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## **IMPLEMENTATION OF RURAL HOUSING PROGRAMME IN ANDHRA PRADESH – A CASE STUDY OF ‘INDIRAMMA’ HOUSING SCHEME**

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### **Abstract:**

Shelter is a basic need along with food and clothing for human subsistence. Adequate shelter for each and every household is a prerequisite for healthy living in every society. A house provides significant economic security and status in society. A house provides the householders both physical and mental strength and psychological base on which they can fall back while accessing other basic needs such as food, clothing, etc. Government of India with a National Agenda for governance stated “Shelter is a basic human requirement that needs to be met on a priority basis; we are therefore committed to evolving NHP in construction with the State Governments aimed at providing housing for all. Towards this end we shall facilitate construction of 20 lakh additional housing units annually. As in other programmes the emphasis will be on the benefits to the poor and the deprived”. In pursuance of this commitment the Government announces National Housing Policy on July 30, 1998. For poor households a house constitutes an asset. They can offer this asset as a collateral security for a loan during difficult period. Housing is an expensive activity. It involves very heavy investment from the Government. Hence, the whole policy is based on “enabling the approach of the state” as suggested in the Global Shelter Strategy of the United Nations. The need for state intervention has been recognized for meeting of a majority of vulnerable sections. The government will act mainly as a facilitator rather than constructor or provider of housing except perhaps for the vulnerable sections for whom housing has gone beyond reach.

Keywords: Homeless, prerequisite, security, settlement, shelter, subsistence.

### **Introduction:**

Housing problem in India has assumed a very serious dimension both in the rural and urban areas. Not only there is an acute shortage of houses in the country, the quality of housing is also very poor and a large proportion of houses do not have even the basic amenities such as water and sanitation facilities. Though the housing problem has adversely affected all sections of the society, it is particularly serious in the case of the economically and socially weaker sections. Rural housing problem continues to be daunting in terms of growing population, large number of



homeless households, rampant speculation coupled with spiraling prices and rents of land and houses. For the vulnerable sections and the poor and the needy, it is a challenge to secure affordable and adequate shelter. Another major reason for not being able to eliminate shelterlessness is shortage of financial resources.

Housing sector in general and rural housing in particular has suffered the lack of planned government resource mobilization and implementation programmes. Although the government has undertaken many one-off initiatives to promote rural housing, these have had limited impact on the widespread shortfall. A distinctive aspect of rural housing, which is seldom recognised, is the lack of planning of rural habitations. They probably were planned at some point of time keeping in mind the security aspect besides their being less suitable for cultivation or having better drainage. But growth of population and other economic activities have led to deterioration of the quality of local environment.

Several incidences showed that there are irregularities in the implementation of the housing programme starting from beneficiary selection to the payment of the final bill to the selected beneficiary. Even the Planning Commission of the Government of India (2011) reported that major weakness of the Indira Awaas Yojana (IAY) has been the quality of housing. There have been complaints about weak foundations, poor roofing materials and incomplete constructions.

Another important cause of housing shortage in India is the increasing population. Total rural population of the country, which was 212.5 million in 1901, went up to 833.1 million in 2011, i.e., nearly by 4 times, reflecting average growth rate of 2.65 per cent per annum. The proportion of rural population in total was 89.1 per cent in 1901, which gradually came down to 82.7 per cent in 1951 and further slide down to 68.8 per cent in 2011. Out of the total of 1,210,193,422 population in India according to 2011 Census of India, the size of rural population is 833,087,662 representing nearly 69 per cent of the total population, while it is 72.19 per cent according to 2001 Census.

### **Status of Housing Stock in Andhra Pradesh**

There are total 1,55,16,397 Census Houses in the State, of which 12,56,179 are vacant houses and 1,42,60,218 are occupied houses. As regards material of roof, about half of the houses only in the State are with concrete roof. The houses with grass/thatch roof constitute 20.3 per cent of the residential households in the State. With regard to material of wall, material of wall is burnt bricks in the case of nearly half of the households in the State. The data reveals that material of floor is cement in the case of about 41 per cent of the households, while it is stone in the case of one third of the households in the State. It is noted from the study that majority of the



households in the State had one room (46.1 per cent). Household size of the majority of the members in the State is four. The data shows that source of lighting is electricity in the case of huge percentage of the households in the State.

