

EVALUATION STUDY ON RURAL HOUSING SCHEME

Final Report



Sponsored by

**Directorate of Programme Implementation & Evaluation
Government of Meghalaya**

Submitted by

AMC

AMC RESEARCH GROUP Pvt. Ltd.

108, 3rd Floor, New Friends Colony, New Delhi - 110065

(Tel-fax: 011-26312089)

Email – amcresearchgroup@gmail.com, Website – www.amcresearchgroup.com

Acknowledgement

Housing is one of basic requirements for human survival. Owning a house provides economic and social security as well as status in the society. House brings about a social change in the existence of a homeless person by endowing him with an identity. Rural Housing Scheme a state funded housing scheme was implemented with the objective of providing housing facilities to the rural poor households. I hope the present finding of the evaluation study of Rural Housing Scheme will help the State Government in obtaining valuable input about the scheme. During the course of study unstinted administrative and academic help and support was received from different quarters.

I express my gratitude to all concerned officials of the Directorate of Programme Implementation and Evaluation for their continued guidance and support in completion of the study. At the outset I place on record my heartfelt thanks to Director (Housing) and their departmental functionaries for providing with all necessary information for the smooth conductance of the study.

Several persons have contributed in bringing this study to the present shape. I acknowledge with sincere thanks the services rendered by field data collectors and all others involved directly or indirectly for helping me with all their might and capacity in data collection, tabulation and preparing this document.

Lastly, I put on record my sincere thanks to respondents/beneficiaries of the scheme who gave the valuable information needed for conducting this study.

Maj. Gen A M Chaturvedi (Retd.)

Director

ABBREVIATION

NHP	:	National Housing Policy
DC	:	Deputy Commissioner
RHS	:	Rural Housing Scheme
PMGY	:	Pradhan Mantri Gramodya Yojana
ACA	:	Additional Central Assistance
DHO	:	District Housing Officer
EWS	:	Extreme Weaker Section
BPL	:	Below Poverty Line
CGI	:	Corrugated Galvanized Iron
DHC	:	District Housing Committee
MLA	:	Member of Legislative Assembly
IoH	:	Inspector of Housing
SAIL	:	Steel Authority of India Limited
DC	:	District Councils
VC	:	Village Councils
C&RD	:	Community and Rural Development
NSDP	:	National Slum Development Programme

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Executive Summary

The quality of housing in the rural area of Meghalaya indicates that majority of households live in *kuccha* houses and a substantial proportion reside in semi-*pucca* house. However, only 14.3 percent of households live in *pucca* houses. Distribution of households by the number of dwelling rooms show that nearly 33 percent of rural households live in dwelling units with two rooms and another 25 percent in one room houses. Around 5 percent of the households do not have any exclusive room to live. Only 37% of rural households in village live in dwelling units with more than two rooms. After the implementation of Rural Housing Scheme in the state, every year around 6-7 crore worth of CGI sheets (3 bundles each) were distributed under the scheme. Under the Rural Housing Scheme (RHS), three bundles (0.30 mts.) of CGI sheets were provided to beneficiaries for construction of house. The CGI sheets were procured from authorized dealers of the company like SAIL/Bhushan Steel. The specification of the CGI sheets ordered was being checked by the technical personnel of the concerned District Offices with the help of screw gauge etc. while receiving the supply of materials. These facilities are provided to the houseless families from EWS/BPL living in the rural areas of the state. The District Officials like District Housing Officer/Inspector of Housing were entrusted with the task to inspect/monitor selection/distribution of the sheets.

The beneficiaries perceived that the scheme has not fully met with the demand of poor people in rural areas in terms of providing assured benefit for construction of houses. They were in the opinion that the scheme would have been more successful if the beneficiaries were given financial assistance for making their houses more durable along with grant-in-aid of CGI sheets as the beneficiaries belong to EWS/BPL families. In the state of Meghalaya the standard of living of rural people is poor and their scope of employment opportunities is also very limited as compared to urban areas. On the basis of Focus Group Discussions conducted, most of the beneficiaries were of the opinion that, the beneficiaries need 100% financial assistance from the department for construction of whole house. The present Rural Housing Scheme has not succeeded in providing any kind of social security to the EWS/BPL.

Housing is one of the basic requirements for human survival. Different housing schemes have been implemented since the time of partition of the country. To examine the effectiveness of Rural Housing Scheme (RHS) present evaluation study was undertaken. A beneficiary led evaluation

approach was adopted in the evaluation process. A total sample of 1300 beneficiaries was covered from different districts in the state. In order to measure the impact of the scheme on study indicators, both quantitative and qualitative information were obtained. The set of methodologies employed included those that involved measurement of the scheme success on the basis of already existing measures and measurement of the success of the programmes by the constructing new measures. The study has presented first hand information about the implementation of the scheme in the line of beneficiaries who are houseless poor Meghalayan Villagers belonging to the Economically Weaker Section living in the stabilized villages.

The findings, conclusions and recommendations based on the feedback from the beneficiaries as well as from the officials of the department are as follows:

Key Findings of the Study

- Out of the total sampled beneficiaries all of them were BPL, more than 97% of the beneficiaries belonged to ST category. Only in East Garo Hills district 14.5% of the beneficiaries belonged to Schedules Caste.
- During the last ten years from 2003-04 to 2012-13, around 4639 beneficiaries were recommended by DCs and 22, 092 beneficiaries were recommended by MLAs under the Rural Housing Scheme (RHS). A total of 26, 731 beneficiaries were recommended under RHS, out of which 80% of the beneficiaries were recommended by the MLAs.
- During the last ten years a total of 26,731 beneficiaries have been given CGI sheets under RHS. In the year 2004-05, around 5035 beneficiaries were given CGI sheets, while in the year 2009-10 it came down to 2915. Till 2005-06 beneficiaries were sanctioned under DC and MLA quota, while from 2006-07 onwards the beneficiaries were sanctioned only under the MLA quota.
- During the last ten years a total amount of Rs. 55.07 crores were sanctioned under RHS, while out of the total sanctioned amount only Rs. 42.48 crores were incurred. Hence Rs.13.06 crores was unutilized since the scheme was discontinued from the year 2010- 11.

- In the year 2010-11 and 2011-12 apart from sanctioning 12.50 crores, CGI sheets were not procured. Due to this, still most of the sanctioned beneficiaries have not received CGI sheets.
- Around 8460.616 MT of CGI sheets were procured by the department under the scheme. All the sheets were procured from registered dealer. The maximum no. of CGI sheets were procured in the year 2004-05, while the least were procured in 2009-10. While in the year 2010-11, 2011-12 & 2013-13 no CGI sheets were procured under the scheme.
- During the year from 2001-02 to 2006-07, around 9266.716 MT of CGI sheets were procured from O.B.Tariang, while in the year 2000-01, 2007-08, 2008-09 & 2009-10 the CGI sheets were procured from other agencies/enterprises.
- Under the Rural Housing Scheme (RHS), three bundles (0.30 mts.) of CGI sheets is provided to beneficiaries for construction of house. The CGI sheets are procured from authorized dealers of the company like SAIL/Bhushan Steel. The specification of the CGI sheets ordered is being checked by the technical personnel of the concerned District Offices with the help of screw gauge etc. while receiving the supply of materials.
- The beneficiaries perceived that the scheme has not fully met with the demand of poor people in rural areas in terms of providing assured benefit for construction of houses. They were in the opinion that the scheme would have been more successful if the beneficiaries were given financial assistance for making their houses more durable along with grant-in-aid of CGI sheets as the beneficiaries belong to EWS/BPL families.
- On the basis of Focus Group Discussions conducted, most of the beneficiaries were of the opinion that, the beneficiaries needs 100% financial assistance from the department for construction of whole house. The present Rural Housing Scheme has not succeeded in providing any kind of social security to the EWS/BPL.
- Out of the total sampled beneficiaries most of the households had a size of 4-6 members.
- Around 93% of the beneficiaries were agriculture and seasonal labourers.

- Around 80% of the beneficiaries got aware regarding the Rural Housing Scheme (RHS) through Govt. officials, relatives and friends. While 15% of the beneficiaries got aware regarding the scheme from district/village councils. But there was almost no awareness through posters/banners/hoardings regarding the Rural Housing Scheme (RHS).
- Out of total sampled beneficiaries, only 10% of the beneficiaries are satisfied with the Rural Housing Scheme, while the remaining beneficiaries were not satisfied with the scheme, the reason behind the dissatisfaction was due to non availability of grant in aid for construction of whole house.

Conclusion

- ❖ Based upon the evaluation of the scheme, it is concluded that the scheme was not successful in achieving the desired objectives. Almost all the sampled beneficiaries reported that they were not benefitted from this scheme.
- ❖ Most of the beneficiaries during the survey reported that MLAs of the constituencies had recommended mostly to their close aids under this scheme. Therefore, a substantial portion of deserved beneficiaries remained deprived from these benefits. Hence, the lack of transparency in the procedure was found.
- ❖ Consequently, the amount sanctioned was not adequate to meet the demand of the beneficiaries who had already submitted their applications. As a result, from the year 2010-2011 onwards, the scheme was stopped and CGI sheets were not procured and provided to the beneficiaries.
- ❖ There has not been much change in the financial condition of the beneficiaries after implementation of Rural Housing Scheme (RHS). Almost all of the sampled beneficiaries said that under this scheme only CGI sheets were provided to the beneficiaries and for making the whole house they have to spend more money from their own pockets. They felt more burden on their financial condition.
- ❖ It was found during the evaluation that the overall procedure of implementation of this scheme in itself was a major drawback.

Recommendations

- Beneficiaries who had received the CGI sheets under this scheme reported that only this component was not sufficient for construction of their houses due to their financial conditions, which has led to the failure of this scheme. Therefore, it is recommended that the scheme must be designed in a way, that the beneficiary will get adequate support for construction of their house.
- Apart from distribution of CGI sheets, focus needs to be more on providing grant-in-aid support for construction of houses. There can be a provision of an affordable housing in rural areas and thereby ensuring homestead plots to all rural poor through replacement of the present scheme. Even bankable schemes can be launched, so that the funding is available at concessional rates and affordable for rural housing for EWS/BPL.
- The selection procedure needs to be rectified. More transparency needs to be there in selection of beneficiaries. There is a need for developing well-defined beneficiary selection procedure to cater the needs.
- The concerned officials should perform their duties with more responsibility by conducting monitoring and supervision at regular intervals during the implementation of the scheme.
- It is observed that instead of Bamboo Mat Corrugated Sheets as a material for construction of houses, aluminum sheets would be a better alternative.
- A survey can be done through an independent agency to find out the actual number of households belonging to EWS/BPL in the state covering all the districts.
- Monitoring, inspection and supervision needs to be strengthened at all the tiers of administration to ensure that the programs are executed on time and within cost so that timely corrective actions would be taken in case of any slippage.

Chapter-1

Introduction

1.1 Background

Food, clothes and shelter are considered as basic need for the survival of human beings. While food ensures the very existence of life, clothes ensures existence as well as modesty, roof over the head is essential for protection of life, harnessing a feeling of belongingness to the household or family and upholding identity and status in social life. It provides a family a permanent address which also has economic outcomes in terms of access to institutional credits and benefits of the government schemes and programmes. Proper housing along with sanitation maintains health and hygiene of the family, protects them from social vulnerabilities and endows modesty of family members especially women.

