



# INDIA'S SCENARIO OF RURAL HOUSING SHORTAGE AND RURAL PROBLEMS

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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 and provides both physical and mental strength and psychological base to the householders, 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 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. 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.*

***Key Words: Prerequisite, psychology, Shelter, standard, subsistence***

## **I.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 and provides both physical and mental strength and psychological base to the householders, 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 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. 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).

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 (Million)
A	Number of Households not having Houses in 2012	No. of Households Existing Stock of Houses (in numbers)	4.10
B	Number of Temporary (Kutchha) Houses in 2012	Existing Stock of Houses – No. of Permanent (Pucca) and Semi Permanent (Semi Pucca) Houses	20.20
C	Shortage due to clogging 2012	6.5 per cent of No. of Households in 2012	11.30
D	Shortage due to Obsolescence 2012	4.3 per cent of No. of Households in 2012	7.50
T1	Total Rural Housing Shortage – 2012	A+B+C+D	43.10
E	Additional Housing Shortage arising between 2012 and 2017	Increase in No. of Households between 2012-2017, Increase in Stock of Houses between 2012 and 2017	0.50
T2	Total Rural Housing Shortage - 2017	T1+E	43.60

*Source: 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.*

## II. RURAL HOUSING SCENARIO DURING 2001-2011 CENSUS

Census 2001 placed 0.19 per cent of Indian population as homeless. Further, 50 per cent 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 per cent of houses are livable, while 6.3 percent in dilapidated conditions. It is found from the findings of National Family Health Survey-III (2005-06) that overall 14 per cent of the households live in “Kutcha” 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 (8per cent), whereas a majority of rural households live in semi-pucca houses (around 52 per cent).

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 core houses have Kutcha 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 Kutcha walls and Kutcha 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.

## III. 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 infected 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.

## IV. 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.



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 disadvantages 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.

In 1994 National Housing Policy recognized that rural housing was qualitatively different from urban housing.

#### **V.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.

#### **VI.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.

### VILINDIRA AWAAS YOJANA – GENESIS AND IMPLEMENTATION

Indira Awaas Yojana is a flagship scheme of the Government of India initiated through the Ministry of Rural Development for providing houses to the poor in rural areas. This rural housing scheme is the result of the Government's rural employment programme which began in the early 1980s. Construction of houses for the rural poor was one of the major activities under the National Rural Employment Programme (NREP) which began in 1980 and the Rural Landless Employment Guarantee Programme (RLEGP) which began in 1983.

Lack of uniform policy for rural housing in the state led to the emergence of this important housing scheme. Some states permitted only part of the construction cost to be borne from NREP/RLEGP fund and the balance was to be met by beneficiaries from their savings or loan obtained by them. Others permitted the entire expenditure to be borne from NREP/RLEGP funds. Further while some states allowed construction of only new dwellings, others permitted renovation of existing houses of beneficiaries. The Government of India made an announcement in June 1985 according to which a part of RLEGP fund was earmarked for the construction of houses for SC/STs and freed bonded labourers. Consequently the Indira Awaas Yojana (IAY) was launched during 1985-86 as a sub-scheme of RLEGP and thereafter IAY continued as a sub-scheme of JRY funds were allocated for implementation of IAY. From 1993-94 the scope of IAY was extended to cover, below the poverty line non-scheduled castes/scheduled tribes families in the rural areas. Simultaneously the allocation of funds for implementing the scheme was raised from 6 to 10 per cent of the total resources available under Jawahar Rozgar Yojana (JRY) at the national level subject to the condition that benefits to non-scheduled castes/scheduled tribes poor should not exceed 4 per cent of the total JRY allocation.

IAY was declined from JRY and made an independent scheme with effect from 1<sup>st</sup> January 1996. The genesis of Indira Awaas Yojana (IAY) is indicated in the following chart.

#### Genesis of IAY (Indira Awaas Yojana)

Year	Programme
1947-1960	Refugee Rehabilitation Programme by the Ministry of Refugee Rehabilitation



1957-1980	Village Housing Scheme as a part of the Community Development Movement
1971	House Sites cum Construction Assistance Scheme or Rural Landless Workers and Artisans including SC and STs as part of Minimum Needs Programme
1980	Construction of Rural Houses as part of National Rural Employment Programme (NREP)
1983	Construction of Rural Houses as part of Rural Landless Employment Guarantee Programme (RLEGP)
1985	Indira Awaas Yojana as a Sub-scheme of RLEGP
1989	Indira Awaas Yojana as a Sub-scheme of Jawahar Rozgar Yojana (JRY)
January 1996	IAY was delinked from JRY and made an independent scheme

*Source: Sudipa Biswas – In International Journal of Humanities and Social Science Studies, Vol. II, Issue II, Sept. 2015, p. 364.*

### VIII.MAJOR FEATURES OF INDIRA AWAAS YOJANA

Indira Awaas Yojana is a centrally sponsored scheme funded on cost-sharing between the Central and State Governments, which was in the ratio of 75:25. In the case of Union Territories (UTs) the entire funds under Indira Awaas Yojana (IAY) scheme are provided by the Government of India and in case of North Eastern States the funding pattern has been revised. Presently it is in the ratio of 90:10. The target groups for houses under IAY are;

- Below poverty line households living in rural areas belonging to SC/STs.
- Freed bonded labourers and non-SC/ST below poverty line (BPL) rural households.
- Widows and next to kin to defense personnel or paramilitary forces killed in action residing in rural areas.
- Ex-servicemen and retired members of paramilitary forces fulfilling the other conditions.

The implementation of Indira Awaas Yojana involves all the basic units of Local Administration such as;

- Gram Sabah
- Gram Panchayats
- Zilla Parishads and
- District Rural Development Agency (DRDA)



Allocation of IAY funds to the States and Union Territories is on the basis of 75 per cent weightage to housing shortage and 25 per cent to poverty ratio. Allocation of funds amongst the district is based on 75 per cent weightage to housing shortage and 25 per cent weightage to SC/ST component. Further, the IAY funds are allocated to SC/ST families to a tune of 60 per cent, 3 per cent for physically handicapped and 15 per cent for minorities. An important feature of the IAY scheme is to allot the houses invariably in the name of women. This is a crucial step to the government leading to women empowerment.

## IX.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 and provides both physical and mental strength and psychological base to the householders, 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.

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