floor of the house and the courtyard, washing vessels and clothes, bringing water, procuring provisions, cooking, waste management, vegetable gardening, tending cattle, rearing children, nursing the sick, and caring the old, and even organising special functions and celebrations. It is obvious that some of these activities relate mainly to the reproductive role of women.

We now turn to a discussion of housing policies at global, national, and State levels.

3. Housing policies in Kerala

Housing Policy

Global initiatives

Housing developed as a problem in several countries throughout the world due to long periods of negligence, which arose from the myopic view taken in the process of economic planning and lack of understanding of the long-term dynamics of the demographic and economic processes. Unlike the other two basic needs - food and clothes – conceptually speaking, housing has personified notions associated with it which means that every house becomes a mark of the individual who owns or occupies it; in other words, an individual wishes to project his personality through his/her house.

The developing (or the Third World) countries were the worst sufferers of the housing problem because of the high per capita cost involved in its solution. Though many countries experienced housing shortage, little cohesive approach had emerged to address this question until recently. The major factors, which point to the possibility of solving the question, are the availability of low-cost and sustainable techniques in house construction, developed land sites, and indigenous construction materials. Still another crucial factor that calls for special attention in house construction is the gender dimension, the relationship between women and housing.

It is against this backdrop that a world body like the United Nations entered the scene. A large amount of research and awareness creation efforts has followed. Moreover, the year 1987 was declared by the UN as the International Year for Shelter for the Homeless (IYSH). The most comprehensive strategic initiative from the UN in the housing sector was the declaration of the Global Strategy for the Year 2000 (GSS 2000). Two important aspects put forward by the UN while formulating housing policies and schemes are the following:

- (i) The government should assume the role of a facilitator only - i.e., an enabling approach on the part of government;
- (ii) While the main emphasis is on the low-income population groups, it is not limited to any one group, but, rather, is based on a comprehensive view of all demand factors.

According to the Global Policy, the public sector should concentrate on areas like infrastructure provision, which people are not able to meet themselves, rather than attempt to shoulder the entire burden of shelter production and distribution. Public sector should facilitate the shelter production efforts of other participants, including the formal and the informal private sector, small entrepreneurs, civic and community groups, voluntary organisations, and private individuals. The global initiatives thus imparted a holistic approach to the housing question.

GSS 2000

The main objective of the Global Strategy is to facilitate adequate shelter for all by the year

2000. 'Shelter for all' means affordable shelter for all groups in all types of settlements, meeting basic requirements of tenurial security, structural stability, and infrastructure support with convenient access to employment and community services and facilities.

The answer to the question of encouraging the participation of women in the global strategy is to be found in the very process of social and economic development sweeping the Third World countries. This process has changed the roles and responsibilities of women. Women, as income earners, homemakers and heads of households, and women's organisations fulfil a crucial role of contributing to the solution of human settlement problems. This fact has to be fully recognised and reflected in the participatory aspect of women in the evolving housing policies, programmes, and projects and more specifically in the formulation and implementation of the global strategy for shelter. Any alternative development process is likely to have built-in gender discrimination in them.

Participatory role of women in housing

Shelter issues were brought to the attention of women's movements and of member states of UN in 1985 when the World Conference to Review and Appraise the Achievements of the UN Decade for Women was held. The Nairobi conference formulated some forward-looking strategies for the advancement of women, which called upon the governments to:

"integrate women in the formulation of policies, programmes and projects for the provision of basic shelter and infrastructure... The shelter and infrastructure needs of women should be assessed and specifically incorporated in housing, community development and slum and squatter projects.

*Women and women's groups should be participants in and equal beneficiaries of housing and construction projects. They should be consulted in the choice of design and technology of construction and should be involved in the management and maintenance of the facilities. To this end, women should be provided with construction, maintenance and management skills and should be included in related training and educational programmes."*⁶

The United Nations Centre for Human Settlements (Habitat) has been involved in synthesising women's role in the Global Strategy for Shelter 2000.

United Nations Centre for Human Settlements - UNCHS (Habitat)

Since the world conference to review the achievements of the Women's Decade, UNCHS (Habitat), which has always placed housing policies and programmes in the context of national development plans, has been actively engaged in the promotion of women both as beneficiaries and as agents of change in the area of human settlements. The process initiated by UNCHS is directed towards the achievement of the following long-term development objectives:

- (i) Involving women at all levels of the planning and implementation of human settlement policies and programmes;
- (ii) Improving the residential/work environment of women, especially urban and rural low-income women, their families, and communities.

It was felt that women's organisations could formulate proposals related to them for inclusion in national agendas for action through familiarisation with mainstream development issues.

Rural housing is inseparably associated with rural development - both in terms of human development and income generation. There do not exist many studies, which throw light on this theme. Some recent developments bewilder the planners in this field. For instance, increasing male migration to cities for better wages and employment leads to a new development in the rural settings - the increasing percentage of women-headed families. This factor calls for greater gender sensitiveness in housing schemes, especially, in the rural sector as the interactive agents of households with society - men - are away and the female-headed families remain cut-off from the mainstream of society. The inflow of information to the households gets restricted and management of external activities such as procurement of material and supervision of labour become difficult, as women may not be having sufficient experience and exposure in these areas. Another issue is the one related to scale: economies of scale could not be achieved in the housing sector except in government-sponsored massive housing schemes. In the case of agriculture and industry, favourable economies of scale are experienced by mechanisation, which is not necessarily the case with housing.

National scenario

Though the housing sector comes under State List, the majority of the funding towards this sector has come through the Central Government. Rural housing has been considered a component of rural development under the Indian conditions, the two being inter-related and inter-dependent. Housing enhances employment opportunities for the rural poor even as increased employment opportunities lead to progress in housing. The housing status of a rural population is considered the index of its economic well-being. Hence, housing development used to be camouflaged by and interwoven with programmes of rural development, which are, of late, designed as integrated schemes. It is therefore, worthwhile to review the rural development policies of the Government of India, under its various Five-Year Plans, in order to identify their thrust areas and their gender perceptions (Table 3.1).

It may be seen that the policy has progressively shifted towards employment generation with increasing local participation. The shift in the role of the State is evident. Its role has mainly been a provider of funds and facilities. Now, it has assumed the role of solely a facilitator. This shift has led to great emphasis on employment generation as an essential component of rural development schemes. Increasing emphasis is laid also on local participation. The local bodies and voluntary agencies are given greater importance and significant roles in rural development. Empowerment of women is emerging as a thrust area, a perspective that envisages greater involvement and participation of women in all walks of social and economic life.

National housing policy

Keeping in line with the UN Declaration of Global Shelter Strategy 2000, the Government of India formulated a National Housing Policy (NHP) in 1988, and placed it before the Parlia-

Table 3.1 National Plan policies on rural development

Five-Year Plan	Policies on rural development	Relevance to women
First (1951-'56)	Community development as method and National Extension Service as the agency.	Welfare measures through voluntary sector; <i>Mahila Mandals</i> at grassroots level
Second(1956-'61)	Co-operative farming; later, local participation	
Third (1961-'66)	<i>Panchayat Raj</i> ; three-tier model of democratic decentralisation	Stress on women's education, maternal, and child health services
Plan Holiday (1966-'69)	—————	—————
Fourth (1969-'74)	Special clientele-based and area-based programmes	Removal of poverty
Fifth (1974-'79)	Introduces the concept of basic minimum needs	Shift in approach: <i>welfare</i> to <i>development</i>
Sixth (1980-'85)	Emphasis on strengthening the socio-economic infrastructure in rural areas; alleviating poverty; reducing regional disparities; and IRDP launched	Multi-disciplinary approach - three-pronged; thrust on health, education, and employment of women
Seventh (1985-'90)	Employment generation in rural areas acquired primary focus; RLEGP & NREP launched	Extending economic assistance; beneficiary oriented programmes with special focus on women
Eighth (1992-'97)	Launched JRY, merging both RLEGP & NREP	Shift from <i>development</i> to <i>empowerment</i> ; 30 per cent reservation for women at all levels of government

Source: Maheswari, S.R (1994)⁷

-ment in 1992. NHP was an attempt at analysing and stating policy objectives concerning shelter problems and at providing a legal framework for solving these problems.

One of the objectives of NHP is to take within the overall context of policies for poverty alleviation and employment, steps for improving the housing situation of the poorest sections and vulnerable groups of society by direct initiatives and financial support of the State. The following are the main elements of Housing Policy.

- (i) Housing norms
- (ii) Rural housing
- (iii) Slums and squatter settlements and housing for urban poor
- (iv) Supply and management of land

- (v) Infrastructure
- (vi) Conservation of housing stock and rental housing
- (vii) Housing finance
- (viii) Building materials and technology
- (ix) Special programmes for disadvantaged groups
- (x) Role of government, private sector, and the community
- (xi) Fiscal policy
- (xii) Legal and regulatory framework
- (xiii) Human resource development
- (xiv) Action plan

The strategy for rural housing is based on the observation that housing activity in rural areas is based on land rights and access to resources and not on the cash economy. According to the NHP, development of house-sites and upgradation of rural housing are to be linked to activities under JRY and IRDP, and similar other programmes.

Some of the policy initiatives relevant in the context of the present study are presented below:

- Clause 4.4.2 (xi): Specifically increasing the access of the poorer sections, women, and vulnerable groups to affordable, serviced land in areas located near or connected by cheap transport to their work places;*
- Clause 4.5 (viii): Securing community service in the design, installation, and upkeep of services, within the framework of the Urban Basic Services strategy and rural development programmes*
- Clause 4.7.13: The government recognises the need to make an in-depth assessment of the role of **informal credit network and community-based savings system** for housing, and to devise ways of establishing its links with the formal credit institutions to enhance access of the rural and urban housing finance;*
- Clause 4.7.14: The **co-operative housing movement**, especially, for lower and middle income groups, will be given assured access to institutional finance to supplement internal resources;*
- Clause 4.8.1 (b): Assured access of rural households to **traditional materials** including biomass and checks on indiscriminate commercial exploitation of resources, with due regard to environmental preservation;*
- Clause 4.8.1 (c): Incorporating the **low cost technologies** and **materials** in the national standards and specifications laid down by state agencies.....at least 10 per cent of total annual construction;*
- Clause 4.8.1 (f): Training, technology extension, and skill upgradation through a network of **Building Centres** in urban and rural areas set up by state agencies, research bodies, and voluntary agencies, and dissemination of information to the actual users and communities;*
- Clause 4.8.1(g): Building up an extension network for the spread of information on hous-*

-ing schemes and low cost technology, shelter guidance centres, retail outlets for materials;

*Clause 4. 10.4: Government recognises the vital need to integrate housing activity and employment. Training, skill upgradation, and promotion of labour-intensive and **decentralised manufacture of building materials** and construction practices would be encouraged, in order to maximise the economic benefits of housing investment;*

Clause 4.12 (g): Steps for the removal of constraints to the flow of finance into housing and services especially larger lending to the poor and households in the informal sector through

- (i) Flexible procedures and collateral requirements as well as repayment schedules*
- (ii) Simplification of procedure for investigation of title and the introduction of Torrens system of registration of title in a phased manner in rural and urban areas.*

The policy through its action plan has set the clock ticking. The action plan components to rural housing, relevant for this study, are:

- (i) Separate projections for rural and urban housing needs;
- (ii) Distinguishing shelter needs of different categories of people from shelterless to those who need additional amenities;
- (iii) Desired product mix and the resources required from the state budget, institutional finance, and local contribution in order to provide adequate shelter for different sections of population.

Housing policy and women

The housing policy mentions the housing needs of women of specific categories in Clause 4.9 which comprise “widows, single women and women-headed households including construction workers below poverty line” which is further explained as follows: *“Adequate attention will be given, while devising programmes, to meet the specific needs of women in disadvantaged circumstances, in terms of joint or exclusive title to land and house, access to credit, home-based employment, maternal and child welfare, hostels for working women, involvement in the provision of shelter and services, access to education and income-generating opportunities.”*

Housing and finance

A number of measures have been taken since independence to broaden and deepen the system of housing finance in the country. However, the fact remains that a significant proportion of financial transactions for housing takes place outside the formal financial system. Most often savings and sales proceeds of assets and credit from relatives and friends constitute finance for house construction.

However, this does not mean that no attempts have been made to formalise the housing

finance system in India. LIC, GIC, and HUDCO are some of the major public sector institutions in the housing sector. HUDCO is a government-sponsored housing finance institution, which raises funds from the capital market with government guarantee. HUDCO is a financially independent body, which practises cross-subsidisation of interest from within its own pool of funds. A significant step towards solving the problem of financing in the housing sector, which is one of the most important impediments, is the establishment of a National Housing Bank (NHB), with a view to formulating an apex agency to promote housing finance institutions.

Investment in housing has not kept pace with the rate of growth in national income. Since housing requires huge capital resources, low priority in investment for housing is the practice in most developing countries. Table 3.2 shows the amount invested in housing during the different Five-Year Plans.

Table 3.2 Investment in housing in different Five-Year Plans in India

Plan	Investment in housing		Total	Percentage of investment*
	Public	Private		
I	250	900	1150	34
II	300	1000	1300	19
III	425	1125	1550	15
IV	625	2175	2800	12
V	796	3640	4436	9.3
VI	1491	18000	19491	12.5
VII	2458	29000	31458	9

* Percentage is with respect to the total investment in the economy.

Source: Indian Express Publications Ltd; India at 50, New Delhi, 1997, p.330 (Table modified)

It may be found that private investment is more than the public investment during all the Plan periods. It is also seen that the percentage of investment in housing with respect to total investment in the economy has been decreasing steadily from the First Plan to the Seventh Plan; the only exception is found during the Sixth Plan.

Housing policy of Kerala

In line with the National Housing Policy, Government of Kerala formulated its housing policy in 1994. The following are some of the points that have been given special emphasis in the policy and which are of particular relevance in the context of our present study.

- (i) Special incentives for building material production units especially the cost-effective and environment-friendly construction materials;
- (ii) Interest subsidy to the economically weaker sections for prompt repayment of housing loans;
- (iii) Acquisition of land for housing through negotiated purchase;
- (iv) Provision of healthy surroundings;
- (v) Encouragement of add-on homes and floating homes;

- (vi) Provision of house-sites to the landless households among the weaker sections;
- (vii) Encouragement of voluntary organisations in housing colonies to take up responsibilities of increasing the basic facilities of the colonies and ensuring the availability of drinking water, maintenance of environmental hygiene, management of sewage, and soil management of the colony;
- (viii) Through a co-ordinated and time-bound action plan of various departments, provision of basic amenities like water, electricity, roads and sanitation in all human settlements. The funds required for this purpose will be specially allocated in their budgets
- (ix) Renovation and extension of houses of economically weaker sections;
- (x) Development of model eco-villages that demonstrate houses built with cost-effective building materials, eco-friendly energy generating facilities, and modelled on the traditional architectural style of Kerala;
- (xi) Helping credit co-operatives formed by shelterless people;
- (xii) **Unification of existing subsidy rates;**
- (xiii) **Special steps to protect the rights of women in the housing sector. Priority will be given to cases where the land and the house are in the name of the house wife (emphasis added);**
- (xiv) Acceleration of house construction activities by co-ordinating locally the work of co-operative societies under public sector undertakings, voluntary organisations, and private agencies in the building sector. *Panchayat Raj* institutions will be entrusted with the task of co-ordination at local levels;
- (xv) Assumption by the government of the direct responsibility in improving houses for the weaker sections;
- (xvi) Enhancement of participation of co-operatives and voluntary agencies in the house-building sector;
- (xvii) More attention by public sector institutions to development of land for house construction than to construction of houses themselves;
- (xviii) Generation of more employment opportunities at work site, decentralisation of production of building materials through *Nirmithi Kendra* at district, block, *panchayats*, and regional levels;
- (xix) Making the necessary technical know-how and help available at reduced rates to those industrial units that use locally available resources for manufacturing building materials; and
- (xx) Special incentives to those producers of building materials that are eco-friendly and cost-effective.

The global, national, and State policies indicate a shift in favour of economically weaker sections in the recent years. Out of the 5.81 lakh houses constructed by public sector agencies in Kerala during the period from 1985-'86 to 1994-'95, as much as 5.23 lakh were houses for these sections. Another significant development is the increasing role of institutional finance for funding housing programmes in recent years.

The Housing Board is the major public agency, which implements about 28 housing schemes. As on 31 March 1996, the Board had constructed or assisted in the construction of 3.14 lakh

houses under various schemes. The Co-operative Housing Federation had extended financial assistance for the construction of 83,695 houses as on 31 March 1996. The Kerala State Development Corporation for SC/ST had assisted construction of 36,741 houses by that date.

Having discussed the major factors of housing policies, the inter-relationships between rural housing and rural development and the gender-specific issues of housing policies, we turn to the analysis of three government-funded rural housing schemes, namely, Indira Awas Yojana (IAY), Million Wells Scheme (MWS), and CAPART-COSTFORD scheme. A brief historical account of various housing schemes implemented in Kerala is given to provide the background for the analysis.

4. Housing schemes in Kerala

Several countries approach the housing question with emphasis on region-specific features in the functional and aesthetic aspects of the basic unit, the house. Many modes are in vogue in formulating schemes. Examples for location-specific schemes are urban and rural schemes. The other types of schemes are rental, employee quarters, labour tenements, and income-specific schemes such as the ones catering to the requirements of different income groups. Unlike in the setting up of an industrial unit, the intricacies and aesthetics associated with housing do not provide for an easy direct entry for international agencies in the house construction sector.

Housing schemes in Kerala: A brief historical account

An ambitious 'One Lakh Housing Scheme' (OLHS) was successfully implemented in Kerala during 1971-'76. It was a Centrally-sponsored scheme implemented through the community blocks in the State with the active support of NGOs. The scheme aimed at constructing 100 houses in every *panchayat* of the State. Type design of houses, clustered pattern, active involvement of voluntary agencies, etc., were the highlights of the scheme. Though the initial plan was to construct one lakh houses, only about sixty thousand houses were built due to constraints of funds.

Another important scheme implemented by the State in the housing sector is the SASH Housing Scheme. SASH stands for Subsidised Aided Self-Help. One-third of the cost was given as subsidy by the government. It was aided due to the involvement of voluntary agencies and the governmental assistance other than funds that were rendered to the beneficiaries. The scheme was launched in 1983 and under this scheme, 32,000 houses were constructed.

Apart from these two schemes, many voluntary agencies and co-operative bodies are implementing housing schemes on their own in the State. The presence of a large volume of the educated unemployed in the rural workforce, and a not-so-bright housing situation in the State, as well as the potential of the housing sector to offer work to skilled, semiskilled, and unskilled labour, open up new possibilities for solving the dual problems of unemployment and housing, through well thought-out participatory programmes.

Centrally-sponsored housing schemes

Though housing is a State subject, 80 per cent of funds in rural housing is received from the Central Government. Such a high degree of participation of the Centre indicates its concern in this sector. Several schemes tuned to the policies of the Five-Year Plans have been implemented right from the inception of Five-Year planning. Table 4.1 gives a sample list of rural development schemes implemented under various Five-Year Plans.

As seen from the Table, a scheme for housing was introduced as early as in 1957. During the Sixth, Seventh, and Eighth Plan periods, increased attention is seen to have been given to rural housing.

Table 4.1 Rural development programmes under Five-Year Plans

Plan period	Programme	Year
First Five-year Plan	Community Development Programme	1952
	National Extension Service	1953
Second	Khadi and Village Industries Programme	1957
	Village Housing Project Scheme	1957
	Multi-purpose Tribal Development Blocks Programme	1959
	Package Programme	1960
	Intensive Agricultural District Programme	1960
Third	Applied Nutrition Programme	1962
	Rural Industries Projects	1962
	Intensive Agricultural Areas Programme	1964
Annual Plan, 1966	High-Yielding Variety Programme	1966
	Farmers' Training and Education Programme	1966
	Well Construction Programme	1966
Annual Plan, 1967	Rural Works Programme	1967
Annual Plan, 1968	Tribal Development Block	1968
Annual Plan, 1969	Rural Manpower programme Composite	1969
	Programme for Women and pre-school Children	1969
Fourth	Drought Prone Areas Programme	1970
	Crash Scheme for Rural Employment	1971
	small Farmers' Development Agency	1971
	Tribal Area Development Programme	1972
	Pilot Projects for Tribal Development	1972
	Pilot Intensive Rural Employment Programme	1972
	Minimum Needs programme	1972
	Command Area Development Programme	1974
Fifth	Hill Areas Development Programme	1975
	Special. Livestock Assistance Programme	1975
	Food for Work Programme	1977
	Desert Development Programme	1977
	Whole Village Development Programme	1979
	Training Rural Youth for Self-Employment	1979
	Integrated Rural Development Programme	1979
Sixth	National Rural Employment Programme	1980
	Prime Minister's New Twenty Point Programme	1980
	Development of Women and Children in Rural Areas	1983
Seventh	Rural Landless Employment Programme	1983
	National Rural Employment Programme	
	Indira Awaas Yojana	1985
Eighth	<i>Jawahar Rozgar Yojana</i> with its components:	
	I. Indira Awaas Yojana	
	II. Development of Women and Children in Rural Areas	
	III. Million Well Scheme	1989

Source: Maheshwari, S.R, (1994)⁸

Jawahar Rozgar Yojana (JRY) and rural housing

Jawahar Rozgar Yojana (JRY) is the massive, employment-generating, Central scheme in operation since 1989. This scheme envisages asset creation in the rural areas while generating employment opportunities to the rural population. Schemes benefiting SC/STs, below the poverty line, may also be taken up under JRY.

The ratio between the shares of the Central and the State governments in financing of JRY is 80:20, which, as already stated, shows the high involvement of Central Government in the rural development sector. The total JRY allocation is apportioned in the ratio 70:15:15 among the three tiers (district, block, and village) of the *panchayat* system; 22.50 per cent of the funds is exclusively earmarked for SC/ST beneficiaries.

In general, houses are constructed by *panchayats* for SCs/STs from their allotted share. So, in a *panchayat*, housing schemes implemented by District *panchayat*, Block *panchayat*, and *grama* (village) *panchayat* come up. Earlier when the JRY allocation for District Rural Development Authority (DRDA) was 20 per cent, the scheme used to be known as '22.50 per cent of 20 per cent scheme'.