Universal Declaration of Human Rights, 1948 by United Nations recognizes the need of housing along with food, clothing, medical care etc. as right to a standard of living required for the health and well-being of everyone. Article 10 of the Declaration of Social Progress, 1969 adopted by the UN General Assembly states, “The provision for all, particularly for persons in low income groups and large families of adequate housing and community services”. The Government of India too has explicitly recognized the need to provide adequate housing to its citizens, particularly poor households residing in rural areas since the onset of its first Five Year Plan in 1951.

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. What are the issues confronting rural housing development in India? The litany of its woes is endless. At first impression, rural housing is vulnerable to weaknesses in the delivery system for housing materials and services. Gradually, it dawns on the observer that the sector is deeply affected by the infrastructure deficit – roads, electricity supply, drinking water and sanitation. It has been bypassed by the numerous economic revolutions that have made India a vibrant economic superpower. For instance housing finance, which played a key role in the urban housing explosion, is conspicuous by its absence in the rural setting. Additionally, the limited mobility of rural households, the lack of vibrancy in the market

for village properties and the marked volatility in agricultural incomes combine to dampen the prospects of this nebulous sector.

The Global Shelter Strategy adopted by the United Nations in November 1988 called upon all Governments to formulate national housing policies. A Draft National Housing Policy prepared by the Ministry of Urban Development and tabled in Parliament in 1988 recognised the importance of rural housing in the overall development of rural people. This was further elaborated and restated in 1994.

1.2 Rural Housing Scenario in India

Around one third of the human populations in urban as well as rural areas in India are deprived of adequate housing facilities. Out of the estimated 200 million families in the country, approximately 65 to 70 million families do not have adequate housing facilities. They are not able to procure a house for want of financial resources. The situation of the Scheduled Tribes, Scheduled Castes and the other socially and economically backward class families are worst affected by poor housing conditions. Hence, fulfilling the need for rural housing and tackling housing shortage particularly for the poorest is an important task to be undertaken as part of the poverty alleviation efforts of the government (Planning Commission, 2013).

The magnitude of the problem of homelessness can be better understood if we have an analysis of Census and other major source of data of last few decades. As per the Census of India data 2001, 0.19 per cent of the Indian population is homeless. In absolute terms, this is a huge number. The homelessness is higher among the urban population than among that residing in the rural areas of the country. The Census (2001) also indicates that around 50 percent of the available houses in India are in good condition while the rest are in barely liveable or in dilapidated condition. In rural areas, around 48.88 per cent of the houses are liveable while 6.3 percent are in a dilapidated condition.

According to National Family Health Survey - III (2005-06), overall 14 per cent of the households live in “kaccha” houses, 40 per cent live in semi-pucca houses and the remaining 46 per cent live in “pucca” houses. A large majority of urban households live in “pucca” houses (81 per cent), whereas a majority of rural households live in semi-pucca houses (around 52 per cent). As per the Census of India 2011, 1.08 crore households live in dilapidated houses, which are showing signs of decay or

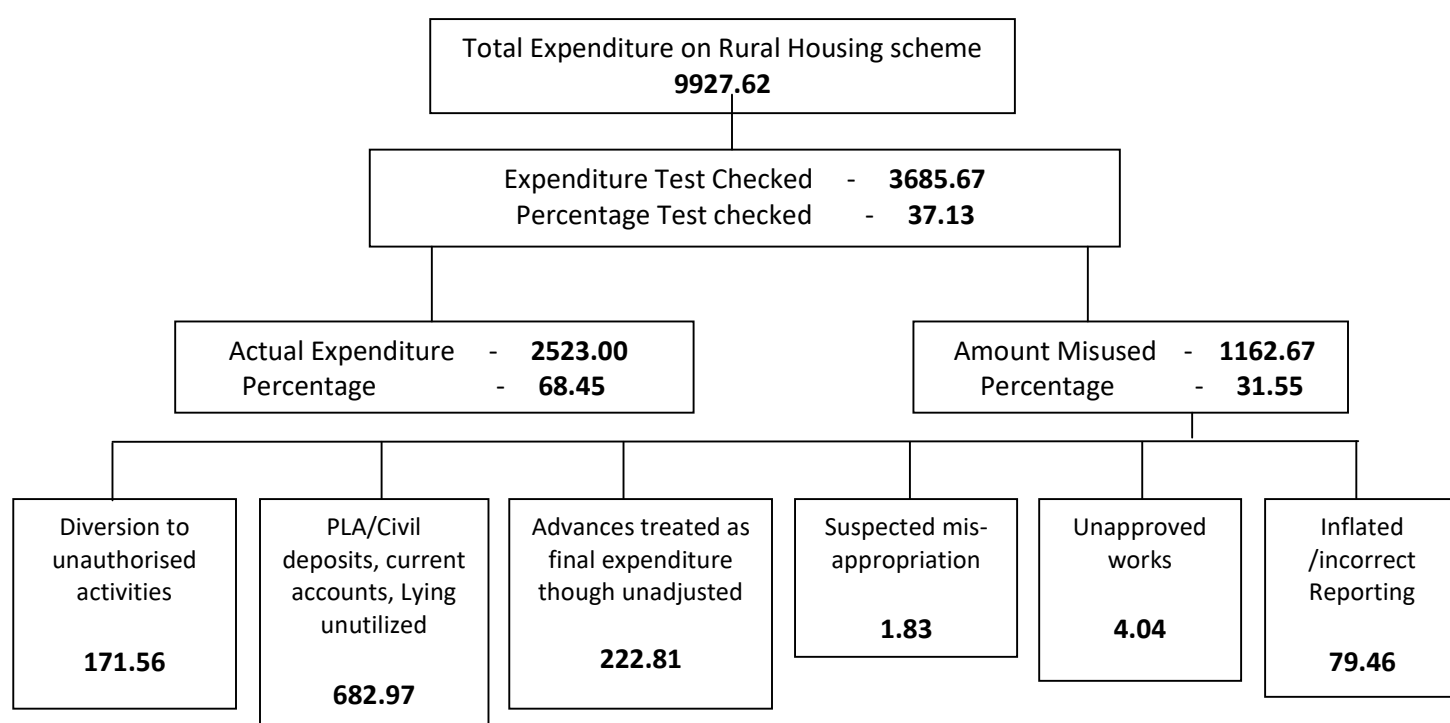
breaking down and require major repairs or those houses decayed or ruined and are far from being in conditions that can be restored or repaired. However, if one takes roofing alone, about 4.41 crore houses have kuccha roofing. If material of wall is taken, 2.71 crore houses have grass, thatch, bamboo, plastic, etc. as wall and another 5.83 crore have mud or unburnt brick as the material. The Socio-Economic caste Census (SECC) data indicates 4.01 crore houses have one or two rooms with “kaccha” walls and “kaccha” roofs. All these figures reveal that the magnitude of the problem cannot be clearly defined with the existing data. Looking at the above figures, a target of approximately four crore houses can be safely assumed to require urgent attention. Assuming that 20 per cent of households living in such houses can provide resources to build a house and the remaining 80 per cent of the families may not be able to provide for construction of a house from their resources. Then at least 3.20 crore households would require assistance from the Government to house themselves. The twelfth plan working group on rural housing recommended a target of 1.5 crore houses for the plan period based on a housing shortage estimate of four crore houses in rural areas.

With the formulation of the Ninth Five-Year Plan (1997-2002), the National Housing Policy was once again articulated recognizing and placing special emphasis on the need for forging partnerships with the private sector, community, voluntary sector and co-operative societies encouraging cost sharing. Keeping in view the growing recognition and sensitivity of the expanded needs and meaning of shelter to include the habitat, provision of adequate sites and services, local sources of energy needs and a wholesome and healthy environment, the National Housing and Habitat Policy was adopted in 1998. This aimed at:

- Progressive shift from a subsidy-based housing scheme to cost sharing or cost recovery cum subsidy schemes for rural housing;
- Progressive shift of rural housing strategies from target orientation to a demand- driven approach;
- Empowering the village cooperatives to mobilize credit for adding to the housing stock as well as the basic amenities in rural areas;
- Using technology for modernizing the housing sector to increase efficiency, productivity, energy efficiency and quality;

- Forging strong partnerships between the private, public and cooperative sectors to enhance the capacity of the construction industry to participate in every sphere of housing and habitat;
- Involving women at all levels of decision making and in the formulation and implementation of the housing policies and programmes;
- Development of villages in a manner which provides for a healthy environment, increased use of renewable sources and pollution-free atmosphere with a concern for solid waste disposal.

Status of Fund Flow under Housing Scheme in India



1.3 Housing Department in Meghalaya

The Directorate of Housing was carved out of the erstwhile Housing Directorate of the Government of Assam in 1972. The specific function of the Department is to implement the Housing Scheme introduced by the Government of India since 1952 and later regrouped in July 1982 into six categories. At the Directorate level the specific function of the Department are to formulate policies at the State level on matter relating to Housing, to draft acts, rules, laws, bye laws relating to Housing, to evolve suitable designs and prepare detailed programmes with cost, specification etc.,

for implementing by the State, District and Local Bodies, to maintain liaison between the Directorate, Government and Semi-Government on matter relating to housing, to sanction grants / grant-in-aid on behalf of the Government to prepare and maintain loan recovery statements and to do any other job assigned by the Government from time to time.

The District offices under the charge of the Deputy Commissioner (Housing) are to distribute loan and grant-in-aid forms, scrutinize the applications, make enquiries and verifications disburse the loan amount installment or grant-in-aid. The Housing Department is the nodal department for housing activities in Meghalaya. It plays vital role in coordinating and also watch over the progress of housing activities in the State.

The Pradhan Mantri Gramodya Yojana of which **Gramin Awaas** (rural housing) was one of the components was launched during 2000-01 in replacement of an existing scheme of providing Additional Central Assistance (ACA) for Basic Minimum Services under State Plans. The Ministry of Rural Development was the nodal Ministry for implementation of the scheme and funds were to be released by the Ministry of Finance on its recommendations. The fund transfer was in the form of 30 *per cent* grant and 70 *per cent* loan to the States other than the Special Category States, which were entitled to 90 *per cent* grant and 10 *per cent* loan.

The above strategy of the Government attempted to give priority to the housing sector and to address various issues of rural housing through isolated schemes. The strategy was marked by a multiplicity of schemes with similar components instead of improving upon critical aspects of IAY. In its Thirteenth Report (1999-2000) the Standing Committee on Urban and Rural Development failed to understand the reasons behind the launching of new Centrally Sponsored Schemes, i.e. SAY and CCS, in a situation where a comprehensive scheme of IAY already existed for the same purpose. The Committee further observed in 2001 in its Twenty-fifth Report that though the Government had recognized the need for rationalization and convergence of multiple schemes for effective implementation and noticeable impact, they had introduced yet another scheme, i.e. PMGY (Gramin Awaas), in October 2000. The Committee deplored the planning of the Government and stressed on the convergence of various housing schemes. The Tenth Plan Working Group on the Rural Poverty

Alleviation Programme (2001) also called for the merger of the existing rural housing programmes into a single integrated programme to be implemented in the country on a uniform basis.

