



Policy lid Exclusion in Housing Sector and Rural development: A study of Osmanabad District of Maharashtra

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ABSTRACT

Housing is many things to many people. The National Rural Housing and Habitat Policy sees housing and shelter as 'basic human needs next to only food or clothing' putting makaan in its familiar place beside roti and kapda. In India as per estimated by working group for rural housing for XII five year plan there is 43.67 million household shortage for the year 2012-2017 working group also further estimated that 39.30 million of shortage of houses for the BPL families in India. The central government having a scheme for the rural household called Indira Awas Yojana for addressing the issues of housing in rural areas. The Maharashtra Government took a decision in the year 2011 that the priority for allocation of IAY should be given to those Gram Panchayat where less houses require to construction. This decision of the state government is creating social exclusion of the people from below poverty line. There is another decision of the state government is that if any village wanted to implement rural development scheme in the village is require that 60 per cent of the household should have a own toilets, this decision created 621 gram panchayat of Osmanabad District non availability of fund for rural development scheme from Government. In this paper we are analyzing how the government decision affect development in the Osmanabad district by focusing on faulty policy designing and budgetary allocation which creating social exclusion of people from implementing government scheme for rural development.

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Introduction

The vision of the eleventh five year plan of the Government of India is "Inclusive Growth" and also recognized by the government that average rate of growth is more than 7 per cent but same time this growth is kept aside some section of the society like Scheduled Castes, Scheduled Tribes and minorities. The various reports of the National Sample Survey Organisation and other reports of the Government also highlighting the issues of growth is not meant for poor section of the society of India. The poverty rate is constant during last one decade and no down trend on poverty rate due to the growth in Gross Domestic Product of the country and there is any hardly change in the poverty among certain excluded groups. As per the government plan document inclusive growth is a growth process which yields broad based benefits and ensure equality of opportunity for all by providing access to services, social justices and empowerment of marginalized communities. The vision of the Eleventh Five Year Plan is improvement in the quality of life of the people by starting development process for the poor section of the society by accessing various service and public goods. As per plan document the short term achievement is providing access of basic facilities like health, education, clean drinking water and sanitation which will impact on the welfare of the excluded people. The long term goal of the plan document is providing equal opportunity along with economic opportunity to the excluded groups of the country. The access of the services and public goods is not only depends upon income level of the individual or communities but also upon

the public funded services delivery mechanism and access of the delivery mechanism by excluded communities.

As per the Eleventh Plan the accepted that inclusion will be achieve through social justice and empowerment of excluded groups. The plan also mention that affirmative process of inclusion is to overcome after some affirmative action for SC, ST and OBC caste which will be lead to equality opportunities and able to make economic and social mobility. The process of empowerment of weaker section could be achieving by providing participation in decision making through reservation in Panchayati Raj Institution. One of the criticizing of failure of government funded program is there is no people participation in decision making process, so in eleventh plan there is provisions of participation of communities in design and implementation of government program at village level. The document of Eleventh Plan says that government trying to included excluded community in the development process.

Concept of social exclusion

The concept using during 1990 in development studies in Europe and debated on new forms of poverty in the wake of the crisis of the welfare state. In the mid 1990s the concept of social exclusion was promoted in research project at the International Institute. The notion reemerges during 1998 in writing of Amartya Sen for the Asian Development Bank at the conference on chronic poverty in University of Manchester in 2003. The concept of social exclusion and inclusion are using for measured inequality by Inter-American Development Bank.

In china this concept using creating Harmonious society by the government polices. The concept of social exclusion emphasizes on poverty as a multi-dimensional phenomenon and institutions and processes are responsible for causing and reproducing deprivation in the society. As per Hilary Silver there are three paradigms of social exclusion one is solidarity paradigm and this paradigm break social bond between the individual and society that is cultural and moral and under this paradigm poor, unemployed and ethnical minorities are treated as outsider of the society. The second paradigm is specialization paradigm, and this type of paradigm determined by individual liberalism and this highlighting contractual exchange of rights and obligations. Third paradigm is monopoly paradigm and determined social order as coercive imposed through hierarchical power relations.