JRY being a Centrally-sponsored scheme, designed for implementation throughout India, suffers from an important limitation as was pointed out by S.R Maheshwari⁹.

"It is too much to expect a central agency to identify the priorities in each region. At the same time, the experience of handing over the funds to the panchayat raj institutions has not been an unmixed success. Indeed, there remains unresolved a basic question. The dilemma between the limits of centralised functioning and the embarrassment of controlled decentralised finances is genuine, and a satisfactory solution is still awaited."

The three Centrally-sponsored schemes selected for the study are IAY, MWS, and CAPART-COSTFORD, a non-governmental, voluntary agency. Since MWS, originally meant for irrigation wells, is diverted into housing in Kerala and adheres to the norms of IAY, a detailed description of IAY will cover MWS as well.

The funds for CAPART-COSTFORD scheme come from IAY. Hence, the basic norms of the CAPART-COSTFORD scheme will also be in line with those of IAY with, of course, major differences in the participatory role of beneficiaries and in the pattern of disbursement of funds. In respect of interventions by voluntary agencies, this scheme shows differences with respect to implementation.

Indira Awaas Yojana (IAY)

In June 1985, the Union Minister for Finance made an announcement in Parliament earmarking a part of Rural Landless Employment Guarantee Programme (RLEGP) funds for construction of micro-habitats and housing units for Scheduled Castes, Scheduled Tribes, and freed bonded labourers with a view to making the rural employment programmes more

effective. IAY was created in pursuance of this announcement. Programmes like National Rural Employment Programme (NREP) and RLEGP were merged into a single rural employment programme from 1 April 1989 and came to be known as Jawahar Rosgar Yojana (JRY). IAY was made one of the three schemes under JRY.

The Ministry of Rural Areas and Employment has been implementing various employment and area development programmes for the benefit of the rural population particularly people below the poverty line. These programmes have different schemes and sub-schemes with specific objectives.

The government felt subsequently that these different schemes could be rationalised and simplified so that those with mutually exclusive objectives could be implemented independently. Accordingly, a committee was set up by the Government of India to suggest measures to streamline and restructure JRY and other rural employment and beneficiary-oriented programmes. Acting on the recommendations of the Committee, the Ministry decided to merge the Rural Housing Schemes with Indira Awaas Yojana, and make it an independent scheme with effect from 1 January 1996.

Objectives

The objective of IAY is to provide houses free of cost to members of SCs and STs, and to freed bonded labourers in rural areas as well as to non-SC/ST rural poor below the poverty line.

Identification of beneficiaries

In view of the magnitude of the problem and the limited availability of resources for the purpose, the order of priority for selection of beneficiaries has been laid out as follows, so that the resources reach the most deserving and needy among the target groups (*Emphasis added*).

- (i) Freed bonded labourers,
- (ii) SC/ST households, which happen to be victims of atrocities,
- (iii) SC/ST households below poverty line **headed by widows and unmarried women**,
- (iv) SC/ST households affected by flood, fire, earthquake, and similar natural calamities,
- (v) Other SC/ST households below poverty line, and
- (vi) Non-SC/ST households below poverty line.

Land - criterion for selection

The allotment of houses should be in the name of the female member of the beneficiary household. Alternatively, it may be allotted in the joint names of both husband and wife. This will be necessary when the female member of the household does not own two cents of land, the essential prerequisite for eligibility under this scheme.

Funds

Indira Awaas Yojana is a fully subsidised scheme meant for rural people below the poverty line. The total amount earmarked for IAY came to 10 per cent of the total funds available under JRY so long as it constituted a sub-scheme of JRY. The ratio of SC/ST and non-SC/ST beneficiaries was to be 60:40. Time frame for our study is the four-year period from 1993 to 1997. The subsidy per unit house constructed under IAY ranges from Rs 14,500 in 1993-'94 to Rs 22,000 in 1996-'97, for hilly terrain.

The percentages of subsidy earmarked during the period for sanitary latrine, smokeless *chulah*, and infrastructure are 32.4, 31.7, and 18.2 respectively. While the total subsidy for houses in the hilly tracts increased from Rs 14,500 to Rs 22,000, the cost provided for sanitary latrine and smokeless *chulah* increased by a meagre Rs 100. In the case of subsidy provided for infrastructure facilities, the case is still worse. It showed first an increase from Rs 3300 to Rs 3500 and then decreased to Rs 2500. It is obvious that there has been no rationale behind earmarking of funds for different components of housing. An excess provision of Rs. 1800 is made for houses built in hilly terrain.

At the time the scheme started (in 1985) the subsidy amount was Rs 6, 000. The extra amount for hilly terrain was 30 per cent of the total subsidy. Though the subsidy has increased more than threefold, the extra amount provided for hilly terrain remains unchanged. The total subsidy provided for house construction has always remained inadequate.

Kerala being a predominantly hilly terrain, as per IAY norms, the two items in the break-up of the subsidy amount, viz., infrastructure facilities and additional amount for hilly and difficult terrain, are more important for the State. However, the provision of a constant amount for hilly terrain and the reduction in the amount provided for infrastructure facilities have not been advantageous for the beneficiaries of Kerala.

In the case of housing schemes implemented by the Rural Development Department under IAY and JRY, as per Government order¹⁰, the housing grant paid by that department is around Rs 22,000. For SC/ST beneficiaries an extra sum of Rs 13000 is given from the SC/ST pooled fund by the Director, SC/ST Development Department. Thus, all SC/STs who benefited through the IAY scheme are eligible for total grant of Rs 35,000. Details of instalments are shown in Table 4.3. Figure 4.1 shows the trend in subsidy during the study period.

In the case of IAY, implemented directly by the Government, fund distribution and work management are carried out by District Rural Development Agency (DRDA), attached to the Rural Development Department of various State governments. This pattern is uniform throughout India.

Beneficiary selection

Beneficiaries are selected based on the priority specified in the JRY Manual. The steps involved in beneficiary selection are represented schematically in Figure 4.2.

Table 4.2 Break-up of subsidy for various components of house

Item	1993-'94		1994-'95		1995-'96		1996-'97		Proposed	
	Ordinary	Hilly	Ordinary	Hilly	Ordinary	Hilly	Ordinary	Hilly	Ordinary	Hilly
Construction (Basic cost*)	8000	9800	9000	10800	9000	10800	16200	18000	16200	30300
Construction of sanitary latrine and smokeless <i>chulah</i>	1400	1400	1500	1500	1500	1500	1500	1500	1500	2200
Cost of providing infrastructure and basic facilities**	3300	3300	3500	3500	3500	3500	2500	2500	2500	2500
Total	12,700	14,500	14,000	15,800	14,000	15,800	20,200	22,000	20,200	35,000

Source: DRDA, Kannur

* The basic cost is the cost of house that includes foundation and basement, walls, and roof.

** Infrastructure and common facilities, which can be diverted for constructing house if the houses are not clustered. In Kerala, housing colonies or clustered housing is not done under this scheme, and hence the provision for infrastructure development is utilised for house construction.

Table 4.3 Details of instalments for house and other components

Item No:	Description	From IAY/ JRY funds	From the funds provided for Supplementary assistance	Total
Advance for house component				
1	For foundation & basement	2,500	1,500	4,000
2	For superstructure including doors & windows	7,000	3,500	10,500
3	For wood work, roofing	7,500	3,000	10,500
4	For tiling	—	3,500	3,500
5	Final payment on completion	1,000	800	1,800
	Total	18,000	12,300	30,300
Advance for latrine and chulah				
1	First advance	900	300	1,200
2	Second advance	400	200	600
3	Final payment on completion	200	200	400
	Total	1,500	700	2,200
Provision for infrastructure and common amenities				
1	For levelling site of construction	750	—	750
2	For electrification of house	750	—	750
3	For providing drinking water facilities, drainage and road access within the colony based on actual estimate and measurements	1,000	—	1,000
	Total	2,500	—	2,500
	Grand total	22,000	13,000	35,000

Source: DRDA, Kannur

Figure 4.1 Time-series data of IAY subsidy

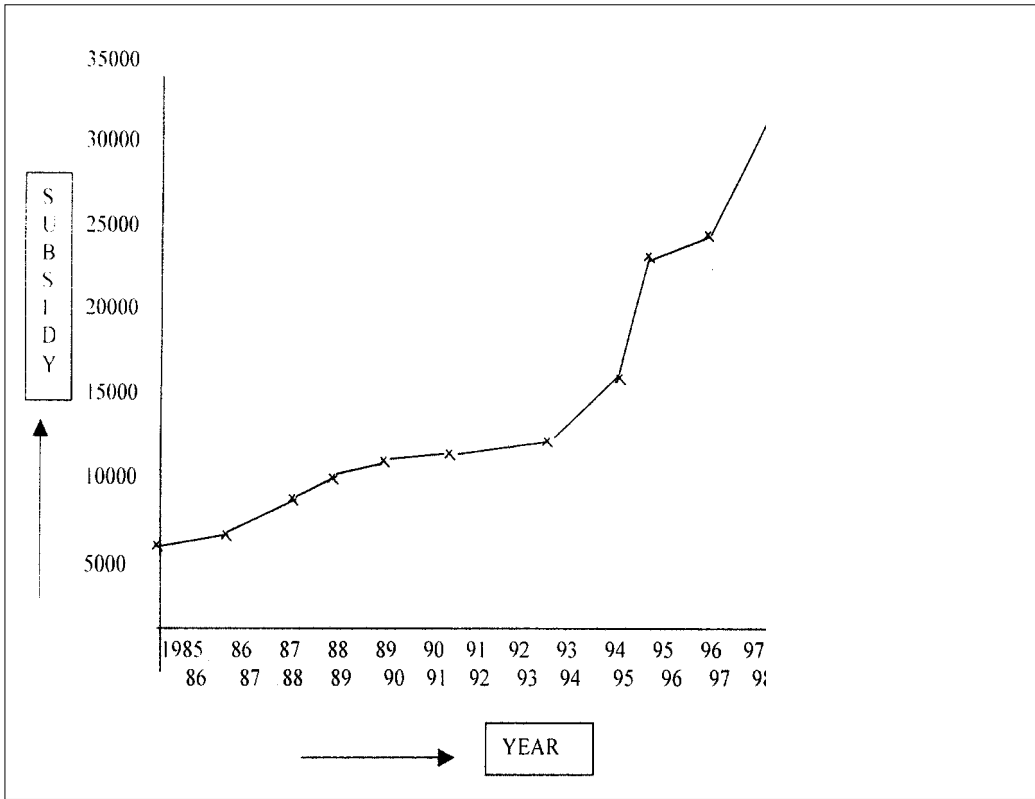
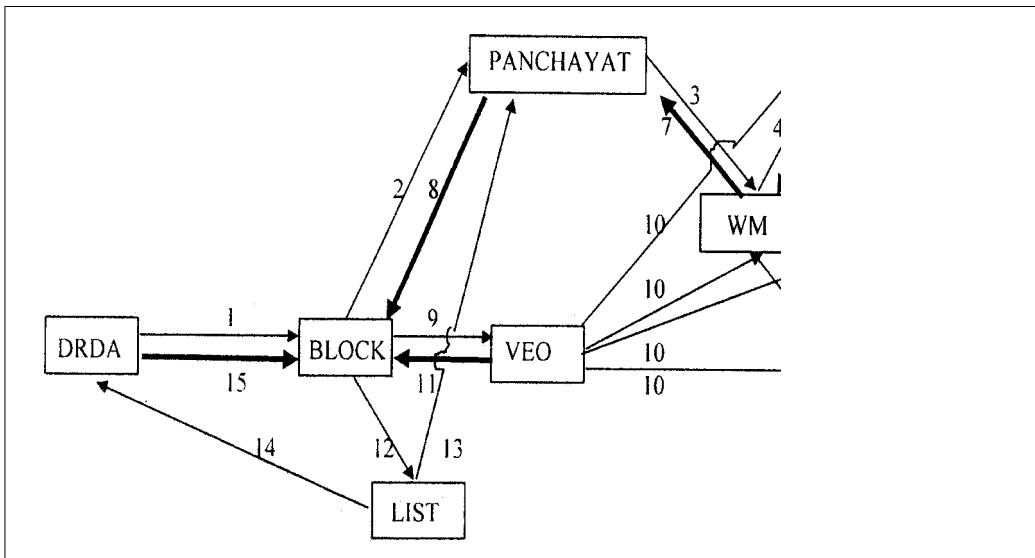


Figure 4.2 Schematic diagram of beneficiary selection - DRDA



Legends

DRDA	—	District Rural Development Agency
VEO	—	Village Extension Officer
WM	—	Ward Member
R/F/P/O	—	Relatives/Friends/Politicians/Officials
EO	—	Extension Officer (Housing)

List

- Step 1: DRDA triggers action by informing block about the scheme
- Step 2: block informs *panchayat*
- Step 3: *panchayat* entrusts ward members to identify the most deserving and needy belonging to each ward
- Step 4: ward member identifies beneficiaries
- Step 5: beneficiaries become aware of the scheme through friends, relatives, politicians, social workers, etc.
- Step 6: interaction between ward member and beneficiaries
- Step 7: ward member submits list of beneficiaries to *panchayat*
- Step 8: *panchayat* submits prioritised list to block
- Step 9: BDO/EO (H) directs VEO to check
- Step 10: checking process
- Step 11: VEO informs the position to block
- Step 12: beneficiaries not included in other housing schemes are selected
- Step 13: *panchayat* is informed of the finalised list by block
- Step 14: DRDA is informed of the finalised list
- Step 15: DRDA releases funds to block office

Implementation of housing schemes done in the changed mode of planning, that is, decentralised planning, called People's Planning Campaign, is discussed in some detail in Section 8.

Subsidy disbursement pattern

Payment of subsidy for the IAY houses is made in instalments at the following stages of construction.

Table 4.4 Stages of payment

Instalment	Stage of construction
1	Advance for construction upto basement
2	After the construction of walls
3	After the construction of roof
4	After installation of <i>chulah</i> and sanitary latrine

Source: DRDA, Kannur

The beneficiaries do not receive the amount in the different instalments before completion of the stages specified, except in the case of the first instalment. Even for the first stage, EO (H) releases the amount in the form of a cheque after confirming that the foundation work has been completed or at least commenced. This method, though found to be effective in checking the misuse of funds, makes it necessary for the beneficiaries to raise loans from other sources. In a way, it is a sure way of pushing the beneficiaries into debt-trap. In addition, the non-receipt of subsidy prior to the commencement of work makes way for haphazard planning. Rural people, in general, become able to assess the work that they can carry out only when they receive the amount in hard cash. It seems that withholding subsidy is a safety arrangement resorted to exclusively by the bureaucracy, to check misutilisation; it is not envisaged at all in the manual on the scheme.

Stage and completion certificates

After the commencement of the work of construction at the site, the VEO/LVEO issues stage-certificates for each specified stage of construction of the house. Once the beneficiary submits requisition for the stage-certificate, it is to be issued in a day or two without fail. On inspection if the construction has not been completed up to the specified stage, the fact should be reported to the BDO concerned.¹¹ Completion certificate has to be issued by the engineering wing of the Block concerned. An Assistant Engineer and two Overseers constitute the engineering department personnel attached to each Block. Since they are normally pre-occupied with routine items of work, there is chance for delay in issuing the completion certificates promptly, particularly since the locations of house construction are likely to be scattered in the Block, given the pattern of habitations in Kerala.

Other features of the scheme

The following are the other features of the scheme:

No type design

Earlier, IAY houses used to be constructed according to a specific type decision. Any variation from this design was not allowed. Later, acting on the feedback that there should be provision for making allowances for terrain-, tradition-, and gender-specific requirements, the stipulation for type-design was removed. Objectively, it was a good decision. However, in practice what happens is that the beneficiaries start with foundation excavation for a house with much more plinth area than the stipulated 20 sq.m. Often it is far beyond the affordability of the beneficiaries. It is observed that there should be some coercive stipulation to stick to the restriction about the built-up area of the house, while allowing flexibility in other matters. Such a step would bring down the loan liability of the beneficiaries to repayable levels.

No contract system

The provision that is aimed at eliminating exploitation by profit-seeking middlemen in the implementation of the scheme is a welcome feature of the scheme.

Insistence on participation of beneficiaries in house construction

By insisting on the involvement of the beneficiaries, optimisation of resource use is expected. Often the male members of the concerned households may have work to do outside home; therefore, women are assigned the responsibility of participating in house construction. They usually take up work as 'helper' to construction workers. Among the employed women, there exists a trade-off between staying back to take up work as 'helper' in house construction and taking up work outside home. It is good that the wage/material ratio, 60:40, fixed for JRY asset creation works, is not insisted for housing, since in house construction, the ratio is far lower.

Use of fuel efficient chulah

The adoption rate of this *chulah* for fireplace is found, in general, to be very low in Kerala. The larger space requirement of this *chulah* and the utility of smoke for drying firewood, *copra*, etc., are some of the factors, which go against installation of this *chulah*.

Drinking water

IAY stipulates that availability of drinking water should be ensured by the agencies implementing the scheme. Wherever necessary, a hand-pump should be installed before the work is started, from the funds available under rural water supply or other similar programmes.

Conceptually speaking, this provision is of help to women in satisfying their practical gender needs. However, in reality it has remained mere a dream. In Kerala, the practice is for each house to have its own well. The eligibility criterion for housing schemes is that the beneficiaries should own at least two cents of land. Hence, the condition of the provision of drinking water is not insisted upon by the implementing agencies. A huge proportion of the amount is spent on this infrastructure. The cost of a well generally depends on its depth and diameter; and it is considerable when compared to the cost of a house. The amount spent on digging a well by the poor and the rich is the same. Nevertheless, a well is a welcome facility in a house since it liberates women from the tedium of bringing water for household needs from far off places.

Sanitary latrines

Sanitary latrine forms an integral part of IAY houses. Periodical training is given to officials, masons, and beneficiaries on the method of installation of two-pit latrines. Though the idea, *per se*, seems to be good, what is happening in the field is that in cases in which the beneficiaries, cajoled and persuaded to participate in the training programme, and 'suitably' compensated for the loss of their work on days of training, do not have any opportunity to practise the acquired skills, this whole training is wasted.

A system of drainage from the houses should also be provided under the IAY scheme to prevent stagnation of sullage from the kitchen, bathroom, etc., that causes nuisance and health hazards

This is a good feature. Often drainage is a problem in coastal areas. In other areas, since the plots will have natural gradient there is chance of better drainage. If there is no existing drainage system or if the house is to be constructed in a waterlogged area nothing much could be done for drainage arrangements.

Environment improvement and social forestry: plantation of trees in the surroundings for fuel, fodder, and small timber

The minimum requirement of land for construction of an IAY house is two cents. In Kerala, planting trees for fuel and fodder in a house plot of two cents of land is unthinkable. However, planting trees along the hedges to act as a screen for privacy and for greenery all around is in practice.

Involvement of voluntary organisation

Local voluntary agencies with proven record of accomplishment wherever available could be associated with the construction of IAY houses. The supervision, guidance, and the monitoring of the construction work could be entrusted to these voluntary organisations. In particular, the services of voluntary agencies could be made use of to popularise sanitary latrine and for help in the construction and installation of smokeless *chulahs*. The voluntary agencies participating in the house construction activity should be ones, which have experience in the field. The scope, limits, intricacies, and constraints of the involvement of voluntary agencies will be discussed later.

Table 4.5 shows the physical and financial achievement in the housing sector in rural areas, through implementation of IAY. It may be noted that, this scheme was merged with JRY in 1989-'90.

Table 4.5 Physical and financial achievements under IAY (National)

Year	Number of houses constructed	Expenditure (Rs Cr.)
1985-'86	51,252	57.93
1986-'87	1,60,197	149.18
1987-'88	1,69,302	235.37
1988-'89	1,39,192	149.65
1989-'90	1,86,023	188.50
1990-'91	1,81,800	213.07
1991-'92	2,07,299	263.01
1992-'93	1,92,585	238.84
1993-'94	3,72,535	481.00
1994-'95	3,90,482	500.38
1995-'96	8,52,431	1154.38
Total	29,03,098	3631.32

Source: Ministry of Rural Areas and Employment Annual Report 1995-'96.

The Table shows that since inception in 1985, over 29 lakh of houses have been constructed at an expenditure of Rs 3631 crore. There is an increase in the expenditure incurred on housing from Rs 57.93 crore in 1985-'86 to Rs 1154.38 crore in 1995-'96. However, as can be seen, the increment was not steady. Since these figures may include establishment charges as well and are irrespective of regions, cost per house calculated directly from this Table may not give correct figures.

Tables 4.6 and 4.7 show the achievement of Kerala in rural housing through the Centrally-sponsored schemes.

Table 4.6 No. of houses constructed annually under various Central schemes in Kerala: 1981-'82 — 1994-'95

Jawahar Rozgar Yojana							
Period	NREP	RLEGP	IAY	MWS	Panch.	Total	Grand total
1	2	3	4	5	6	7 (4+5+6)	8
1981-'82	3	—	—	—	—	—	3
'82-'83	263	—	—	—	—	—	263
'83-'84	1283	—	—	—	—	—	1283
'84-'85	1570	2045	—	—	—	—	3615
'85-'86	2301	4802	—	—	—	—	7103
'86-'87	9544	14888	—	—	—	—	24432
'87-'88	7560	11040	—	—	—	—	18600
'88-'89	9451	8554	—	—	—	—	18005
'89-'90	7210	4271	719	5630	—	6349	17839
'90-'91	—	—	8724	135	5396	14255	14255
'91-'92	—	—	5172	10674	6336	22182	22182
'92-'93	—	—	4100	6820	5613	16533	16533
'93-'94	—	—	4827	5501	6671	16999	16999
'94-'95	—	—	6204	5386	6959	18549	18549
Total	39185	45600	29746	34146	30975	94867	179652
%	21.81	25.38	16.56	19.01	17.24	52.81	100.00

Source: Key indicators of Development¹²

It is seen that 53 per cent of the total houses was constructed under three schemes - IAY, MWS, and *panchayat* schemes.