The Housing branch is being run under the charge of the DHO who supervises all the housing programmes like RHS, EWS, LIGP, etc. Housing is a State Subject under the Constitution. When we consider housing from the economic point of view, it is seen that housing is a private good, best supplied by the market in response to the demand of individual buyers as reflected by prices. As such, Government has only a limited role to play in this area, which if played properly, can help facilitate housing activity and help meet the requirements. In 1993, a study projected that out of about 4.5 lakh households in Meghalaya in 2000, about 1.6 lakh households were without high quality shelter in the State. None were strictly homeless, though inadequate. Most of these 1.6 lakh houses are temporary, which need periodical replacement. Substituting the roof with CGI sheets can be a possible step to create economical housing for the people. Since 1981-82 to 2009-10, 71,632 families have been provided three bundles of CGI sheets each under the Rural Housing Scheme. Those who are "too poor to build their own houses upto the roof frame level with their own resources" are serviced by the Indira Awaas Yojana of the C&RD Department under which 4282 households have been helped since 1992-93 to 1999-2000. Slums which are coming up in urban areas, are serviced by the Urban Affairs Department. There are 53 urban slum areas in Meghalaya with a population of 1.1 lakh slum-dwellers. Thousands are being covered under the Environmental Improvement of Urban Slums Programme and the National Slum Development Programme.

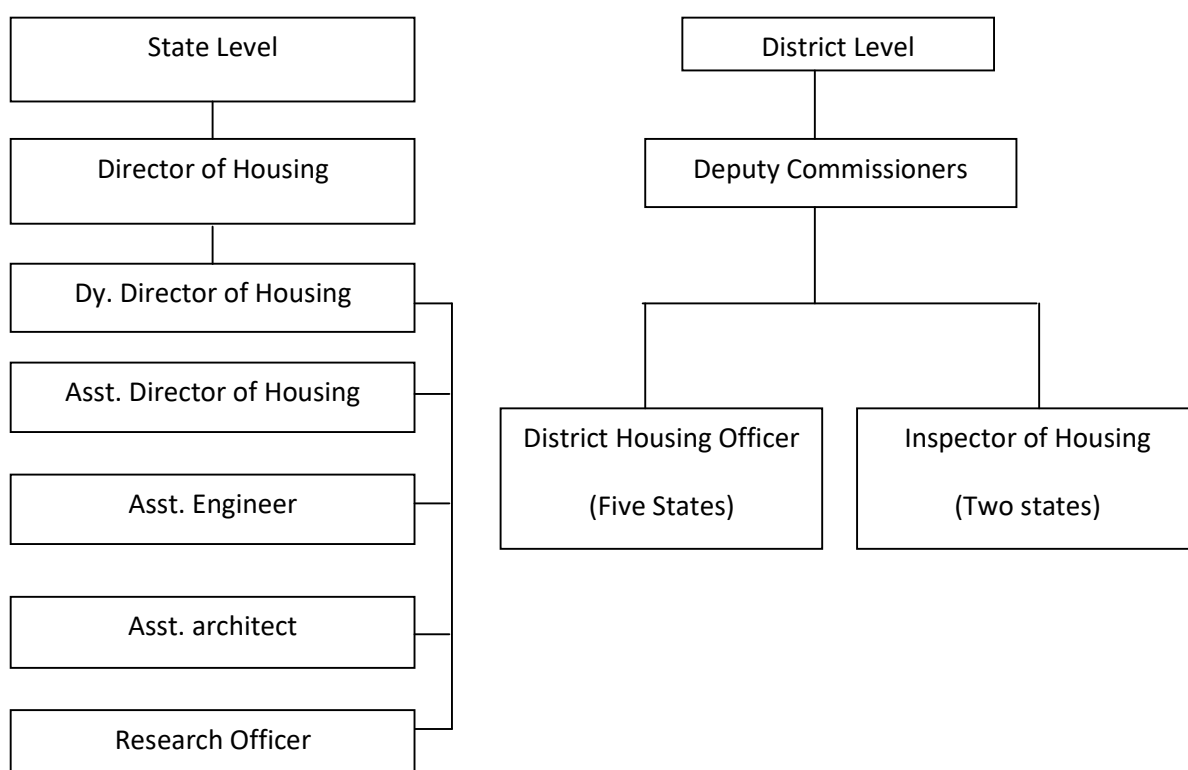
1.4 Process followed under Rural Housing Scheme

Three bundles of CGI sheets were given to the poor and bona-fide residents of Meghalaya. The Rural Housing Scheme (RHS) was being implemented through the local MLA and office of the Deputy Commissioner (Housing). When the target for the year has been obtained from the government the meeting of the District Housing Committee (DHS) is convened to select the villages for Implementation of scheme.

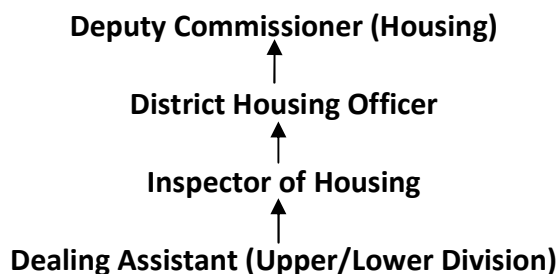
The executive committee of the selected villages will have to select five beneficiaries from amongst the poorest of the poor in their respective villages and forward their names to the office of the

Deputy Commissioner (Housing). The District Housing officer/Inspector of Housing will then make spot inspection of the houses of the recommended names. After satisfying the authenticity of the recommended names the application forms are then handed to the persons concerned. Application forms duly filled in and recommended by the headman are to be submitted to the office of DC (Housing) along with the necessary documents such as: Land Holding Certificate, Income Certificate etc.

Particulars of organizational function and duties



The subject matter dealt with by the Branch is received first as desk from the receipt section where it arrives at the desk of the Branch Officer. The Branch Officer then distributes the correspondence to the concerned Dealing Assistant who put it up in the file and route the file to the Inspector of Housing. The Inspector of Housing then puts up the file to the Branch officer i.e. the District Housing officer, then to the Deputy Commissioner.



- ❖ The Branch sees to the paper work, Inspection, reports and progress for implementing the Schemes i.e. the Rural Housing Scheme.
- ❖ The Branch deals with intimating the beneficiaries to complete the formalities required for the Scheme, sanctions and also release of the Grant i.e. (Three Bundles of C.G.I Sheets) to the sanctioned beneficiaries.

The Housing Department functions as the nodal department for housing activities in Meghalaya. It will play a co-ordinating role, and also watch over the progress of housing activities in the State.

1.5 Quality of housing in Meghalaya

The quality of housing in the rural area of Meghalaya indicates that majority of households live in *kuccha* houses and a substantial proportion reside in semi-*pucca* house. However, only 14.3 percent of households live in *pucca* houses. Distribution of households by the number of dwelling rooms show that nearly 33 percent of rural households live in dwelling units with two rooms and another 25 percent in one room houses. Around 5 percent of the households do not have any exclusive room to live. Only 37% of rural households in village live in dwelling units with more than two rooms. After the implementation of Rural Housing Scheme in the state, every year around 6-7 crore worth of CGI sheets (3 bundles each) is distributed under the scheme.

The rural houses were found to mainly have a traditional design and built using local materials, with only a handful of houses built using bricks and reinforced cement concrete. The prevalent house design is a two-storeyed structure with light ekra (bamboo reinforced wall) or wooden walling and plastered with mud or cement plaster on thick stone masonry walls. Generally these stone masonry walls are of undressed stones laid in mud mortar with height up to 2 m above the plinth. The light-weight sloping roof was made up of corrugated galvanized iron (CGI) sheets having rafters and

purlins made of wood or bamboo. While the top floor is normally used for residential purposes, the ground floor is used to keep cattle or as a storehouse. In spite of being non-engineered structures, these houses have a proper system of bamboo/ wooden beam-column and fulfil most of the earthquake safety requirements of having a proper connection between different elements, due to which such houses act as a single unit and ensure box action.

Chapter-2

Objectives and Methodology

Shelter is one of the basic needs. The overall development can hardly ignore this crucial aspect. It was considered to be a nonproductive investment by the earlier economists in general. However, today it is closely linked with the process of overall socio-economic development; it is part and parcel of the national goal. Though villages do not have a large number of people squatting on the roads or living in too congested settlements like in urban areas, housing is a serious problem here, especially for the rural poor. While, assessing the housing shortage in rural areas, houses are usually divided into three categories, namely, pucca houses, which are acceptable 'houses; semi-pucca houses which are also acceptable, and kutcha houses with mud thatched roof. The Kutcha houses are further divided into two categories of serviceable houses and unserviceable houses. Serviceable houses do not constitute housing shortage in rural areas as per the set norms. Only unserviceable kutcha houses are problem houses.

2.1 Objective of the study

The specific objectives for the study are as follows:

- ❖ Number of beneficiaries recommended by DCs and number of beneficiaries received CGI sheets.
- ❖ No. of beneficiaries recommended by MLAs and no. of beneficiaries received CGI sheets.
- ❖ Amount sanctioned / expenditure incurred.
- ❖ Total quantity of CGI sheets purchased in MT/Units in bundles.
- ❖ Source from where material procured / quality of CGI sheets.
- ❖ Quantity of CGI sheets supply per beneficiaries.
- ❖ Name of supplier / contractor year-wise.
- ❖ Analysis of proper use of CGI sheet and other materials (Type/ Source/ Cost/ Durability/ Electricity/ Eco friendly etc.)
- ❖ Complaints from beneficiaries / non beneficiary if any.
- ❖ Problems faced relating to delay in supply of CGI sheet.

- ❖ SWOT analysis of the scheme
- ❖ Social impact of the scheme on employment, food security, sanitation, access to education and health facilities etc.
- ❖ Social acceptability of the scheme.
- ❖ Feedback from target groups/beneficiaries.
- ❖ Suggestion and recommendations for overall improvement of the scheme.

2.2 Approach and Methodology

In order to measure the impact of the scheme on study indicators, both quantitative and qualitative information were obtained. The set of methodologies employed included those that involved measurement of the scheme success on the basis of already existing measures and measurement of the success of the programmes by the constructing new measures.

2.1.1 Desk research

Various records available with the concerned department involved in the implementation of the Scheme were examined to ascertain relevant information regarding implementation of the programme.

2.1.2 Interviews with officials

Officials involved in the implementation of the scheme at the district, block, and village levels were interviewed to ascertain information regarding the implementation of programmes, their experiences in implementation, nature of effects/ impacts observed, factors influencing success of programmes, cases of positives impacts, etc. The discussions also helped in bringing out the nature of constraints / difficulties faced in implementation and help identify corrective measure to enhance the impact of the scheme.

The interviews were being conducted with the help of semi-structured interview schedule (designed after consultation with the Programme Implementation and Evaluation Department) and conducted by AMC Research Group experienced field investigators.

2.1.3 Discussion with District/Village council members

District Councils in Meghalaya have a proper understanding of the local situation and can provide valuable qualitative information to understand the nature and magnitude of impact of scheme, implementation related limitations, relevance and proper targeting of the programmes in the local context. The discussions were conducted by AMC Research Group experienced field investigators with the help of a semi-structured discussion guide.

2.1.4 Observation

Observation technique is an effective tool of capturing visual information on the condition, use and effects of the various interventions under the programmes. Both structured and unstructured observation were conducted in a natural setting to supplement the information provided by beneficiaries / officials and other representative related with the scheme with help of a questionnaire or a tally sheet with guidelines.

2.1.5 Interviews with beneficiaries

The impacts of the scheme on the intended beneficiaries were assessed through the face to face personal interview with help of semi-structured interview schedule. The schedule were developed such as to help measure the impact on both the individual beneficiary and family towards the scheme, the respondent will be the beneficiary himself / herself.

2.1.6 Focus group discussion

The discussions conducted amongst a homogeneous group of the targeted audience (beneficiaries and NGOs representatives etc.) comprising 8 to 12 members per group. These discussions were conducted with help of discussion guide covering various aspects of enquiry. They were very useful in enriching our understanding of different types of impact and the factors contributing and hindering positive impact. The experienced researchers of AMC Research Group conducted these discussions. The reference period of the study for selection of beneficiaries, collection of secondary/field data were for the last ten years.