It is striking to notice from the data that latrine facility is available within the premises of the household in the case of 44.8 per cent of the households. Regarding availability of bathing, drainage and kitchen facilities, the data shows that bathroom facility is available in the case of around 49 per cent of the households in the State. With regard to drainage facility, it is found from the data that no drainage is found in the case of most of the households in the State according to 2011 Census (46.5 per cent). As regards kitchen facility, it is obvious from the data that there is no kitchen facility in the case of 53 per cent of the households in the State.

### **Performance of INDIRAMMA Rural Housing Programme in Andhra Pradesh**

INDIRAMMA Rural Housing Programme was launched as a 3 year Programme and it is, therefore, proposed to implement this programme to cover 1/3<sup>rd</sup> villages in each Mandal every year from 2006 to 2009. Unit cost under INDIRAMMA Rural Housing Programme includes subsidy amount, loan amount and beneficiary contribution. The Unit Cost is increased three times since the inception of the programme.

With regard to physical performance of the INDIRAMMA Rural Housing Programme, it is found that the number of houses targeted are not built within the proposed three phases and there are uncompleted houses that are sanctioned during these three phases. It is observed from the study that Government could not achieve the objective of saturation concept even six years after launching scheme as construction was yet to be completed in around 33 per cent of houses as of March 2013. In the first phase, 84.5 per cent of the houses are completed, while in the second phase, 72.2 per cent of the houses are completed. By the third phase, only around 54 per cent of the houses are completed. As a result of not completing the houses and not reaching target, the INDIRAMMA Rural Housing Programme is continued even after completion of three phases. The new phases are termed as Rachabanda (2010-11), Rachabanda I (2011-12) and Rachabanda III (2012-13).

As regards financial performance of the INDIRAMMA Rural Housing Programme Programme, it is noticed from the study that there is a declining trend in the budget provisions after 2008-09. In fact, INDIRAMMA Rural Housing Programme was started to complete within three phases in three years, say, 2006-07, 2007-08 and 2008-09. The budget provision which is Rs.5,075 crore in 2008-09 is drastically came down to Rs.1,523.80 crore by 2012-13. Further, the Government had not released budgetary allocation in full in any of the years during 2008-13 (total amount of short release during the five year period was Rs.2,753.50 crore). Shortfall in this regard ranged from 15 per cent (2012-13) to 36 per cent (2009-10).



Government of Andhra Pradesh has been implementing various schemes for providing houses to weaker sections of the State over the last three decades. Details of such schemes sponsored by State as well as Government of India (GoI) are given below.

State schemes	GoI schemes
<b>Rural Permanent housing</b>	Indira Awaas Yojana (IAY)
<b>Urban Permanent housing</b>	Rajiv Awaas Yojana
<b>Flood housing</b>	Integrated Housing and Slum Development programme (IHSDP)
<b>Rajiv Gruha Kalpa</b>	Integrated Housing scheme for Beedi workers
<b>Rajiv Swagruha</b>	Valmiki Ambedkar Awaas Yojana

Funding pattern and implementation strategy for all the above schemes vary. In 2005, Government merged all the State sponsored housing schemes (except Rajiv Gruha Kalpa and Rajiv Swagruha, which have no funding from State) and formulated an

‘Integrated Novel Development in Rural Areas and Model Municipal Areas (INDIRAMMA)’ housing scheme. INDIRAMMA housing is a flagship scheme of the State Government and was launched in 2006 with the objective of providing *pucca* houses to all Below Poverty Line (BPL) households in a phased manner within three years on saturation mode.

**Salient features of INDIRAMMA housing scheme**

- All BPL families without permanent house are eligible under the scheme
- Families should not have benefitted under any other housing scheme
- Houses should be constructed by beneficiaries themselves on self-help and mutual help basis
- Financial assistance in the form of subsidy and loan is provided by Government
- In addition to financial assistance, Andhra Pradesh State Housing Corporation Limited (APSHCL) provides technical assistance along with cement and building material at concessional rate

**Objectives**

Objectives of Performance are to assess whether,

- the department/APSHCL adopted robust planning process to provide *pucca* houses to targeted population;
- sufficient financial resources were provided in State budget for implementing the schemes;
- system of identifying targeted beneficiaries under each scheme was in place and was working efficiently;

- loan recovery mechanism of APSHCL was adequate and functioning efficiently;
- and internal control mechanism in the department including monitoring of implementation was adequate and working effectively.