Table 4.7 Expenditure for house construction under Central schemes in Kerala
(in Rs. Lakh)

Jawahar Rozgar Yojana							
Period	NREP	RLEGP	IAY	MWS	Panch.	Total	Grand total
1	2	3	4	5	6	7(4+5+6)	8
1981-'82	0.26	—	—	—	—	—	0.26
'82-'83	22.37	—	—	—	—	—	22.37
'83-'84	104.74	—	—	—	—	—	104.74
'84-'85	187.63	—	—	—	—	—	187.63
'85-'86	494.80	991.52	—	—	—	—	1486.32
'86-'87	654.04	1308.75	—	—	—	—	1962.79
'87-'88	631.5	723.97	—	—	—	—	1355.47
'88-'89	1373.23	1304.81	—	—	—	—	2678.04
'89-'90	—	258.75	—	—	—	—	258.75
'90-'91	—	—	320.27	534.92	—	855.19	855.19
'91-'92	—	—	472.24	854.80	543.91	1870.95	1870.95
'92-'93	—	—	527.98	754.60	568.05	1850.63	1850.63
'93-'94	—	—	685.99	678.64	985.10	2349.73	2349.73
'94-'95	—	—	946.42	1024.53	704.57	2675.52	2675.52
Total	3468.57	4587.8	2952.90	3847.49	2801.63	9602.02	17658.39
%	19.64	25.98	16.72	21.79	15.87	54.38	100.00

Source: Key Indicators of Development¹³

It may be seen that the governmental expenditure per house was, in general, lower for houses constructed by the *panchayat*. Rather than efficiency, low expenditure might have been due to non-utilisation of the components of subsidy for latrine, *chulah*, etc.

Figures in the above Tables do not indicate the topographical distribution of the houses constructed. It is observed that expenditure has always remained lower than subsidy throughout the period, the major reason being non-utilisation of subsidy components for constructing latrine, *chulah*, etc. Further, the figures represent only the expenditure of government, not the actual expenditure incurred by beneficiaries for house construction.

It is clear from the Table that expenditure under MWS is more than expenditure under IAY and *panchayat* schemes, and hence stoppage of funds for house construction through MWS will affect the housing sector of Kerala adversely. A fluctuating trend is observed in terms of expenditure over the years. It was in 1986-'87 that the maximum number of houses was constructed.

In general, Indira Awaas Yojana has been well received by all concerned. Besides fulfilling its aim of providing the basic physical need of shelter, it helps to integrate the beneficiaries into the mainstream of rural life by imparting them with a sense of identity. Owing to the popularity of the scheme, there has been persistent demand for increased allocation of funds. On the other hand, the number of homeless households has also been increasing at an alarming rate. Keeping these factors in view, allocation of funds under IAY was increased from about Rs 438 crore in 1994-'95 to Rs 1250 crore in 1995-'96 with a target of constructing one million houses in the country.

Million wells scheme (MWS)

Another scheme subjected to study is MWS. As the name indicates, the scheme is intended for providing wells to the rural poor for irrigation purposes. MWS was launched as a sub-scheme of National Rural Employment Programme (NREP) and Rural Landless Employees Guarantee Programme (RLEGP) during the year 1988-'89; during 1989-'90 it became a sub-scheme of JRY.

One of the conditions of the scheme is that the beneficiary should possess at least 50 cents of land. This is a condition seldom satisfied among the weaker sections in Kerala. Under Kerala's peculiar land-holding pattern, the funds allotted for MWS were allowed to be diverted to construction of houses for the poor. This is due to the non-availability of vast barren lands and growing demand for housing. In 1988, Government of India permitted Kerala Government (vide D.O NO. V-15011/10/88/NREP from Deputy Secretary, Govt. of India) to utilise funds allocated for MWS for other permissible works under NREP/RLEGP. Since 1994, funds for implementation of MWS were increased from 20 per cent to 30 per cent of the total funds available under JRY. Diversion of MWS funds to housing was stopped in 1996-'97. The guidelines for implementing the housing scheme under MWS are the same as those of IAY.

CAPART-NGO scheme

Another scheme subjected to study is CAPART (Council for Advancement of People's Action and Rural Technology), under which IAY houses are built in Kerala through COSTFORD, a Non-Governmental Organisation.

CAPART came into being on 1 September 1986, merging two independent and autonomous bodies i.e., People's Action for Development in India (PADI) and Council for Advancement of Rural Technology (CART). CAPART's General Body, which comprises officials of the Ministry of Rural Development, eminent social activists, educationists, and representatives of voluntary agencies, sets out the policy parameters and guidelines for various schemes in

the voluntary sector. The objectives of CAPART are to encourage, promote, and assist voluntary action in the implementation of projects for the enhancement of rural prosperity. Over 95 per cent of CAPART's finances is provided by the Ministry of Rural Development while some funds also flow in from foreign funding agencies such as DANIDA, SIDA, and SDC for channelling to the voluntary sector. Among the wide-ranging schemes supported and initiated by CAPART, the major ones are the following.

Table 4.8 Schemes sponsored by CAPART

Programme	Scheme
Mass Employment Programme	J R Y
Self Employment Programme	IRD P, DW CRA
Basic Needs Programme	Accelerated Rural Water Supply Programme (ARWSP) Central Rural Sanitation Programme (CRSP)
Educational Awareness Programme	Organisation of Rural Poor (ORP) Training of Social Animators and Social Organisers (SAT) Advancement of Rural Technology Scheme (ARTS)

Source: Pamphlet published by CAPART

COSTFORD (Centre of Science and Technology for Rural Development) was established in 1985 by a group of technologists and statesmen. The head office of COSTFORD is in Ayyanthole, Thrissur. Among its founder members, the name of C. Achutha Menon, (former Chief Minister of Kerala) and Laurie Baker, the world-renowned architect of low-cost buildings, deserve special mention. COSTFORD started functioning in March 1985. Founded by men of eminence as an NGO, it aims at tackling problems of the poor especially of the rural poor. For over a decade of its existence COSTFORD concentrated on rural sanitation, renewable sources of energy, rural and urban housing using low-cost technology, water management at micro level, technology dissemination, and decentralised planning.

COSTFORD has eight sub-centres. They are Kannur, Kozhikode, Pattambi, Thriprayar, Chalakudi, Kollam, Mavelikkara, and Thiruvananthapuram. Around 150 professionals including engineers, architects, and social scientists work in COSTFORD on a purely voluntary basis.

The objectives of COSTFORD, which are in line with this study, are:

- (i) To provide a channel for scientists and technologists who are usually glued to their laboratory duties, to interact with rural life and its realities, thus enabling them to learn from the accumulated knowledge of the villagers' traditional methods;
- (ii) To collect information and arrange documentation and dissemination of the results of scientific and technological experiments and research;
- (iii) To propagate methods of construction of low cost houses and to produce low cost building materials for open sale; and
- (iv) To transfer available technologies through demonstration, field trials, and training programmes.

CAPART-COSTFORD scheme

In May 1995, CAPART organised a workshop on 'Enhancing capacity for people's participation and technology transfer' with the main objective of enhancing people's participation in rural housing. CAPART undertook to construct IAY houses all over India in association with voluntary agencies with proven experience and work record in social work of at least three years. COSTFORD was selected the nodal agency in Kerala to co-ordinate the construction and funding activities. The number of houses allotted under the scheme in Kerala is 1,295 under the following categories.

Table 4.9 Details of houses allotted, community-wise (for CAPART-COSTFORD scheme)

Category	Number of houses
Scheduled Caste	665
Scheduled Tribe	112
Others	518
Total	1295

Source: COSTFORD, Thrissur

The share of SC/ST is 60 per cent, which is the basic norm for IAY. The details of funds allocated by CAPART in 1995 for rural houses in Kerala are shown in Table 4.10.

Table 4.10 Fund details of CAPART-COSTFORD scheme

Contribution from CAPART	Rs. 1,96,19,250
Local contribution (<i>From beneficiaries</i>)	Rs. 62,80,750
Total	Rs. 2,59,00,000

Source: COSTFORD, Thrissur

Cost details

The cost of a house is fixed at Rs 20,000 (including cost of constructing latrine and smokeless *chulah*) of which Rs. 4850 has to be contributed by the beneficiary in cash, materials, or labour. The contribution from beneficiaries is insisted in order to increase the degree of their involvement in the activity. The idea behind this stipulation is that nothing given 'free' will be valuable for the beneficiaries. The break-up of funds for components of the house is as shown in Table 4.11.

Table 4.11 Break-up of subsidy for components (for CAPART-COSTFORD scheme)

Component	Amount	Percentage
House	17,750	88.75
Latrine	2,000	10.00
<i>Chulah</i>	250	1.25
Total	20,000	100.00

Source: COSTFORD, Thrissur

Table 4.12 Break-up of share of cost (for CAPART-COSTFORD scheme)

Source	Amount	Percentage
CAPART	Rs 15,150	75.75
Beneficiary	Rs 4,850	24.25
Total	Rs 20,000	100.00

Source: COSTFORD, Thrissur

The subsidy is paid in advance. The beneficiaries are to contribute nearly one-fourth of the total cost. It may be seen that there is no provision for infrastructure and basic amenities unlike in the case of DRDA. Guidelines for the scheme are given by CAPART and COSTFORD is only an implementing agency.

Funding pattern

Advance payment is made to the beneficiaries (in the case of DRDA schemes, practically no advance is given). Before releasing the next instalment of subsidy, it is made sure that the earlier instalments have been utilised properly.

Table 4. 13 Stages of subsidy disbursement (for CAPART-COSTFORD scheme)

Instalment	Stage of Construction	Amount (Rs)	Percentage
1	Foundation & basement	3,000	19.80
2	Superstructure	4,500	29.70
3	Roof	5,000	33.00
4	Finishing, <i>chulah</i> , and latrine	2,650	17.50
Total		15,150	100.00

Source: COSTFORD, Thrissur

Beneficiary selection

Beneficiary selection is done through *panchayats*. The most deserving and needy are identified by local bodies and the list prepared. Prioritisation is done as specified in the IAY Manual. Steps involved are the following:

- (i) CAPART informs COSTFORD of the fund position of IAY houses
- (ii) Information is passed on to *panchayats*
- (iii) *Panchayats* engage ward members to select beneficiaries
- (iv) Interaction takes place between ward members and beneficiaries
- (v) Ward members furnish the names of deserving persons to the *panchayats*
- (vi) *Panchayats* forward the list of selected persons to COSTFORD
- (vii) COSTFORD sends the information to CAPART
- (viii) CAPART releases the funds to COSTFORD
- (ix) COSTFORD disburses subsidy with the help of local voluntary agencies.
- (x) Photo Identity cards are issued to beneficiaries.

Criteria for selection

In order to avail the benefit of the scheme, the beneficiaries should possess, according to the scheme guidelines, at least 2 cents of land in their name. In case the land-title is not in the name of the woman, a joint certificate is obtained before the subsidy is disbursed. An agreement is also entered into preventing the sale of property. The landless are not considered under this scheme.

Status of the scheme as on October 1997

Until October 1995, 1295 beneficiaries were selected from the following three locations; Vithura, Erattupetta, and Thrissur. In phase I, 470 houses were sanctioned. Though funds were allotted only for 235 houses, anticipating more funds, construction of 320 houses commenced, of which 195 have been completed.

Table 4.14 Status of implementation under CAPART-COSTFORD scheme as in October 1997

Location	1	2	3	4	5
	Sanctioned	Funds allotted	Work in progress	Work completed	*Houses excess
Vithura	128	69	32	37	0
Erattupetta	80	80	—	80	0
Thrissur	262	86	93	78	85
Total	470	235	125	195	85

Source: COSTFORD, Thrissur.

* Difference between figures of Col. 2 and Cols. 3 & 4 taken together.

Mode of execution

COSTFORD got the help of some selected voluntary bodies and social work groups in each locality for awareness creation and fund disbursement. Local voluntary organisations (VOs) act as links between the beneficiary and COSTFORD and smooth communication between them. They attend to the beneficiaries' needs connected to the construction work like providing knowledge on low-cost technology and materials, and on availability of materials. The funds are routed to these VOs, which in turn are given to the beneficiaries through the nearest co-operative bank. Thus, the time and effort put in by beneficiaries for collecting the funds are considerably reduced.

COSTFORD staff visits the beneficiary and the house site and give advice and guidance with regard to the use of low-cost materials and technology. COSTFORD has prepared three or four low cost house plans of 20-25 sq. m., the cost of construction of which works out to Rs 20,000 each. The beneficiary is given the standard plan. She/he is free to modify the plan according to her/his tastes and requirements. Before commencement of work, a photo identity card is issued to the beneficiary for easy identification.

5. Beneficiaries, Participants, and Agencies

Beneficiaries

Kerala is a coastal belt spread along side the Arabian Sea. Geographically, it falls under three categories: coast, midland, and highland. In this study, 14 *panchayats* coming under Thalipparampa Block are taken for IAY and MWS schemes. Thirteen *panchayats* in Thrissur district are selected for the CAPART-COSTFORD scheme. Seventy-five beneficiaries from each of these schemes have been included in the sample. The sample covers different communities drawn from the three topographical regions of the State. Details of their numbers according to caste, age group, education, and regional status are given in Table 5.1.

Sixty per cent of the beneficiaries belongs to SC/ST group. The percentage of SC/ST beneficiaries in the sample comes close to the norm laid down for beneficiary selection by the government.

While 47 per cent of the beneficiaries belongs to midland, in the case of MWS, almost 50 per cent belongs to highland regions. The number of beneficiaries from a *panchayat* is proportionate to its total as well as SC/ST population. Though in the sample there is preponderance of beneficiaries belonging to midland region, it has not been a criterion for selection of beneficiaries.

Age of beneficiaries is not a criterion for selection in any of the schemes. The average age of beneficiary is 42.9 years. It is found that the variation is insignificant across the three schemes. The range of age is between 22 and 79 years.

The reproductive age limit for women is about 44 years. It is seen that more than 60 per cent of the beneficiaries falls below this age limit. It should also be noted that though age is not a criterion for selection of beneficiaries in the scheme, it is an important factor from the point of view of the beneficiaries. Owning a house at an early age gives stability and a sense of identity to the family concerned, especially to children.

Level of literacy is a precondition to, and a facilitating factor in the dissemination of information and ideas. A high level of literacy might also act as a bulwark against imposition of ideas from the top.

Two-thirds of the beneficiaries are literate. The proportion is more than four-fifths in Thrissur (under COSTFORD-CAPART scheme). One of the reasons could be the fact that the proportion of beneficiaries belonging to SCs/STs is lower in Thrissur than in the other two districts. No beneficiary is observed to possess qualifications higher than SSLC under the IAY and MWS schemes. In the total sample, 42 per cent of the beneficiaries under IAY and MWS are found to be illiterate.

We find that the employment status of beneficiaries has undergone changes. Of them, 14 per cent did not have any experience of employment outside home. Among the rest who had, two-thirds had taken up employment before they were 23 years of age (Table 5.2). Nearly 70

Table 5.1 Socio-cultural status of beneficiaries (in numbers)

Scheme	Caste status				Age group					Educational status					Region			
	SC	ST	Others	Total	< 30 yrs	31-50 yrs	51-60 yrs >	60 yrs	Total	Illite-rate	Lite-rate	Matri-culate	Higher-qualified	Total	Coast land	Mid land	High land	Total
IAY	46	6	23	75	17	40	6	12	75	29	41	5	-	75	13	42	20	75
MWS	60	7	8	75	17	37	13	8	75	34	37	4	-	75	12	26	37	75
Capart-Costford	21	12	42	75	15	44	8	8	75	13	48	10	4	75	25	38	12	75
Total	127	25	73	225	49	121	27	28	225	76	126	19	4	225	50	106	69	225

Table 5.2 Age at entry of beneficiaries to employment

Age at entry	IAY	MWS	Capart-Costford	Total
< 14 years	5 (6.7)	2 (2.7)	15 (20.0)	22 (9.8)
14-20 years	38 (50.7)	41 (54.7)	30 (40.0)	109 (48.4)
20-23 years	19 (25.3)	15 (20.0)	14 (18.7)	48 (21.3)
> 23 years	2 (2.7)	5 (6.7)	7 (9.3)	14 (6.2)
Not entered	11 (14.7)	12 (16.0)	9 (12.0)	32 (14.2)
Total	75 (100.0)	75 (100.0)	75 (100.0)	225 (100.0)

per cent had found work as labourers in agriculture or other traditional activities. However, their employment status and the sectors in which they worked have undergone changes: A sizeable number have withdrawn from work and there has taken place major shifts in the sectors in which they work (Table 5.3).

More than three-fifths of the beneficiaries are employed at present as against the 86 per cent employed earlier. Obviously around 25 per cent of them either has become unemployed owing to their reproductive chores or in some other way or was incapacitated by age or sickness.

The general pattern of the productive-reproductive work pattern of women in our sample is as explained below. The average age of entry to work is 17.8 years. She quits work at around 22-25 years when she gets married. The reasons for this are the following:

- (i) In Indian culture, women are locationally displaced after marriage. She goes to her husband's house and thus her set-up and contacts by which she got her daily work get disturbed.
- (ii) In the prevailing social conditions, a newly married woman is seldom allowed to go for work especially in the new surroundings.

Most of the rural women get into the family way soon after marriage. This adds to their burden, as they have to bear and rear the children. Thus, only after she reaches the age of about 40 a rural woman is able to re-enter the labour market. It may be seen that for women participating in productive labour, there is a trade off between 'earning enough' and 'keeping healthy'.

Those women who prefer to go for work even during their reproductive years make a sacrifice in terms of the health of their children and themselves. This is all the more relevant in the case of rural women as it is seen that the majority of the rural women is engaged in works connected with agriculture which demand high levels of energy and physical exertion.

The pattern of employment is more or less the same with more than half of them engaged in agriculture; only around one-fifth are engaged in construction work. There are 20 per cent of beneficiaries who work as sweepers in schools or public offices nearby or do other petty jobs such as helpers to masons. The employment pattern of beneficiaries does not differ much

Table 5.3 Employment status and sector-wise distribution of the employed beneficiaries

Employment Status														
Scheme	Earlier							At present						
	Not Employed	Employed						Not Employed	Employed					
		Total	Sector in which employed						Total	Sector in which employed				
			Agrl.	Trad.	Constr.	Business	Oth.			Agrl.	Trad.	Constr.	Business	Oth.
IAY	11	64	47	1	3	3	10	37	38	21	0	10	1	6
MWS	12	63	44	0	1	1	17	31	44	24	0	10	0	10
CAPART-COSTFORD	9	66	38	8	3	3	14	20	55	26	7	8	0	14
Total	32	193	129	9	7	7	41	88	137	71	7	28	1	30

Agrl: Agricultural; Trad: Traditional; Constr: Construction; Oth: Others

among the schemes. It is also seen that one-third of those who were employed earlier had worked as agricultural labourers, which is strenuous demanding severe physical exertion.

A significant factor to be noted is the increase in the number of construction labourers from about 4 per cent to 20 per cent. The number of beneficiaries engaged in works like insurance agent and sweeper in offices, banks, and schools has not changed significantly. A shift seems to have taken place from agriculture to these areas as the percentage of agriculture labourers in the sample has gone down from two-thirds to one-half.

It is observed that 193 beneficiaries out of 225 had been workers earlier. Significantly, only about 10 per cent of the sample has completed SSLC. This means that most of the beneficiaries have either dropped out of school, may be due to economic compulsions or had taken up work while they were in school. We have already seen that agriculture is the most common occupation.

The selection of beneficiaries in all the three schemes is based on the poverty line. Only those who are below the poverty line are eligible to be beneficiaries. Earlier, the poverty line had been fixed at an annual income of Rs 6,000. This amount is taken as the upper limit of the lowest income group in Table 5.4. At present, the ceiling is Rs 11,000 and the second lowest income group is shown as Rs 6001-Rs 11,000.

Table 5.4 Annual income of beneficiaries (In Rs)

Scheme	I A Y		M W S		CAPART-COSTFORD		Total	
	No.	%	No.	%	No.	%	No.	%
Annual income (Rs)								
≤ 6,000	8	10.67	10	13.33	5	6.67	23	10.22
6,001 - 11,000	12	16.00	7	9.33	3	4.00	22	9.78
11,001 - 21,000	21	28.00	19	25.32	20	26.67	60	26.67
21,001 - 31,000	19	25.33	27	36.01	29	38.67	75	33.33
> 31,000	15	20.00	12	16.01	18	24.00	45	20.00
Total	75	100.00	75	100.00	75	100.00	225	100.00
Average Annual Income (Rs)	23,408		22,779		26,435		24,207	

Only 20 per cent of the beneficiaries is found to have incomes less than Rs 11,000. However, that does not mean that the other beneficiaries are all placed in comfortable living conditions, with healthy surroundings and basic facilities such as good quality drinking water. Overall, more than 50 per cent of the families has an annual income of Rs 21,000 or more. Among the schemes, the beneficiaries of the CAPART-COSTFORD scheme belong, in general, to the higher income brackets. This may be due to the higher educational levels of beneficiaries belonging to CAPART-COSTFORD scheme (Table 5.4)

Membership in social organisations is an index of socialisation. Social organisations often act as channels of information and ideas, apart from being units of socio-political influence at the local level. The effectiveness of any social development programme is dependent upon the existence of a vibrant network of organisations at the local level.

According to Table 5.5, nearly four-fifths of the sample are non-members of any social organisation. The reason may be that most of them work in the informal sector. Secondly, there may be persons with little spare time for social or cultural activities. There may be also gender limitations. Despite high levels of female literacy, women in Kerala are inhibited in many ways from expressing their concerns through participation in social organisations. Also, chances are that the various political parties do supposedly take care of the interest of this section of people.