2.3 Sample Design and Sample Size

A two stage stratified sampling design were adopted involving selection of villages, followed by selection of households. The 2011 census list of villages was used as the sampling frame for the selection of the blocks and villages respectively. Villages were stratified prior to the selection on the basis of a number of variables. The first level of stratification was based on geographic, with blocks grouped into regions according to their geophysical characteristics. Within each of these regions, villages will be further stratified using some of the following variables: Village size, distance from the town, proportion of non-agricultural workers.

Villages were the primary sampling unit (PSU) for the survey and were selected systematically, with probability proportional to size (PPS). Adjacent villages with small population sizes were combined into a single PSU for the purpose of sample selection.

The evaluation study covered all the eleven districts of the state. Out of the 11 districts 4 blocks from East Khasi Hills, 3 blocks from West Garo Hills, 2 blocks each from East Garo Hills, East Jaintia Hills, Ri Bhoi, South Garo Hills, West Jaintia Hills, and West Khasi Hills and 1 block each from North Garo Hills, South West Garo Hills and South West Khasi Hills district were covered under the study.

A sample of around 5% of the families was selected for the study. The sample was drawn such that there are sufficient numbers of observations in the sample of beneficiaries belonging to BPL. The proposed sample size were as follows:

Sl.No	District	Blocks	Year	Total No. of families (in last ten years)	No. of families surveyed (5% of the total no. of beneficiaries)
1	11	22	2003-04 to 2012-13	26731	1300

2.4 Project Execution and Quality control

The field work was carried out by a team of graduate/post graduate interviewers, specially trained for the purpose of the study. Training of the field team was crucial for carrying out a study of such sensitive nature where quality of the fieldwork is of utmost importance. Both theoretical (regarding key concepts and techniques) and on-the field training were imparted to the teams to cover issues like:

- ❖ Study objectives & Target segment
- ❖ Orientation to questionnaires
- ❖ Desensitization exercise, mock interviews and role plays
- ❖ Process to be adopted to approach the respondents
- ❖ Manner of canvassing questionnaires and possible ways to tackle sensitive / hostile attitude of the respondents.

During the conduct of the field-work due care was taken to adhere to the ethical standards. The respondents were interviewed under the condition of assured anonymity, and provided full information of the purpose of the study. During the process, the respondents were given full rights to refuse to participate and were replaced to ensure sample coverage. Further, to ensure quality, continuous monitoring of the field-work was undertaken by the field executive, under the direct supervision of research professionals. Interviewers were accompanied by the supervisors to ensure quality of field-work. Scrutinies of the schedules were done on daily basis on the field itself, to avoid discrepancies in the data collection and to ensure timely completion of field- work.

2.5 Data Entry and Analysis

The finding of the study is being presented in the tabular/graphical form containing absolute as well as relative values. The values of explanatory variables are being presented against the background variable in the tables. The quantitative finding of the study were corroborated and elaborated with the qualitative research finding. The data analysis plan is being made simple so that it can be understood easily. Appropriate statistical test were employed to infer valid conclusions. Qualitative data were analyzed through content analysis.

Chapter-3

Findings of the Study

The findings of the study are based on the feedbacks received from the target number of completed interviews with eligible beneficiaries during the visit to the site by the field investigators and research executive as well as based on the secondary information provided by the concerned departments/officials during the study.

3.1 Profile of sampled beneficiaries

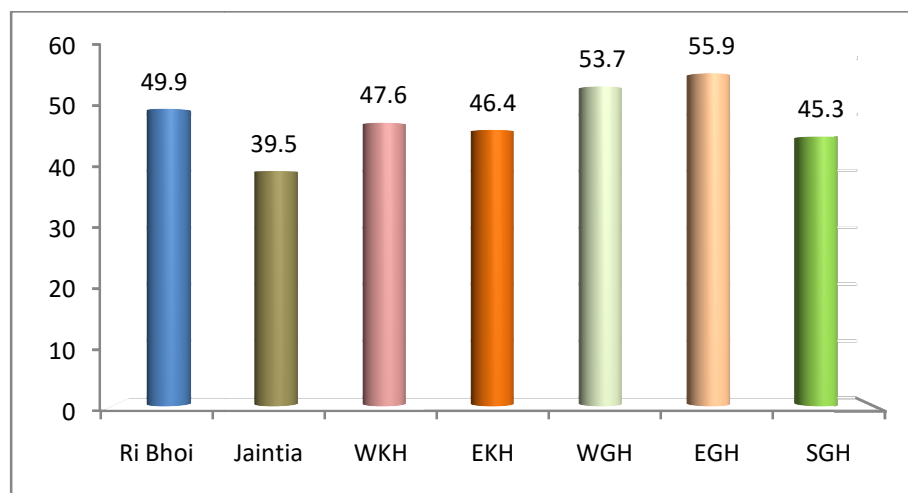
Table 3.1: Social status of sampled beneficiaries

District	No. of Beneficiaries	BPL (%)	APL (%)	Social Status (in %)			
				GEN	ST	OBC	SC
EKH	325	100	0	0.0	100	0.0	0.0
WKH	130	100	0	0.0	100	0.0	0.0
Jaintia Hills	169	100	0	0.0	100	0.0	0.0
Ri Bhoi	104	100	0	0.0	100	0.0	0.0
WGH	351	100	0	0.0	100	0.0	0.0
EGH	169	100	0	0.0	85.5	0.0	14.5
SGH	100	100	0	0.0	100	0.0	0.0
Overall	1300	100	0	0.0	97.8	0.0	2.2

Out of the total sampled beneficiaries all of them were BPL, more than 97% of the beneficiaries belonged to ST category. Only in East Garo Hills district 14.5% of the beneficiaries belonged to Schedules Caste. Most of the beneficiaries interviewed were not fully aware of the benefits derived under the Rural Housing Scheme. Apart from that, the few beneficiaries who knew about the scheme suggested that instead of distributing three bundles of CGI sheets, the department should provide them with financial assistance for construction of house.

3.2 Households living Below Poverty Line

Fig. 3.1: Proportion of Households living Below Poverty Line in Meghalaya (in %)



The above table shows the proportion of households living Below Poverty Line (BPL) in the state. Less than 50% of the households in Ri Bhoi, Jaintia Hills, West Khasi Hills, East Khasi Hills and South Garo Hills districts are above BPL. On an average almost 50% of the people residing in the state belongs to BPL.

3.3 Family size of sampled beneficiaries

Table 3.2 District-wise number of sampled beneficiaries according to family size (in %)

District	1-3 Members	4-6 Members	7-9 Members	10 & above members
East Khasi Hills	23.0	70.0	7.0	0.0
West Khasi Hills	20.0	70.0	5.0	5.0
Ri Bhoi	35.0	65.0	0.0	0.0
Jaintia Hills	40.0	60.0	0.0	0.0
East Garo Hills	20.0	70.0	10.0	0.0
West Garo Hills	25.0	65.0	10.0	0.0
South Garo Hills	25.0	65.0	5.0	5.0

The data presented in table 3.3 reveals that out of the total sampled beneficiaries most of the households had a size of 4-6 members. The table further shows that there were very few households with size of 10 & above members. All the sampled beneficiaries belonged to EWS/BPL families.

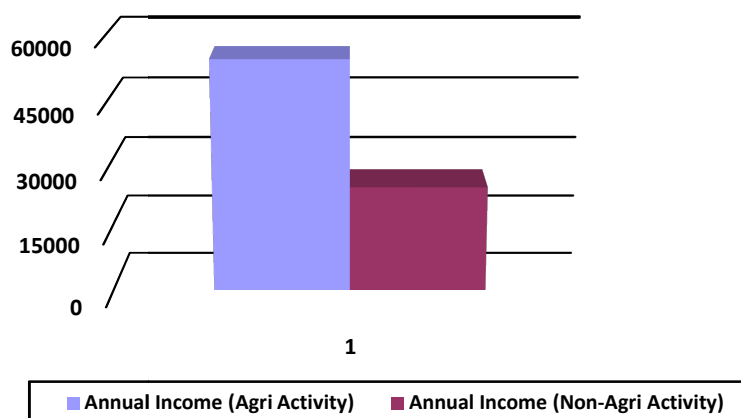
3.4 Occupation-of sample beneficiaries

Table 3.3: District-wise occupation-wise beneficiaries (in %)

District	Agricultural Labour	Seasonal Labour	Subsidiary occupation	Other occupation
East Khasi Hills	35.0	55.0	5.0	5.0
West Khasi Hills	25.0	75.0	0.0	0.0
Ri Bhoi	45.0	45.0	10.0	0.0
Jaintia Hills	48.0	38.0	10.0	10.0
East Garo Hills	75.0	25.0	0.0	0.0
West Garo Hills	55.0	40.0	0.0	5.0
South Garo Hills	60.0	30.0	5.0	5.0
Overall	49.0	44.0	4.0	3.0

As it is shown in the above table that out of the total sampled beneficiaries, around 93% of the beneficiaries were agriculture labourers and seasonal labourers. The above table shows that engagement of beneficiaries in subsidiary/other occupations is just negligible.

3.5 Average annual income from agriculture and non-agriculture activity



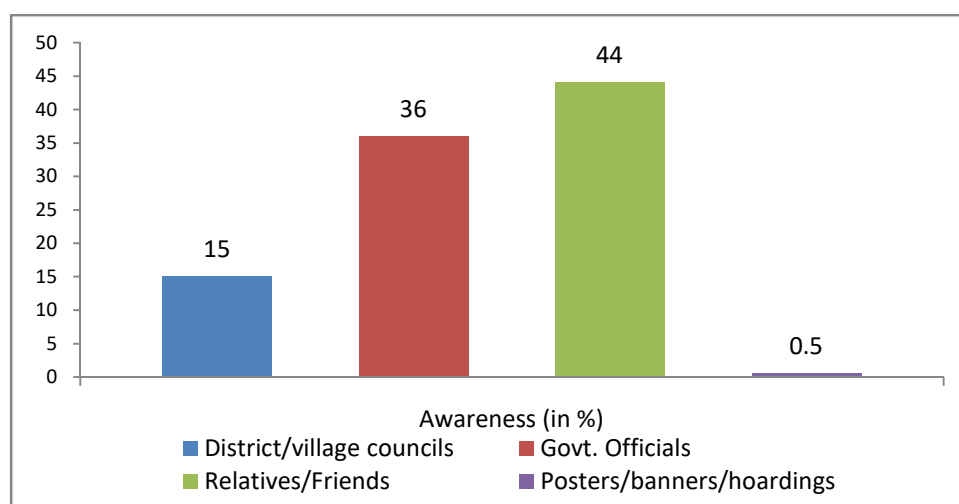
The figure above indicates that the average annual income generated from agriculture related activities amounts to Rs. 55,000/- (approx.), while the annual income from non-agricultural activity amounts to Rs. 25,000/- (approx.). The difference between annual income generated through agri activity and non-agri activity is around 48%.

