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RURAL HOUSING IN INDIA: AN OVERVIEW OF PROBLEMS AND SOLUTIONS

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ABSTRACT:

Shelter is a basic need along with food and clothing for human sustenance. Enough shelter for everyone the household is a prerequisite for a healthy life in every society. The house provides significant economic security and position in society. Universal Declaration of Human Rights, 1948 by the United Nations Recognizes the need housing together with food, clothing, medical care, etc. as a right to a standard of living necessary for health and the well-being of all. The United Nations and its agencies including the World Health Organization United Nations Human Settlements (UN-Habitat) and the UN Commission on Human Rights The International Labor Organization considers access to adequate housing an integral part of fulfilment other basic human rights (UN-2009). In 2011, the Planning Commission established the Rural Working Group Housing for the Twelfth Five Year Plan to provide a perspective and approach to rural housing. Message about the task force begins by noting the rural housing vision provided by the Department for Rural Affairs Development. The aim of the thesis is to point out the seriousness of the housing problem in India in general and in it especially the countryside and highlight the government's steps to solve it.

Key words: Assumption, security, Settlement, shelter, livelihood.

INTRODUCTION

Shelter is a basic need along with food and clothing for human sustenance. Adequate shelter for every household is a prerequisite for a healthy life in every society. The house provides significant economic security and status in society. A house provides householders with physical and mental strength and a psychological base to lean on and obtain other basic needs such as food, clothing, etc. For poor households, a house represents an asset. They can offer this asset as collateral for a loan in a difficult time.

The Nations Human Settlements Organization (UN-Habitat) and the UN Commission on Human Rights and the International Labor Organization consider access to adequate housing as an integral part of the fulfillment of other basic human rights (UN-2009). UN Committee on Economic, Social and Cultural Rights, General Comment No. 4 (1991) on the right to adequate housing states that “The right to housing should not

to be interpreted in a narrow or restrictive sense that puts it on a par with, for example, the shelter afforded by a mere roof over one's head or views, shelter exclusively as a commodity. Rather, it should be understood as the right to live somewhere in safety, peace and dignity (UN-1991).

RURAL HOUSING SHORTAGE AND PROBLEMS OF RURAL HOUSING IN INDIA

In India, almost three-quarters of the population lives in rural areas. The housing needs of people in these areas are largely unmet. In 2011, the Planning Commission set up a Task Force on Rural Housing for the Twelfth Five Year Plan to provide a perspective and approach to rural housing. The task force report begins by setting out the vision for rural housing provided by the Department of Rural Development. The Task Force estimated India's rural housing shortage for the period 2012–2017 using the method shown in the table below;

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 (Kutcha) 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 No. of Households in 2012	11.30
D	Shortage due to Obsolescence 2012	4.3 percent 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	0.50

		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.

RURAL HOUSING SCENARIO DURING CENSUS 2001-2011

The 2001 census identified 0.19 percent of India's population as homeless. Further, 50 percent of the available houses in India are in good condition, while the rest are in barely habitable or dilapidated condition. In rural areas, about 48.88 percent of houses are habitable, while 6.3 percent are in dilapidated conditions. The findings of the National Family Health Survey-III (2005-06) show that a total of 14 percent of the households live in "Kutcha" houses, 40 percent live in "Semi-pucca" houses and the remaining 46 percent live in "Kutcha" houses. Pucca" houses. A large majority of urban households live in pucca houses (81 percent), while most rural households live in semi-pucca houses (around 52 percent).

The housing scenario was described by the 2011 census, which found 0.08 million households living in dilapidated houses showing signs of decay or decay. They require major repairs or those houses dilapidated or destroyed and far from being in a condition that can be restored or repaired. About 4.41 crore houses have Kutcha roofing. Further, 2.71 trillion million houses have grass, thatch, bamboo, plastic, etc. as wall and another 5.83 trillion have mud or mud bricks as wall material. The Socio-Economic Caste (SECC) data indicates that 4.01 million houses have one or two rooms with Kutcha walls and Kutcha roofs. The Twelfth Plan or Rural Housing Task Force recommended a target of 1.5 million houses for the plan period based on an estimate of housing shortage of 4 million houses in rural areas.

Housing problems of the rural poor

The houses of the rural poor in India are found inadequate in various ways. The main problems with housing the poor relate to the following.

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

National Housing Policy in India

A comprehensive national housing policy was considered necessary in view of the various problems faced in relation to housing in India. The main goal of such a policy was to specify priorities for supporting sustainable housing development. The National Housing Policy and Habitat Policy (1988) emphasized that housing is not only a commodity but also a productive investment. Housing supports economic activities and at the same time creates a base for the achievement of several national policy objectives (1988 - Government of India).

The basic objectives of the policy are;

1. Motivate and help people and especially the homeless and under-housed and secure affordable shelter through access to land materials, technology and finance.
2. To improve the environment of human settlements in order to increase the quality of life by providing drinking water, hygiene and other basic services.
3. Give priority to promoting access to shelter for homeless and disadvantaged groups such as Scheduled Castes, Scheduled Tribes and freed serfs, landless rural laborers and economically weaker sections.

The realization of the above objectives was to be achieved by using different strategies. It includes making available developed land at reasonable prices for housing, providing tenure to households in both rural and urban areas, developing a viable and affordable institutional system for providing housing, finance, etc.

II.1994 The national housing policy recognized that rural housing is qualitatively different from urban housing. The main features of the National Housing Policy of 1994 are;

1. Ensuring the necessary backup to support the construction of new and additional blocks and the modernization of existing ones.
2. Ensuring the availability of land and granting homestead rights.
3. Minimizing the displacement of rural households by development projects.
4. Implementation of appropriate rehabilitation measures for persons affected by natural calamities.
5. Encouraging the use of locally available materials and construction practices.
6. Provision of basic infrastructure services including water, hygiene and communications.
7. Offering protective discrimination to the weaker section of society.

Housing is an expensive business. This is a very high investment by the government. The entire policy is thus based on "enabling state access" as proposed in the United Nations Global Shelter Strategy. The need for state intervention was recognized for most vulnerable groups. Government will act mainly as an intermediary, not as a constructor or provider of housing, except perhaps for vulnerable groups for whom housing is out of reach.

Major Housing Projects in India

The Government of India has organized several large housing projects for the rural poor. These 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) Establishment of Center for Rural Development, (9) Samagra Awaas Yojana, (10) National Mission for Rural Housing and Habitat and (11) Two Million Housing Program .

CONCLUSION

Shelter is a basic need along with food and clothing for human sustenance. Adequate shelter for every household is a prerequisite for a healthy life in every society. The house provides significant economic security and status in society. The 1948 UN Universal Declaration of Human Rights recognizes the need for housing along with food, clothing, medical care, etc. as a right to a standard of living required for the health and well-being of everyone. The housing scenario was described by the 2011 census, which found 0.08 million households living in dilapidated houses showing signs of decay or decay. The Government of India has organized several large housing projects for the rural poor. These include: Indira Awaas Yojana, Pradhan Mantri Gramodaya Yojana, Pradhan Mantri Gram Sabha Yojana, Credit-cum-Subsidy for Rural Housing.

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