Table 5.5 Membership of beneficiaries in social organisations

Member-ship	I A Y		M W S		CAPART-COSTFORD		Total	
	Number	%	Number	%	Number	%	Number	%
Member	14	18.67	11	14.67	23	30.67	48	21.34
Non-member	61	81.33	64	85.33	52	69.33	177	78.66
Total	75	100.00	75	100.00	75	100.00	225	100.00

Land is the basic prerequisite for housing. The various housing schemes insist on ownership of a minimum size land holding as a criterion of eligibility. As the sample consists of beneficiaries of such schemes, landlessness among them is ruled out by definition. Actually, the housing/settlement of the landless sections of the population is a serious issue as they are the most oppressed and marginalised. Their problem does not fall within the purview of this study except as *obiter dicta*.

According to Table 5.6, around 50 per cent of the sample beneficiaries has less than 8 cents and only 20 per cent has more than 20 cents. Among the schemes, a larger percentage of

Table 5.6 Land holdings of beneficiary households

Scheme Land (Cents)	I A Y		M W S		CAPART-COSTFORD		Total	
	Number	%	Number	%	Number	%	Number	%
≤ 4	8	10.67	14	18.68	31	41.33	53	23.56
4 - 8	22	29.33	13	17.33	24	32.00	59	26.22
8 - 12	12	16.00	18	24.00	15	20.00	45	20.00
12 - 16	12	16.00	3	4.00	2	2.67	17	7.56
16 - 20	4	5.33	1	1.33	1	1.33	6	2.67
> 20	17	22.67	26	34.67	2	2.67	45	20.00
Total	75	100.00	75	100.00	75	100.00	225	100.00

beneficiaries 'having more than 20 cents' category is observed in IAY and MWS schemes than in the CAPART-COSTFORD scheme. As already mentioned, the first two schemes are from Thalipparampa, which is a remote village while CAPART-COSTFORD scheme is implemented in an urban centre near Thrissur.

The average size of landholding of the beneficiaries is 4.6 cents. Considering the size of the holding and the terrain in which they are located, we find that in the case of IAY and MWS schemes, the land used for housing plots is not suitable for any productive activity like agriculture. Nearer the housing plot is to the urban centres, the smaller its size becomes as is observed in the case of the CAPART-COSTFORD beneficiaries. In the case of MWS scheme, about one-third of the beneficiaries possesses more than 20 cents of land, which may be again due to their location in the highlands, where land is not as costly as it is in coastal land and midland. In addition, individual or fragmented plots make pooling of land resources to develop common facilities/amenities or public initiatives difficult.

Table 5.7 shows the mode of possession of land by the sample households.

Table 5.7 Mode of acquisition of land possessed by beneficiaries

Mode	I A Y		M W S		CAPART-COSTFORD		Total	
	Number	%	Number	%	Number	%	Number	%
Inherited	47	62.67	46	61.33	27	36.00	120	53.33
Self-acquired	21	28.00	18	24.00	25	33.33	64	28.44
Acquired by Govt.	7	9.33	11	14.66	23	30.67	41	18.22
Total	75	100.00	75	100.00	75	100.00	225	100.00

It is seen that only less than 30 per cent of the sample beneficiary households has land purchased by them. More than half have inherited land. In Kerala, land value is so high that it often exceeds the cost of the house. This is the case with the households, which own self-acquired land. The fate of the group coming under the category 'Government' is no better. Being the poorest of the poor, they have availed the government schemes of providing land for the landless poor.

A comparison between the schemes shows that while most of the beneficiaries of IAY and MWS own ancestral property, in the case of CAPART-COSTFORD scheme, about one-third of the beneficiaries possesses land assigned by the government. About 10 per cent of the SC families does not have a single literate adult member in them (Table 5.8). The corresponding percentages for ST and 'others' are 20 per cent and less than 2 per cent respectively.

Beneficiary households

According to the engineering norms, habitable room should have a minimum area of 4.75 sq. m. and it must be 2.75 m high. Therefore, 20 sq. m. will just be sufficient for a four-

Table 5.8 Literacy status of the beneficiaries by caste

Caste	Total	Illiterate families	
	Number	Number	%
SC	127	13	10.2
ST	25	5	20.0
Others	73	1	1.4
Total	225	19	8.4

member family. The average size of the families in our survey is 4.26 (Table 5.9). There are 38 per cent of the families, which have five members or more for them, the specified area of 20 sq. m. would be too small to live in.

More than 90 per cent of the households under study has at least one adult literate in the family. This means on the one hand that they are accessible through the printed word or campaign/programmes based on them, or, given proper facilities, they have access to such information.

As the scheme focuses on women beneficiaries, there will be at least one female member per family. According to the Table, families with at least 2 or more female members, is 43 per cent. Only adult females (that is of 12 years and more) are included in the Table. The percentage is important as it shows the real users of the physical house for more time.

Eighty per cent families has at least one literate female each. Half the number of families has at least an employed female member. The number and percentage of adolescents and children are shown in Table 5.9. The pattern is uniform across the schemes.

Beneficiary participation

Political workers and officials constitute the two most important sources of information regarding the schemes. Around 70 per cent of the beneficiaries came to know about the scheme from these two sources. The presence of voluntary agencies is found to be predominant only in CAPART-COSTFORD scheme where NGOs had greater degree of involvement in scheme implementation. Informal sources like friends and relatives have played only relatively minor role.

The preparation of a plan is the first stage in house construction. The beneficiary can adopt pre-designed plans that are available or go in for a design of own choice.

About four-fifths of the beneficiaries rely upon the conventional *asari*¹⁴ for the design - functional as well as aesthetic - of house. Intervention by government and NGOs does not seem to have substantially changed the traditional practice among the poor. The participation of the family as a whole is minimal in this aspect, not to speak of its women.

It must be admitted that, given the small size of the funds and the plots of land at the disposal of the poor beneficiaries, the scope for design is limited. This may be one of the reasons why the beneficiaries depend on the conventional and time-proven design of the *asaris*. It is also

Table 5.9 Distribution of beneficiary households by size and literacy level

Scheme	Household size (No.)				Average size	Number of literate adult members (above 12 years of age) in the household												Average		
	3 or less	4	5	6 or more		No literate member			1			2			3 or more					
						M	F	T	M	F	T	M	F	T	M	F	T	M	F	T
IAY	25	18	20	12	4.27	-	13	6	39	44	20	25	18	31	11	-	18	1.95	1.65	3.07
MWS	24	23	16	12	4.29	-	19	10	37	32	20	23	24	25	15	-	20	1.85	1.78	3.04
Capart-Costford	17	33	15	10	4.21	-	13	3	53	50	17	16	12	31	6	-	24	1.39	1.37	2.76
Total	66	74	51	34	4.26	-	45	19	129	126	57	64	54	87	32	-	62	1.73	1.60	2.96

M - Male; F- Female; T - Total

an indication of the resistance against, or lack of popularity of, other designs. This fact also suggests the need for dissemination of ideas about appropriate low cost technologies and construction methods. If *asaris* were the ultimate decision-makers about the choice of the type of house, it would be appropriate to conscientise *asaris* on low-cost techniques and their application.

Most often, the male head of the house, in consultation with the *asari*, decides the plan of the house. Women are neither consulted nor are they involved in any decisions made regarding house construction. Women's role is restricted to upkeep and maintenance of the house. In consequence, the paradoxical situation arises in which the major user of the house has little say in its design.

It is seen that only in the CAPART-COSTFORD scheme, had women played a significant role in the choice of house design. In this scheme, more than three-fifths of the beneficiaries have taken active part in the choice of design of the house. This could have been due to the involvement of the voluntary agency implementing this scheme.

Basic facilities

Drinking water is considered more of a woman's concern; and it is they who are assigned the responsibility for taking care of the day-to-day household chores. In the majority of the houses, the women procure water for use of all the members of the household however far the source may be. In places where women have to rely on public taps or public wells for water, a good share of their time is spent on collection and transport of water. In India, only 30.54 per cent of the rural population have good drinking water facilities. In Kerala, the corresponding figure is 12.22 per cent.¹⁵

Sixty-four per cent of the beneficiary households is found to have satisfactory or good drinking water facilities as against the national and State figures of 31 per cent and 12 per cent respectively for the rural population. Notably, households covered by the scheme with NGO participation, namely the CAPART-COSTFORD scheme, has better facilities with 84 per cent of the households in the category having satisfactory facilities as against 60 per cent in the IAY and 48 in the MWS schemes.

The responsibility of bringing water also affects the earning capacity of the women (as they have to find sufficient time to collect water, a task, which is difficult for employed women) apart from the wastage of time involved.

The importance of sanitary facilities in housing cannot be over emphasised. In India, only less than 10 per cent of the rural population has good toilet facilities whereas for Kerala the corresponding figure is 44 per cent.¹⁶ It is observed that nearly 40 per cent of the sample beneficiaries has toilet facilities and that the percentage does not significantly differ among the schemes.

As construction activities depend greatly upon climatic conditions, it is imperative that the various stages of construction are suitably phased out. The importance of such phasing out is

all the more in a region such as Kerala, where it is almost impossible to carry out construction activities during the monsoon rains, which extends up to 6 to 8 months annually. Therefore, the timely completion of the house is very important in Kerala.¹⁷ If funds become available, it should be possible with reasonable efforts to complete construction of a house of 20-40 sq. m. in three months' time. However, in the context of government housing schemes, such an expectation would be too optimistic to be realised.

At the time of the survey, construction of 80 per cent of total number of houses had been completed. More than 60 per cent of the completed houses had taken nearly six months for completion. Under the IAY scheme, 63 per cent of the completed houses was constructed within six months; the percentage of constructed houses completed within this time limit was as high as 90 per cent in the case of the CAPART-COSTFORD scheme.

The proportion of houses remaining incomplete was the highest under the CAPART-COSTFORD scheme, 47 per cent. Irregular and erratic funding by this agency is alleged as the major cause. In 11 cases, the construction process was so erratic and time-consuming that the beneficiaries concerned were not able even to recollect the length of the period taken for construction.

During the survey, many cases came to notice in which house construction had begun after demolition of *kutch* houses, which had existed at the sites. In such cases, especially in the coastal areas, people are landed in trouble when rains inundate their low-lying lands.

The average lead is a direct indicator of the cost of construction. The more the haulage required for materials, the higher is the cost of construction. As beneficiaries themselves arrange for transportation of materials for construction, they have to incur extra expenditure.

The term 'low-cost technology' requires some explanation. In the practical sense, low cost technology should mean technology, which makes use of locally available and conventional construction materials in a cost-effective manner. As far as Kerala is concerned, the best and the most easily available low-cost building materials are parts of the coconut tree, earthen blocks, and traditional plastering materials.

The evolution of house patterns in Kerala has passed through three stages. In early times, common people of the Malabar coast had constructed houses that made use of this technology. Now only very poor people resort to it. In most of the sample houses in Kannur region (IAY and MWS) low-cost technology is understood even today in these traditional terms. As times passed by, houses with tile roofs became popular. Typical features of this type of houses are tiled roofs, supported by rafters, cemented floors, and brick or laterite block walls. Of late, concrete houses, with mosaic/ marble /granite floors, walls made of factory-made burnt bricks and reinforced cement concrete roofs, have become the order of the day. In this changed context, low-cost houses are understood to mean houses with cement floor, hollow-block walls, and filler-slab concrete roofs. The COSTFORD in Thrissur adopts this construction method.

Thus, there exist two types of understanding of low-cost houses - one the traditional and two, the modern.

It may be seen that even without the involvement of voluntary agencies, the adoption rate of low-cost construction methods in the case of IAY and MWS schemes is marginally high, as the prevailing practice among the target group is low-cost type construction. The proximity of the *panchayats* to the urban areas and their styles of living might also have contributed at least in part to the lower rate of adoption of the traditional low-cost technology in the case of CAPART-COSTFORD scheme.

Several studies have emphasised the need for using low-cost and appropriate technologies in house construction. This is especially relevant in the case of housing for the poor. As the schemes in our study are State-sponsored, the government gets an opportunity to demonstrate the utility, aesthetics, and sustainability of low-cost technologies.

Table 5.10 Levels/parts to which low cost method applied

Level/parts	IA Y		M W S		CAPART-COSTFORD		Total	
	Number	%	Number	%	Number	%	Number	%
Wall	40	53.33	50	66.67	30	40.00	120	53.33
Ceiling	13	17.33	14	18.67	30	40.00	57	25.33
Foundation & basement	7	9.34	4	5.33	20	26.67	31	13.78
Other parts	0	0.00	0	0.00	15	20.00	15	6.67

Note: The percentage is arrived at taking 75 as the denominator. Other parts mean frame-less windows, pre-cast frames for doors, windows, etc.

Since people in Thalipparampa area use traditionally country-made mud-blocks for walls, the percentage of beneficiaries who have opted for this type of low-cost wall is high in the case of IAY and MWS. The popular methods for reducing cost of building construction are, non-plastered walls, arches instead of RCC lintels, frame-less windows, pre-cast frame for doors and windows using reinforced cement concrete, roofing using funicular shells, and honeycomb wall construction using sand-cement blocks.

Information on modern low-cost technology is propagated by agencies like COSTFORD. Of the total number of beneficiaries interviewed, 34 per cent is sceptical about the low-cost technology. About two-fifths of the beneficiaries of the CAPART-COSTFORD scheme have doubts about it even after the efforts made by the NGO implementing it, to convince their clientele its merits. The hesitation on the part of the beneficiaries arises from doubts about the strength, the appearance, and the durability of the materials used. Another reason for hesitation is the shortage of skilled manpower for constructing this type of buildings.

Perceptions and suggestions of beneficiaries

All the three schemes under study insist on participation of beneficiaries in terms of contributions in cash or labour. We find that cash contributions are made by 99 per cent of the beneficiaries for completion of house construction. However, contributions in terms of physical

labour have not come from among the women beneficiaries despite the fact that nearly 50 per cent of them was workers in construction or other activities.

On an average, one in every eight beneficiaries was a woman and unskilled construction worker. However, this does not mean that they have taken part in the construction work of their own houses. In most cases, they did not. They preferred to work outside home, which fetched them more than the savings they could have made by participating in the construction of their own houses. It may be seen that the percentage of women construction workers is broadly of the same magnitude among the three schemes. However, a few of them reported having performed some items of work, such as carrying bricks or laterite or hollow blocks by head load or bringing water to the work site.

Construction is an area with tremendous potential for various kinds of skilled and unskilled labour. All the construction workers among the sample beneficiaries of the three schemes belong to the unskilled category.

As is well known, even for the same type of work, large differences exist in the wage rates as between men and women in the informal sector. For instance, in 1998-'99, the average wage rate of unskilled construction workers in rural areas in Kerala was Rs 118 for men and Rs 97.10 for women. It is observed that the prevailing notions about women becoming skilled workers are prejudiced. About two-thirds of the beneficiaries expressed the view that women are not suited for doing skilled construction work.

Societal perceptions on gender roles often define and restrict women's participation in different social and economic activities. Certain professions/jobs/roles are considered 'proper' or 'appropriate' for women while some others are frowned upon. Increasing awareness about gender issues and efforts to make development programmes/schemes gender sensitive has, in recent years, helped conscientise people and expand the horizons of women's participation in diverse fronts. However, prejudices and preconceived notions still stand in the way of full and free participation by women. This is reflected in the responses of the sample population also, of which 65 per cent holds the opinion that women cannot do skilled work.

A skilled worker in the construction site holds a high degree of authority on the workers who are working under him. House construction being an open air exercise, the social stigma attached to the works and the age-old belief that women have to obey what they are told, keep women away from such work; if at all they are allowed to participate, it is only in lowly submissive roles. It may be this inhibiting factor that prevents the women from daring into supervisory roles even as the demand for skilled workers peaks during the construction season.

The perceptions of the female respondents regarding women's taking up of skilled work (such as carpenters and masons) in construction are summarised in Table 5.11.

It is observed that about one-third of the respondents were either not interested in the question itself or had little opinion about women's participation in skilled construction work. Lack of skills or training was the preventing factor according to about one-third of them.

Table 5.11 Percentage distribution of women respondents according to perceptions about women doing skilled work in construction

	IAY	M W S	CAPART-COSTFORD	Total
Perceptions	%	%	%	%
Can't take up due to health reasons	22.7	15.6	16.8	15.3
Lack of skill / training	22.7	27.3	18.7	23.3
Time constraints	4.0	10.3	16.8	11.2
Social restraints	6.6	5.2	28.9	16.1
No opinion/ No interest	44.0	41.6	18.8	34.1
Total	100.0	100.0	100.0	100.0

Constraints imposed by the duration of the working day were mentioned as the major factor by a little over 10 per cent. Social restraints included unwillingness on the part of the spouse or other members of the household or immediate relations to grant permission to women to take up such work. This was mentioned as the main reason by about one-eighth of the respondents. The percentage of beneficiaries who stated health hazards as the major reason came to 15 per cent. According to them, lifting of heavy weights and climbing heights while constructing walls and roofs are difficult for women. Lifting of heavy weights, they point out, causes back pain and prolapsed uterus.

It is heartening to note that nearly two-thirds of the female construction workers, now doing jobs of helpers, are willing to be trained in skilled work. This positive attitude of beneficiaries points to the possibility of breaking the gender barrier in this field of activity. Since the private sector may not promote this shift, there is need for governmental initiatives in this matter.

In order to promote women's participation, a two-pronged approach is necessary. First, at the level of the scheme itself, it should be made gender-sensitive and incorporate women's involvement right from the beginning until the completion of implementation. Secondly, women from the target group should take initiatives to involve themselves in decision-making and implementation. This, in turn, depends largely on the efficacy of the conscientisation programme and the efficiency in the dissemination of information.

In order to elicit the views of beneficiaries with regard to women's participation in the scheme, an open-ended question was asked leaving the 'why', 'how', 'what', and 'when' options open.

It is disheartening to note that 55 per cent of the respondents did not respond to this question at all - a situation that calls for concerted consciousness-raising activities at various levels.

Only one-fifth has directly participated in the scheme. Though 15 per cent was positive in their attitude towards women's participation or considered it essential, the existing gender barrier prevented them from participation. It is noted that NGO involvement has contributed to a high level of women's participation, as is evident from the fact that 28 per cent of the respondents under CAPART-COSTFORD scheme has taken part in the scheme.

To the question seeking suggestions for enhancing women's participation, the degree of response was dismally low. About 70 per cent had no opinion at all. Nearly one-fifth of them merely suggested that the proportion of women beneficiaries should be increased without prescribing any method or approach to achieve it. Constructive suggestions were found lacking. Only from among the respondents constituting the beneficiaries of the CAPART-COSTFORD scheme did some creative suggestions come. In fact, about one-fourth of them suggested awareness creation and imparting skills. Around 8 per cent of the beneficiaries opined on the participatory aspect from a physical angle and mentioned that by imparting skills women's physical participation can be improved. Only one in 25 respondents suggested a holistic approach and opined that awareness creation and conscientisation are essential to improve women's participation in the schemes.

In order to ascertain the views of beneficiaries on the scheme they were asked to grade them into 'essential', 'good', 'satisfactory', and 'bad': Except for a minuscule section of the beneficiaries, everyone had her opinion.

General opinion about the scheme presents a mixed picture with only more than one-third of the respondents under the IAY and MWS schemes considering them 'essential', and no one under the CAPART-COSTFORD scheme holding this view. However, only a very small proportion, less than one-eighth of the beneficiaries, considered these schemes bad. All the others had a positive view, with about one-fourth mentioning that they are 'satisfactory' and more than one-third adjudging them as 'good'.

The reasons attributed to these schemes turning bad are the following: Insufficient funds and delayed payments pushing beneficiaries to loan traps. The beneficiaries under CAPART-COSTFORD scheme were found highly dissatisfied with the delays involved in getting their subsidies disbursed. Needless to mention, women are the worst sufferers of the consequences of such delays, living in uncompleted houses or in temporary sheds exposed to the vagaries of nature.

The opinion points at two things: first, the people have high expectations about development schemes. Secondly, the schemes have not lived up to their own promises. In any case, the schemes have to be streamlined and made more effective in order to address the specific needs of the target groups and in tune with the characteristics of the region. Some of the suggestions for improvement, which came from the respondents, are the following (Table 5.12).

Only less than four per cent of the respondents suggested NGO participation and advice. As could be expected, most of the responses concern the quantum of and procedure for disbursement of, subsidy; while 50 per cent respondents wanted higher subsidy, 40 per cent suggested relaxation of procedures for subsidy disbursement. The procedure, manner, and timings of fund disbursements and the amounts disbursed in each instalment came in for

criticism. At present, except for construction of foundation and basement, advance payment is not made.

Table 5.12 Suggestions to improve scheme

Suggestion	IAY	MWS	Capart-Costford	Total
	%	%	%	%
More subsidy	60.0	51.4	44.7	49.4
NGO involvement	1.4	5.7	4.7	3.8
Easy funding	28.6	35.7	47.1	40.4
Simplification of loan procedure	2.9	0.0	2.3	1.7
Supply of materials	7.1	7.1	1.2	4.7
Total	100	100	100.0	100.0

% Responses as percentage of total response

Hence, beneficiaries are forced to resort to loans. If advance funding is provided with sufficient 'checks' to prevent its misuse, the beneficiaries could get a good idea of what should be done with the amount. They may in that case opt for low-cost technology on their own. The beneficiaries are made to visit block office a number of times, which means loss of time and loss of work and wages.

Participation of voluntary agencies

Many studies and policy statements have highlighted the importance of the involvement of NGOs in the housing sector. Their involvement and guidance have to be comprehensive covering all aspects of housing right from dissemination of information about schemes and appropriate technologies to follow-up activities after construction.

We have tried to gather information on the involvement of the beneficiary NGO in the implementation of the CAPART-COSTFORD scheme as perceived by its beneficiaries. It is disheartening to note that about half the beneficiaries had not received guidance in any aspect of house construction from the voluntary agency. Of those who received guidance, only 24 per cent considered the advice useful. This points out to the fact that there is a lot more to be done in this area.

A beneficiary committee is an association of a group of beneficiaries. The current practice is to use the term clientele instead of beneficiaries, in the case of other social projects, such as irrigation and environmental schemes. However, the housing scheme being one directly benefiting the individuals, the term beneficiary would not be inappropriate. The committee has common problems to face and solve. This association could collectively decide the type and design of construction, source of materials, and time schedule of construction work. They may even operate a common fund to meet emergencies.