For the purpose of this paper, exclusion is defined as the processes by which individuals and population groups face barriers in relation to their access to public goods, resulting in inequitable social attainments, capabilities, and development, justice and dignity outcomes. These barriers may arise from a number of causes, including through social or state neglect, social or state discrimination, tacit or active social or state denial, social or state violence and dispossession, customary practices and cultural norms, and/or by faulty design and implementation of state laws, policies and programmes, or a combination of all of these.

In this paper only focuses on forms of exclusion by state and the reasons behind is that State has a constitutional and legal duty to regulate government program and society against discrimination and unfair barriers of access the government programs. The second reason is that state has a moral duty towards the welfare of all its people the last reason is that in democracy the state only accountable for not providing equal opportunities of development and role of state is to identifying state based forms of social exclusions.

Exclusion and poverty

As per various research report there is close relationship between poverty and social exclusion of poor. The Indian exclusion report 2013-14 clearly mention that housing exclusion are almost exclusively concentrated among families classified as either Low Income Groups or economically weaker section. The most of people who belonging to low income groups are working in a informal sector where no assurance of continuous income and this groups are not able to access public goods. Poverty playing important role to denial some communities from access the public goods and services and this communities are always marginalized and discriminated communities. Poverty play both role in social exclusion and this role is cause and a consequence of exclusion of poor communities. As per Indian public policy report 2014 the 32 per cent of the Dalit population living under poverty and 34 per cent of total population of Adivasi living under poverty in rural India. This 64 per cent of the people require more focus and trying to bring in development process by providing equal opportunity of growth and support from state for increasing their quality of life. As per various academicians writing the exclusion of some community happen through the process which consist Faulty design of law and policy, failures and institutional bias in the implementation of law and policy and low and faulty budgetary allocations for the betterment of poor communities.

In any human life three basic necessities are food, clothing and shelter, this three are equally important but house plays important role of belongingness and helping to build as a

family. House is incomplete if there is only four wall without provision of basic services like portable water, sanitation, drainage and electricity this services make house to home. Accordingly, Article 25 of the Universal Declaration of Human Rights, explicitly recognizes the right to a standard of living required for the health and well-being of everyone that includes adequate access to food, clothing, housing, medical care, and the necessary social services (United Nations, 1948). Article 11 of the International Covenant on Economic, Social and Cultural Rights reiterates this point by adding the 'right to a continuous improvement in living conditions'. The Declaration of Social Progress adopted by the UN General Assembly in 1969 states, "The provision for all, particularly for persons in low income groups and large families of adequate housing and community services" (Article 10). 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.

Rural Housing glance

As per the working group report on rural housing for 12th five years plan the total housing shortages was 48 million in India out of which 44 million BPL families don't have own house in the year 2012-2017. According to NFHS-3 (2005-06), overall 14 per cent of the households live in *katcha* 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 semipucca houses (52 per cent).

Rural Housing Schemes in India

During the various Plan periods Government of India initiated various measures for building house for the poor people. In the First and Second Plans housing is given less important than other social sector. In the first two five year plan only 2 per cent allocated for the housing from the total budget of the plan. In the third plan there is increase in the construction of house as compare to the first two five year plan but the budge allocation is very low as compared to other social sector.

During the Sixth and Seventh FYPs, the financial assistance for rural housing was provided by the states. Under this programme, first, sites were provided to the families who had none, and by the next Plan, they were ensured construction assistance for their houses. In order to make the operation of the scheme more realistic, it was proposed to provide assistance to the extent of Rs. 500 per family for the provision of developed house sites of 90 square metres each and assistance of Rs. 2,000 per family towards the construction cost. All the labour inputs were provided by the beneficiary.