### Funding Pattern

INDIRAMMA housing scheme involves funding from State Government in the form of subsidy, loan component and beneficiary contribution. Changes to the unit cost of houses and quantum of funding from Government during the review period are detailed below.

**Table 1**

Details of Government Order		Unit Cost	Subsidy	Loan	Beneficiary contribution
GO 34 dated 4 December 2007	<b>Rural</b>	25000	7000	17500	500
	<b>Urban</b>	40000	3000	35000	2000
GO 41 dated 27 November 2008	<b>Rural</b>	31200	13200	17500	500
	<b>Urban</b>	43000	6000	35000	2000
GO 15 dated 28 May 2011	<b>Rural</b>	45000	13200	31300	500
	<b>Urban</b>	55000	6000	47000	2000

Source: Government orders issued from time to time relating to unit cost

### Budget and Expenditure

Funds for implementation of INDIRAMMA, both in respect of loan and subsidy, are provided by State Government in its regular annual budget. Budget allocation *vis-à-vis* expenditure on this scheme during the period 2008-09 to 2012-13 is given below.

**Table 2**

Year	Budget provision	Releases	Expenditure
<b>2008-09</b>	5075.00	3511.28	3969.86
<b>2009-10</b>	956.25	612.05	1421.72
<b>2010-11</b>	1121.25	931.82	764.64
<b>2011-12</b>	1510.87	1082.44	1200.32
<b>2012-13</b>	1523.80	1296.08	1513.29
<b>Total</b>	<b>10187.17</b>	<b>7433.67</b>	<b>8869.83</b>

Source: Budget and releases are as per Appropriation Accounts of the relevant years. Expenditure is as reported by APSHCL

As can be seen from above table, Government had not released budgetary allocation in full in any of the years during 2008-13 (total amount of short release during the five year period was 2,753.50 crore). Shortfall in this regard ranged from 15 *per cent* (2012-13) to 36 *per cent* (2009-10). During Exit Conference, Secretary, Housing Department stated that last quarter budget was invariably not received in most of the years. There was excess expenditure over releases during the years 2008-09, 2009-10, 2011-12 and 2012-13 which were met from savings of previous years (2006-07 and 2007-08). MD, APSHCL stated that unit cost was disbursed with reference to progress of construction from time to time and hence did not rule out the possibility of funds lying unutilised with APSHCL. Audit noticed that substantial unutilised balances were actually lying in the Personal Deposit account as at the end of the financial years 2008-09 to 2012-13.

### Physical Performance

Houses under INDIRAMMA are to be completed within the sanctioned year. Status with regard to sanction and construction of houses under the scheme is given below.

**Table 3**

Phase of sanction	Year of sanction	No. of houses sanctioned	No. of houses completed	No. of houses yet to be completed
Phase-I	2006-07	19,24,480	16,26,572	2,97,908
Phase-II	2007-08	20,14,740	14,54,535	5,60,205
Phase-III	2008-09	15,59,523	8,34,319	7,25,204
Rachabanda*	2010-11	3,50,957	2,52,667	98,290
Rachabanda-I	2011-12	5,29,367	1,38,452	3,90,915
Rachabanda-II	2012-13	53,039	11,765	41,274
<b>Total</b>		<b>64,32,106</b>	<b>43,18,310</b>	<b>21,13,796</b>

Source: Information furnished by APSHCL

\*A State Government scheme intended for redressal of public grievances and taking administration to the door steps of the people

As can be seen above, Government could not achieve the objective of 'saturation concept' even six years after launching scheme as construction was yet to be completed in 33 *per cent* of houses as of March 2013. Progress in construction of houses *vis-à-vis* the targets including those sanctioned in Rachabanda during the period 2008-13 is given in the chart below.





