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Shelter for Rural Poor in India: A Historiographical Analysis

Abstract

India with its predominantly rural populace dispersed over in villages with marginal to low levels of economic development faces a unique challenge in the task of addressing adequate housing for all. In the past five decades and more, many rural development programmes have been launched. The aim of this study has been to cover the facets of rural housing special references to Indira Awas Yojana. Accordingly, all the programmes since independence have covered one facet or the other for improving the life of three- fourths of the Indians who live in the villages. Over the years many programmes have been successful and many have failed to take roots. Here an attempt is made to give a broad review of literature that deals with the Indira Awas Yojana in India. The review is done to know what sort of vital literature is available on the subject.

Key words: Housing, Poverty, Development, Transformation, Housing.

Introduction

The development of rural housing in a manner that results in adequate, quality shelter for inhabitants of Mahatma Gandhi's "real India" is a challenge before the nation. Rural development is not entirely a new concept; it existed in India since Vedic times, but serious efforts approximating to what is today known as rural development were made only in the 19th century. Academicians divide efforts towards rural development in India into four broad phases or periods. The final phase is the post independence phase or period. In the post independent era, Government of India committed itself to bring about a rapid and sustainable development in rural India through various programmes. Over the years the thrust of the rural development programmes have been on the all-round economic and social transformation of rural areas, through a multi pronged strategy, aimed at reaching out to the most disadvantaged sections of the society. The task is multi dimensional and may factors like area specific geo-climatic features, low level of disposable incomes of majority of people, technological and information gaps and inadequate delivery mechanisms come unto play. Realizing this, the government has been assisting the poor several schemes. The Indira Awas Yojana, a flagship scheme for rural BPL families has been in operation since May 1985, first as a sub scheme of JRY and later has become an independent scheme w.e.f 1/1/1996. It is a 100% grant based scheme. It is the largest scheme in the country to provide financial assistance to rural BPL families many State Governments are also supplementing this effort and have launched their own schemes. Some State Government has taken the initiative to plan for eradication of houseless ness within a definite come frame. Indiramma scheme of Andhra Pradesh and similar scheme in Tamil Nadu and Kerala are example in this direction.

In the past five decades and more, many rural development programmes have been launched. The aim of this study has been to cover the facets of rural housing special references to Indira Awas Yojana. Accordingly, all the programmes since independence have covered one facet or the other for improving the life of three- fourths of the Indians who live in the villages. Over the years many programmes have been successful and many have failed to take roots. While one has always looked at the factors responsible for failure, seldom has one documented the success stories of these programmes that could be strengthened, if not replicated.

Review

There are several studies conducted on issues related to housing needs of both urban poor and rural people. Planning Commission has carried number of studies dealing with the implementation and the impact assessment of IAY. A book on "Shelter for the Rural Poor" edited by Joseph. John and N. Sridharan pointed out the glaring conflicts as well as the goodness of the government sponsored housing programmes. This is



Tirtharaj Bhoi

Assistant Professor,
School of Social Sciences,
University of Jammu,
Jammu and Kashmir, India,

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Periodic Research

one book that could discuss the needs of tribal environments, role of women in rural housing, local technologies and experiments of NGOs. A study on "Rural Housing: Policies and Practices" by Bhaskar Majumdar highlights the "Provision of low-cost environment-friendly housing for weaker sections of society will maintain their security and identity, and will also enable them to have improved human living." Braja Bandhu Padhiari and Prakash Chandra Misra made an attempt on the housing conditions of BPL families in Orissa through their book on "Rural Housing Finance". The focus of the study was to understand the financing of housing vis-à-vis the gap between demand and supply in housing of weaker sections in Orissa. Shilaja N. Ambedkar in her book on "Rural Housing : Agro-Socio-Economic Impact" focuses on agro-socio-economic and environmental profiles of the rural housing colonies as well as the beneficiaries, their perceptions regarding implementation of the housing programmes, the problems faced by them in getting the house sites as well as construction assistance.

The Laurie Baker¹ concepts of household apply to a person or group of person who occupy the same dwelling and do not have a usual place of residence elsewhere. The dwelling may be either a collective or a private dwelling and a family may be consists of mother, father, one or two children or a grandparent. His designs break the monotony of linear syndrome by simple rounding off techniques. The main focus is on substitution of foundation with Random Rubble Masonry, conventional bond walling with Rat Trap Bonding, elimination of cement plastering, bricks Jallies replacing wooden/steel/aluminum windows, filler slab technique replacing RCC slabs and high cost interior decoration replacing with chic alternative using waste material-economizing all the way. The end product is an artistically built aesthetic home at a low cost, using the bare minimum quantity of cement, steel, timber, and glass-all intensive energy products.