Only a little over one-fifth of the beneficiaries are found to have formed beneficiary committees and of them, about one-third considered them useful. The lower percentage may be because in Kerala, houses are not constructed in colonies or clusters, as is the case in several

other States. Therefore, they do not get many opportunities for joint efforts to deal with issues.

In general, beneficiaries of the CAPART-COSTFORD scheme have expressed dissatisfaction about the services of the voluntary agency for more than one reason. The agency did not provide subsidy in time in more than 95 per cent of the cases. Their grouse is that having enticed them into the scheme, and made them, in a few cases, even demolish existing roofs of their old buildings, the agency failed to give them timely support.

Among the beneficiaries of this scheme, only about one-fourth have adopted smokeless *chulahs*, though the *chulah* was the one promoted by agencies such as Kerala Sasthra Sahithya Parishat (KSSP), and subsidised by the Kerala Government.

The dwelling comforts of the beneficiaries of this scheme have, however, definitely improved thanks to successful selection of the target group. Of the beneficiaries, 80 per cent had been living in miserable conditions, mostly in temporary sheds. It is not the selection process, but the implementation process that has come in for severe criticism.

From the long-term perspective of welfare and public health, any housing scheme should incorporate as its essential elements, factors having bearing upon sanitation and public hygiene. Sewerage, drainage, toilet facilities etc., are important to both individual and public health. It is sad to note that 80 per cent of the houses does not have drainage facilities in their premises. The reason for the default mentioned by the implementing agency is that the cost of provision is very high, since the houses stands separate and in distant plots, not in clusters.

It is also observed that despite the presence of an agency like COSTFORD, more than three-fourths of the beneficiaries opted for house plans prepared by traditional carpenters, on conventional lines.

Involvement of voluntary agency in housing sector has some specific advantages in house construction activity such as the following:

- (i) Unlike other social welfare activities, housing activities demand more time and resources;
- (ii) Guidance/assistance has to be comprehensive and consistent from the beginning to the end;
- (iii) Technical back-up and inputs should be made available at all stages of construction;
- (iv) Timely delivery of funds is important. Sensitiveness to the needs of beneficiaries and familiarity with the cycle of seasons are essentials to hitchless implementation of housing schemes;
- (v) Effective intervention is needed in the provision and use of raw materials for reducing cost by bringing economies of scale and ensuring quality;
- (vi) Training of workers to enhance skills, particularly of women, is necessary to enhance skills and eliminate gender discrimination; and
- (vii) For effective execution of work, uninterrupted supply of labour and raw materials is necessary.

In all these aspects, voluntary agencies have an edge over alternative arrangements.

6. Implementation of Housing Schemes

In this section, we discuss implication of housing schemes in its various aspects: Dissemination of information, efficiency of implementation, women's participation, and application of low cost technology. In this discussion, we have taken all the three schemes under study together.

Dissemination of information

We are discussing here the effectiveness of dissemination of information with reference to caste status and literacy and annual income levels of the beneficiary families.

It is observed that political sources have played an important role in disseminating information about the scheme. More than one-third of SCs/STs and one-half in the 'others' category got information through political sources. The proportion of SC/ST beneficiaries who got information through public officials is higher (37.50 per cent) than that of the other beneficiaries (15 per cent). This may be because the guidelines of the schemes stipulate that 60 per cent of the funds should go to the SC/ST category. The fact that the community block office has an exhaustive data base of such households as a number of government schemes targeting this group are being implemented through community blocks may have helped the officials in having this extra reach in passing on the information. It may be seen that voluntary agencies have helped pass the information more among the 'others' than among the SC/ST category. This is so because, the number of voluntary agencies involved was more in the CAPART-COSTFORD scheme, in the sample of which the percentage of beneficiaries under 'others' is as high as 56 per cent as against 21 per cent in the samples of the other two schemes taken together.

Among illiterates, who form about 8 per cent of the beneficiaries, the main source of information is officials whereas among the literates it is political workers. This revelation goes against the conventional understanding that officials have contact more with the literate than with the illiterate and that political workers have strong contacts at grassroots level of society. Literacy drive to make the State 100 per cent literate may have created this healthy ambience in society by virtue of which illiterate people take cue from officials rather than from politicians. Moreover, the percentage of beneficiaries who got information through relatives and friends shows that there is marked difference between these two groups in maintaining contacts and indicates favourable disposition of the literate to share information among them.

The role of voluntary agencies comes into play only in the case of CAPART-COSTFORD scheme. In this scheme, the percentage of illiterate families in the sample is only 4 as against 11 per cent in the samples of the other two schemes taken together.

Among the poorest of the beneficiaries, the influence of political workers is found to have been marked (44 per cent). The role of officials has been lower (about 27 per cent), but almost equal among all the income classes. Voluntary agencies have disseminated the information more among higher income groups than among the very poor.

Cost and credit details

Beneficiaries were found reluctant to disclose the amounts actually spent on house construction. However, they have divulged certain details of the expenditure. The discussion in this section is based on this information. Table 6.1 gives the details of the average cost of housing under the three schemes.

Table 6.1 Average cost of construction per house (In Rs.)

Year	I A Y			M W S		CAPART-COSTFORD	
	Subsidy	Advance amount	Ratio of cost to subsidy %	Advance amount	Ratio of cost to subsidy %	Advance amount	Ratio of cost to subsidy (%)
1993-'94	14500	26536	183	33103	228	—	—
1994-'95	15800	40500 (36161)	256 (229)	41056 (36657)	260 (229)	—	—
1995-'96	15800 (15150)*	45723 (36450)	289 (231)	35629 (28403)	226 (180)	56565 (45093)	373 (298)
1996-'97	22000* (15150)	38007 (27053)	173 (123)	—	—	38168 (27167)	252 (179)

Note: % = (Av. Amt / Subsidy) X 100

* For CAPART-COSTFORD scheme

+ Figures in parenthesis are deflated values taking 1993-'94 as base year (deflated @ 12% per annum)

Year-wise break-up of cost is provided as the subsidy component varies yearly. During 1996-'97, total amount spent is found to be lower than in 1995-'96 in the case of the IAY and the CAPART-COSTFORD schemes. The amounts for 1995-'96 were likewise lower than those of 1994-'95 in the case of MWS. During 1996-'97, the funding through MWS was not diverted to housing.

In the case of IAY, the ratio of cost to subsidy per house ranged from 183 to 289 per cent during 1993-'94 to 1995-'96. It is intriguing that the percentage came down to 173 in the fourth year. MWS shows an increase from year 1 to 2 and then a decrease from year 2 to 3. The ratio was the maximum for the CAPART-COSTFORD scheme (373 per cent) in 1995-'96. In general, the cost of construction is far higher than the subsidy of the scheme. The following are the main reasons for this gap:

- (i) Beneficiaries go for houses larger than the stipulated 20 sq. m;
- (ii) Delay in disbursing subsidy which leads to delay in construction resulting in escalation of material cost and labour charges; and
- (iii) Using high cost components like RCC slabs, factory bricks, teak wood frames, etc., in the place of tiles of filler slabs, laterite or hollow blocks, country wood or ferrocement frames, etc.

In these circumstances, these schemes cannot be classified as 100 per cent subsidised schemes; rather, the amount of assistance to the beneficiaries may be taken as grants.

In the case of CAPART-COSTFORD scheme, the high cost of construction may be attributed to erratic fund disbursement, construction delays and consequent price escalation. The plinth area, in most of the houses, was found to be far higher than that stipulated under the schemes.

The figures in brackets show the cost in 1993-'94 prices deflated at the rate of 12 per cent per year. Another interesting factor is that while the cost per house is 173 to 373 per cent of the subsidy, the subsidy utilisation rate is only 70 to 79 per cent. This shows the enormity of the debt-trap the beneficiaries are falling into.

As the cost of house (Rs 27,000) is several times their average annual income, the beneficiaries had to resort to borrowing. Only very few of them had own savings to fall back upon. Most of them attempted to reduce the deficit by contributing own labour. However, borrowing was unavoidable for a majority among them, under the three schemes. Borrowing was resorted to both from private moneylenders and nationalised /co-operative banks (Table 6.2).

Table 6.2 Loan finance as proportion to cost of construction (%)

Year	I A Y			M W S			CAPART-COSTFORD		
	Private sources	Banks	Total	Private sources	Bank	Total	Private sources	Bank	Total
1993-'94	17.47	4.06	21.53	11.19	16.46	27.65	—	—	—
1994-'95	37.03	12.35	49.38	4.97	13.67	18.64	—	—	—
1995-'96	19.82	15.12	34.94	20.77	12.47	33.24	39.62	9.04	48.66
1996-'97	13.63	22.34	35.97	—	—	—	23.46	11.59	35.05

Of the total amount of loans raised, a major portion was from private sources, at exorbitantly high interest rates. It is found that except in MWS, the share of bank credit was on the increase from year to year. Informal sources of credit play an important role in the loan-financing of rural people, due partly to their non-familiarity, fear, and aversion of rigidly defined, time-bound, and institutionalised agencies such as banks. Moreover, non-institutionalised sources are more accessible and maintain personal relationship with borrowers. Women fall an easy prey to the latter source and fall into life-long debt trap.

Efficiency of implementation

Cost and time are two key elements in the assessment of efficiency of implementation of any house construction scheme. Implementation has to be efficient to prevent time and cost overrun. In housing, as time goes by, material prices escalate leading to increase in cost of construction. Hence, it is important that construction is completed within the shortest time possible. The discussion that follows analyses utilisation of subsidy and cost of house construction with reference to caste, region, annual income, literacy, and occupation.

The amounts of subsidy allowable per house under the IAY scheme (during 1993-'94 to 1996-'97) and MW scheme (during 1993-'94 to 1995-'96) were Rs 14500 during 1993-'94, Rs 15,800 during 1994-'95 and 1995-'96, and Rs 22,000 during 1996-'97. The CAPART-COSTFORD scheme was in operation only in 1995-'96 and 1996-'97 during which the

subsidy allowable per house remained at Rs 15,150. MW scheme was not in operation during 1996-'97.

It may be seen from Table 6.3 that in any year, for completed houses, the amount of subsidy availed lies between 70 and 75 per cent.

Table 6.3 Subsidy utilisation by beneficiary households (General)

Year	Subsidy (Rs)	Subsidy availed		Subsidy availed	
		per house (Rs)	%	per completed house (Rs)	%
1993-'94	14500	10168	70.1	10239	70.6
1994-'95	15800	11398	72.1	11398	72.1
<u>1995-'96</u>					
IAY & MW schemes	15800	10209	64.6	11198	70.9
Capart-Costford scheme	15150	9492	62.6	11272	74.4
<u>1996-'97</u>					
IAY and MW schemes	22000	13994	63.6	15636	71.1
Capart-Costford scheme	15150	10525	69.5	11059	73.0

This is because the remaining part of the subsidy - the stipulated proportion was 30 per cent during 1993-'94 to 1995-'96 and 18 per cent in 1996-'97 - was earmarked for providing sanitary latrine, smokeless *chulah*, and infrastructure. However, only 25 per cent of beneficiaries of the CAPART-COSTFORD scheme have installed the smokeless *chulah*. The sanitary latrine facility is provided for only in 40 per cent of the total 225 houses. This shortfall in implementation explains why subsidy utilisation is limited to around 70 per cent.

The proportion of subsidy availed by beneficiaries of CAPART-COSTFORD scheme comes to around 63 per cent per house as against 72 per cent per completed house. This is because proportion of uncompleted houses is higher under the CAPART-COSTFORD scheme i.e., 38.18 per cent in 1995-'96 and 19 per cent in 1996-'97 as against 16.67 per cent and zero per cent under the other two schemes put together during the corresponding years.

The percentage of subsidy utilisation does not vary much across income groups. Also, no marked variation is observed in subsidy utilisation over the different years and across different income groups except in the CAPART-COSTFORD scheme (Table 6.4).

Literacy status of the beneficiary's family does not seem to influence the degree of subsidy utilisation. Variations in the level of subsidy utilisation across regions are also found insignificant.

Among the SC/STs the amount spent per house is found to be lower than among the 'others' category. Increased exposure of beneficiaries in the 'others' category to sophisticated houses may be one of the reasons for this observed difference (Table 6.5).

Table 6.4 Subsidy utilisation for completed houses

(annual income-wise)

Scheme	Year	Income group								
		Subsidy allowable	< or = 11000		11000 - 21000		21000-31000		> 31000	
			Amount (Rs)	%	Amount (Rs)	%	Amount (Rs)	%	Amount (Rs)	%
IAY & MW scheme	1993-94	14500	10361	71.4	10085	69.6	10317	71.2	11075	76.48
IAY & MW scheme	1994-95	15800	11400	72.25	11867	75.1	11036	69.85	10550	66.8
IAY & MW scheme	1995-96	15800	11427	72.3	11500	72.8	10668	67.52	11535	73.0
Capart-Costford		15150	9000	59.4	11150	73.6	11215	74.03	11736	77.5
IAY & MW scheme	1996-97	22000	14750	67.1	15767	71.7	17900	81.36	---	---
Capart-Costford		15150	15000	99.0	11600	76.67	9571	63.17	9000	59.4

Table 6.5 Average cost for completed houses: SC/ST and others

Year	SC / ST	Others
1993-'94	30358	—
1994-'95	40000	46667
1995-'96	45236	51013
1996-'97	21260	66222

It is observed that in all the four years covered by the study, the number of houses constructed is the lowest in the highland region, and the highest in the coastal region (Table 6.6). Cost of houses constructed in the schemes in the midland region lay in between these two. Local support by neighbours and availability of free building materials may be the reasons for the relatively low cost in the highland region. Moreover, the per capita land-holding size is larger in the highland; the lateritic terrain allows cutting of blocks for wall construction in most cases from own lands of the beneficiaries. Availability of good quality timber, bamboos, etc., in one's own land or in the common lands nearby might also have reduced the cost of construction.

Though 190 houses (out of the 225 covered in the sample) had been completed at the time of the survey, in the case of only 179 could the details of completion collected. The discussion that follows is therefore based on these 179 houses. From Table 6.7, it may be seen that on an average, 64 per cent of houses was completed within six months; 26 per cent in more than six months but within a year; and 10 per cent in more than a year. As far as completed houses

Table 6.6 Average cost for completed houses (region-wise)

Year	Coastal	Midland	Highland
1993 -'94	47500	34800	22742
1994-'95	56667	37667	31750
1995-'96	61204	48573	30550
1996-'97	77800	45506	14713

Table 6.7 Period for construction (region-wise)

Period	Coastal		Midland		Highland (Months)		Total	
	Number	%	Number	%	Number	%	Number	%
< or =6	21	56.8	48	62.3	45	69.2	114	63.7
6 - 12	14	37.8	17	22.1	16	24.6	47	26.3
> 12	2	5.0	12	15.6	4	6.2	18	10.1
Total	37	100.0	77	100.0	65	100.0	179	100.0

are concerned, the percentage of houses constructed within a span of 12 months comes to more than 80 per cent in all the regions.

No marked variation is observed as between the literate and the illiterate families as far as the period taken for completing house construction is concerned.

It is among the poorest beneficiaries that the percentage of houses, which took more than 12 months for completion of the construction work, is significantly high. The more the annual income of beneficiaries, the lesser is the time taken for construction. The reason may be that this group of beneficiaries had the financial sources to command for making up of delays involved in getting the subsidy instalments.

It is observed that three-fourths of the beneficiaries who opted for government plans have completed the construction within a period of six months. Monitoring and follow-up action from officials and typical house plans with easy construction requirements might have contributed, to some extent, to the quick performance. This finding definitely makes a case for re-introduction of the earlier procedure of adopting type designs for houses built under government schemes. In the cases in which house plans were got prepared through other means, the time taken for completion of houses is found to have been much longer. For instance, 12 per cent of the beneficiaries who relied on carpenters could not complete house construction within 12 months' time. Carpenters having many clients to work for may not have enough time for solving problems of individual beneficiaries.

Out of 190 completed houses, beneficiaries of 11 houses could not tell about the period of completion. In another six cases, the lead distance was not known, thus leaving only 173 cases. Distance of transport of construction material has a direct bearing on the cost of construction of houses. The greater the haul, the higher is the expenditure. It is evident that in

regions in which materials were available in the surroundings of the construction site itself, the proportion of beneficiaries who complete construction within a reasonable period, say within one year, is higher than elsewhere. Where materials were available locally, construction of 81 per cent of houses was complete within six months and only 2 per cent of such houses took more than one year for completion.

Completion rate is a ready reckoner of efficiency of implementation. It is seen that schemes implemented directly by the government agency performed better than CAPART scheme. At the time of survey, 38 per cent of houses for which construction had commenced in 1995-'96 under CAPART-COSTFORD scheme stood incomplete as against 17 per cent under the other two schemes. In 1996-'97, the corresponding percentages are 17 and 12.5 respectively. One of the reasons for the poor performance in this aspect of CAPART-COSTFORD scheme is the smallness of the subsidy amount. Another reason is erratic fund disbursal by COSTFORD.

Women's participation

Women's participation at all stages of house construction is sure to enhance house quality and efficiency. It may be affected, however, by caste, literacy, and occupational status of the household and the regions in which the households are located.

The extent of participation is found to be higher among families with literate women. About 31 per cent of literate women has taken part in conceptualising the plans for the house, but the majority of them played little role at the planning stage. The women of the house should be drawn into discussions about their houses by positive interference of the implementing officers themselves to ensure their participation. They should be consulted about their needs, expected conveniences, etc., in the proposed buildings.

Women's participation is found to have been higher among employed persons. Around 31 per cent of the working women had participated at the planning stage and expressed their priorities and preferences as against the 27 per cent among non-working women, that is women who do not work outside home. However, even among working women beneficiaries, two-third have not taken part in any discussion on planning their houses.

Even among women who work in house construction, the proportion of participation in discussions concerning their houses is found to be as low as one-fifth. May be, it is partly a reflection of inability on the part of the womenfolk to make themselves heard even in matters concerning them most.

Women's participation rate is found to decrease as the number of adult female members in the family increases. One-third of the families with single adult female member in them participated; the rate decreased to 28 per cent in families with two and to 19 per cent in families with more than two adult female members.

Women's participation is seen to be marginally higher among households belonging to communities other than SC/STs. While among SCs and STs the proportions were 26 per cent and 28 per cent respectively, among the others it was as high as 36 per cent. May be, community

status and socio-economic status are even today highly correlated. However, the fact remains that even among the others, about two-thirds of the women folk have not participated in consultations and decision-making on house construction.

Women's participation is found to be higher among houses in the coastal region (42 per cent) than in the midland (35 per cent) and high land (12 per cent) regions.

Application of low cost methods

Low cost method of house construction would include traditional practices using either locally available construction materials or low-cost technology as developed by COSTFORD and other concerned organisations

It is interesting to note that more than other communities, it is SC/ST beneficiaries, which have used such methods. The traditional way of construction with locally available materials reduces cost and this fact may explain in part the preference for such methods by a large proportion of SC/ST beneficiaries. While the proportion that used such methods was more than 70 per cent among SC/ST beneficiaries, it was only about 56 per cent among others.

The percentage of houses constructed with low cost method does not show much variation as between coastal, midland, and highland regions. Around two-thirds of the houses have been constructed with low-cost technology in all these three terrains.

Application of low-cost technology has helped speedier completion of construction. Seventy-four per cent of the houses completed within six months has used low cost technology. Alternatively, of the houses for which low-cost methods had been followed, 65 per cent was completed within a period of six months. Only eight per cent of such houses took more than a year for completion.

Income levels do not seem to have much influence on the choice of construction methods and technology.

Our data show that non-low-cost houses cost about 1.1 times of the cost of low-cost houses during 1993-'94 to 1995-'96; surprisingly the relationship is seen to have reversed itself in 1996-'97, with low-cost houses becoming the costlier type!

7. Women, Property, and Housing

Women and policy

In the formulation of shelter policies, United Nations Centre for Human Settlement (UNCHS) (Habitat) has identified two aspects of women's participation. The first is the direct participation of women in the policy-making bodies. The second is the inclusion of considerations specific to women in the formulation of policy. As in other areas, most of the policy-makers are men and rural housing schemes fail in satisfying women's needs as men make 'gender neutral' policies and programmes, which in effect are male-biased to a large degree. In this context, it is worth noting that despite the presence of women members in the Task Force on housing for Ninth Plan, constituted by Government of Kerala, gender-specific matters have not found place in the terms of reference. Though the general recommendations cover women too, housing requirements specific to women are not addressed with the attention they deserve.

As far as the schemes under study are concerned, direct participation of women is almost zero. Under District Rural Development Authority (DRDA), Lady Village Extension Officers (LVEOs) function in every block; their role in implementation is, however, quite limited. Of course, they help pass on the information to the beneficiaries, but they do not have any say as far as women-specific housing needs are concerned.

In the CAPART-COSTFORD scheme, the situation is better since women volunteers are involved in planning and in field work. The second aspect of women participation is taken care of to a certain extent by including widows and single and divorced women in the priority list of the schemes. Thus, women are seen only at the receiving end of the spectrum as far as rural housing schemes in India are concerned. The State's attitude may be termed 'top-down' welfare approach, handing down programmes targeting women, thus making them dependent recipients.

Presence of women in policy-making bodies is found to be either nil or confined to a bare minimum. Thus, gender bias is inherent in state-sponsored programmes, and women are considered potential recipients of the benefits generated in the human settlement sector, and never, contributors. In the changed context, under the three-tier system of *Panchayat Raj*, women hold key posts such as presidents and chairpersons of standing committees, etc., in local bodies. Though three-tier *panchayats* are not policy-making bodies, gender-sensitive shift is likely to take place in all the areas due to the presence of women in decision-making capacities.

Women and land

Ownership of property provides women with an asset base and facilitates their access to credit. Within the family, it enables women to have greater say on financial matters, hitherto a male domain. Further, ownership of property instils a sense of security and enhanced esteem in women, which ultimately leads to empowerment. When the scheme came into being, allotment was made in the name of the land owner, who happens to be the husband in

most of the cases, and thus depriving the wife of the individual ownership of the house. Owing to the general apathy of men towards housing and related facilities, chances are high that they may sell off the house or the land jeopardising the interests of women and children. Learning from this experience, recently, the allotment of houses is made in the name of the woman; where woman does not own land, a joint ownership agreement is entered into for the house. This measure helps women to have say on their houses and to fulfil their practical as well as strategic gender needs. Even then, the legal validity of the agreement is debatable.