It can be seen from above data that only 23.47 lakh out of 40.60 lakh sanctioned houses were completed and nearly 42 *per cent* of houses remained incomplete during the period 2008-13. Target fixed for year 2008-09 was higher this year because it also covered the houses sanctioned for first two phases which were sanctioned in 2006-07 and 2007-08 respectively and pace of construction could not cope with such high target.

Progress of construction within the same year in various phases was poor and progress in respect of Phase-III was negligible (less than one *per cent*). Out of 64.32 lakh houses sanctioned in all phases, as of March 2013, only 4.93 lakh houses (7.66 *per cent*) were completed in the year of sanction.

### Planning

While State Government has been implementing housing schemes for over three decades, it carried out a multi-disciplinary survey for identification of beneficiaries only in 2005 before launching INDIRAMMA and held the data so collected offline. Later, in March 2008, State Government entrusted responsibility of developing an online database and its maintenance to Centre for Good Governance (CGG). However, due to not planning the data migration activities from offline mode to online mode adequately, comprehensiveness, correctness and completeness of data were not ensured.

Government stated (October 2013) that some errors have crept in while migrating data from offline to online mode and stated that corrective action has been taken subsequently, by verifying records maintained by field staff. Government however, did not specify details of action taken in respect of deficiencies specifically pointed out by Audit with regard to eligibility criteria.



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## **Unrealistic Unit Cost**

The unit cost of INDIRAMMA houses has been revised from time to time and was enhanced to 45,000 in 2011-12. MD, APShCL stated (July 2011) that even on a conservative estimate, an amount of 400 per sft is required for constructing (225 sft) houses under INDIRAMMA scheme which implies a unit cost of 90,000. Thus, unit cost fixed by Government was not sufficient to complete construction and poorest of poor were unable to cope with extra expenditure and were unable to mobilise additional amount. This was reflected in non-commencement of 12.87 lakh (20 *per cent*) houses (out of 64.32 lakh sanctioned) even after lapse of six years (as of 2012-13) from launch of scheme. Government replied (October 2013) that there was a wide gap between unit cost and actual cost of construction of houses.

## **Scheme Implementation**

### **Selection of Beneficiaries**

The procedure to be followed for selection of beneficiaries was detailed in Government order dated 6 December 2005. Pursuant to this order, a multi-disciplinary team comprising Village Revenue Officer, Panchayat Secretary, Mandal Revenue Officer, Mandal Parishad Development Officer and Assistant Engineer (Housing) carried out a survey at village level and compiled data of people who did not own a house. This data was uploaded on to the Department web site in March 2008.

As per guidelines of scheme, any family with income up to 20,000 and 28,000 (revised to 60,000 and `75,000 in July 2008) in rural and urban areas respectively, should be considered BPL for the purpose of sanctioning a house under INDIRAMMA and all such families were to be provided houses in a phased manner on saturation basis (Phase-I: 2006-07, Phase-II: 2007-08, Phase-III: 2008-09). Although ration card issued by Civil Supplies Department is key for identifying beneficiaries for all social security schemes, this criterion was not considered in identifying beneficiaries for INDIRAMMA housing scheme up to Phase-I and only with effect from 2007-08 (Phase-II) was BPL ration card (white card) made mandatory for sanctioning houses.

Since ration card number was not built as a unique number comprising 15 digit alphanumeric characters (as is the case with normal ration card), numerous data errors crept in the system. Audit scrutiny of Housing database relating to all phases of implementation of scheme (from Phase-I to Rachabanda-II), and its comparison with Civil Supplies database revealed irregular sanctions and resultant irregular payments as detailed below:

There was mismatch between two databases with regard to 6.64 lakh ration card





numbers. Total amount paid to beneficiaries covered under these ration cards up to 31 March 2013 was 1,611 crore. Out of a total of 64.32 lakh beneficiaries in the database, 14.89 lakh beneficiaries were registered in system with junk numbers (WAP0/WAP01290/Null numbers etc.) in place of valid ration card number. They were paid 3,782 crore for construction of houses as of March 2013 (3.72 lakh cases in seven sampled districts involving an amount of `656.09 crore).