There are a number of households in the rural areas who have not been covered under IAY, since they do not fall within the BPL category. There is a need of rural building centre in every district and if possible every block and the involvements of NGOs in the evolution of IAY status. To encourage the use of cost effective, environmental friendly scientifically tested and proven indigenous, modern design, technologies, materials and innovative stream for rural housing is to be set in motion². There is a need for use of locally available materials for the IAY house construction. It is suitable to apply the traditional form of sanitation in lie of modern approaches in the rural areas³.

Mahipal⁴ in his paper mentioned that there is an urgent need to create awareness about IAY. The Gram Sabha meeting towards the selection of BPL beneficiaries should be taken seriously and it would be the final list to prepare the waitlist. He also suggested that the article 243 (G) should be implemented properly in the rural area. For the cost effective purpose several innovative materials and construction techniques have been developed for a variety of application in building, especially in the low

cost housing programme in the rural areas but it is not implemented properly in the ground level are highlighted in this study.

Ashok Kumar⁵ in his paper describe that, the IAY building construction mostly the building in RR masonry in mud mortar are at risk for which through stones have been recommended. It is better to use light-weight system of roofing and walls. Horizontal RCC bands at roof, gable end, lintel and plinth level should be provided along with corner reinforcement in all building. The plan of the building should be compact as far as possible to resist the vibration affects. The coastal areas houses damages are primarily due to the use of materials such as thatch, grass, leaves, bamboo etc., and cyclone resistant construction should be promoted and incorporated as part of the building activities is suggested by many beneficiaries⁶.

Jayanarayan Mishra⁷ has given priority to green house effect in the rural housing. Green house generally include structure, covering materials, ventilation of cooling system etc. he suggested the need of awareness on greenhouse effect among the rural people. Training, workshop and entrepreneurship should be encouraged among the rural people. There is an involvement of PRIs and NGOs to implement the IAY in rural area. The government should provide sufficient loan to BPL people. The building construction should be qualitative not quantities. There is need of making regular monitoring committee in every block level⁸.

Chandra Dutta has given the broad outline of traditional and modern architecture to construct the IAY building in the various climatic zones in rural areas⁹. Presently, the unit cost of houses of IAY is inadequate. The house construction has been delayed because of the beneficiaries' migration to the urban area for seeking jobs during lean agricultural seasons. The houses prescribed for IAY consist of one living room and a kitchen with a single door, which is very small to a big rural family. He has suggested increasing the size of area of house building¹⁰.

The study conducted by the NIRD¹¹ reveals the critical analysis of the IAY programmes in selected states of India and found some irregularities of implementation of IAY. The following are the important suggestion which they have suggested:

- There should be separate allocation for SCs/STs.
- The 200 sft area is inadequate.
- The installment given by government is varying from state to state.
- It is need to give extra cost for house construction.
- No IAY rules and regulation were followed.
- No used of disaster resistant technology used.
- Latrine and smokeless chulla used are negligible.
- Selection processes are unfair.
- The qualities of house construction are not very good.

Bhaskar Majumdar¹² book deals with housing security of the people of India particularly Uttar Pradesh. He also described utility services like approach roads, water supply system, sewage and garbage disposal system. It presents a comparative

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Periodic Research

picture of the housing programme that covers both government support housing and self initiated housing. It also establishes that rural housing led fulfillment of basic needs may show the roadmap for giving time and space to assert less income poor households to use labour power in other productive areas. The provision of IAY as a free gift will enhance the real income of such households by saving the money and labour that would otherwise have been spent on housing.

The Draft National Rural Housing and Habited Policy¹³ were organized in 9th September 2006 at Pune. In that discussion Mr Subba Rao, Director, Rural Housing, Government of India and his team has given important recommendations towards the implementation of IAY. The following are the recommendations:

- * Resource inventory needs to be developed and not just land inventory.
- * There is a need to clearly define the poor and criteria for beneficiaries. The Gram Sabha would make the list and ensure that it is implemented.
- * Need to formulate a comprehensive land Reform Policy to facilitate the habitat policy.
- * An advisory committee and a monitoring committee should be formed at the village level to assist the Gram Panchayat in planning, implementation and monitoring of village action plans.
- * When asked, it was agreed by all the participants that it is possible for a villager to pay an EMI of up to Rs. 350/-pm.
- * Local SHGs, CSOs and NGOs should play a significant role in the habited development processes.
- * It was emphasized that the participation of private sector is essential in the habited development and that they should be welcomed.
- * There is a need to ensure transparency in the system by making all the information available to the Gram Sabha.
- * The habited policy should be formulated in consensus with the other related acts in order to avoid any conflicts or contradictions.
- * The policy should be supported by a Rule Block which would guide the implementation of the policy.
- * Formation of parallel committee should be avoided.
- * Baseline mapping of the existing infrastructures needs to be done and further installation needs to be done through participatory approaches taking into consideration social/cultural values and lifestyle of the people.
- * People should be involved in the design processes and the house design should be based on the type of occupation. There should be a number of options available to the people to choose from.
- * Housing should be linked with MNREGA, Bharat Nirman and other such development schemes.
- * Development of SEZs should take into account the existing villages and a proper mechanism should be worked out.
- * A single window clearance system should be set up.

- * A grievance redresser mechanism should be set up within the monitoring committee in which there would be representation from all the departments.

The study of centre for development finance, IFMR¹⁴ has suggested the following recommendations on IAY. In their study they find out that there is a weak monitoring and reporting across all the states should be improved to prevent further leakages and corruption. Important features like banning contractors and imposing a ceiling on use of funds for offices were violated, as was the stipulated that houses were to be registered in the name of female members of the household or jointly between male and female members.

Tim Hanstad et.al¹⁵, pointed out the provision of size of homestead plots in the rural area. In their Karnataka case study it is highlighted that very small parcels of land can provide to poor rural house holds, what evidences does exit strongly supports the benefits of such plots? Small homestead and garden have been shown to confer multiple important benefits, in term of food, income, status and economic security to households worldwide.

Piyush Tiwari¹⁶ has pointed out thoroughly in his paper on "India Infrastructure Report 2007" about rural housing. He has been classified house as Pucca (building materials used for construction are brick and mortar and other permanent materials), semi-pucca (building materials used for part of the construction of either the roof or the walls are mud and thatch) and kutch (materials used for construction are mud and thatch). Housing sector in general (rural housing in particular), has suffered the lack of planned government resource mobilization and implementation programme. There is so much heterogeneity across different regions that local dimension to policy-making and devolution attains much greater significance. One can argue that most rural initiatives have not succeeded because the key feature of the rural housing sector has been neglected. In respect of housing condition he has mentioned four measures, the first is definition of house, second is quality of housing, third is qualities of amenities and the last is quality of structural condition. He has find out that one of the reason for the limited role of financial corporation/institutions in rural areas is the high operational cost per loan in rural areas and the others is the perceived notion that rural borrowers are high risk borrowers because of the seasonality attached to their income, and that, too is weather dependent. He has mentioned that SHGs are the basic constituent units of the micro finance system.

The report of the working group on rural habitat policy experiences from Gram Vikas¹⁷, Orissa highlighted the importance of quality house construction. The Gram Vikas rejected the low-cost quality approach towards housing as in different government schemes like ITDA and IAY which are mainly one-room shelters. They adopted the democratic approach to understand and address people's needs.

The evaluation report of planning commission¹⁸ on Jammu and Kashmir has given important suggestions on IAY. The following are the suggestions:

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Periodic Research

- ❖ The demand for housing among the poor has increased more than the availability of funds; therefore, more funds should be allocated for IAY.
- ❖ Due to the escalation in the cost of raw material and wages of skilled manpower, it is very difficult to build a house in just Rs. 35000/.
- ❖ The BPL survey conducted by the rural development department, has number of flaws, and is being used for the selection of beneficiaries. Hence, there is a need to have a fresh BPL survey, which should be conducted under the close supervision of senior officials of the directorate of economics and statistics. The BPL Census should be followed by post enumeration checks survey to improve the quality of BPL Census. Such post enumeration checks can be assigned to some independent organization.
- ❖ It has been observed that there is lot of political interference in the selection of beneficiaries under IAY. Hence, there is need to bring total transparency in the selection of beneficiaries. Wide publicity should be given to the IAY action plan through newspapers. The list of IAY selected applicants should be displayed at some public places, so as to invite objections. This would ensure total transparency in the selection of IAY beneficiaries. Besides, the applicants who are put in wait list category should be given preference in the next financial year.
- ❖ The guidelines of IAY envisage that no design should be prescribed for IAY dwelling unit, except the plinth area of the house which should be less than 20 sq. meters. However, it was found that the implementing authority leaves it to the beneficiaries to decide about the plinth area of the house and beneficiaries had, in general, tendency to occupy more plinth area than their financial capacity, with the result some of them were not able to complete the house within the allotted assistance. Hence, it is suggested that the implementation agency should closely monitor the design of the house and its plinth area to ensure that the beneficiaries follow IAY norms.
- ❖ It was also observed that IAY related cheques were distributed by the MLAs in public gatherings. This delays the disbursement of the assistance and consequently affects the progress of work. Hence, it is suggested that the practice of distributing Cheques by the MLAs should be stopped. Instead, the payments should be released to the beneficiaries through their bank accounts without waiting for the MLAs to arrange public gatherings.
- ❖ The implementing authorities should ensure that the beneficiaries incorporate proper ventilation and sanitary facility in their houses. In order to augment resources from other schemes to provide Sanitation, Water Supply, Smokeless Chulla, etc. to IAY houses, there should be proper coordination among various agencies involved with implementation of these schemes in the state.
- ❖ There is lack of clarity in guideline as to which types of the houses are to be given assistance for gradation. Hence, in some of the cases the