The sample does not show significant difference as between female-headed and male-headed families, during the survey. We came across cases in which women were deprived of their share of land on which they had legal title. This type of situation arises when husband dies and in-laws are reluctant to spare with the property. Many women are unable to pursue property litigation for fear of adverse reaction from relatives, and due to handicaps of illiteracy or unfamiliarity with legal procedures. Though laws have been amended to give equal property rights to sons and daughters, in actual practice, they are not strictly adhered to. Another problem is the delay in legal procedures resulting in loss of time, energy, and money.

The Global Shelter Strategy (GSS) of the UNCHS has stated that, "... much needs to be done by governments to increase the availability of land for shelter through legal and administrative means so that the poor, the majority of whom are women, may gain access to land and shelter. Access to land for all has to be a component of human settlement development strategies..."¹⁷

In the National Housing Policy (NHP) (vide clause No: 4.9.3), the women's need for acquiring ownership of land and house is emphasised. NHP also has a clause assuring land and tenure rights by enactment of enabling laws for conferment of homestead rights. However, Kerala has come up with a policy, which addresses this aspect as follows. "Special steps will be taken to protect the rights of women in housing sector. Priority will be given to cases where the land and the house are in the name of the housewife." Notably the policy is silent about landless women and insensitive to the ground realities of ownership pattern. There has been no serious attempt to integrate gender dimensions into the policy or to prioritise allotments on such lines.

The housing schemes also insist on ownership of a minimum of two cents of land to become eligible for inclusion in the scheme. Landless women who are the most deprived socially and economically do not come under the purview of the schemes at all. Though different departments of the government deal with land and housing, little integration among the departments concerned exists.

There is a government scheme in force since 1972 for giving land to the landless poor. The eligibility criteria for this scheme do not give any priority to women. The state should see to it that single women, widows, divorcees, and separated women, who are socially deprived, get priority in the land allotment schemes just as is being given in the housing schemes. Women-headed families and chronically ill women should also get the attention they deserve. Otherwise, the purpose of the schemes will not be fully achieved.

Women and finance

The global, national, and State policies are all eloquent about the need for reforms in developing rural credit systems for women. Nevertheless, the eloquence is not reflected in reforms and in implementation of schemes. For the successful implementation of housing schemes, it is essential that a parallel rural credit system be developed at the grassroots-level.

About half of the beneficiaries have expressed the need for more subsidies and around 40 per cent has pointed out that the funding procedure should be made easy and quick.

Ninety-nine per cent of the beneficiaries has spent more money on their houses than the scheme finance. The excess spending ranges from 173 per cent to 373 per cent. The excess was met largely from loans, of which more than four-fifths were loans raised from private financiers. During the survey, especially in Thrissur, women quoted instances of being trapped in the 'doorstep loan schemes', an innovative service differentiation introduced by money-lenders, at usurious interest rates. These moneylenders targeted principally women at home. The attraction of this type of loan scheme is 'home delivery' of the loan amount. These unhealthy trends, which push women into debt traps, can be checked only by forming Neighbourhood Groups (NHGs) and by inculcating saving habits among rural women.

Though a micro-credit system on its own may not be able to cater to the requirements of finance in the housing sector, projects like *Kudumba Shree* could contribute to the housing scheme indirectly by enabling the women beneficiaries, by granting them loans of small amounts, to commence house construction activities. The initial expenses for temporary shed construction, laying foundation and basement, etc., can be met from this micro credit thus preventing women from falling prey to pawnbrokers.

Financing housing has always been a daunting task. Subsidy, being very low when compared with the total cost of house, beneficiaries resort to borrowing from all possible sources. In Kerala, the co-operative movement is having a marked presence at the grassroots-level. Housing co-operative societies exist even in remote *panchayats*. However, policy makers in devising rural housing schemes do not take the presence of these societies into consideration. If the supplementary finance required in rural housing could be met through these co-operative housing societies, a much more positive picture may emerge. The ongoing People's Planning Campaign may well be used as a platform for this type of an experiment.

Women and construction

Housing is an avenue, which opens up vast opportunities for employment. However, this potential is not fully utilised in housing schemes. In housing schemes, women construction workers are engaged currently, most of the time, as helpers. They are thus placed in a subordinate position and receive lower remuneration than their male counterparts. Obviously, it is not easy to change this situation at one go as the male-dominant work sites and specialised nature of the work that demands skill and experience act as barriers. Training programmes of various agencies in the field do not seem to be effective either. Nevertheless, efforts in the area of production of building materials and components are seen to be a little

more fruitful. Such training programmes aim at producing skilled women workers. However, the fact that they often find it difficult to get work or command acceptance in the construction market speaks volumes about gender perceptions that exist in our society. Neither do people have confidence to entrust construction work to women masons/ contractors, nor the rural housing schemes make it an integral part. Another problem associated with women and construction is women's health, a topic that needs further study. It can be seen that for women, participating in productive labour is a trade off between health and economic independence. Some of the women whom we met during the survey were seen facing this crisis.

In most of the skill-imparting programmes, only married women with grown up children were found to be able to participate in house construction work. Women's Industrial Development wing of the Socio-Economic Unit of Kerala Water Authority (KWA) has stipulated this status as a condition for masonry training. Sources revealed that otherwise the rate of dropouts would be high and the proportion of women completing the course very small. Here the question is how to equip women given all their gender-specific encumbrances. Flexible work hours and provision of crèches near work place are some of the possible solutions. Setting right the structural imbalances within the family is also called for. Flexibility in working hours should not be construed as a concession shown towards women but only as a compensation for their biological responsibility that befalls on them for upbringing the citizens of tomorrow.

The possibility exists but has never been explored. It is important to link women units such as DWCRA and SEU with rural housing schemes. Women under DWCRA find marketing of their products difficult. If government-sponsored housing schemes were to use the products of these units, it would be helpful for such units, as there would be an assured market for their products. Standardisation of building components such as door and window frames, jallies, etc., would help housing agencies to place mass orders in advance and cater to the requirements of the beneficiaries.

In the light of the People's Planning Campaign, it would be ideal if a building centre is constructed in each block. It will be difficult to have one centre in every *panchayat*, as the demand for housing in a *panchayat* will be limited. However, in the case of a block, being the nodal centre of a cluster of *panchayats*, there is likely to be sufficient demand to justify the establishment of such a centre, and the existing well-trained administrative set-up at the block office could be made use of for the management of the centre.

The SEU under KWA is doing a remarkable job by forming a society engaged in skilled work and setting-up a unit of building blocks at Engandiyur, Thrissur district. This model is worth emulating. Though there are guidelines in the implementation manual for payment of equal wages for men and women engaged in similar jobs under these schemes, they are seldom adhered to, because the work is not carried out directly by the government agencies, only in which case, these type of stipulations can be followed strictly.

All these gender-sensitive initiatives satisfy the Strategic Gender Needs of women leading to economic independence, which is the first step towards empowerment.

Women and shelter projects

In the schemes taken up for this study, the scope of women's participation is limited to beneficiary selection and to implementation of guidelines regarding installation of smokeless *chulah* and sanitary latrine. These reinforce the Reproductive Role and Practical Gender Needs of women. However, no attempt is found to have been made on conscientisation of beneficiaries regarding the advantages of low-cost technology, smokeless *chulahs*, and informal credit systems. In this context, the Global Strategy regarding the linkage between professional women and poor women is worth attention.

Suggestions

A Project Management Group may be set up as described in the paragraphs that follow. Illustrations are given in the suggestions under PPC. Provisional appointment of engineering graduates and diploma holders to the Rural Development Department would help overcome the deficiency of engineering expertise in the field for successful implementation of the housing schemes. Young graduate engineers, preferably ladies, may be inducted into the department on contract basis for two years. These appointees should be utilised exclusively for works connected with scheme-implementation. These professionals would function as co-ordinators at community block level with diploma holders and three certificate-holders under them. The front line supervisors would, preferably, be ladies and diploma holders might be recruited from males for practical reasons. Since there is no dearth of qualified people in Kerala, an apprentice each has been appointed in every *panchayat* for supervising works under People's Planning Campaign. Since these apprentices are overloaded with responsibilities, it is desirable to have separate organisational set-up for managing housing schemes. A lady ITI certificate holder would be able to work for two-to-three *panchayats* under guidance of diploma holders. The diploma holder selected should have experience either in government or in private sector in building construction. This team should organise the beneficiaries selected for a particular year and help and motivate them to discuss methods for reducing the cost of construction.

Through selection of young graduate engineers to co-ordinate rural housing schemes, the government would be building up a cadre of young professionals who will be aware of, and sensitive towards, the way of life and the sufferings of people belonging to the lowest social stratum of this State, rather than working solely for private economic gains. Diploma holders are the best bet to go to interior rural areas for setting out and for monitoring the work. It would be better if community organisers aid the technical personnel in conducting conscientisation and training programmes. New ideas may percolate to the lower strata of society only by such awareness creation and demonstration programmes. Lack of this approach might lead to failure of programme implementation. This fact could best be illustrated with the case of smokeless *chulahs*.

Smokeless *chulah* is a scientifically proven method for smoke-free, stain-free kitchens and maintenance of hygienic conditions. However, it was not readily received by the households as had been anticipated at the time of launching the programme. During the fieldwork for our study, we came across several interesting and intricate perceptions of the households regard-

ing smokeless *chulahs*. Timber/splinters needed to light up the *chulah* demands more time and energy for splintering the firewood, unless the house is near a sawmill. In rural Kerala, raw wood is stacked over a mezzanine roof, called *attam* directly above the fireplace in order to smoke-dry them for use as firewood. It is also usual practice to stack coconuts to dry them into 'copra'. Thus, rural women have several uses for the kitchen-smoke. As one VEO commented: "If they are pro-smoke, who am I to stand between these women and smoke?" It is interesting to observe that rural womenfolk are more inclined to the 'synergy of smoke than the energy of fire'.

The longer time needed for the initial heating up in the case of smokeless *chulah* is another negative factor that was pointed out by the rural women. For rural women, working outside home as agricultural or casual labourers, the daily routine starts early in the morning with preparation of black coffee and porridge. Therefore, they do not find the smokeless *chulah* compatible with their life styles. Another drawback with the smokeless *chulahs* is that unless a skilled person installs it, there are chances for backfiring and breaking of parts.¹⁸

Now let us see how the delay in construction affects women. The survey revealed that in two-thirds of the cases, the time taken for construction is more than six months, which means the intervention of at least one monsoon in between. This puts the women to trouble, because it is their duty to look after the sick and the aged of the house, especially during rainy season when the floor gets damp. During the survey, cases were seen in which the existing houses had been dismantled and shifted to temporary sheds, which did not even have raised floors.

The procedure should be streamlined in such a way that the paper works connected with beneficiary selection, ownership documents, and subsidy are completed during the rainy season itself, say by September so that construction may be completed before the onset of monsoon. Selected lists of beneficiaries should be prepared and kept ready for two or three years to avoid time delay in selection.

The picture that emerges from the primary data is not bright as far as other facilities such as drinking water, sanitary latrine, and drainage are concerned. Active and intensive involvement of voluntary agencies is required in these areas in terms of awareness programmes and field studies.

Community participation and communication of women

Self-help has always existed in our rural society in the form of mutual help and assistance on occasions such as annual thatching of houses, child birth, marriage and death, and in the management of common property resources and socio-economic infrastructure. UNCHS (Habitat) defines community participation as, "The voluntary involvement of people in making and implementing all decisions directly affecting their life."¹⁹ Women's role as community managers is well accepted. They take up this role on a voluntary basis without looking for any returns, money or power. This role and the experience drawn from it are potential sources for the effective implementation of rural housing schemes. Though there is mention about this in National Housing Policy (Clause 4.10.2), which recognises group-based or co-operative activities or community association as the principal form of housing activity in

rural settlements, the Kerala Housing Policy is silent in this aspect. The schemes analysed in this study do not provide for such activities either.

The common people know best about what they want, and the 'top-down' approach followed by the authorities topples the balance in their hitherto practised conventions and systems. Women are the worst affected in such situations. There is a visible shift in the approach of the state as far as housing schemes are concerned. The policy shift of the government in the case of housing schemes is visible in the fact that while standard constructed houses had been given under the One Lakh Housing Scheme (OLHS), construction of the house is entrusted to the beneficiaries themselves in the present system. This is a welcome change as it instils a sense of belonging to the owners through participation in construction. It is also noteworthy that due to the relaxation in plinth area restriction, many a house lies unfinished. It would be better to restrict deviation up to a fixed percentage of the stipulated plinth area. The functional design of the house should be such that the plan could be altered for providing additional rooms or space. For those who are in demand, especially for female-headed families, State may extend help through supply of prefabricated building components such as window and doorframes. Reintroduction of supply of sanitary items through department could also be thought of. The option to procure materials through department should be left to the beneficiaries.

Communication is one of the powerful tools that channelises information about the happenings in the surroundings; no mention has been made, however, in any of the policies or scheme-guidelines regarding the reforms required to be introduced in respect of communication.

Summing up

Women and policy

- (i) The representatives of NGOs involved in gender issues should be included in the policy-making bodies;
- (ii) At the implementation level, participation of beneficiaries should be ensured in matters like money disbursement and centralised distribution of materials by forming beneficiary committees;
- (iii) Suggestions for proper linkage between housing and Women In Development (WID) schemes should form part of policies so as to make use of the synergy and economies of scale;
- (iv) The norms of housing schemes targeting the same groups but implemented through different agencies should be unified;
- (v) In the departments concerned, Green Channel should be introduced for files on scheme houses submitted for sanction, electric connection, etc;
- (vi) The objectives of housing schemes should be founded on policy suggestions. At present, the policy clauses on the strategic gender needs of women such as ensuring property and tenure rights in favour of women have not been taken into account under the schemes; and

- (vii) Though policies and schemes lay tremendous stress on the practical gender needs of women, in actual practice they are not achieved fully. Policies should have some monitoring and setting right mechanisms built into them.

Women and land

- (i) Landless women should be given priority in the case of government schemes for allotment of land;
- (ii) If husband is the owner of the land, at present only a joint ownership of the house is insisted upon for inclusion in the schemes. In order to ensure complete security to women, land rights should be transferred to the wife;
- (iii) Land transaction procedure between husband and wife should be simplified. Exemption/concessional rates of stamp duty should be introduced in such cases. Amendment may be made to Kerala Stamp Duty Act for this purpose; and
- (iv) Legal advice at free or nominal costs should be made available to deserving women with the help of voluntary agencies.

Women and finance

- (i) State should support NGOs, which can work at grassroots-level to inculcate saving habits in rural women and help form NHGs to promote informal banking.
- (ii) Soft loans to supplement housing subsidies should be made available through *grameen* and co-operative banks;
- (iii) Supplementary financing may be done through housing co-operative societies;
- (iv) The amount of subsidy should be fixed at a realistic level;
- (v) Subsidy component for digging well and for erecting temporary shed should be introduced and the unutilised part of the subsidy for latrine and *chulah*, etc., should be allowed to be made use of for other related purposes;
- (vi) Adherence to plinth area restrictions should be ensured;
- (vii) State should provide only the core house. Extensions and beautification should be done by the beneficiaries on their own;
- (viii) Smooth fund flow should be ensured so as to avoid time overruns which result in escalation of material prices and labour charges; and
- (ix) Possibilities of linking up with social organisations with sound financial and managerial background either for sponsoring the construction of the house or for developing infrastructure facilities may be explored.

Women and construction

‘Housing’ has tremendous potential for backward linkages with production of building materials, as the material/wage ratio is more with the construction sector. The choice of technology is a crucial factor as far as employment generation is concerned. There exists an inverse relationship between the cost and labour input. Establishment of units for production of lime

and *surkhi*, and pre-stressed and pre-cast RCC building units as well as for country-wood-seasoning and shaping was suggested as one of the possible areas, by the Expert Committee on Performance Approach to Cost Reduction in Building Construction, constituted by Government of Kerala, in 1973.²⁰

Women and community participation and communication

- (i) Local language should be made compulsory in the proceedings;
- (ii) The timings of *grama sabhas* should be such as to suit women's productive as well as reproductive chores and remunerative works;
- (iii) Women beneficiaries should be motivated to take active part in the periodic beneficiary meetings so that they could interact among themselves, exchange ideas and put forward suggestions, solve problems and collectively purchase building materials.

Annexure to Section 7

Female-headed families

In this section, the problems of female-headed households are examined in some depth. Case studies of 34 female-headed households were made - sampling was done scheme-wise - to find out whether there exist wide differences as between them and male-headed households with regard to the various aspects of house construction. Of these 34 female-headed families, 27 had only small children as members living with the head.

Female-headed families are small in size with about three-fourths among them having only three or less members, as against about one-fifth among the male-headed households.

Around 21 per cent of female-headed families does not have literate members in them whereas the percentage of such male-headed families is only 6 per cent. Thus, we find that female-headed families are lower in education, one of the important requirements in life. The reason for this may be that children of these families are forced to do some productive work even during childhood thus depriving them of the opportunities for schooling.

The percentage of female-headed families with no literate female member is even higher, i.e., 26 per cent as against the 19 per cent in male-headed category.

Most of the female-headed families belong to the lower income groups. Almost 80 per cent of them has annual incomes of less than Rs 11000, the amount stipulated as the ceiling on the below poverty line households. The corresponding percentage among male-headed households is only 10 per cent. Though the figures pertaining to income are not very reliable, the picture we get on the relative position of female- and male-headed families is distinct and strongly suggests that earning power of women is lower than that of men.

The organisational membership of women in male-headed families is more i.e., 23 per cent as against the 15 per cent of women of female-headed families. This may be due to higher exposure of women of male-headed families to the outside world. Also, such women get more time for social activities than the heads of female-headed families who have to engage themselves in activities for earning a living for the family and taking care of the children, the aged, and the sick in the family.

Employment

In the mode of present employment, the proportion of persons employed in the agricultural sector in male-headed and female-headed categories are 54 per cent and 39 per cent respectively. Interestingly, the proportion of persons engaged in construction is more in the case of female-headed families. However, data on the point of time the female-headed families had lost their male-heads are not available. The percentage of dropouts from employment is 38 per cent in female-headed families as against the 23 per cent in male-headed families. Except in the case of 7 out of 34 families headed by women, the members are either minors or aged and sick parents. This situation puts additional burden on the shoulders of women, thus

incapacitating them further for doing productive labour. For the 16 female-headed families in which the heads do not habitually go for any work, the means of living are either government-sponsored welfare schemes like pensions for widows and the aged supplemented in a few cases by labour in the neighbourhood.

Land holding details

Ownership of land provides women with an asset base and instils a sense of security in them.

Not much variation is observed as between male- and female-headed families as far as the extent of land owned is concerned. As has already been mentioned, this may be due to the matriarchal system, which had prevailed in Kerala. The proportion of female-headed families possessing land up to 4 cents or less is 26 per cent as against 23 per cent for the male-headed families. The percentage of families owning more than 20 cents is only 15 per cent among female-headed families as against the 21 per cent among male-headed families. The fact that female-headed families were once male-headed may also be the reason for the little variation observed.

In all the housing schemes, the stipulation is that if women do not possess land, joint ownership of house by husband and wife is mandatory for becoming eligible to be a beneficiary of the scheme. The couple therefore enters into an agreement for joint ownership.

The proportions of families owning land acquired from different sources - government schemes, self-acquisition or inheritance are broadly comparable as between female- and male-headed households. Since data are inadequate to locate the point of time at which the family became female-headed, we may argue that female-headed families should be given priority by the government in the selection of beneficiaries for the Land for Landless Poor Scheme.

Communication and planning

It is interesting that the percentage of female-headed families who got information about the scheme through political workers is higher (47 per cent) than of male-headed families (37 per cent). The proportion of female-headed families who got information about the scheme through officials is 26 per cent against 31 per cent among male-headed families. Women of female-headed families have much less contact with local officials. In female-headed families with no male adult member, information about government schemes reaches slowly or does not reach at all, as these women live away from the social network in most of the cases. Lack of communication thus implies lack of empowerment.

It is seen that 82 per cent of the female-headed families has depended on traditional carpenters for preparing their house plans. Interestingly, about 15 per cent of the female-headed families has prepared their house plans themselves as against only 11 per cent of the male-headed families.

As far as application of low cost technology is concerned, the percentages of families under the two categories do not show any difference.

Amenities provided

Drinking water facility is more or less the same for both the categories, though the proportion of families, which suffer from inadequate drinking water facilities, is marginally higher among female-headed families.

Efficiency criteria

The pattern of utilisation of the subsidy amount does not differ as between the two categories of households.

8. Housing and the People's Planning Campaign

In Kerala, many of the development works under Ninth Five-Year Plan are being carried out through a unique planning exercise called People's Planning Campaign (PPC), in which, the planning process originates at the grassroots levels of society. Down-to-earth and the most needed projects are discussed at the level of the *grama panchayat*. In addition to planning, execution of certain projects, which used to be done by contractors, is done by beneficiaries themselves through committees. Hence, though it is named People's Planning, in the real sense, it is not only planning but implementation as well. The two most important hallmarks of People's Planning Campaign are - 'Power to masses' and 'Transparency'. 'Power to masses' to enable them to plan and execute projects they require most and 'transparency' to wipe out corruption and nepotism.

People's Planning Campaign

PPC was on since 1997-'98, the first year of the Ninth Five-year Plan. In the first year, 40 per cent of the State's budget was allotted to the *panchayats*. *Grama sabha*, the bottom-most democratic body, in which all citizens are expected to participate, is a platform for people to express opinions about and to share information on, the developmental needs of a locality. Transparent selection of beneficiaries for schemes benefiting individuals is one of the most important activities that take place in the *Grama Sabha*.

