

PROBLEM OF HOUSING SHORTAGE IN RURAL INDIA AND GOVERNMENT POLICIES

Dr. Rashmi Rani

(Asstt.Professor , Shri Guru Nanak Girls Degree College, Lucknow)

Abstract

Housing is one of the basic needs of a human being. India is a developing country. There is a shortage of housing units in rural as well as in urban areas. The working group on rural housing for the Twelfth Five-Year Plan estimated the rural housing shortage in India to be 43.13 million in 2012. In my present study, I analyzed the housing shortage in rural areas and the policies adopted by the central government to tackle the issue.

Introduction

Housing is one of the basic needs of an individual in terms of safety, security, self-esteem, social status, satisfaction, and achievement. Access to adequate housing has, on different occasions and in different forums, been recognized as a human right (see [United Nations 1991](#)). Perhaps the first mention of the right to adequate housing as a commitment of governments across the world was in the Universal Declaration of Human Rights, 1948. Article 25 of the Universal Declaration of Human Rights states that Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing, and medical care and necessary social services ([United Nations 1949](#)).

The United Nations and its agencies, including the World Health Organisation, the United Nations Human Settlements Programme (UN-Habitat), and the United Nations Human Rights Commission, and the International Labour Organisation consider access to adequate housing to be integral to the fulfillment of other basic human rights ([United Nations 2009](#)).

Various international human rights treaties and conventions refer to the right to adequate housing.¹ In general, these statements and documents work with a well-defined, integrated concept of housing. The United Nations 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 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 ([United Nations 1991](#)).

In 1996, on the occasion of the second United Nations Conference on Human Settlements (Habitat II) held in Istanbul, the Heads of State or Government and the official delegations of countries assembled committed themselves to “the universal goals of ensuring adequate shelter for all and making human settlements safer, healthier and more liveable, equitable, sustainable, and productive” ([United Nations 2006a](#), p. 8). The Istanbul declaration said

We reaffirm our commitment to the full and progressive realization of the right to adequate housing as provided for in international instruments. To that end, we shall seek the active participation of our public, private and non-governmental partners at all levels to ensure legal security of tenure, protection from discrimination and equal access to affordable, adequate housing for all persons and their families ([United Nations 2006a](#), p. 15).

India is a signatory to various international treaties and covenants that endorse the right to housing. These include the Universal Declaration of Human Rights, the Convention on the Elimination of All Forms of Discrimination against Women, the Convention on the Right of the Child, the International Convention on the Elimination of All Forms of Racial Discrimination, the International Covenant on Economic, Social and Cultural Rights and the Istanbul Declaration (NHRC 2011, p.3-4; MoRD 2013, preface). The link between India's obligations and international commitments is expressed in a document of the Ministry of Rural Development (MoRD), which says that the Ministry's

commitment of shelter for all gained further momentum when India became a signatory to the Istanbul Declaration on Human Settlement in June 1996, recognising thereby the need for access to safe and healthy shelter and basic services as essential to a person's physical, psychological, social, and economic well being (MoRD 2013, preface).

The United Nations and its affiliate bodies have formed various recommendatory, supervisory, and evaluation mechanisms to follow progress in ensuring the right to adequate housing. While India has committed itself to participation in this process, there are no mechanisms or systems in India to check progress in the provision of adequate housing in rural areas. There is no mechanism to define housing norms and standards for rural areas.² There are no schemes for the provision of rural housing in India that provide for integrated housing and amenities.