amount sanctioned for the up-gradation was mis-utilized by beneficiaries for other purposes. Hence, there should be proper monitoring to ensure that the amount sanctioned for up-gradation of houses is properly utilized by the beneficiary for the purpose it has been sanctioned.

- ❖ The beneficiaries of IAY are very poor, but they are not being given any building material on concessional rates then. Hence, it is also suggested that cement, timber and tin sheets should be provided to IAY beneficiaries on subsidized rates.
- ❖ There is a need to have a periodic evaluation of IAY in the state.

Inder Mohan¹⁹ has thoroughly elaborated the essence of people's participation in the IAY. He suggested that while undertaking rural housing and allied projects Gandhian principle of austerity, simplicity, feasibility according to minimum basic requirement of the people must be borne in mind. The need of the hour is to follow in practice his principle and not just keep prattling about them.

B. S. S. Murthy²⁰ has given a review of IAY and discussed various dimensions. Firstly the micro habited aspect requires clear conceptualization and programming to form the basis of implementation on an integrated and coordinated basis. Secondly the IAY guidelines envisage development of houses matching and harmonizing with the diverse socio-cultural, geo-physical and climatic situation. One can see the strong aesthetical appeal appropriate to each sub region on house. There is a need of simple and appropriate technology should be used in construction of house.

K. N. Raj²¹ has given the higher priority to rural housing and extension of essential facilities to housing. He has also given attention to calling for the active involvement of NGOs in building rural houses. He discussed that the significant progresses has been made in Kerala, where the pioneering efforts of Laurie Baker-through a voluntary organization set up by late C. Achutha. Menon.

C. V. Ananda Bose²² discussed the essence of the Nirmithi Movement in Kerala, underlines the need for propagating cost-effective environmental-friendly building technology to tackle the problem of rural housing. He emphasizes the need for bringing about a new design and construction culture avoiding unnecessary cost and eliminating wrong notions. Maintaining that the housing agenda should not be seen as one of shelter per se, he calls for an integrated approach involving PRIs, NGOs and women in addressing the task.

R. N. Iyengar²³ admitting that rural housing is a complex problem. He suggests a technological approach as the right answer. The technological approach will be rooted in a human policy of sustainable development, employment generation and people's participation. He asserts the in-depth discussion in policy, professional and technological issue unravels the various dimension of the problem. Self-styled innovators, in their zeal to promote their own ideas and products, cause harm to the technological approach by blocking or dividing alternative solution.

R. K. Viswakarma²⁴ thoroughly analyzed the national housing policy. He says that in spite of the strenuous efforts by the government, the problem of rural housing is assuring alarming proportion. Stressing the need to implement the present strategy in letter and in spirit, he welcomes the roles of PRIs which would ensure people participation in development and decision-making at the grass root level. The housing policy with its co-coordinated approach may help in curbing urban migration, urban slums and degraded environment.

J. George²⁵ strongly pleads for a paradigm shift, even though the transition would neither be smooth nor easy. The stereotyped approach like that of the minimum need programme is not enough to sail through the difficult problem of housing. What we need is a target free approach for rural housing which will ensure a human face to the problem. The PRIs have to be given a stake in the new approach. Paradigm shift is required towards bringing the users to the forefront.

T.N. Sushama²⁶ says that the special requirement of women and children should be taken care of while building a house. A dwelling unit must fulfill the basic needs of healthy livings. The condition of rural women can be considerably improved by reducing drudgery in household work and stressing those locally available materials should be focused on.

Manohar Golpelwar²⁷ calls for a co-ordinated approach to the problem of rural housing. The feeling that low cost house are of low quality will have to be changed. Underlining the need to propagate the Nirmithi concept in low cost living. He proposed a new strategy to involve people in building their own houses as also to orient the bureaucracy with the rural milieu to make housing a people programme.

