

PROBLEMS AND SOLUTIONS OF RURAL HOUSING IN INDIA: AN OVER VIEW

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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. Universal Declaration of Human Rights, 1948 by United Nations Recognizes the need of housing along with food, clothing, medical care, etc. as a right to a standard of living required for the health and wellbeing of everyone. United Nations and its agencies including the World Health Organization, the United Nations Human Settlement (UN-Habitat) and the United Nations Human Rights Commission and the International Labour Organization consider the access to adequate housing to be integral to the fulfillment of other basic human rights (UN-2009). In 2011 the Planning Commission constituted a Working Group on Rural Housing for the Twelfth Five Year Plan to provide a perspective and approach on rural housing. The Report of the Working Group begins by noting the vision for rural housing provided by the Ministry of Rural Development. The paper aims at highlighting the severity of the problem of housing in India in general and in rural in particular and highlight the government steps for solving it.

Key Words: Prerequisite, security, Settlement, shelter, subsistence.

1.INTRODUCTION

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. For poor households a house constitutes an asset. They can offer this asset as a collateral security for a loan during difficult period.

Universal Declaration of Human Rights, 1948 by United Nations¹ Recognizes the need of housing along with food, clothing, medical care, etc. as a right to a standard of living required for the health and wellbeing 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”. United Nations and its agencies including the World Health Organization, the United

Nations Human Settlement (UN-Habitat) and the United Nations Human Rights Commission and the International Labour Organization consider the access to adequate housing to be integral to the fulfillment of other basic human rights (UN-2009). The United Nations Committee on Economic, Social and Cultural Rights, General Comment No. 4 (1991) on the Right to Adequate Housing states that “The rights to housing should not be interpreted in a narrow or restrictive sense, which equates it with for example, the shelter provided by merely having a roof over one’s head or views, shelter exclusively as a commodity. Rather it should be seen as the right to live somewhere in security, peace and dignity (UN-1991).

II.RURAL HOUSING SHORTAGE AND RURAL HOUSING PROBLEMS IN INDIA

In India nearly three-fourth of population lives in rural areas. The housing needs of people in these areas are largely unmet.

In 2011 the Planning Commission constituted a Working Group on Rural Housing for the Twelfth Five Year Plan to provide a perspective and approach on rural housing. The Report of the Working Group begins by noting the vision for rural housing provided by the Ministry of Rural Development. The Working Group has estimated the shortage of rural housing in India for the period of 2012-2017 by using the method indicated in following table.

Rural Housing Shortage : Working Group Method–2012-2017

Equation No.	Factors taken into account for accessing housing shortage	Computation	Shortage (in millions)
A	Number of Households not having Houses in 2012	No. of Households Existing Stock of Houses (in numbers)	4.10
B	Number of Temporary (Kutch) Houses in 2012	Existing Stock of Houses – No. of Permanent (Pucca) and Semi Permanent (Semi Pucca) Houses	20.20
C	Shortage due to Congestion 2012	6.5 percent of No. of Households in 2012	11.30
D	Shortage due to Obsolescence 2012	4.3 percent of No. of Households in 2012	7.50
T1	Total Rural Housing Shortage - 2012	A+B+C+D	43.10
E	Additional Housing Shortage	Increase in No. of Households	0.50

	arising between 2012 and 2017	between 2012-2017, Increase in Stock of Houses between 2012 and 2017	
T2	Total Rural Housing Shortage - 2017	T1+E	43.60

Sources: Working Group on Rural Housing for the Twelfth Five Year Plan, MRD (2011), p. 7.

Note: All numbers for 2012 were projections based on increased growth rates between the Censuses of 1991-2001.

III.RURAL HOUSING SCENARIO DURING 2001-2011 CENSUS

Census 2001 placed 0.19 percent of Indian population as homeless. Further, 50 percent of the available houses in India are in good condition while the rest are in barely livable or in dilapidated condition. In rural areas, around 48.88 percent of houses are livable, while 6.3 percent are in dilapidated conditions. It is found from the findings of National Family Health Survey-III (2005-06) that overall 14 percent of the households live in “Kutchra” houses, 40 percent live in “Semi-pucca” houses and the remaining 46 percent live in “Pucca” houses. A large majority of urban households live in pucca houses (81 percent), whereas a majority of rural households live in semi-pucca houses (around 52 percent).

The housing scenario has been described by the 2011 census according to which 0.08 crore households live in dilapidated houses, which are showing signs of decay or breaking down. They require major repairs or those houses decayed or ruined and are far from being in conditions that can be restored or repaired. About 4.41 crore houses have Kutchra roofing. Further, 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 for wall. The Socio-Economic Caste Censuses (SECC) data indicates 4.01 crore houses have one or two rooms with Kutchra walls and Kutchra roofs. The twelfth plan working group on rural housing recommended a target of 1.5 crore houses for the plan period based on housing shortage estimate of four crore houses in rural areas.