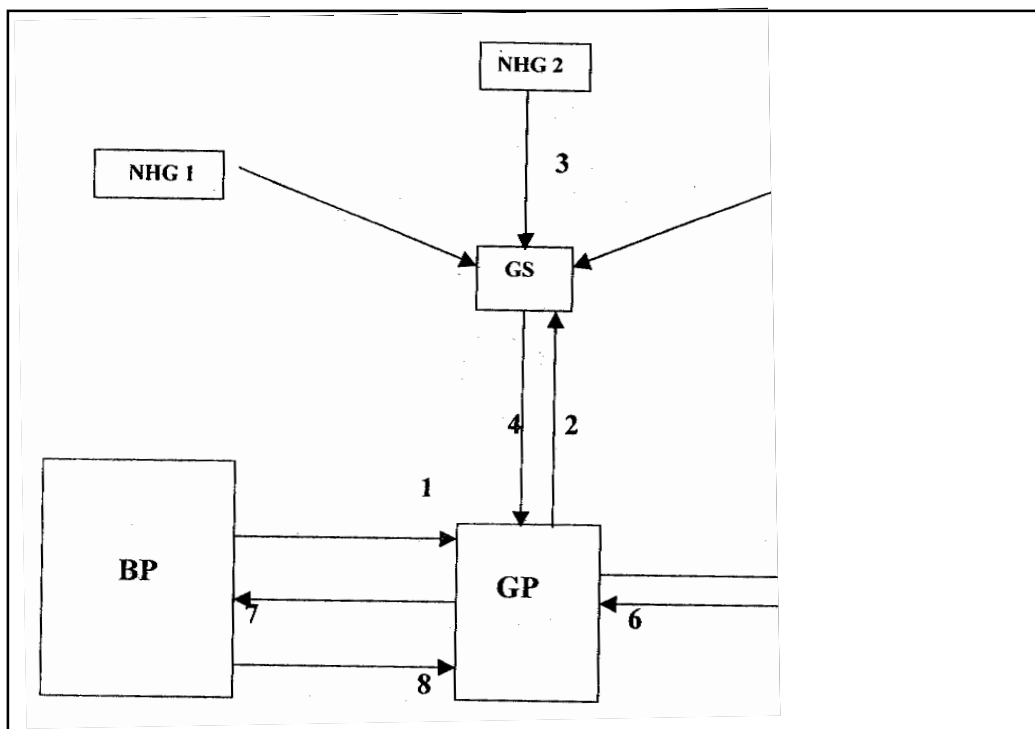
In the decentralised governance, there are three levels of *panchayats* - (commonly referred to as the three-tier system) at the district, the block, and the *grama panchayats* (village). Block *panchayats* are the hub of the activities in PPC, as there exists an experienced administrative set-up catering to a cluster of *panchayats* under it. Block Development Officer (BDO) functions as the block *panchayat* secretary. He is in charge of matters connected with Central assistance and its utilisation in the capacity of BDO. A co-ordinator is appointed on deputation to function at the block level. Initially only projects using plan funds of State were taken for People's Planning Campaign. Now, the development works under Centrally-sponsored schemes also come under PPC. The projects planned by common people are prioritised and consolidated in the Plan Documents of the *panchayats*. There is no financial limit fixed for the *panchayat* body to accord administrative sanction. For according technical sanction to projects, committees consisting of working and retired officials are constituted at block and district level. These are referred to as Block Level Expert Committee (BLEC) and District Level Expert Committee (DLEC) respectively. Technical sanction is accorded subject to delegated powers. All the projects submitted by *grama panchayats* in standard format and in local language after screening by BLEC are submitted to District Planning Committee (DPC) for approval. After this, technical sanction to projects is accorded based on detailed estimates and according to standard procedures.

Housing sector and People's Planning Campaign

Now that the *Panchayat Raj* institution has started functioning full steam, implementation of DRDA schemes is widely decentralised. The process has changed right from the stage of beneficiary selection. In the case of housing also, this aspect, the most contentious always,

has been taken care of in PPC as the most needy and deserving ones are selected in a transparent manner. The role of DRDA is being marginalised; and the Block Development Office is turned into the block *panchayat* body, comprising elected people's representatives at the block *panchayat* level that finally decides the beneficiaries. Housing schemes, which used to be executed earlier directly by DRDA, are now transferred to *grama panchayats*. Towards the end of the second quarter of 1999-2000, DRDA has come under the District *Panchayat*. *Grama sabhas* select beneficiaries according to a standard pattern, based on standard selection norms. The lists from *grama sabhas* are prioritised at the *grama panchayat* level. The selected list of beneficiaries is sent to the block *panchayat*. The list submitted by the *grama panchayat* is automatically approved. The selected lists are consolidated at the block level. Thus, the selection has become transparent and popular. The following schematic diagram depicts the beneficiary selection process under People's Planning.

Figure 8.1 Schematic diagram for beneficiary selection under People's Planning Programme



BP: Block *panchayat*; GP: Grama *panchayat*; GS: Grama Sabha; NHG: Neighbourhood Group

The following steps are involved in the process:

- Step 1: Block *panchayat* informs *grama panchayat* about the scheme and the expected number of beneficiaries under each section such as SCs/STs, others, and widows.
- Step 2: *Grama panchayats* give wide publicity regarding the scheme through exhibits, announcements, etc. In the *grama sabhas*, the number and type of beneficiaries to be selected under each section, etc., are exhibited in transparent manner.

- Step 3: Neighbourhood Groups (NHGs) identify the beneficiaries and present them in *grama sabhas*
- Step 4: *Grama sabhas* enlist beneficiaries and submit lists to *grama panchayat*
- Step 5: Lists from *grama sabhas* consolidated at the *grama panchayat* level
- Step 6: Prioritisation of beneficiaries from all the *grama sabhas* by vetting score sheets.
- Step 7: *Grama panchayat* submits the selected list of beneficiaries approved by the *panchayat* body to block *panchayat*
- Step 8: Block informs the *panchayat* of the selected list, which is given wide publicity by the *grama panchayat*.

It may be seen that the process of beneficiary selection under People's Planning is less complex, more transparent, more democratic, and much faster than under the earlier system. The role of DRDA, in the case of IAY housing, is that of disbursing funds to block *panchayat* and reporting quarterly progress to the Central administration. In the case of Plan schemes there is little role for DRDA because the funds are directly allotted to the three-tier *panchayats* and placed at their disposal according to standard norms.

Whether it is a Centrally-sponsored scheme or a Plan scheme of the State, the disbursement of the subsidy amount is done through the official machinery of the Block office. The role of the VEOs is limited to ensuring that the work has been completed up to the stage for which the subsidy is to be disbursed. VEOs are functionally attached to *panchayats*. Elected members also certify the stage of completion. The completion certificate is issued by the Extension Officer (Housing) based on the stage certificates issued by VEO and elected members.

Another important aspect of the beneficiary selection procedure is the score sheets to be submitted in support of selection of beneficiaries. Marks are assigned according to a standard format taking into consideration location-specific features. Thus, real decentralisation is visible in the selection process. Within a couple of years of the PPC, the questionnaires have been refined to get foolproof results. Decisions and changes are effected with much ease, as there is less rigidity in the norms.

It should be taken as a positive aspect as the process is transparent and any misdeed can be found out immediately. Since the selection process is completed at the *grama panchayat* level itself, the Block *panchayat* does not have much decision-making to perform on the list submitted by the *grama panchayats*.

Housing and PPC

Striking difference in implementation processes as between DRDA and PPC is visible in the passing on of the information of the schemes to prospective beneficiaries and the selection of beneficiaries. The questionnaires and the score sheets for beneficiary selection are checked many a time so that loopholes, which let in undeserving beneficiaries, are sealed. Since local bodies can prepare their own questionnaires within the broad guidelines laid down by the Planning Board, relevant questions that are specific to the particular locality can be incorporated in the questionnaire for selecting beneficiaries. For example, in the sample question-

naires, one of the criteria for selection is “Families dwelling in huts for the last three years”. Earlier, the statement was just about families dwelling in huts, without specific mention of the number of years. Since more chances are there for those who live in huts to be selected, in the first year of PPC, several prospective beneficiaries, mainly those belonging to joint families, hurriedly erected huts to enjoy this benefit. Hence, ‘three years’ was added to the eligibility criterion to eliminate requests from undeserved persons. Therefore, it may be seen that the selection process is meticulous in effecting the required changes in the rigid guidelines in vogue for Centrally-sponsored schemes.

The procedures and questionnaire for beneficiary selection, though very good, still require some changes. For example in the Questionnaire now in use, a person who owns land gets marks for that but there are no marks assigned for those who do not own land! Those who do not have even two cents of land to erect a small house, especially landless families with female-heads, should be given due consideration, by linking their cases with other government schemes such as *land to landless*. Eliminating them even from the selection process is not fair.

Housing extension officers still hold all the records of money advances and completion certificates. However, their workload is reduced considerably as beneficiary selection would be completed in all respects by the time the list reaches block offices. The procedure for issuing stage certificates has also changed.

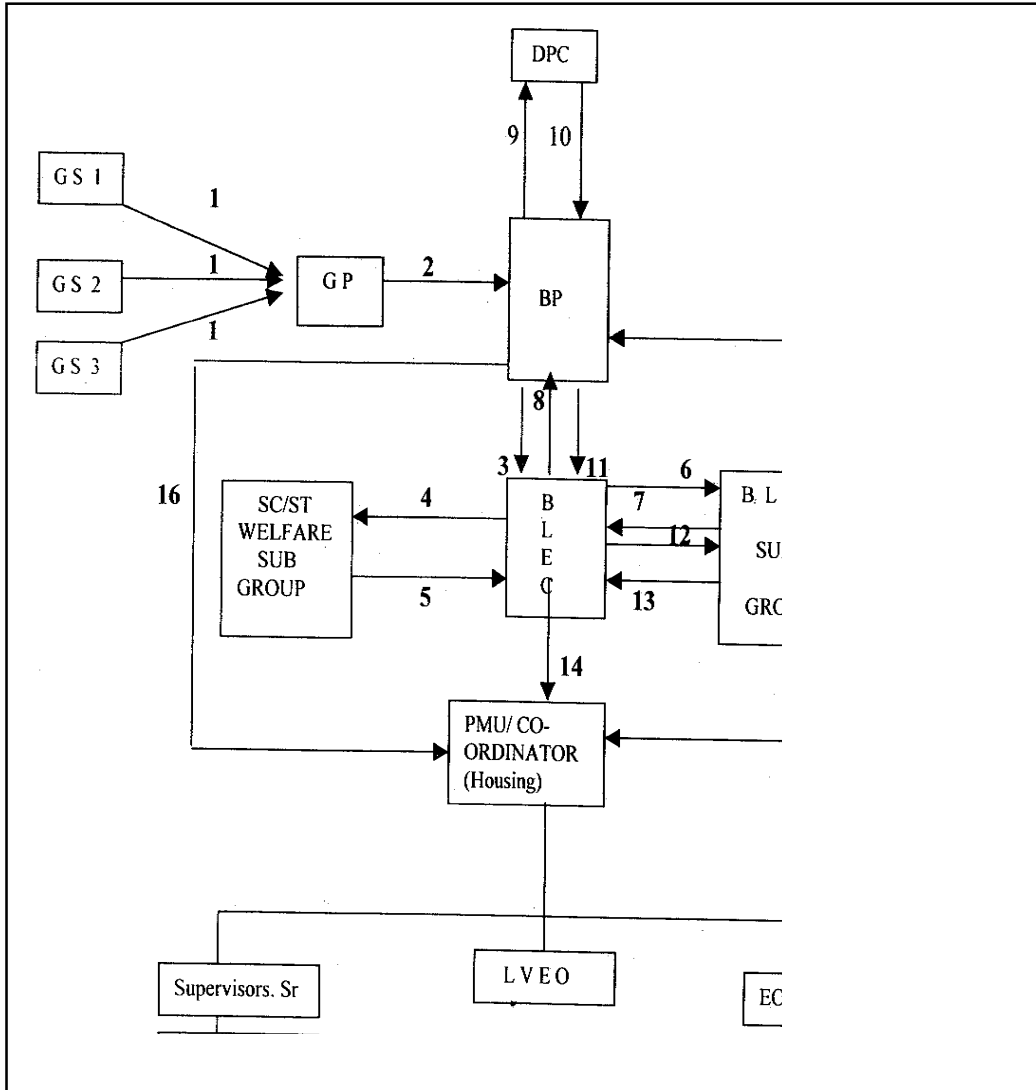
In *Panchayat Raj* Act, 33 per cent of the seats is set aside for women. The presence of women representatives in local bodies is now a reality in Kerala and this development may have a positive impact on women’s upliftment in all facets of life. It may be seen that except for beneficiary selection and dissemination of information, the bottlenecks and hassles associated with implementation of rural housing still persist, which necessitate fine-tuning of the process that goes into housing, conforming it to policies in the wider perspective.

Suggestions

The necessity of linking ‘rural housing’ with ongoing PPC was discussed earlier. Housing activities as being carried out under PPC have also been subjected to analysis. In this section, some suggestions to improve the activities, and modifications to be effected in organisational set-up in the light of People’s Planning Campaign, are presented. Since sufficient data of housing activities have not yet been generated in accessible form, the suggestions put forward are tentative and based on random field observations.

In the case of housing, except for the two initial activities, viz., dissemination of information and beneficiary selection, almost all the impediments associated with implementation of the earlier years seem to remain. In the changed context, it would be worthwhile to modify the procedure for implementation of housing schemes. Schematic diagram of the existing activities and the proposed functional organisation of Project Management Unit (Housing) are shown below. The top portion of the figure denotes activities and the bottom portion depicts the organisational set-up of the PMU.

Figure 8.2 Schematic Diagram of Activities in PPC and the Proposed PMU for Housing



- | | |
|--------|--------------------------------|
| BLEC | Block Level Expert Committee |
| BP | Block Panchayat |
| DPC | District Planning Committee |
| EO (H) | Extension Officer (Housing) |
| GP | Grama Panchayat |
| GS | Grama Sabha |
| LVEO | Lady Village Extension Officer |
| PMU | Project Management Unit |

- Step 1: *Grama sabhas* identify beneficiaries and list of beneficiaries sent to *grama panchayat*
- Step 2: List prioritised and sent to block *panchayat*
- Step 3: Consolidated list forwarded to BLEC for scrutiny
- Step 4&5: If SC/ST beneficiaries, BLEC refers the case to SC/ST welfare sub-group and receives it back
- Step 6&7: List forwarded to BLEC sub-group on housing and receives it back
- Step 8: BLEC sends the list to BP
- Step 9: BP submits the scrutinised list to DPC for approval
- Step 10: DPC approve the submitted list and send it back to BP
- Step 11: BP sends the list to BLEC for TS
- Step 12: BLEC refers the list to housing sub-group
- Step 13: Sub-group submits the list to BLEC with recommendation for according TS

Activities 1 to 13 are carried out in the existing procedure and construction of house is done in the same manner as it was done previously through block development office/DRDA. Organisational set-up shown is proposed based on this study.

- Step 14: BLEC forwards the finalised list to the PMU for implementation
- Step 15: Monitoring and feedback done by Monitoring Committee
- Step 16: PMU is informed of corrective steps, if any, required.

The activities of Project Management Unit (PMU) start as soon as the TS accorded list is forwarded to it. *Well begun is half done* should be the motto of PMU. The initial period before the commencement of work is important because during this period, it is observed that many beneficiaries have a tendency to go in for houses bigger than what they can afford and get into debt-traps. PMU would be able to help beneficiaries to choose house plans suiting their needs and affordability and guide them in matters regarding methods and materials of construction to be adopted.

In Kerala, where there are frequent rainy spells in a year, timing of construction is an important factor to be looked into. The activities should be so planned that all the paper works are completed and the foundation and basement laid before the month of October. The construction work should be completed well before the Southwest monsoon sets in. Qualified supervisors (Diploma/ ITI) in PMU should supervise the fieldwork.

Lady VEO can take up the role of community organiser to instil a sense of confidence in the beneficiaries to use low cost technologies/methods. Governmental as well as NGO intervention at the right time would prevent unprofessional approach by beneficiaries. Extension Officer (Housing) may then disburse the first instalment of subsidy without waiting for the beneficiaries to complete foundation and basement, because PMU would be having information at the grassroots level regarding the intention of the beneficiaries. Thus, withholding subsidy by bureaucracy to prevent misutilisation by beneficiaries would be avoided in this method.

One of the important aspects of PMU is that since it is meant exclusively for rural housing, synergetic use of social energy can be channelled through it. For example, in *panchayats* if building rule is to be adhered to, sponsoring by Licensed Building Surveyors/Engineers could be assured. Managerial potential of social organisations could also be tapped. Collective purchase of materials for construction of houses in an area would reduce the cost of construction, if there were concerted efforts from PMU. PMU may procure dismantled building components for the rural poor and thus eliminate middlemen in the bargain. A reconnaissance of beneficiaries' premises would help build a database of requirements and accordingly plan the logistics of construction, since it is seen that lead distance is a critical element in escalating costs of construction.

If the process is entrusted to PMU after selection of beneficiaries, it is hoped that the new set-up can professionally manage scheme-implementation, right from planning the house to completing construction of the house.

The monitoring agency should comprise people's representatives from block *panchayat* and technical hands. Effective monitoring and feedback would help block *panchayat* to take corrective steps. The monitoring team should have also adequate representation for women members.

Housing, though considered an individual or family benefit scheme, is of tremendous use to the society. It acts as a support system for individual's sustenance, and enriches the cultural as well as productive endeavours of communities. 'Housing' has tremendous employment potential. Considering the enormity, exigency, and complexity of the problem, 'housing' should find significant place in State's programmes. Developing of women-friendly rural housing schemes, conducive for productive activities is also important.

Evidently, the gender issues related to housing call for comprehensive intervention. The experiences with schemes launched until now show that they were either myopic towards gender issues or considered them only in words and not in deeds. The need of the hour is awareness at all levels and co-ordination among agencies. The gender aspects have been recognised as important for a long time now. However, operationalising it in a context-sensitive, participatory manner has been the challenge. A number of studies and action-oriented programmes - at the academic, social, and technical levels - are required to identify the multi-dimensional issues in this area and to evolve innovative solutions.

9. Conclusions and Recommendations

People's Planning Campaign has by now gained momentum and certain factors of implementation analysed in this study based on the experience during the first year have only marginal significance. Two areas, which have undergone drastic modifications under People's Planning Campaign are, beneficiary selection and dissemination of information. It is only two years since the new programme has been in practice, and hence at this point of time, sufficient data are not available for evaluation and comparative analysis. Still, on reconnaissance, it is seen that even under the new programme, though the first two activities have been changed for the better, there still remains the bottlenecks associated with fund disbursement and scheme implementation. Hence, recommendations of this study on such areas may be worthy of implementation under the ongoing People's Planning Campaign.

National and State housing policies should be in line with the global settlement policy especially with regard to gender issues. Conclusive remarks on gender question in housing are brought out in a matrix format with elements having gender perspective on various housing parameters as proposed by GSS so as to facilitate policy formulation compatible with global policies on housing. This will also facilitate possible funding for housing sector from international agencies.

IAY and MWS have several common features in respect of norms and guidelines. The CAPART-COSTFORD scheme is different in most of the features - implementation agency, subsidy amount, and mode of scheme implementation. The general profile of beneficiaries does not show difference as between the three schemes except in the case of the level of literacy, which is higher and the average area of land owned, which is lower, among beneficiaries of the CAPART-COSTFORD scheme.

As far as the cost overrun and credit details are concerned, the figures for CAPART-sponsored scheme are on the higher side understandably due to the lower subsidy amount, erratic fund disbursal, and adoption of costlier types of building materials and methods of construction in that scheme.

In the case of dissemination of information, COSTFORD seems to have been more successful than the other two. In the application of low-cost technology/ methods too, the difference between them is significant. In Kannur, where IAY and MWS are implemented, indigenous low-cost methods are used, whereas in Thrissur, where we studied COSTFORD, modern low-cost techniques like filler slabs, hollow blocks, and RCC jallies are found to have been used. Data on voluntary participation indicates that there exists further scope for involving voluntary agencies in the housing sector.

Perceptions of the sample beneficiaries about the effectiveness and women's participation in housing schemes are found to be similar across the schemes. The gender role of women is seen to be invariant irrespective of location and characteristics of the schemes. One finds women themselves indifferent and insensitive to their needs and aspirations. This can only be seen as the sediment of history, the biased societal expectations about women, and the submissive role imposed on them by the society.

CAPART-COSTFORD scheme

The CAPART-COSTFORD scheme throws light on the role of voluntary agencies/NGOs in the field of government housing schemes. The characteristics of the sample beneficiaries of the CAPART-COSTFORD scheme are the following:

Characteristics of beneficiaries	Percentage
SCs/STs	44
Non-SCs/STs	56
Midland dwellers	51
Coastland dwellers	33
Of the reproductive age-group	60
Literacy level of the beneficiary	83
Literacy level of the beneficiary household	96
Participation by beneficiary in social organisation	31
Dropouts from employment	15
Agriculture labourers	52
Construction workers	22
Beneficiaries whose houses remain incomplete	32
Land holding of 4 cents or less	41
Occupying government land	31

The survey reveals that COSTFORD has fared well in disseminating information, though the practice of *Asaris* preparing house plans could not be completely got away with. In many of the houses, the plinth area is much more than what the beneficiary can afford, thus leaving the construction incomplete. However, the degree of participation by women at least at the conceptual level seems to be higher in the scheme.

The responses of beneficiaries show that beneficiary committees had not been formed and that in most of the cases in which committees were formed they had not functioned effectively. COSTFORD gave no guidance to beneficiaries in any matter concerning house construction.

COSTFORD, being an NGO having several years of standing in the housing sector, could have effectively propagated low-cost methods/technology. However, it appears that COSTFORD performed like any government department in the case of this CAPART-funded scheme. Only very few beneficiaries are observed to have adopted low-cost method of construction. It cannot be said that COSTFORD has come out successful in propagating low-cost building techniques using filler slabs, honeycomb walls, etc., because many of the beneficiaries still think that low-cost houses are weaker and less durable than conventional houses. Most of the houses have been made using conventional RCC. The fact that COSTFORD houses are built on government land (31 per cent), and that the beneficiaries on them have scant opportunities of getting natural, locally available materials like country wood, laterite,

and bamboo may be a reason for their resorting to the costlier type of construction. Even in such cases, beneficiaries have preferred conventional type of RCC construction to the low-cost type propagated by COSTFORD.