Usha Patel²⁸ has elaborated that in the changing economic scenario, rural housing should be treated as a development concept to facilitate a substantial improvement in the quality of life of the rural folk. Stressing the need for innovative planning to evolve appropriate architectural design for rural housing. She calls for a nationwide housing survey to effectively address the vexed question. Involving the farm universities and various institutions will go a long way in talking the issue. She suggests the setting up of a working group to go into all the aspects of financing for rural housing.

Aditya Sen²⁹ has given a different approach to rural housing. The concept of habitat has become multidimensional involving an integrated approach comprising health, sanitation, employment etc. He says that, the active participation of women in all stages is essential to make the global strategy for shelter a reality.

D. R. Bain³⁰ et.al, in their paper thoroughly discussed the various dimension about sustainability of housing. The following are the factors which are related to sustainability of housing:

- Structural durability.
- Accessibility to work places, social amenities, friends and relatives.
- Security of tenure of land and its dwelling units.
- Affordability

➤ Adequate service facilities to achieve hygiene and physical comforts.

N. N. Chhabra³¹ has given the details report of GRAMAWAS'95-a unique national exposition on rural housing was held in Delhi in November 1995. The exposition displayed as to how to provide a cheap roof over the head of the landless rural poor. It also highlighted the self-sustaining processes through which flowing from the impetus and financial support provided under the government programme. The entire exercise was on evolving low cost rural housing strategies advocating a judicious blend of modern scientific knowledge and how the tradition embodied in our ancient Vastu-Sastra?

G. C. Mathur³² has given the details information on use of technology in rural housing. The preference is given to environmental factors as related to housing and suggesting possible improvements taking into consideration the indigenous requirements. Because of the extensive range of climatic conditions, building materials that are used very widely from one region/area to another. Local materials are used either in the form they are available in notice or with little processing as in the case of soil, bamboo, timber stones, etc., which are available in plentiful at no cost or very little cost. Research is required to be undertaken to evolve techniques for improved use of local materials and to extend their service life. He has also given preferences to use of new materials and products. The low cost building materials such as asphalted corrugated roofing sheets, paper board sheets, clay, roofing sheets, and cement bonded coconut husk or wood wool roofing sheets, plywood shingles for roofing, clay-fly ash bricks, laterite soil blocks etc are very useful in construction of building. Transfer of technology assumes great significant in contributing towards the rural housing.

The study conducted by Madhahva Rao³³ has highlighted the environmental friendly approach. The IAY should follow the environmental friendly approaches. There should be provision of the timber housing and substantial employment also. Watershed development must be accelerated to conserve water, stop soil erosion and regenerate tree cover in all the IAY implemented areas. He also suggested the involvement of PRIs into the implementation of IAY safely.

S. K. Negi³⁴ has suggested that several innovative materials and construction technique should have been developed for a variety of application in building especially in low cost mass housing programme in rural areas. For cost-effective purpose local labor should be used. K. Someshwar³⁵ has elaborated that the unite cost of house of IAY is inadequate. The house construction has been delayed because of the beneficiaries' migration to the urban centre for seeking jobs during lean agricultural season. The houses prescribed for IAY consist of one living room and a kitchen with a single door, which is very small to a big rural family.

E. Selverajan et.al³⁶, paper exhibits the performance of rural housing programme implemented in the state of Tamil Nadu. Improvement in housing condition in the village has manifold

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significances. Housing encourages economic activities, generates employment opportunities and creates a solid base for healthy and hygienic living. The government of Tamil Nadu provided additional support of Rs. 12000/- per household for making fire proof RCC roof house. In some places the quality of construction is very poor due to non-involvement of the beneficiaries in the construction of their houses. The major positive externality is increase of social status, trees and plants grown in their house, income from construction work. The negative externalities are poor quality materials used, using the house as a cattle shed or storage of food grains, renting their houses.

National Rural Building Centre, RTP, NIRD has developed various model of rural housing suitable for different climatic zones. The following are the details of house model:

Traditional mud house (Karnataka housing typology): Mud is nature's gift to mankind. It is readily available, widely accepted, strong, durable and a low cost building material.

Consequently, there is an urgent need to review the provisions of IAY, understand and analyze the process implementation and document the good practices and the impact of integrating the basic felt needs with the house provided to rural families. Study of good practice would provide clues for satisfying housing needs/ aspirations of the poor, facilitation in adoption of appropriate housing technologies and provision of amenities and strategies for implementation in a decentralized mode. It is reported that there are several such attempts across the states and districts that need to be studied and documented so as to derive certain lessons.

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