Scrutiny of ration cards data pertaining to sanction of houses from Phase-II onwards (when ration card was made mandatory) revealed that 3.5 lakh beneficiaries without valid ration card number were paid an amount of 838.32 crore (for the period 2007-08 to 2012-13). Though income limit of 60,000 and 75,000 for rural and urban areas was prescribed for determining eligibility of beneficiaries, there were 5,384 beneficiaries cases in database who have declared income more than 75,000.

Government accepted (October 2013) that rations cards were not made mandatory while registering beneficiaries. During Exit Conference (December 2013), MD, APSHCL stated that Government has issued orders not to insist on ration card for identification of beneficiaries in Phase-I of 'INDIRAMMA' housing scheme in view of the fact that several BPL families did not possess a ration card. Therefore, Government relied on eligibility certificates issued by Revenue authorities. Government however, assured that Project Directors would be instructed to revalidate beneficiaries data and rectify mistakes. During Exit Conference, MD, APSHCL admitted to presence of junk data in housing database and stated that updation of ration card database with Aadhaar linkage has commenced and the process would be completed within the next three to four months.

### **Poor validation controls**

There were numerous irregular sanctions and payments due to poor validation controls in housing system. Audit analysis of database revealed the following:

While scheme guidelines envisaged sanctioning only one house per family (in the name of female member), analysis of data relating to seven test checked districts revealed that 4,335 beneficiaries were sanctioned amounts for construction of houses more than twice. Since payment is linked to stage of construction of house, Audit is unable to determine exact amount yet to be released to these beneficiaries in absence of complete details relating to status of construction. Fourteen beneficiaries were sanctioned (Phase-III) two houses each in Khanapur Havely in Khammam district duly entering particulars with slight changes either in name of beneficiary or father/husband in each case. Government confirmed the lapse and assured action in this regard. During physical verification of houses in sampled villages, Audit noticed that two



houses were sanctioned to the same beneficiary/family in five cases.

Physical verification of houses in test checked districts revealed that three out of 31 houses verified in Elichetladibba village, Nagayalanka mandal (Krishna district) have been constructed as a single unit instead of two. Likewise, one house was found in MR Apparao colony, Nuzvidu (Urban) mandal of Krishna district. Government stated (October 2013) that cases pointed out by Audit would be verified and rectified.

### **Sanction of houses**

#### **Houses sanctioned in the name of male beneficiaries**

As per INDIRAMMA guidelines, allotment of dwelling units should be only in name of female member of beneficiary household. Alternatively, it can be allotted in the name of both husband and wife. Contrary to guidelines, it was observed that dwelling units were allotted to male members in 7.11 lakh (11 *per cent*) houses (out of 64.32 lakh sanctioned). Nalgonda district topped the list with 23 *per cent* followed by Kurnool (22 *per cent*), Ranga Reddy (19 *per cent*) and Vizianagaram (14 *per cent*) districts. Government stated (October 2013) that in some cases pattas were issued in name of male member as it is time consuming to get patta transferred in joint name of wife and husband and that payments were made with intention of not depriving the beneficiary from receiving payment. It was however, assured that instructions would be issued to districts to take corrective action.

#### **Houses sanctioned to pink ration card holders**

Houses under INDIRAMMA should be sanctioned only to BPL families as per scheme guidelines. Scrutiny of housing database revealed that 4,754 beneficiaries holding pink ration cards (APL families) were sanctioned houses under this scheme involving an expenditure of 12.85 crore (1,182 cases involving 2.33 crore in sampled districts). In fact, out of these 4,754 beneficiaries, only 675 were valid ration card holders as verified from Civil Supplies database. Government accepted (October 2013) that there were instances where pink cards were issued to BPL families by revenue authorities in some districts due to ban on issue of white ration cards. However, Government has not provided details of such cases for further verification by Audit.

#### **Post-facto sanction for already commenced houses**

As per Government orders, only beneficiaries residing in *kutchha* houses/ semi-permanent houses should be selected and extended financial assistance. Further, progress of each stage of construction should be monitored by department and payment released accordingly. Government however, deviated from its own guidelines and accorded (July 2010) sanction for



release of payments for 4,70,571 houses which were under construction/completion stage, under Rachabanda programme. Hence, condition as to whether beneficiary resided in *kutch*a house could not be verified. Similarly, since the construction has already started without getting the approval, stage-wise progress of construction could also not be watched by Department. As of March 2013, payments were released to the extent of 1,344.56 crore to 3,22,362 houses (completed: 2,51,876; at various stages: 70,486).