Table 3.33: Monthly Income of highest earning household member

Sl.no.	District Name	Monthly Income of highest earning household member Total HH < 5000	Monthly Income of highest earning household member Total HH 5000 - 10000	Monthly Income of highest earning household member Total HH > 10000
1	West Garo Hills	83.10	10.67	6.23
2	East Garo Hills	85.60	9.57	4.83
3	South Garo Hills	76.72	18.51	4.77
4	West Khasi Hills	77.48	16.27	6.25
5	Ribhoi	75.59	17.43	6.98
6	East Khasi Hills	68.07	15.64	16.28
7	Jaintia Hills	62.00	28.94	9.07
	Total	74.84	16.02	9.14

3.6 Awareness regarding RHS

3.2: Source of awareness regarding RHS (in %)

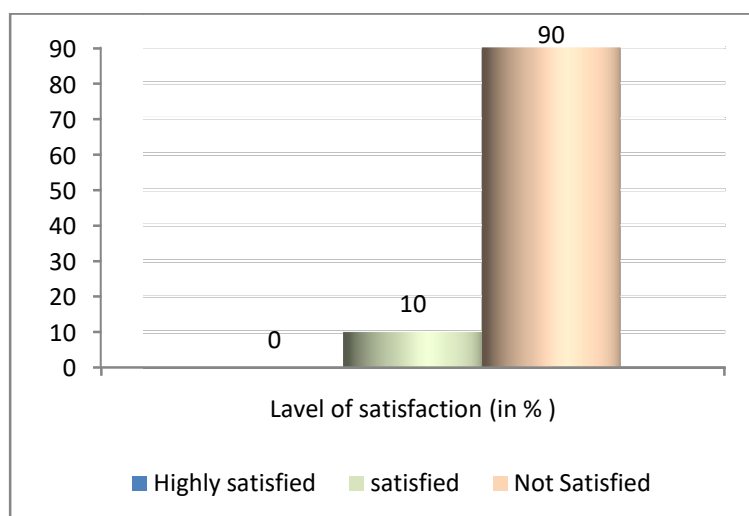


The above chart clearly indicates that around 80% of the beneficiaries got aware regarding the Rural Housing Scheme (RHS) through Govt. officials, relatives and friends. While 15% of the beneficiaries

got aware regarding the scheme from district/village councils. But there was almost no awareness through posters/banners/hoardings regarding the Rural Housing Scheme (RHS).

3.7 Satisfaction level of beneficiaries

3.3: Satisfaction level of beneficiaries regarding RHS (in %)



The 3.6 diagram clearly indicates that none of the beneficiary are highly satisfied with this scheme, only 10% of the beneficiaries are satisfied with the Rural Housing Scheme, while 90% of the beneficiaries were not satisfied with the scheme, the reason behind the dissatisfaction was due to non availability of grant in aid for construction of whole house.

3.8 Beneficiaries recommended by DCs and MLAs

Table 3.4: Details of beneficiaries recommended by DCs and MLAs

Year-wise	No. of Beneficiaries (Recommended by DCs)	No. of Beneficiaries (Recommended by MLAs)
2003-04	631	2640
2004-05	2175	2860
2005-06	1833	2970
2006-07	0	3772
2007-08	0	3725
2008-09	0	3210
2009-10	0	2915
2010-11	0	0
2011-12	0	0
2012-13	0	0
Total	4639	22092

During the last ten year from 2003-04 to 2012-13, around 4639 beneficiaries were recommended by DCs and 22, 092 beneficiaries were recommended by MLAs under the Rural Housing Scheme (RHS). A total of 26, 731 beneficiaries are recommended under RHS, out of which 80% of the beneficiaries were recommended by the MLAs. During the field work most of the villagers were of the opinion that the beneficiaries recommended by the MLAs were the people who were dear and near to the representative. Hence the process of getting recommended by the beneficiaries by MLAs lacks transparency and correct procedures were not being followed.

3.9 Distribution of CGI sheets under DC quota and MLA quota

Table 3.5: District-wise details of beneficiaries received CGI sheets under DC quota and MLA quota

Year-wise	District	No. of Beneficiaries (Under DC Quota)	No. of Beneficiaries (Under MLA Quota)
2003-04	East Khasi Hills	128	672
	West Khasi Hills	102	288
	Jaintia Hills	87	336
	Ri Bhoi	61	192
	West Garo Hills	190	720
	East Garo Hills	63	336
	South Garo Hills	Nil	96
	Total	631	2640
2004-05	East Khasi Hills	554	728
	West Khasi Hills	237	312
	Jaintia Hills	277	364
	Ri Bhoi	159	208
	West Garo Hills	593	780
	East Garo Hills	277	364
	South Garo Hills	78	104
	Total	2175	2860
2005-06	East Khasi Hills	376	756
	West Khasi Hills	282	324
	Jaintia Hills	235	378
	Ri Bhoi	141	216
	West Garo Hills	376	810
	East Garo Hills	235	378
	South Garo Hills	188	108
	Total	1833	2970
2006-07	East Khasi Hills	0	952
	West Khasi Hills	0	440
	Jaintia Hills	0	476
	Ri Bhoi	0	272

	West Garo Hills	0	1020
	East Garo Hills	0	476
	South Garo Hills	0	136
	Total	0	3772
2007-08	East Khasi Hills	0	978
	West Khasi Hills	0	402
	Jaintia Hills	0	469
	Ri Bhoi	0	268
	West Garo Hills	0	1005
	East Garo Hills	0	469
	South Garo Hills	0	134
	Total	0	3725
2008-09	East Khasi Hills	0	812
	West Khasi Hills	0	348
	Jaintia Hills	0	406
	Ri Bhoi	0	232
	West Garo Hills	0	870
	East Garo Hills	0	426
	South Garo Hills	0	116
	Total	0	3210
2009-10	East Khasi Hills	0	742
	West Khasi Hills	0	318
	Jaintia Hills	0	371
	Ri Bhoi	0	212
	West Garo Hills	0	795
	East Garo Hills	0	371
	South Garo Hills	0	106
	Total	0	2915
	Grand Total	4639	22092

The table 3.4 clearly indicates the district-wise details of beneficiaries who have received CGI sheets under the Rural Housing Scheme (RHS) in the state. During the last ten years, a total of 26,731 beneficiaries have been given CGI sheets under RHS. In the year 2004-05, around 5035 beneficiaries were given CGI sheets, while in the year 2009-10 it came down to 2915. Till 2005-06 beneficiaries were sanctioned under DC and MLA quota, while from 2006-07 onwards the beneficiaries were sanctioned only under the MLA quota.

3.10 Amount sanctioned and expenditure incurred under RHS

Table 3.6: Details of amount sanctioned and expenditure incurred under RHS

Year-wise	Amount Sanctioned (in Rs/Cr.)	Expenditure incurred (in Rs/Cr.)
2003-04	5.30	5,25,99,878
2004-05	6.50	6,49,44,542
2005-06	7.60	7,57,39,738
2006-07	5.74	5,73,94,497.53
2007-08	5.50	5,49,89,033
2008-09	6.00	5,99,06,819
2009-10	6.50 LDA Received 5.93	5,92,40,300
2010-11	6.00	Not Procured
2011-12	6.50	Not Procured
2012-13	Nil	Nil
Total	55.07	42, 48, 14, 806.33

During the last ten years a total amount of Rs. 55.07 crores were sanctioned under RHS, while out of the total sanctioned amount only Rs. 42.48 crores were incurred. It shows that only 77%, out of the total sanctioned amount were incurred under the scheme. In the year 2010-11 and 2011-12 apart from sanctioning 12.50 crores, CGI sheets were not procured. Due to this, still most of the sanctioned beneficiaries have not received CGI sheets. While interacting with the beneficiaries, many of them were not satisfied with the implementation of the scheme.

3.11 Quantity of CGI sheets procured

Table 3.7: Details on quantity of CGI sheets procured (in MT)

Year-wise	CGI sheets (in MT/Units)
2003-04	1392.90
2004-05	1510.516
2005-06	1470
2006-07	1131.60
2007-08	1117.50
2008-09	963.60
2009-10	874.50
2010-11	Not Procured
2011-12	Not Procured
2012-13	Not Procured

During the last ten years around 8460.616 MT of CGI sheets were procured by the department under the scheme. All the sheets were procured from registered dealer. The maximum no. of CGI sheets were procured in the year 2004-05, while the least were procured in 2009-10. While in the year 2010-11, 2011-12 & 2013-13 no CGI sheets were procured under the scheme.

3.12 Contractors/ Supplier of CGI Sheets

Table 3.8: Details of contractors/supplier and source from where materials procured

Year	Contractor/Supplier	Main Source	Quantity of CGI sheets Purchased (in MT)
2000-01	Bajrang Steels Pvt. Ltd	SAIL	3289.80
2001-02	O. B . Tariang SAIL	SAIL	2242.20
2002-03	O. B . Tariang SAIL	SAIL	1519.50
2003-04	O. B . Tariang SAIL	SAIL	1392.90
2004-05	O. B . Tariang SAIL	SAIL	1510.516
2005-06	O. B . Tariang SAIL	SAIL	1470
2006-07	O. B . Tariang SAIL	SAIL	1131.60
2007-08	M/s Iamon Agency	SAIL	1117.50
2008-09	M/s Monlang Agency	SAIL	963.60
2009-10	M/s R.Lyngdoh Enterprise	SAIL	874.50

The above table shows the detailed list of contractors from whom the CGI sheets were procured by the housing department. During the year from 2001-02 to 2006-07, around 9266.716 MT of CGI sheets were procured from O.B.Tariang, while in the year 2000-01, 2007-08, 2008-09 & 2009-10 the CGI sheets were procured from other agencies/enterprises.

3.13 Quality of CGI sheets

The CGI sheets were procured from authorized dealers of the company like SAIL/Bhushan Steel. The specification of the CGI sheets such as class, Gauge of thickness and the length etc. was being checked by the technical personnel at the district level with the help of screw gauge etc. at the time of receiving the order. From 2003 to 2006, the local dealer provided 'Class VIII' quality CGI sheets while the Housing Department categorically stated that 'Class VIII' quality sheets were supplied in 2003-04, 'Class III' in 2004-05 and 'Class I' in 2005-06. While interacting with the beneficiaries most of them were satisfied with the quality of CGI sheets supplied to them. The specification of CGI sheets which were lifted by suppliers i.e. Quality: 24 Gauge or 0.63 mm thickness as well as size 800 mm x 3000 mm as approved by Department of Housing, Govt. of Meghalaya.

3.14 Analysis of proper use of CGI sheets and other materials in construction of these houses

3.14.1 Cost – CGI sheets have proved to be the most appropriate and cost effective means for building houses. However, under the Rural Housing Scheme (RHS) the beneficiaries are given CGI sheets without any cost. The beneficiaries who got CGI Sheets are satisfied with the quality of CGI sheets supplied to them.

3.14.2 Housing Materials - In some places near the rivers, houses were made of stones whereas in other locations near hills and forests they were made of timber. The style and mode of houses depend also on the type of weather and climate. Places with heavy downpour of rain and which slashes the sideways severely due to wind and storm like and its neighborhood, houses made of stone with pointed and extended roofs are common. Bamboo structures are very common in Ri Bhoi and plains belt of Garo Hills. Not only that bamboo is plentiful available, but such kinds of structures cool the air within and hence natural air-conditioned. Refined logs and pine trees are the materials used in the cold belt of the high hilly regions.

3.14.3 Durability - Corrugated iron (CGI) sheets are considered as better roofing materials and it's quite affordable. It is light weight and flexible with long span. When it comes time to replace the roof, metal roofing is always a viable option. It is ideal for homes that have either a flat or steep roofline or it offers durability that is hard to match. When beneficiaries are choosing between metal roofing and other types, they should be fully aware of what you are paying for.