In 1971, a scheme was initiated for the allotment of house sites and construction assistance to rural landless workers and artisans including SCs and STs as a Central sector scheme, but it was later transferred to the state sector in 1974. This scheme was a part of the Minimum Needs Programme, but during the Eighth Plan (1992), the Ministry of Rural Development operated this fully subsidized rural housing scheme as part of the rural employment programme for providing houses to members of the Scheduled Castes/Scheduled Tribes (SCs/STs) and freed bonded labour. Later, this scheme was merged into the Jawahar Rozgar Yojana (JRY) (FYP, 2007).

Indira Awaas Yojana (IAY)

Several housing schemes came into existence during the Ninth Plan, namely the Credit-cum-Subsidy Scheme, the Stream for Rural Housing and Habitat Development, the National Housing Bank, Rural Building Centres, and the Housing and Urban Development Corporation (HUDCO), among others, but greater emphasis was accorded to the Indira Awaas Yojana (IAY) rural housing scheme, which aims at providing dwelling units free of cost to the rural poor living below the poverty line (BPL).

In 1996, with the restructuring of JRY, IAY became an independent Centrally sponsored scheme for providing shelter for the rural poor with resources being shared in ratios of 80: 20 between the Centre and the states. In order to make the programme cost-effective, IAY was modified and implemented in two components, namely: (a) *construction of new houses*, and (b) *upgradation of katcha and unserviceable houses*. As part of the scheme, the states would be allowed to use up to 20 per cent of the funds allocated under IAY for the upgradation of unserviceable katcha houses.

IAY is a fully subsidized rural housing scheme that focuses on the poor, but lays special emphasis upon free bonded labourers and SCs and STs households. Especially those SC/ST households affected by atrocities, flood, natural calamities like earthquake cyclone and man-made calamities like riots, SC/ST households headed by widow and unmarried women, and for widows of personnel from defence and paramilitary forces, physically and mentally challenged persons, ex-servicemen and retired members of the paramilitary forces, and displaced persons on account of developmental projects nomadic/semi-nomadic, and denotified tribals, families with physically/mentally challenged members.

The IAY is implemented through the District Rural Development Agencies (DRDAs), which have been specially set up in each district of the country for the implementation of rural development programmes or through Zilla Parishads. At the village level, the onus lies on the Gram Sabha to identify and select the beneficiaries. The Department of Rural Employment and Poverty Alleviation in the Ministry of Rural Areas and Employment is responsible for the release of the Central share of funds, and for providing overall guidance, and undertaking policy-making, monitoring and evaluation of the rural housing programme at the national level.

Overview of the Osmanabad District

Maharashtra contributes 18 per cent to the country's industrial output. The manufacturing sector in Maharashtra made net value addition of 21.5 per cent and deploys 17 per cent of the fixed capital in the organized industrial sector in 2000-01. But the factory employment has decreased from 14.7 in 1990-91 to 11.2 per cent in 1999-2000. The industrial activity in Maharashtra is concentrated in four districts, viz Mumbai, Mumbai suburban, Thane and Pune.

Maharashtra government appointed Prof. V.M.Dandekar committee in 1984 for fact finding for regional inequality in the state. As per the committee report the backlog in development expenditures was found to be higher in the districts of Marathwada and Vidarbha. The Central government had formulated a policy to reduce regional inequality by identifying the most backward districts. The state government bounds for new manufacturing industry and fiscal incentives for attract industries in the backward districts.

As per Census 2011, Osmanabad district has a population of 16.6 lakh persons – 1.48 per cent of the State population. While 52 per cent of the population in the district is in working-age group (15 to 59 years), about 39 per cent is actually working i.e. work participation rate. The district's literacy rate is 76.33 per cent, which is slightly lower than the State average of 82.91 per cent but higher than the All- India average of 74 per cent. The district has a total workforce of about 6.53 lakh persons. Of this, 39 per cent are cultivators, 39 per cent are agricultural labourers, three per cent are workers in household industry and 19 per cent are other workers.