Housing Problems of the Rural Poor

The houses of the rural poor in India are found to be deficient in various ways. The major housing problems of the poor relate to the following.

- I. The houses in the rural areas lack protection to the residents against wind, rain and cold.
- II. They lack proper arrangement for light and fresh air.
- III. Rural houses do not have separate arrangement for keeping animals.
- IV. There is no proper arrangement for basic sanitation and drinking water.
- V. The surroundings of rural houses lack requirements for hygiene.
- VI. Rural houses are infested with insects, rodents, etc. which cause health problems.
- VII. Rural houses involve high recurring costs (maintenance) which the poor residents cannot afford.
- VIII. Rural houses are incapable of providing protection against natural calamities like floods, cyclones, etc.

National Housing Policy in India

A comprehensive national policy on housing was considered necessary in view of the various problems faced in relation to housing in India. The main objective of such a policy was to spell out priorities for promoting sustained development of housing.

I. The National Housing Policy and Habitat Policy (1988) emphasized that housing is not only a commodity but a productive investment. Housing promotes economic activities as well as creates the base for attaining several national policy goals (1988 – Government of India).

The basic objectives of the policy are;

1. To motivate and help people and in particular the houseless and the inadequately housed and top secure for themselves affordable shelter through access to land materials, technology and finance.
2. To improve the environment of human settlements with a view to raise the quality of life through the provision of drinking water, sanitation and other basic services.
3. To accord priority for promoting access to shelter for the houseless and the disadvantaged groups such as Scheduled Castes, Scheduled Tribes and freed bonded labourers, rural landless labourers and economically weaker sections.

The implementation of the above objectives was to be accomplished by using variety of strategies. It includes making available developed land at reasonable rates for housing, providing of tenure to households both in rural and urban areas, developing a viable and accessible institutional system for the provision of housing, finance, etc.

II. 1994 National Housing Policy recognized that rural housing was qualitatively different from urban housing. The major features of the 1994 National Housing Policy are;

1. Providing necessary backup to support the construction of new and additional units and upgradation of the existing ones.
2. Ensuring availability of land and conferring homestead rights.
3. Minimizing displacement of rural households by developmental projects.
4. Undertaking adequate rehabilitation measures for those affected by natural calamity.
5. Promoting the use of locally available materials and construction practices.
6. Providing basic infrastructure services including water, sanitation and roads.
7. Offering protective discrimination to the weaker section of the society.

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.

National Housing Policy – 1988

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.

The basic thrust of the 1998 NHP is in creating a strong public-private sector partnership to resolve the housing and habitat issues. The Government has offered a package of fiscal and other concessions to the private sector to motivate it to take up the task for housing for the poor. These concessions are to be linked with housing for vulnerable sections. The Government considered that the gap in resources for housing and infrastructure could not be met from the public exchequer. The National Rural Housing and Habitat Policy 1998 states "At present the rural housing and to a large extent informal housing do not benefit from outcome of the research and development. Efforts will be made to disseminate information about the new technologies. In view of this the Government has decided to launch a National Rural Housing and Habitat Mission.

Major Housing Schemes in India

Government of India has organized a few major housing schemes for the rural poor. They include (1) Indira Awaas Yojana, (2) Pradhan Mantri Gramodaya Yojana, (3) Pradhan Mantri Gram Sabha Yojana, (4) Credit-cum-Subsidy for Rural Housing, (5) Dr. Ambedkar Housing Scheme, (6) Rural Ashraya for Rural Housing and Habitat Development, (8) Setting up of Rural Building Centre, (9) Samagra Awaas Yojana, (10) National Mission for Rural Housing and Habitat and (11) Two Million Housing Programme.

IV.CONCLUSION

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. Universal Declaration of Human Rights, 1948 by United Nations Recognizes the need of housing along with food, clothing, medical care, etc. as a right to a standard of living required for the health and wellbeing of everyone. The housing scenario has been described by the 2011 census according to which 0.08 crore households live in dilapidated houses, which are showing signs of decay or breaking down. Government of India has organized a few major housing schemes for the rural poor. They include- Indira Awaas Yojana, Pradhan Mantri Gramodaya Yojana, Pradhan Mantri Gram Sabha Yojana, Credit-cum-Subsidy for Rural Housing, Dr. Ambedkar Housing Scheme, Rural Ashraya for Rural Housing and Habitat Development, Setting up of Rural Building Centre, etc.

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