As payments were made to finished/semi finished houses, verification by field staff as to genuineness in selection of beneficiary (whether resided in *kutch*a house/hut) before sanction of pucca house and stage-wise progress of construction was also not possible. Thus, chances of selection of ineligible beneficiaries cannot be ruled out. During Exit Conference, MD, APSHCL stated that *post-facto* sanction (as a one time measure) for already commenced houses was the fallout of decision of the Government. Government orders were however, in violation of its own guidelines issued under 'INDIRAMMA' scheme.

### **Conclusion**

Implementation of 'INDIRAMMA' scheme for providing pucca houses to BPL households had several shortcomings with regard to identification of beneficiaries, utilisation of budgetary allocations and timely completion of the targeted number of houses. Due to lack of input and validation controls, inadequate scrutiny of applications and incorrect processing of cases for sanction of houses, some ineligible beneficiaries had derived the benefits from the scheme. The unit cost fixed by Government for construction of the houses was unrealistic, rendering it difficult for beneficiaries to construct pucca houses as per the specification of the scheme within the cost prescribed. Provision of cement and other building materials was not fully ensured and most of the Nirmithi Kendras (NKs) and all the Village Nirmithi Kendras (VNKs) established in 2008 became non-functional. Although houses sanctioned under the scheme were to be completed within the year of sanction, about 42 per cent of the houses remained incomplete. Monitoring was ineffective in that the department has not taken action to effect recovery of the amounts from the ineligible beneficiaries.

### **Suggestions**

In the light of the above findings of the study, the following suggestions are offered for best implementation of Social Housing Schemes in Andhra Pradesh in particular and in India in general.

- The Unit cost is found to be very much inadequate. Therefore, it is recommended to enhance the unit cost basing on the proper assessment.
- Due to escalation in the cost of raw material and wages of skilled manpower, it is recommended to enhance the amount basing on the inflation.



- Steps should be taken for timely release of funds and physical inspection by the concerned Officials.
- Transparency in the selection and identification of beneficiaries be ensured.
- Strengthen the local elected bodies such as Panchayati Raj Institutions (PRIs) and other stakeholders through capacity building so as to implement the scheme transparently.
- Action should be taken against the Corrupted Officials in the implementation of the Social Housing Schemes.
- Awareness should be created among the rural poor about various features of the Housing Schemes so that there will be transparency in the selection and corruption will be eliminated.
- Develop, promote and transfer use of appropriate, local environment friendly, energy efficient and disaster-resistant technology, designs and building materials for rural housing and habitats. Technology based on local materials, affordability, sustainability and norms for disaster safety will be encouraged.
- Ensure access to basic amenities such as water sanitation, electricity, clean fuel, health care, education as well as gainful employment through convergence of Social Housing Schemes with other schemes being implemented by the Government.
- Marginalized groups and the various stakeholders would be involved at all levels of decision in planning, design and management of housing and habitat development.
- Innovative building materials, cost-effective, environment friendly house construction practices, construction techniques, and energy optimising features will be made an integral part of the curricula in architecture, engineering colleges, polytechnics and training institutions in order that their use and application can be mainstreamed.
- There are several challenges faced by the beneficiaries in the implementation of the INDIRAMMA Rural Housing Programme. Due care is to be given to address these challenges, so that Rural Housing Programme implementation would go smoothly.
- Rural Housing will require greater participation of engineers, architects and masons and their services will be made available.
- Skilled workers like masons, plumbers, carpenters and construction related artisans will be identified and trained. Women are major participants as labour, both skilled and unskilled in the house construction industry and will be given special training.
- The housing design, which provides for basic amenities (water, toilet and electricity), good ventilation, smokeless chulhas and kitchen garden, suit occupational requirements and meet local needs of dairying, storage of agricultural produce, etc., be promoted.
- Shortage of grass-root level implementing officials as well as other responsibilities assigned to such officials results in inadequate monitoring and delays in implementation. There is need to expand the availability of technical assistance also at the block and village levels.



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