The district is industrially backward. The industrial activity is largely confined to sugar based units. The key reason as to why industrial development is difficult is because of lack of infrastructure like good road connectivity, inconsistent power supply and shortage of water supply. As per the economy survey of 2011-12, Osmanabad district had Gross District Domestic Product (GDDP) in Maharashtra at Rs 8,605 lakh (1.5 per cent of the Gross State Domestic Product to the state). It ranks as 27th out of the total 35 districts in the state. The HDI index of the Osmanabad is 0.678 and it is medium.

Social exclusion by the government policy

In Osmanabad district the total housing shortage in the year is 25000 and every year only provided financial assistance for construction of 2000 houses under the Indira Awas Yojana which is funded by the central government. In this scheme if wanted to provide houses to the every beneficiary than at least require more than 20 years provided additional houses require in this period. The process of selection of beneficiary is as per the need and condition of the village and the number of the construction of house always given by the central government under the quota system for example in the year 2010-11 the central government allocated 150,000 house should build under the IAY so this 150,000 quota will be divided by the block and each block got fund for building only 428 houses under IAY, though the shortage of house is more than 5000. The quota system of the allocation of fund under this scheme is creating exclusion of the certain community. As per data we can say that the political parties and political leader always gave preferences to their area where they are belonging. If any block which is not supports the ruling parties then this block always getting fewer quotas of the houses under IAY, the other side is that the block getting more quota or more houses to the block of rural development minister belonging.

In the year 2011-12 the Maharashtra Government took decision on the changing norms for selection of the beneficiary under the IAY, as per new guideline the selection of village for construction of house will be decided as per how much waiting list in the particular village. For example in a block 50 village than first preference will be given to those village where few house to be build it means some village excluded from getting benefit of the central financial assistance. Due to large number of waiting list of beneficiary of IAY some villages are not able to get financial support for more than 10 years by the new guideline. In Osmanabad district the most of Schedule caste and Schedule tribe community are very poor and they are in a BPL list. It is observed in Osmanabad district that last two years financial support is provided only to the upper caste people and excluded SC and ST community and the reason is new guideline of the government.

The department of rural development of Maharashtra Government started a new scheme for providing financial assistance to village and it call a environment balance scheme under this scheme village should develop taking care of the environment. The scheme period is three year and each year minimum 2 lakh to maximum 12 lakh fund will be getting and this is fund amount depend upon the population of the village. In the first year the village can take part in this scheme where more than 60 per cent toilets are build and plantation of tree for at least 50 per cent of total population. Every year scheme will be evaluated and grant will be given on the basis of performance. Every year some village will be facilitated by special award that perform good under this scheme.

As per government data in the year 2012-13 more than 12,000 village participated in this scheme, while analyzing data of Maharashtra we find that only 67 village out of 621 village of Osmanabad district are excluded from the scheme. When further analyzing the reason for 90 per cent exclusion than we found that the condition lay by the government under the policy of the 60 per cent building of toilets are main reason. While further analyzing the other district participation in this scheme than we found that the Pune region who are more political powerful in the state are more numbers of village in this scheme. The second largest region is Nasik and the reason is that the rural development minister is coming from this region. The Marathawada region is lacking behind and only 15 per cent of village of this region are part of the scheme. It's means the condition of the policy which kept aside Osmanabad district by more than 100 crors per years for three years which is affected on development and this creating more backwardness in the Maharashtra. The grant given by the Government to the region or district which are advance in the Maharashtra State and exclude village or district which require more fund for their development.

Conclusion

The policy of the government always affected to the lives of people it can be positively or negatively. While making any policy or program or scheme government should first look on the impact on the society and poor. Some community requires special attention for overall development but due to government policy they are excluded from the benefit of larger development. As per various report of Government or non government organization the total sanitation camping of the State are failed and not able to achieve desire goal of the TSC. But while making scheme and program by the Government the government imposed condition of the every village should have more than 60 per cent toilets than this showed that decision of government lid excluded some section of the society from the development.

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