Longevity and Durability

The main factor that homeowners consider when looking for a roofing option involves longevity and durability. They want something that will stand the test of time and last. Metal roofs have been found to last between 40 and 70 years, but it depends on the material that they choose to make their metal from. This is much longer than traditional asphalt roofing that lasts only from 10 to 20 years. This makes metal roofing the better option for homeowners that take longevity into consideration. Metal roofs also can withstand strong winds and is a resilient roofing type

Energy and Safety Advantages

A metal roof system is an energy efficient roofing type, because it reflects solar heat and can cut back on cooling costs immensely. Beneficiaries can also rest assured knowing that metal roofing will not go up into flames in the event of a lightening strike.

Disadvantages

Metal roofing is known for offering many benefits, but there are a couple disadvantages that are connected to this roofing type. It is not the most affordable roofing option on the market and it is much more expensive than traditional asphalt roofing. However, it should be noted that metal roofs lasts longer and the larger initial investment is usually worth the added expense. You should also be warned that metal roofs can be quite noisy in the event of heavy rain or hail compared to architectural roof shingles or tile shingles.

3.14.4 Electricity/Drinking Water/Sanitation etc.- The quality of housing in the rural areas of Meghalaya indicates that majority of household live in kuccha houses and a substantial proportion reside in semi-pucca houses. However, only 14.3 percent of households live in pucca houses. The proportion of pucca houses almost doubled in 2001 over 2001 and proportion of kuccha houses decreased substantially during this period. However, this analysis in case of Meghalaya, has to be approached with caution as what Census definitions, as Kuccha houses may actually be durable, eco-friendly houses made of natural material such as bamboo or its derivatives.

Distribution of rural households by the number of dwelling rooms show that nearly 33 percent of rural households live in dwelling units with two rooms and another 25 percent in one room houses. Five percent of households do not have any exclusive room to live. Only 37 % of rural households live in dwelling units with more than two rooms. There are however inter-district variations as shown in the table below.

Table 3.9: Distribution of Rural Households by number of Dwelling Rooms (%)

District	No exclusive room	One room	Two rooms	Three rooms	Four rooms	Five rooms	Six rooms and above
West Garo Hills	7	35	36	17	3	1	1
East Garo Hills	3	31	43	17	4	1	1
South Garo Hills	3	21	43	26	5	1	1
West Khasi Hills	4	22	33	21	10	5	5
Ri-Bhoi	4	17	32	26	11	5	5
East Khasi Hills	7	23	30	20	11	5	4
Jaintia Hills	3	15	24	19	16	11	13
Overall	5	25	33	20	9	4	4

It may be mentioned that every year about Rs 6-7 crore worth of CGI sheets (3 bundle each) is given under the Rural Housing scheme of Housing department supplemented also by SRWP (by some of the MLAs).

Supply of drinking water by source and location:

About 62% of the rural households in Meghalaya have access to safe drinking water. However, there exist large inter-district variations. Only 12% of the total rural households have the source located within the premises, and another 56% have the source near the premises. The following Tables show the inter-district variations.

Table 3.10: Distribution of rural households by source of drinking Water (%)

State/ District	Tap	Hand Pump	Tube Well	Well	Tank, Pond, Lake	River, Canal	Spring	Any other
West Garo Hills	10	5	7	40	10	5	20	3
East Garo Hills	19	0	0	36	1	3	40	1
South Garo Hills	27	0	0	9	2	13	47	2
West Khasi Hills	24	1	3	32	8	5	26	1
Ri-Bhoi	36	1	2	18	6	7	28	2
East Khasi Hills	46	2	2	22	7	5	15	1
Jaintia Hills	13	1	2	46	4	4	27	3
Overall	24	2	3	33	6	5	25	2

Table 3.11: Distribution of Rural Households by Location of Drinking Water (%)

District	Within Premises	Near Premises	Away
West Garo Hills	19	54	27
East Garo Hills	19	57	24
South Garo Hills	8	59	33
West Khasi Hills	4	52	44
Ri-Bhoi	12	51	37
East Khasi Hills	10	62	28
Jaintia Hills	6	53	41
Overall	12	56	32

Availability of latrine facilities

Facilities for the safe disposal of night soil can have a great bearing on rural health. In the rural areas of Meghalaya only about 51% of the households have access to latrine facilities. The distribution of latrine facilities is not uniform throughout the State, East Garo Hills with 75% has the highest percentage of latrine facilities. On the other hand, West Khasi Hills with 30% has the lowest availability of latrine facilities. Jaintia hills with only 32% is also among the lowest.

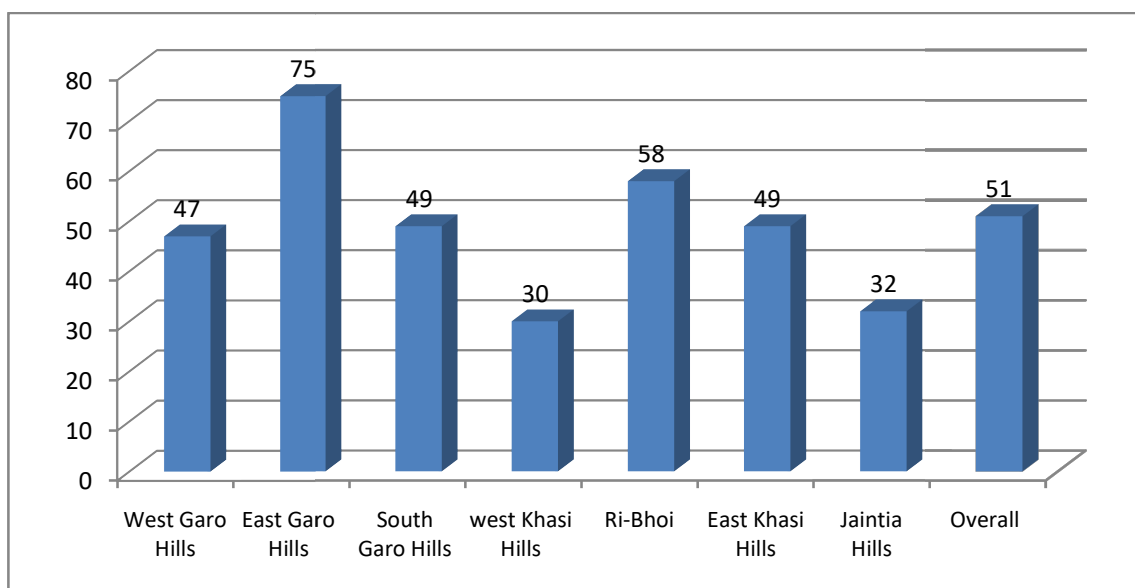
**Distribution of Rural Household by latrine (%)**

Table 3.12: Distribution of rural households by availability of latrine facility (%)

District	Availability of latrine (%)	District	Availability of latrine (%)
Overall	30	West Khasi Hills	30
West Garo Hills	16	Ri-Bhoi	38
East Garo Hills	14	East Khasi Hills	57
South Garo Hills	13	Jaintia Hills	34

Electricity Connection

Rural Electrification in India has long been regarded as a vital programme for socio-economic development of rural areas. The access to electricity to rural households in the State is quite low as per 2011 census. The difficult terrain and scattered nature of the settlements (48% villages less than 200 population, density of population in rural areas less than 80/ sq. km.) may partially explain this phenomenon. Moreover, high incidence of rural poverty might have also been acting as a constraint behind low access to electricity in rural areas. The data presented in below table show that about 30% of the rural households in the State have electricity connection though there are wide inter district variations in electricity connection. It is maximum in East Khasi Hills (57%) and minimum in South Garo Hills (13%).

Table 3.13: DISTRIBUTION OF RURAL HOUSEHOLDS BY ELECTRICITY CONNECTION (%)

District	Electricity connection	District	Electricity connection
Overall	30	West Khasi Hills	30
West Garo Hills	16	Ri-Bhoi	38
East Garo Hills	14	East Khasi Hills	57
South Garo Hills	13	Jaintia Hills	34

A serious weakness in a normal tribal house is the lack of windows. The people generally claim that this keeps the houses cool in summer and warm in winter; that it keeps out mosquitoes and other stinging insects; that it prevents evil spirits getting in; and that since the walls rarely go right up to

the roof they do in fact get sufficient ventilation. Furthermore, we must not think of a tribal house as if it was a kind of building where a great deal of light is required. At present few of the people read, they do not have files to examine or letters to write and, in fact, most of their life is lived out of doors and the house is a place for cooking, sleeping and for meetings after dark. Windows, of course, should be introduced but they should not at first be too large. The walls of some of the buildings erected under the housing schemes consist of more doors and windows than they do of actual wall, and this creates an atmosphere that is very unfamiliar to the people. They feel exposed to the wind and rain and they miss the privacy which they greatly treasure. It is not surprising, therefore, that in many places we found the majority of doors and windows blocked by bamboo mats, bits of cloth or even walled up altogether. The scheme of introducing ventilation would be more likely to succeed if we did not try to do too much at once. Small windows (always, of course, with shutters) would be more acceptable and more likely in practice to be kept open.

3.14.5 Impact Analysis on use of eco-friendly local technology in construction of houses –

Basically, the traditional houses are built on raised platforms. The roofs are of thatch while the walls may be from materials such as stone masonry with lime mortars, lime rendered mud walls or thatch depending on prevailing weather conditions. Mud and stone walls are common in areas with heavy rainfalls. The structural system consists mainly of post and beam timber frames having pillars buried into the ground. The floor is supported at intervals by limestone or wooden pillars. Some of the characteristics of the traditional houses in that are in conformity with modern building code requirements include the fact that they are not usually built on hill tops and they have symmetrical oval shapes which are devoid of sharp corners, thereby avoiding stress concentrations which is a major source of failure at wall corners during earthquakes. Nails are not used in the constructions, and the grooves and tongues that are utilized allow for dissipation of seismic loads. The roofs are made of light materials so that fatalities from failed roofs are limited.

Roofing and walling are two crucial elements of house. There is a need for considering developing alternatives eco-friendly and cost effective roofing material for hilly state like Meghalaya. Bamboo can be a high versatile source material for construction of houses. For this there is a need for an organized action on prototyping, demonstration, standardization aimed at improving acceptance

levels and promoting appropriate construction practices. In Meghalaya there is already Bamboo Mat Corrugated Sheets manufacturing units with production capacity of 3000-4000 BMC sheets per month. This type of material is very cost effective and environment friendly. Although under the Rural Housing Scheme there is no provision for use of alternative/eco-friendly local techniques in construction of houses. The major problems of these rural houses appear to be as follows:

1. These houses do not give protection against wind, rain and cold;
2. They do not have proper arrangement for light and fresh air;
3. They do not have separate arrangement for keeping animals,
4. There is no arrangement for basic sanitation and drinking water,
5. The surrounding of the houses, lack the most fundamental requirements for hygiene,
6. The houses are infested with insects, rodents etc., which are dangerous to health;
7. The houses have high recurring costs (Maintenance) which poor cannot afford; and lastly
8. The houses are incapable of giving protection against natural calamities like earthquake, floods, cyclones etc.

3.15 Implementation process followed under Rural Housing Scheme

Under the Rural Housing Scheme (RHS), three bundles (0.30 mts.) of CGI sheets were provided to beneficiaries for construction of house. The CGI sheets were procured from authorized dealers of the company like SAIL/Bhushan Steel. The specification of the CGI sheets ordered was being checked by the technical personnel of the concerned District Offices with the help of screw gauge etc. while receiving the supply of materials. These facilities were provided to the houseless families from EWS/BPL living in the rural areas of the state. The District Officials like District Housing Officer/Inspector of Housing were entrusted with the task to inspect/monitor selection/distribution of the sheets.