Disbursement of subsidy

Most of the beneficiaries of the CAPART-COSTFORD scheme have complaints about the erratic nature of subsidy-disbursement and the inadequacy of the subsidy. The gap between the cost and the subsidy is wider in the case of CAPART-COSTFORD scheme than in the other schemes. Eighty per cent of the beneficiary families lives in temporary sheds built after dismantling their earlier hutments to facilitate construction of house; but the house remains incomplete even after 24 months. Families with infants, invalids, old people, and women have found it very difficult to live in temporary sheds with leaking roofs and damp floors. The proportion of incomplete houses is the highest in COSTFORD scheme.

Subsidy utilisation

The rate of utilisation of housing subsidy is found to be quite high (70 per cent) in all the schemes irrespective of differences in caste, region or annual income. The component of basic cost is only 70 per cent of the subsidy (82 per cent in fourth year), the balance 30 per cent (18 per cent in the fourth year) being earmarked for providing sanitary latrine, smokeless *chulah*, and infrastructure. It is high time that the subsidy components are apportioned on realistic terms. Unless awareness is created (with the help of voluntary agencies), regarding use of sanitary latrine, the component for sanitary latrine would remain unutilised. A well for a house is the accepted norm in Kerala. The cost of a well is very high when compared with the subsidy provided for house construction. Beneficiaries go on their own means to dig well even as about 30 per cent of the subsidy goes unutilised.

There are a few redundant subsidy components, which may be converted into useful components in line with the cultural and societal needs of Kerala. Guidelines for scheme-implementation stipulate subsidy components for sanitary latrine and *chulah* but the case of drinking water facility, which is vital, is not viewed with the importance it deserves. A part of the subsidy may be set apart for providing drinking water facility by digging well in highlands or diverting water from springs through pipes. It should not be considered irregular if a household, which already has a sanitary latrine utilises this component of the subsidy for the purpose of well-digging. Similar is the case with smokeless *chulah*, which has not gained acceptability among the rural folk. The component of subsidy for smokeless *chulah*, coming under the energy sector, could well be utilised for electrification of a house, because, at present, the component of subsidy earmarked for electrification is meagre.

One of the inevitable activities that take place when a beneficiary decides to construct a house is the shifting of the household to a temporary shed. In all the case studies done by us, it is observed that the beneficiaries spend considerable amounts to erect the temporary shed. After spending on this item, the beneficiaries immediately run short of money to construct the foundation and basement of the new house building since many of the Extension Officers (Housing) disburse the first instalment of the subsidy only after the beneficiary completes

this item of work, despite the fact that the guidelines do not stipulate such a condition. Simple modification in guidelines to eliminate such wasteful expenditure and to divert unutilised subsidy components towards other necessary items of work would be of great relief to the beneficiaries.

It is the responsibility of the State and the Central governments to ward off difficulties experienced by beneficiaries due to problems of Central-State and inter-departmental transfers involved in the pooling of the subsidy amount. The government should relax rules to enable rational use of the subsidy amount depending on the actual requirements at the site. As done in the case of diversion of MWS funds to housing and approval to use subsidy component set aside for common amenities for constructing basic structure, relaxation in rules and implementation guidelines would enable beneficiaries to make use of the full subsidy.

Cost of house

The cost overrun of house building comes in general to around three to four times the subsidy amount, irrespective of caste and community, and regional and income differences of beneficiaries, due mainly to:

- (i) Insufficient subsidy
- (ii) Delay in fund disbursement leading to delay in construction and thereby to higher expenditure because of escalating costs of material and labour. Delay may sometimes be due to non-adherence of scheme guidelines by the beneficiaries. Bureaucratic bottlenecks have virtually disappeared by the advent of the People's Planning Campaign, which has given to local bodies greater control over such matters.
- (iii) Non-adherence to plinth area stipulations: Even among educated people there is a notion that house construction should be completed at one go lest it should remain unfinished for long. However, often this notion forces hapless beneficiaries to bite more than they can chew and are caught in a debt-trap. Repayment of debt from their paltry earnings impoverishes them further and often their children discontinue schooling due to economic crisis at home. Thus, the standard of living of the next generation also gets affected due to the unmindful planning by the present generation and this vicious circle goes on and on.

The government should arrive at a reasonable amount by way of subsidy, based on the current costs of materials and labour. The government should ensure timely disbursement of instalments and strict adherence to norms regarding plinth area. As far as possible, the government should create awareness among beneficiaries of low-cost construction methods. Government organisations such as PWD should have data and specifications for low cost construction and there should be public buildings using low cost methods to inculcate confidence in the minds of the people. It is at present difficult to prepare estimates of building construction using low-cost methods, since data are not available on several materials. The case is not better even under People's Planning Campaign. The Revenue Department has attempted to propagate low-cost construction by engaging *Nirmithi Kendra* to construct Village Offices throughout the State. Though it was a welcome step, other departments have not fallen in line with this approach.

Construction period

The length of the period taken for completing house construction is a key indicator of efficiency of implementation. It is seen that generally this aspect has been taken care of by the agencies involved except COSTFORD. Only 10 per cent of houses constructed under them has taken more than a year for completion of construction. Again, the period does not show variations with region, occupation or literacy. However, annual income, the building plans, transportation costs, etc., have had effect on the length of the period of construction. As annual income and transportation costs fall, the time required declines and *vice-versa*. Houses, which have used government type designs, have been completed more rapidly than houses designed by carpenters or plans prepared by beneficiaries themselves. The withdrawal of the practice, by DRWA, of providing blueprints of type designs and taking up construction themselves to ensure better beneficiary participation and involvement, has left many beneficiaries in a quandary. The government should have a set of house plans for the beneficiaries to choose from, with adequate provision for expansion. The house plans should be functionally efficient for a combination of requirements such as the size, sex, and age composition of the household. Having a ready-made plan at hand with ample provision for expansion, if required in future, saves time and efforts and accelerates implementation.

If low cost methods were made mandatory in subsidised housing, transportation costs, cost of construction materials, and period of construction would be reduced.

Women's participation

Literacy, occupational status, community, and region seem to have little effect on participation of women in planning the house at the conceptual level. Participation is more among literate and employed women and non-SC/ST communities. In the coastal region, participation of women at this level is in general, higher. Only 30 per cent of women has shown interest in discussions on the planning and design of their houses. This fact is a reflection of the gender roles conventionally determined in society.

Application of low-cost methods

Beneficiaries belonging to the SC/ST category are inclined more towards low-cost methods. Neither region nor annual income of the beneficiaries seems to have had effect on the adoption rates of low cost methods. Period of construction and transportation cost of materials is lower in the case of low cost houses because these two factors are complementary. No provision exists for incentives for beneficiaries who opt for low cost methods. Even under People's Planning Programme, no selection criteria exist for favouring low-cost adaptation. It should be possible to provide for favourable treatment of beneficiaries opting for low cost method of construction.

Female-headed families

The economic, educational, and occupational status of female-headed beneficiary households is seen to be lower than that of male-headed households. The proportion of dropouts

from productive activities is also higher among female-headed families. These pieces of evidence illustrate the extent of deprivation of women in respect of education and economic status irrespective of caste and region.

Land holding size and mode of possession of land of female-headed households are comparable to those of male-headed families which is expected in the Kerala context, in which the matrilineal system had prevailed until about two generations ago. Despite this fact, we have come across cases in which women were deprived of benefits of the housing scheme due to their non-ownership of lands. In families in which internal balance of power as between the sexes comes to be questioned, women are thrown into a crisis. Such a situation calls for positive intervention by government to give land to landless women.

Communication is a key factor opening up avenues of opportunities. There is further scope for improvement by official as well as voluntary agencies in this field, especially for the benefit of female-headed families. In the present context of People's Planning Campaign, information about government welfare schemes reaches the lower-most units of the administration that is *grama sabhas*. Timings of *grama sabhas* should be so fixed as to become convenient for women to participate in them effectively.

End Notes

¹ Concept adopted from Moser, O.N. Caroline, 1993, *Gender Planning and Development - Theory, Practice and Training*, Routledge, London.

² UNDP, Human Development Report. 1997. Oxford University Press, p.65.

³ Government of India, Census of India - 1991 - *Final Population Tables* - Series 12 - Kerala

⁴ Government of India, Census of India 1991 (1996)- Series 12, Part VII, Tables on Houses and Household Amenities, Controller of Publication, Civil Lines, New Delhi.

⁵ Government of Kerala. 1994. Economic Review, State Planning Board, Thiruvananthapuram.

⁶ UN Publication, Sales No: E.85 IV. 10, chap. 1, Sec A, Paras- 209&210.

⁷ Maheshwari, S.R., *Rural Development in India* (Second Edition), - *A Public Policy Approach*, Sage Publications, New Delhi, Table 2.2, p.34&35. (Table modified)

⁸ Maheshwari, S.R. 1995. *Rural Development in India* (Second Edition), - *A Public Policy Approach*, Sage Publications, New Delhi, Table 2.3, p.37&39.

⁹ Ibid, p.147.

¹⁰ Government of Kerala, G.O. M(s). No: 84/97/SCSTDD. 1997. Thiruvananthapuram, 9 September.

¹¹ Government of Kerala, *Grama Vikasana Paripatikal 1997-'98 (1998) - oru margarekha - Part 2, Rural Information Bureau.*

¹² Government of Kerala, *Key Indicators of Development. 1996.* Rural Information Bureau, Department of Rural Development, Thiruvananthapuram, Table 1-15, p.17.

¹³ ibid, Table 1-16, p.18

¹⁴ *Asari* means carpenter. But in Kerala the role of an *asari* in house construction activity is far higher than that of a skilled worker. He holds the decision making power in planning the house and in setting it out.

¹⁵ Source: CMIE Publication

¹⁶ Source: CMIE Publication

¹⁷ UNCHS (Habitat). 1990. *Towards a strategyGSS for the year 2000*, Nairobi, p.10.

¹⁸ P. Mohanan Pillai. 1992. Working Paper No: 248, CDS, March.

¹⁹ UNCHS, (Habitat): 1990. *Towards a strategyGSS for the year 2000*, Nairobi, p.21.

²⁰ State Institute of Languages. 1989. Report of the Expert Committee, Kerala, 1973, Performance Approach to Coast Reduction in Building Construction, Thiruvananthapuram, Fourth Edition, December.

References

- Abraham, Vinu. 1995. 'Building a future', *The Week*, 24 September, Kottayam.
- Azad, S.M.A.K. 'Women' Participation in the Construction of Rural Houses'. Andhra Pradesh State Housing Corporation, Nellore.
- Baker, Laurie. *Rural House Plans*, COSTFORD, Thrissur.
- Bennett, Lynn. 'Women, Poverty and Productivity in India', EDI Seminar Paper No: 43, The World Bank, Washington, D.C.
- Binukumar, P.M. 1996. *Thalakku Mukalil Koora: Nirmithi Lokavediyil*, *Kalakaumudi* 28 July.
- Bose, Ananda C.V. 'Harnessing Women Power', Editorial article, *Nirmithi Kendra Bulletin*, Special issue on 'Women's Empowerment Mission', Thiruvananthapuram.
- Casley, Dennis. J, Krishnakumar. 1988. *The Collection, Analysis, and Use of Monitoring and Evaluation of Data*, World Bank, Baltimore and London.
- Centre for Monitoring Indian Economy. 1996. *India's Social Sectors*, Mumbai.
- Davies, N.V. 1995. 'Breaking Male Bastion Brick by Brick', 'Indian Express', 3 July.
- Devasahayam, M.G. 1996. *Focus of Istanbul Declaration*, 'The Hindu' 23, July.
- District Mission Co-ordinator. 1999. 'Kudumbasree - Kozhikode District', Programme Paper, *Kudumbasree*, Kozhikode.
- Friedman, John. 1992. *Empowerment - The Politics of Alternative Development*, Blackwell Publishers, Three Cambridge Center, Cambridge.
- Giri, Mohini. 1997. *Gender Issues in Habitat*, Inaugural address at seminar organised by Kerala State Nirmithi Kendra, 4 November.
- Government of India. 1988. *National Policy Paper*.
- Government of India. 1994. *Jawaharlal Rodger Yolanda, Manual*, Ministry of Rural Development, New Delhi.
- Government of India. 1997. Budget Proposal.
- Government of India. Census of India 1991- *Final Population Tables* -Series 12-Kerala.
- Government of Kerala. 1994. *Economic Review*, Department of Economics and Statistics.
- Government of Kerala. 1994. *Kerala Housing Policy*.
- Government of Kerala. 1994. *Kerala Urban Poverty Alleviation Fund Scheme*.
- Government of Kerala. 1996. *Key Indicators of Rural Development*, Rural Information Bureau, Department of Rural Development, Thiruvananthapuram.
- Government of Kerala. 1997. 'Report of the Steering Committee on Housing, Labour, Social Security and Welfare, Poverty Alleviation, Rural Development and Special Problem Areas', State Planning Board, December.

- Government of Kerala. 1997. 'Ninth Five-Year Plan 1997-2002 - Report of the Task Force on Housing', State Planning Board, Thiruvananthapuram, January.
- Government of Kerala. 1997. *Statistics from Independence*, Department of Economics and Statistics.
- Grama Vikasana Paripatikal-1997-98- Oru Margarekha - Part 2.*
- Indian Express Publications Ltd. 1997. *India at 50.*
- Isaac, Thomas T.M, Tharakan, Michael P.K. 1995. 'Kerala, The Emerging Perspective: Overview of the international Congress on Kerala Studies', Social Scientist, Vol. 23, No. 1-3, January-March, New Delhi.
- Jeevapoorna Women Masons Society* under Socio-Economic Unit, Booklet on functions, Kerala Water Authority, Thrissur.
- Kabeer, Naila. 1995. *Reversed Realities - Gender Hierarchies in Development Thought*, Kali for Women, New Delhi.
- Kutty, Paloli Muhammed. *A Note on the People's Campaign for Ninth Plan in Kerala*, Government of Kerala, Thiruvananthapuram.
- Lewenhak, Sheila. *The Revaluation of Women's work*, Earthscan Publications Ltd, London.
- Maheshwari, S.R. 1995. *Rural Development in India - A Public Policy Approach*, Sage Publications, New Delhi.
- Mary, Jos, Tapir, Hussian. Paper on 'Role of Women in rural Housing'.
- Ministry of Rural Areas and Employment. *Annual Report 1995-'96.*
- Moser, Caroline. 1993. *Gender Planning and Development - Theory, Practice and Training*, Routledge, London.
- My life from Mason helper to Mason*, Excerpts from IRC (International Reference Centre), Netherlands.
- Narayanan, Sita. *Women and Habitat*, Kerala State, Nirmithi Kendra Bulletin - Special Issue on Women's Empowerment Mission.
- Overseas Development Administration. *A Guide to Social Analysis for Projects in Developing Countries*, London, HMSO.
- People and Development* June July - 1990 - COSTFORD Publication, Thrissur.
- People and Development* June July - 1991, COSTFORD Publications, Thrissur.
- People and Development* June July - 1992, COSTFORD Publications, Thrissur.
- Pillai, Mohanan. P. 1992. 'Constraints on the Diffusion of Innovations in Kerala - A case study of Smokeless Chulahs', CDS Working Paper No. 248, Centre for Development Studies, March, Thiruvananthapuram.
- Poulose, Thomas K. *Innovative Approaches to housing the poor - Role of voluntary agencies - A Success Story (India)*, Published by Mrs. C. Mathews, B-8, Jawahar Nagar, Thiruvananthapuram.

- Radha, S. 1994. *Women, Men and Development in Kerala*, Thiruvananthapuram, Kerala.
- Ramachandran, A., Paper on 'Appraisal of Indira Awas Yojana, Experience from Kerala Report of the Expert Committee Kerala (1973). 1989. 'Performance Approach to Coast Reduction in Building Construction', State Institute of Languages, Thiruvananthapuram, December.
- Santhadevi, P.B. 'Women and Cost-effective, Environment friendly Houses', Nirmithi Kendra Bulletin, Special Issue on Women's Empowerment Mission
- Schilderman, Theo. 1996. 'Jobs from housing: The IT experience', Appropriate Technology, Volume 23 No 1, June.
- Sreedharan, N. and Chopra, Abhinav. Paper on 'Ecology and Technology in Tribal Housing', CRATPAW, Dehradun.
- State Planning Board. Community Development Society - Alappuzha and Malappuram districts Pamphlets, Thiruvananthapuram.
- State Planning Board. Kerala Women's Commission. *Sthreekalum Pradesikasuthranavum*, Sections on 'employment and social welfare'.
- State Urban Poverty Alleviation Cell. 1997. *A New Development Strategy for Poverty Eradication: Kerala Experience*, Local Administration Department, Government of Kerala.
- Sundaram, R.S.A. 1996. 'The Common Minimum Programme and Roof for All', *The Hindu*, 23 July.
- Thakur, Devendra. *Research Methodology in Social Sciences*, Deep and Deep Publications, New Delhi.
- The Hindu*. 1996. 'Focus on Poverty Relief Schemes', 1 March.
- The Hindu*. 1996. 'Shift in Rural Housing Strategies needed', 29 August.
- The Hindu*. 1997. 'A unique exercise for development', 5 March.
- The Hindu*. 1997. 'Housing Board to simplify procedures', 5 March.
- The Hindu*. 1997. *JRY funds: 15 per cent quota for Block Panchayats*, 2 March.
- UNCHS (Habitat). 1990. *Global Shelter Strategy for the year 2000*, Nairobi.
- United Nations. 1997. *Human Development Report*.
- Varghese, Saji. 1996. 'Women Masons', Vanitha 1-14 June, M.M. Publications, Kottayam.
- Wells, Jim. 1986. *The Construction Industry in Developing Countries, Alternative Strategies for Development*, Croom Helm Australia Pvt. Ltd, Australia.
- Women Feature Service. 1992. *The Power to Change*, Kali for Women, New Delhi.

Kerala Research Programme on Local Level Development

List of Publications

Discussion Paper Series

1. *Regional Disparities in Development in Kerala*: K. N. Nair, A. C. Dhas, R. Anandaraj & R. Sanjith (*Out of print*)
2. *Decentralisation in Kerala: A Note*: K. Nagaraj (*Out of print*)
3. *Environmental Factors of Malaria Persistence: A study at Valiyathura, Thiruvananthapuram City*: S. Rema Devi & S. Dass (ISBN No. 81-87621-02-3)
4. *Technological Change in Kerala Industry: Lessons from Coir Yarn Spinning*: K. T. Rammohan (ISBN No. 81-87621-03-6)
5. *Development of Women in Rural Areas: A Study of DWCRA in Thrissur District*: U. T. Damayanthi (ISBN No. 81-87621-04-4)
6. *Inland Fishermen and Inland Fishing: A Study in Neelamperoor Village (Alappuzha District)*: R. V. Jose (ISBN No. 81-87621-05-2)
7. *Educational Development At Micro Level: Case study of two villages in Kerala*: A. Abdul Salim (ISBN No. 81-87621-06-0)
8. *Performance Evaluation of Krishi Bhavan Set-up in Kerala*: Jinraj P. V (ISBN No. 81-87621-07-9)
9. *Employment of Women in the Garment Industry*: Sheela Varghese (ISBN No. 81-87621-08-7)
10. *Health Transition in Kerala*: P. G. K. Panikar (ISBN No. 81-87621-09-5)
11. *Causes and Consequences of Change in Cropping Pattern: A Location-specific Study*: R. Mahesh (ISBN No. 81-87621-10-9)
12. *Awareness and Utilisation of Educational Development Schemes by Tribesfolk of Wayanad, Kerala*: C. Krishnan (ISBN No. 81-87621-11-7)
13. *Family Counselling in Family Court: An analysis of Psycho-Social Dynamics of Families of Litigants*: Lizy James (ISBN No. 81-87621-12-5)
14. *Panchayat Resource Mapping to Panchayat-level Planning in Kerala: An Analytical Study*: Srikumar Chattopadhyay, P. Krishna Kumar & K. Rajalakshmi (ISBN No. 81-87621-13-3)

15. *Wetland Resources of Northern Kerala: A Case Study of Pazhayangadi and Kunhimangalam in Kannur District*: Nalini Nayak, D. Nandakumar, M. Amruth, P. Unnikrishnan, T. P. Padmanabhan (ISBN No: 81-87621-14-1)
16. *People's Planning in Kerala: A Case Study of Two Village Panchayats*: N. D. Gopinathan Nair (ISBN No. 81-87621-15-X)
17. *Crop Losses to Rodent Pests in Kerala: A Pre-harvest Survey in Select Crop Fields and Survey on Grain Storage Losses*: Punnen Kurian (ISBN No. 81-87621-16-8)
18. *Evaluation and Planning of the Activities of a Rural Library in Kerala*: S. Gopalakrishnan Nair (late), K. Vijayakumar (ISBN No. 81-87621-18-4)
19. *Pattern of helminthic infestation in primary schoolchildren of Thiruvananthapuram district*: V. Raman Kutty, C. R. Soman, K. Vijaya Kumar (ISBN No. 81-87621-19-2)
20. *Changes in Health Status of Kerala: 1987-1997*: T. P. Kunhikannan, K. P. Aravindan (ISBN No. 81-87621-23-0)
21. *From Decentralisation of Planning to People's Planning: Experiences of the Indian States of West Bengal and Kerala*: Charvak (ISBN No. 81-87621-21-4)
22. *Building materials and builders in Kerala: Commodification of buildings and labour market dynamics*: K. N. Harilal, Mathew Andrews (ISBN No. 81-87621-22-2)
23. *Distribution Loss of Electricity and Influence of Energy Flows: A Case Study of a Major Section in Kerala*: P. R. Suresh (ISBN No. 81-87621-24-9)

Research Bulletin

1. *Quality of School Education in Kerala: Dimensions and Determinants* (ISBN No. 81-87621-01-X).