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:

Ensure adequate and affordable housing for all and facilitate development of sustainable and inclusive habitats in rural areas by expanding government support, promoting community participation, self-help and public-private partnership within the framework of Panchayati Raj. (MoRD 2011, p. 2)

The Report of the Working Group suggests measures to address "the need for *safe and sustainable* housing by all segments of the rural population." (*ibid*, p. i, emphasis added)

Housing Condition in Rural India

The Working Group used two methods to estimate the shortage of rural housing in India for the period 2012-2017.⁴

The first method estimated housing shortage in the following way:

i. Take the difference between housing requirements and availability of houses:

Number of houses - Housing stock (in numbers) → (A)

Note: Data from the Censuses of 1991 and 2001 are used to project the number of households and number of houses in 2012 and beyond.

ii. Add the shortage that is caused by poorly constructed houses:

A + Number of temporary (katcha) houses → (B)

Note: The Census of India defines three types of house structures: pucca (permanent), semi-pucca (semi-permanent), and katcha (temporary). A pucca house is one that has walls and roof made of permanent material.⁵ A semi pucca (semi-permanent) house is one in which either the walls or the roof are made of permanent material, and a katcha (temporary) structure is one in which both roof and walls are made of temporary material.⁶

iii. Add the shortage that is caused by congestion:

B + Congestion factor (6.5 % of total households) → (C)

Note: Congestion is defined in terms of the number of houses in which married couples do not have a separate room. According to the 2001 Census, in 6.5 per cent of households couples did not have a separate room to themselves. This is defined as the congestion factor.

iv. Add shortage due to obsolescence:

C + Obsolescence factor (4.3% of all households) → (D)

Note: An obsolescent house was defined as a house that was either more than 80 years old or between a life span of 40 and 80 years old but of bad quality. According to the 58th Round of NSSO, 4.3 per cent of households lived in obsolete houses.

v. As D is an estimate of the housing shortage for 2012, the additional housing requirement between 2012 and 2017 was estimated as follows:

D + (projected increase in households between 2012 and 2017 – projected increase in housing stock between 2012 and 2017) → (E)

Using this method, the final estimated housing shortage was 43.12 million in 2012 and 43.67 million in 2017 (see Table 1)

Table 1 *Rural Housing Shortage, Working Group Method 1, 2012-17* in millions

Equation no.	Factors taken into account for assessing housing shortage	Computation	Shortage (in millions)
A	Number of households not having houses in 2012	No. of households – existing stock of houses (in numbers)	4.1
B	Number of temporary (katcha) houses in 2012	Existing stock of houses – number of permanent (pucca) and semi-permanent (semi-pucca) houses	20.2
C	Shortage due to congestion, 2012	6.5 per cent of number of households in 2012	11.3
D	Shortage due to obsolescence, 2012	4.3 per cent of number of households in 2012	7.5
T1	Total rural housing shortage, 2012	A+B+C+D	43.1
E	Additional housing shortage arising between 2012 and 2017	Increase in number of households between 2012 and 2017 – increase in stock of houses between 2012 and 2017	0.5
T2	Total rural housing shortage, 2017	T1+E	43.6

Source: Working Group on Rural Housing for the Twelfth Five Year Plan, [MoRD \(2011\), p. 7](#).

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

A second method was based on estimates of the housing shortage at the end of the Eleventh Five-Year Plan, adding up the additional housing requirement due to shortage, obsolescence, and congestion, and subtracting from that number the number of houses constructed during the Eleventh Five Year Plan. By this method, the housing shortage was estimated to be 48.8 million in 2012 ([MoRD 2011, p. 9](#)).

The report of the Working Group thus concludes that, “at this stage, therefore, housing shortage under the XII Plan can safely be assumed to be of the order of about 40 million” ([MoRD 2011, p. 9](#)). Since there were 167.8 million rural households in 2011, the Working Group estimate suggested that approximately one-fourth of rural households lacked safe and sustainable houses.

Critique Of Working Group Methodology

In quantifying the shortage of rural housing, the Working Group was concerned solely with the structure of houses with respect to building material. There were problems with the assumptions of the Working Group even with respect to building material.

In the first place, the Working Group counted only temporary or katcha houses as being inadequate. There are two steps involved in classifying houses. First, the building material is classified as permanent or temporary, and, secondly, houses are classified as pucca, semi pucca or katcha. In terms of material, it is not obvious that all permanent material is safe. For example, asbestos, tin, and metal roof sheets, though classified as “permanent,” may not protect house-dwellers from weather-related health hazards. In terms of house types, the assumption that all pucca and semi-pucca structures are “safe and sustainable” is, of course, questionable, particularly with regard to semi-pucca structures in which only either walls or roof are made of permanent material. To illustrate, a semi-pucca structure could be a house with brick walls and a polythene roof, or a house with mud walls and a tin sheet for a roof. Such structures can neither be considered safe and sustainable nor anywhere near adequate by standards of workers’ housing set by the International Labour Organisation.