If the house is let out or used for any purpose other than for which the grant has been made, the grantee will have to forfeit his/her right over the grant and he/she will have to pay for the market price of the CGI sheets to the department. The identification of the beneficiaries was done by the

District Housing Committee (DHC), the grant does not include provision for building their houses up to the roof frame level.

Problems faced relating to delay in supply of CGI sheet

Replying to this, the concerned department stated that last open tender invited by the Department for the supply of CGI sheets was for the year 2001-2002. The selected suppliers O.B. Tariang and M/s Meghalaya Sheets and Tubes could not supply the CGI sheets inspite of repeated extension of time citing the sudden and unprecedented increase in the price of CGI sheets which led to the delay of more than one year in implementation of the Rural Housing Scheme. The department cancelled the supply orders and decided to purchase from reputed and established manufacturing company without calling for tenders in consultation with the Finance Department. Quotations were obtained from manufacturers and the Government decided to purchase the remaining CGI sheets from the Steel Authority of India Ltd. The SAIL supplied the CGI sheets through the local authorised dealer for the state. With the approval of the Finance Department to procure CGI sheets for the remaining four years, the SAIL delivered the material through their authorised dealer. During 2001-02, 2002-03, 2003-04, CGI sheets of Class VIII quality was procured. Class III quality was procured during the year 2004-05 and Class I quality during 2005-06 were purchased from SAIL through their local authorised dealer. The CGI sheets were received and checked by the technical personnel of the district officers. Further, Assistant Engineer (Project) of the Directorate also conducted sample check to ascertain the facts before releasing of 10% security deposit.

3.16 Social acceptability of scheme in terms of Cost and Benefit

There was no provision of any financial grant for construction of whole house under the RHS, while the only benefit derived under the scheme is distribution of CGI sheets. Most of the beneficiaries have stated that, since the implementation of Rural Housing Scheme in the state they have not derived any cost benefit under the scheme. The three bundles of CGI sheets were distributed to the beneficiaries belonging to EWS/BPL families whose annual income does not exceed 25,000/-. Hence mere distribution of CGI sheets to EWS/BPL families not play any kind of positive role in improving the cost and in providing of any kind of benefits under the scheme.

There has not been much change in the income level of beneficiaries after implementation of Rural Housing Scheme (RHS) by the Housing Department. Almost all of the sampled beneficiaries said that their income level has not increased. The beneficiaries have to spend more money on construction of houses and they don't get any financial assistance for construction of the house. Hence they have to spend more money in getting the house constructed.

Table 3.14: Average annual income of sample beneficiaries before and after

District	Annual Income before (in RS. `)	Annual income after (in Rs.)
East Khasi Hills	10,000	10,500
West Khasi Hills	9,195	9,300
Ri Bhoi	10,120	10,800
Jaintia Hills	12,355	13,500
East Garo Hills	10,121	11,000
West Garo Hills	10,981	12,000
South Garo Hills	10,993	12,100

3.17 Social Impact of Rural Housing Scheme

The beneficiaries perceived that the scheme has not fully met with the demand of poor people in rural areas in terms of providing assured benefit for construction of houses. They were in the opinion that the scheme would have been more successful if the beneficiaries were given financial assistance for making their houses more durable along with grant-in-aid of CGI sheets as the beneficiaries belong to EWS/BPL families.

In the state of Meghalaya the standard of living of rural people is poor and their scope of employment opportunities is also very limited as compared to urban areas. On the basis of Focus Group Discussions conducted, most of the beneficiaries were of the opinion that, the beneficiaries needs 100% financial assistance from the department for construction of whole house. The present Rural Housing Scheme has not succeeded in providing any kind of social security to the EWS/BPL.

3.18 SWOT Analysis

To identify the Strength, Weakness, Opportunities and Threats focus group discussions was organized during the field work and suggestions were taken from different stakeholders from different districts.

STRENGTH	WEAKNESS
<ul style="list-style-type: none"> ❖ Maximum reach-out of benefit for EWS/BPL families. ❖ Motivation. 	<ul style="list-style-type: none"> ❖ Lack of transparency in recommendation of beneficiaries. ❖ Funds sanctioned was not sufficient. ❖ Short-term prospect.

OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> ❖ Marginal benefit in getting the house constructed 	<ul style="list-style-type: none"> ❖ Dissatisfaction amongst non-recommended beneficiaries

3.19 Loopholes of RHS Scheme

The large sum of more than twenty two thousands has been allotted for rural housing. This scheme has been rather strongly criticised from several different points of view and indeed, it cannot be said that so far it has been very successful or very necessary in the tribal areas. Criticisms concern the wide, lack of transparency in selection of beneficiaries, lack of financial assistance for making their houses more durable along with the grant-in-aid of CGI sheets, and the unsuitable type of house that is commonly designed according to conventional type-plans.

‘The problem of housing in tribal areas has its historical background, and the future of rural housing must be based on sound philosophy, sounder economics, and artistic and cultural values. The leadership for initiating new rural housing programmes often belongs to urban minds, who do not have adequate knowledge of the variety, strength and durability of materials available in tribal areas. They are unaware of the efficiency and expediency of local methods, and they do not appreciate the rhythm and beauty of rural architecture. The tribals have lived in forests for centuries; they have a developed aesthetic sense including a sense for beauty, form and colour; and they have both imagination and skill. The consequences of discontinuance of the use of local materials; and introduction of ideas, methods and techniques foreign to the nature, genius, capacity and culture of the people need to be understood and studied.

According to the beneficiaries, the distribution of CGI sheets to the poor as part of the government's rural housing scheme has been blotted with allegations of anomalies from civil societies. The low cost home scheme is expected to reduce those anomalies within the system and also address the issue of homelessness among the poor in the state. There is to need to do away with the old system of distribution of CGI sheets mainly because there are a lot of loopholes which the civil society organisation had detected.

It is noticeable that there is seldom any provision in the housing schemes for paint with which to make CGI sheets aesthetically pleasant and to prevent rust. If we are to have these sheets, it is essential that an appropriate paint, preferably green, should be supplied in ample quantities. This should be done in every place where CGI sheets are provided. They should be left alone for a year so that they can be sufficiently weathered and should then be painted as a matter of routine.

In general, the new houses are far too small, inevitable when expensive materials are imported. Necessary alterations cannot be made; they are not in any way adapted to the life of the people. In one area new houses of this kind were built at considerable expense and at the wish of the people, but when they actually went to live in them they found them so small and uncomfortable that they put up houses of their own style next door and used the expensive concrete houses to store their grain or accommodate their cattle.

Some of the tribes like to have a big house with a central hearth round or near which they can sleep. Some of them prefer to raise their houses off the ground. Others build on a plinth of stone and mud plastered with clay. Some tribes attach a religious importance to certain parts of the house. There is a rule that the head of the family may only sit on one part of the hearth, a visitor at another, women at another. Part of the building is dedicated to the household gods. The people like to make additions to their houses and alter them from time to time. It is impossible to do this in a house with cement walls.

Note: The sample beneficiaries of the scheme expressed that it would have been more successful if the beneficiaries were given financial assistance for making their houses more durable along with grant-in-aid of CGI sheets as the beneficiaries belong to EWS/BPL families. (Nothing specific impact on the beneficiaries)

Chapter-4

Conclusion and Recommendations

One of the main objectives of the rural housing policy is to make a contribution to wider rural development process and to raise income and living standards. Decisions about rural housing would have implications for rural employment, opportunities, and for maintenance of rural services such as schools, hospitals, and shops. Traditionally, in rural areas, the home and the workplace are linked. The rural housing initiatives, which have been undertaken by the government lack connectivity with wider rural development policies such as rural employment guarantee schemes or various other agriculture policies. It would be imperative for the success of housing initiatives that various agencies collaborate and formulate a housing policy that fits squarely within rural development policies. If one of the objectives of rural housing initiatives is to contribute towards development of the rural economy, this should be explicitly stated and reflected in concerted approach towards rural area development and the linkages strengthened with the help of gram panchayats (GPs)

The second most important objective of housing initiatives undertaken has been to directly help poor households in a focused way. It is important, therefore, for the policy makers to have clear knowledge of the pattern of rural housing disadvantage. The success of rural policies can only be gauged if it is known which sections of rural society are facing difficulty in accessing adequate accommodation and such policies can only be formulated once the mechanism of access to rural housing is understood. As discussed earlier, the dominant tenure in rural areas is homeownership, nearly 95 per cent. Kutchha and semi-pucca houses constitute nearly 64.6 per cent of housing stock. The common mode of house construction is self-building leading to poor quality of houses. Housing inadequacy in terms of lack of amenities is also pressing. Houses are small compared to the requirements of household size. Housing disadvantage is not only limited to SC/ST or EWS (economically weaker sections)/ LIG (low income group) households but to a much larger proportion of rural households.

One of the major problems observed during our field visits is the low affordability for housing in rural area. Since housing is a priority need for most people, they seize every available opportunity to own

a house through all-out efforts to raise funds. However, given the large investment needed for house construction, people have to mostly rely on friends and relatives or money lenders for fund mobilisation as they have little or no access to institutional finance. This is because of the nature of earnings of people in the rural areas which is characterised by various uncertainties. Sometimes of course they are assisted by remittances from their children and relatives working elsewhere. As RHS subsidy is inadequate, beneficiaries not only contribute their labour towards construction, but also borrow funds from friends to meet total cost.

The conclusions and recommendations based on the feedback from the beneficiaries as well as from the officials of the department are as follows:

Conclusion of the study

- ❖ Based upon the evaluation of the scheme, it is concluded that the scheme was not successful in achieving the desired objectives. Almost all the sampled beneficiaries reported that they were not benefitted from this scheme.
- ❖ Most of the beneficiaries during the survey reported that MLAs of the constituencies had recommended mostly to their close aids under this scheme. Therefore, a substantial portion of deserved beneficiaries remained deprived from these benefits. Hence, the lack of transparency in the procedure was found.
- ❖ Consequently, the amount sanctioned was not adequate to meet the demand of the beneficiaries who had already submitted their applications. As a result, from the year 2010-2011 onwards, the scheme was stopped and CGI sheets were not procured and provided to the beneficiaries.
- ❖ There has not been much change in the financial condition of the beneficiaries after implementation of Rural Housing Scheme (RHS). Almost all of the sampled beneficiaries said that under this scheme only CGI sheets were provided to the beneficiaries and for making the whole house they have to spend more money from their own pockets. They felt more burden on their financial condition.
- ❖ It was found during the evaluation that the overall procedure of implementation of this scheme in itself was a major drawback.

Widening Scope: The Road Ahead

The scope of Rural Housing Scheme is limited to providing grant as per budget allocation. There is need to address concerns of rural housing for all and to expand its scope to include sustainable habitat development. Empirical evidences show that better rural housing always has a positive correlation with creation of wealth and raises productivity in the rural sector in particular and hence augments social welfare too. Hence, there is a need of widening scope of the scheme by providing basic amenities such as water, sanitation, electricity, clean fuel, healthcare, education as well as creating gainful employment through the convergence of IAY through the other schemes being implemented by the government.

There was a felt need of addressing concerns of rural housing for all and to expand the scope of RHS to include sustainable habitat development. Ministry of Rural Development has already initiated several measures to solve the problems of rural housing, such as Vision Plan for Rural Housing (DO # K-11013/3/09-RH (Pt) dated 9 June 2010), The National Rural Housing and Habitat Mission to ensure the provision of adequate, affordable safe basic housing, services and habitat for all the poorest, and vulnerable BPL households in rural India by 2018, and Draft “National Rural Housing & Habitat Policy”. Now, the need of the hour is the immediate approval, adaptation and application of these policies, mission and vision to every corners of the country. There is also an urgent need for dissemination of these documents to all the stakeholders.

Present government is planning to launch National Gramin Awaas Mission (GRAM) aiming to achieve the goal of 'Pucca houses for all' by 75 years of the nation's independence, a time of just eight years to 2022. It would help focus attention on 'improving living conditions' rather than just offering shelter, with sufficient thought to inter-related considerations of basic amenities. Fixed end goal in terms of time and numbers (quantities) can be achieved, with planned cost reduction measures, increased efficiency in fund flow and utilisation. Effective decision making becomes possible if the agency is empowered and there exists a robust mechanism for regular monitoring. The recommendations for overall improvement of scheme are as follows:

- ❖ Beneficiaries who had received the CGI sheets under this scheme reported that only this component was not sufficient for construction of their houses due to their financial

conditions, which has led to the failure of this scheme. Therefore, it is recommended that the scheme must be designed in a way, that the beneficiary will get adequate support for construction of their house.

- ❖ Apart from distribution of CGI sheets, focus needs to be more on providing grant-in-aid support for construction of houses. There can be a provision of an affordable housing in rural areas and thereby ensuring homestead plots to all rural poor through replacement of the present scheme. Even bankable schemes can be launched, so that the funding is available at concessional rates and affordable for rural housing for EWS/BPL.
- ❖ The selection procedure needs to be rectified. More transparency needs to be there in selection of beneficiaries. There is a need for developing well-defined beneficiary selection procedure to cater the needs.
- ❖ The concerned officials should discharge their duties with more responsibility by conducting monitoring and supervision at regular intervals during the implementation of the scheme.
- ❖ Housing scheme should be designed in such a way that there would be provision to give financial assistance of eco friendly technology for construction of their houses which is also very cost effective. Bamboo Mat Corrugated Sheets can be a high versatile source material for construction of houses. For this there is a need for an organized action on prototyping, demonstration, standardization aimed at improving acceptance levels and promoting appropriate construction practices.
- ❖ A survey can be done through an independent agency to find out the actual number of households belonging to EWS/BPL in the state covering all the districts.
- ❖ Monitoring, inspection and supervision needs to be strengthened at all the tiers of administration to ensure that the programs are executed on time and within cost so that timely corrective actions would be taken in case of any slippage.

Annexure (Photographs)



Smt. Birjira Snaimih (Wahlang, EKH District)



Shri Draising Bhoi (Mawlynrei)



Smt. Mera Lamarai (Donaskur)



Shri Sunshine Rymbai (Pynurkha)



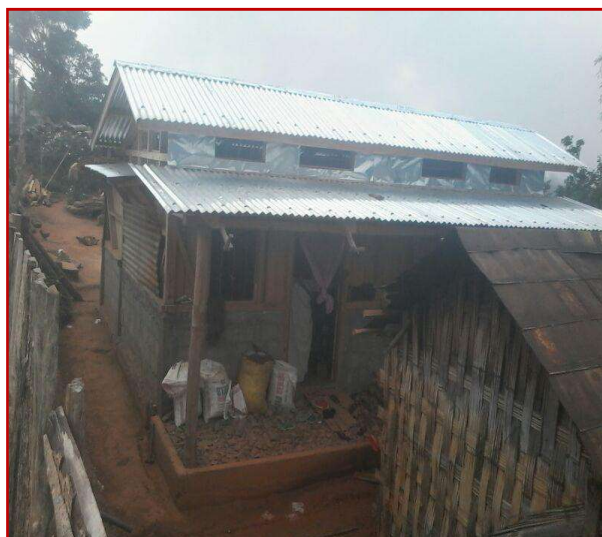
Smt. Evalim Sutnga (Umkiang)



Smt. Watklet Nongrum (Ladaw Laru)



Smt. Bik Kyndiap (Mupyut)



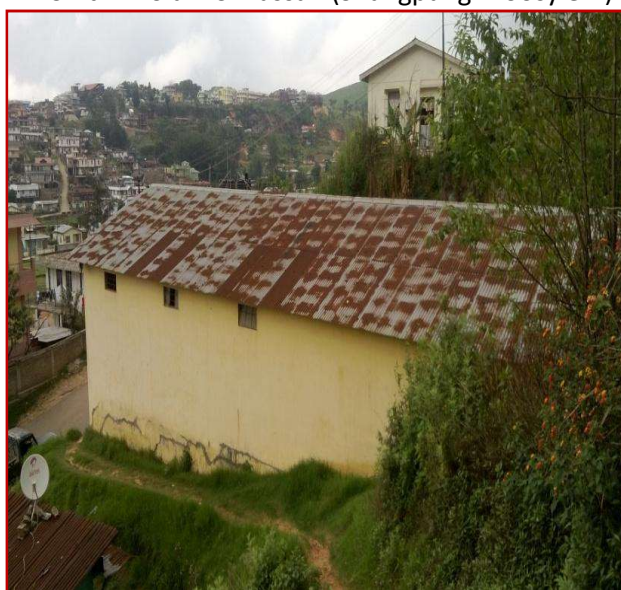
Smt. Thong Padu (Nongtalang)



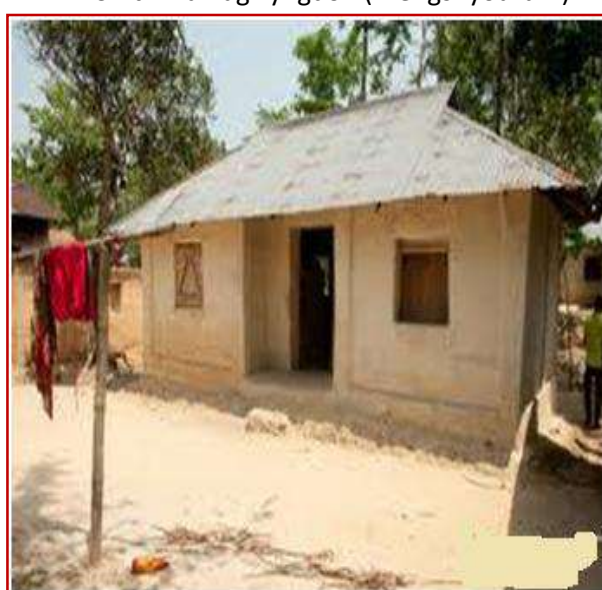
Smt. Rinolam S. Passah (Shangpung Moosylem)



Smt. Thainag Lyngdoh (Diengshyourum)



Smt. Rinolam S. Passah (Shangpung Moosylem)



Smt. Geniality Pujuh (Tongseng)

EVALUATION OF RURAL HOUSING SCHEME

(Sponsored by: Directorate of Programme Implementation & Evaluation, Government of Meghalaya)

Information Schedule (State/District)

1. Name of the Respondent:

Implementing Department:

District/ Block:

2. Nos. of beneficiaries assisted under RHS (During last ten year)

[illegible]

3. Nos. of beneficiaries received CGI Sheets

[illegible]

4. Details of quantity of CGI Sheets

Year	CGI Sheets (in MT/ Units)

5. Details of amount sanctioned and expenditure incurred under RHS (During last ten year)

Year	CGI Sheets (in MT/ Units)

6. Details of procedure followed for procurement of CGI sheets and step being followed for ensuring quality of CGI Sheets?

7. Details of suppliers and contractors (During last ten year)

8. Details of CGI sheets supplied (per beneficiary)

9. Are there being any problems faced in delay in supply of CGI sheets? Yes/ No
If yes, give reasons

10. Whether all works completed in time? Yes/ No
If No, please specify the reasons:
If yes, total cost of the construction including beneficiary share

11. Whether work assessment being done? Yes/ No
If No, please specify the reasons:
If yes, in what manner.

12. What has been the social impact of the scheme?

13. Are there being any constraints faced during implementation of the RHS scheme?

14. Are there any grievance redressal committees formed for solving the complaints received from beneficiaries as well as non-beneficiaries at block/ village level?

15. Details of daily wagers employed under the scheme (if any)?

i) From within the village ----- ii) from outside the village ----- iii) Total labourers -----

16. What procedures are followed for inspection of works under RHS scheme?

17. Procedures followed for analysis of proper use of CGI and other materials in terms of type, cost, durability, eco-friendly, etc.)

18. What procedures are being followed before sanctioning of the CGI sheets to beneficiaries?

19. What are your suggestions and views for overall implementation of the scheme (if any)?

EVALUATION OF RURAL HOUSING SCHEME

(Sponsored by: Directorate of Programme Implementation & Evaluation, Government of Meghalaya)

Beneficiary Schedule

1. Name of the beneficiary:
2. Name of village:
3. Name of block:
4. Name of District:
5. Location : - Urban/ Rural
6. Social Category : Gen/ OBC/ ST/ ST/ Others (Specify.....)
7. Does beneficiary belongs to: Antodaya/ BPL/ APL/ Any others (Specify.....)
8. Type of family: Nuclear/ Joint/ Extended
9. Household compositions

Sl.no.	Name	Relation to the beneficiary	Age	Sex	Educational Qualification	Occupations

10. Land holding pattern

Unit	Irrigated (in Ha.)	Un-irrigated (in Ha.)	Total	Income from land

11. After the assistance, concerned officials/ NGOs, etc. had come to know about your problem/ progress/etc.?

1. Yes
 2. No
- If yes, how
- | | | |
|------------------------|---------------------|-----------------------|
| i) frequently | ii) Once in a month | iii) Twice in a month |
| iv) Once in six months | v) Once in a year | vi) Not at all |

12. Do you think that rooms constructed under the scheme are able to provide enough places for your family?
 1. Yes
 2. No
13. Do you think that the houses are constructed at a proper place?
 1. Yes
 2. No
14. Do you think that the rooms constructed are able to serve the 20-30 years on long?
 1. Yes
 2. No
15. What was the attitude of the local people towards the Rural Housing Scheme?
 1. Positive
 2. Negative
 3. Indifferent
16. Type of facilities availed at your house: Drinking Water/ Electricity/ Latrine / others -----

People perception on policy formulations:

1. What is your perception on RHS scheme towards help in proper facilitation in the village?
 1. Yes
 2. No

If yes, i) Fully Agree ii) Mostly Agree iii) Agree iv) Disagree v) Strongly disagree
2. Helps in eradication of homeless people in village?
 1. Yes
 2. No

If yes, i) Fully Agree ii) Mostly Agree iii) Agree iv) Disagree v) Strongly disagree
3. Helps in meeting demand of houses for poor people in the village?
 1. Yes
 2. No

If yes, i) Fully Agree ii) Mostly Agree iii) Agree iv) Disagree v) Strongly disagree
4. The RHS scheme assures benefits after construction of houses?
 - i) Fully Agree
 - ii) Mostly Agree
 - iii) Agree
 - iv) Disagree
 - v) Strongly disagree
5. Helps in improving the standard of life style?
 - i) Fully Agree
 - ii) Mostly Agree
 - iii) Agree
 - iv) Disagree
 - v) Strongly disagree
6. RHS project investment were sheer wastage of money, time and manpower?
 - i) Fully Agree
 - ii) Mostly Agree
 - iii) Agree
 - iv) Disagree
 - v) Strongly disagree

7. Are you aware about objectives of the scheme?

i) Fully Agree ii) Mostly Agree iii) Agree iv) Disagree v) Strongly disagree

8. Are you satisfied with the concerned officials towards their functioning under RHS?

i) Fully Agree ii) Mostly Agree iii) Agree iv) Disagree v) Strongly disagree

Please provide some specific comments/ suggestions on Rural Housing Scheme