Even if we were to take only the issue of building material, the Census of 2011 data indicate that, out of 167.8 million rural households, 65.3 million households lived in houses without pucca roofs, 79 million in houses without pucca walls, and 106.3 million in houses without pucca floors (Table 2).

Table 2 *Number and proportion of households that had houses with katcha roofs or katcha walls or katcha floors, India, rural, by social group, 2011 in millions and per cent*

Social group	Katcha roof		Katcha walls		Katcha floor	
	Households (million)	Proportion of all households in the category (%)	Households (million)	Proportion of all households in the category (%)	Households (million)	Proportion of all households in the category (%)
Scheduled Caste	13.8	42	16.12	49	23.4	71
Scheduled Tribe	11.5	57	15.0	75	17.0	84
Others	39.9	35	47.8	42	65.9	57
All households	65.3	39	79.0	47	106.4	63

Source: [Census of India 2011](#).

The Working Group definition of types of houses (as well as the definitions used by the Census of India and NSSO) ignore the material of which floors are made.

Government Initiatives in the area of Rural Housing

Indira Awaas Yojana

Indira Awaas Yojana (IAY), a flagship scheme of the Ministry of Rural Development has been providing assistance to BPL families who are either houseless or having inadequate housing facilities, for constructing a safe and durable shelter. This effort has been part of a larger strategy of the Government to provide shelter for all, taking cognizance of the fact that rural housing is one of the major anti-poverty measures for the marginalised sections of society. The house is recognised not merely as a shelter and a dwelling place but also an asset which supports livelihood and symbolises social position.

IAY was introduced in June 1985 as a sub-scheme of Rural Landless Employment Guarantee Programme (RLEGP) with the objective to help the poor in rural areas to construct/upgrade their dwelling units. The IAY was a part of Jawahar Rozgar Yojana (JRY) from April 1989 and implemented as an independent scheme from January 1996. The beneficiaries under the IAY are scheduled castes/scheduled tribes, freed bonded labourers, minorities in the Below Poverty Line (BPL) category and other below poverty line non-scheduled castes/scheduled tribes rural households, widows and next-of-kin to defence personnel/paramilitary forces killed in action residing in rural areas (irrespective of their income criteria),

ex-serviceman and retired members of paramilitary forces fulfilling other conditions viz. the beneficiary should be houseless person or have kutchra house and residing in rural area. It is designed to provide, at best, a house structure or building (or part of a building), but not to provide a residence that has electricity, water and working sanitary facilities, or even a working latrine (these tasks are assigned to other schemes).

Under Indra Awas Yojana, during 2014-15 there was an allocation of Rs. 1409955.005 lakh and only Rs. 954648.31 lakh were utilized. There was a target of 2518978 houses but only 828517 houses were completed i.e. 32.89% target was achieved.

Conclusion:

- There is acute shortage of housing and there is a need to address the gap between the housing shortage and demand on one hand and the existing availability of housing.
- 'Shelter for all' to be achieved through ensuring homestead land availability for all .
- Access to basic infrastructure along with housing must be addressed in order to make a meaningful difference in rural habitat conditions.
- At present, Government's intervention is primarily through its subsidy-based IAY scheme. Suitable schemes for meeting the housing needs of such of those BPL families that remain left out and of APL families would have to be formulated.
- It is imperative to create facilitative conditions that allow a greater number of rural households to access housing and quality habitat through government support as well as through people's own efforts.
- There is an urgent need to devise and make available a judicious mix of various modes of financing rural housing and to encourage livelihood-based habitats.
- The private sector which at present is not very active to cater to the housing demand of rural poor would have to be activated.
- The government should formulate a Rural Housing and Habitat Policy which would enable tackle shelterlessness on a larger scale.

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