



ANALYSIS OF PROBLEMS OF HOUSING IN INDIA

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Abstract: The problems of housing are in both urban and rural areas in India. Since last 45 years of planned development, the backlog of housing shortage in India has risen to three folds. It was estimated that in Kolkata alone 6 to 7 lakhs people sleep on the pavements and in Mumbai an estimated 1,50,000 make the sky as their roof. About 58% of the rural houses have walls made of mud, unburnt bricks or wood and only 30% of the houses are built with burnt bricks. The material used for 50% of the rural houses is grass leaves, thatch seeds, bamboo, mud, unburnt bricks or wood. Water supply in almost all the Cities of India is not satisfactory. The water supply situation in Chennai is desperate.

Keywords: Rural Housing, Urban Housing, Shortage of Housing, Population, Sanitation, Water Problem, Urbanization etc.,

Introduction:

Housing shortage has grown faster in the rural areas when compared to urban area.

Housing activity generates local employment and local income. Since house construction is highly decentralized production activity, it has the advantage of creating dispersal of employment. In Country like India with regional disparities in income and employment, it is quite desirable that investments in both public and private are channeled to housing. House construction activity can take place at any time except during monsoon season. Hence, it is possible through careful planning to provide alternate employment to agricultural laborers during off- season. Despite all these benefits accrue to housing sector, it is not free from problems and they are as under.



2. Problem of Housing:

The problem of housing in under-developed Countries is more severe than in developed Countries, which are under:

- i. The rate of growth of population is fast and high.
- ii. Large part of population is below the poverty-line and
- iii. The quality of building material is inferior.

3. India being an under developed country has the following problems relation to housing:

- i. Number of slum areas is greater than the well planned colonies.
- ii. Water supply is in shortage in rural as well as urban areas.
- iii. There is a general shortage of power and interruptions in power supply are very common.
- iv. Material used for construction are of inferior quality and do not have built in resistance against fire and water.
- v. Many of the houses are built with locally available material like grass, mud etc.
- vi. Cost of construction is constantly rising in the Country.
- vii. There are no significant attempts to manufacture prefabricated components parts of housing.
- viii. Research & Development (R& D) in the field of housing is poor.

On account of the above problems, housing facilities are not increasing at the required pace. Private imitative is also not found as a measure that is expected. Since, it is a facility available only to rich sections of the population.

Since last 45 years of planned development, the backlog of housing shortage in India has risen to three folds. It was estimated that in Kolkata alone 6 to 7 lakhs people sleep on the pavements and in Mumbai an estimated 1,50,000 make the sky as their roof.

Everyone understands that street sleeping permits no family life, no privacy, no relief from heat, no escape from cold or rain and no decent means for disposing of human



waste. To mitigate all these problems, adequate provision of housing facilities is a minimum need.

In many Cities of the developing Countries, about 20 to 40% of the people are squatter with no legal title. According to Paul Streeten and Burki, *“over 150 million people in urban areas of the poorest countries have less than satisfactory shelter”*.

According to *“Indian National Planning Commission, about 373 million people did not have sufficient income even for the bare minimum food”*. A large percentage of the population above the poverty line also cannot afford to acquire houses as they can hardly have savings.

A World Bank study reveals that “ until 1970s, developing Countries concentrated on the provision of heavily subsidized housing” . They laid down high building standards and zoning regulations to try to improve the quality and to demolish slums and squatter elements. Consequently, they realized that the housing standard should be more realistically decided with relevance to the socio economic conditions of the vast sections of the population and that slums are indispensable for sometimes and hence the policy should be to improve these slums, which are serviceable and amenable to improvement. Charles Abraham said that “ *wholesale slum clearance and building of costly housing must be abandoned and that some fresh thinking must be brought to bear on the shelter problem*”¹.

It has been observed that slums are National problem; a person who suffers from any disease in slum area is a national liability. According to 1981 census, the estimated slum population in India was about 30 million, accounting to nearly 1/5 of total urban population of the Country².

The average number of people per house is comparatively very high in India and this number has been on the increase reflecting the in-adequacy of accommodation. The



overcrowding family members in small dwelling unit is a mother of concern from the demographic and social point of view. According to 1971 census, the walls of the 12% of rural houses in India have made of grass leaves, reeds or bamboos.

About 58% of the rural houses have walls made of mud, unburnt bricks or wood and only 30% of the houses are built with burnt bricks. The material used for 50% of the rural houses is grass leaves, thatch seeds, bamboo, mud, unburnt bricks or wood. One half of rural houses have roofing with tiles, slates, A.C sheets, bricks, lime-stone, R.C.C etc. In urban areas, about 80% of the houses have durable material, 72 % have walls of such material as burnt bricks, G.I sheets, other material, sheets, stone, cement, concrete etc. 5% of the urban houses have walls made of grass leaves, reeds or bamboo and about 22% have walls made of mud, unburnt brick or wood³.

4. Rural Housing Problems:

The present state of shelter and quality of the human environment in rural areas is an extension of the problems of:

- i. High population growth.
- ii. Increased rural impoverishment and unemployment.
- iii. The differential priorities accorded to industrial and urban growth
- iv. Low levels of access to social services and linkages such as education, health and communication.
- v. Marginalization of women and underprivileged classes.
- vi. An alarming deterioration in the quality of the physical environment.
- vii. The decreasing access of the poor to building materials especially in terms of monetization of traditional sources such as wood, thatch and bricks.
- viii. The breaking down of traditional system of building and skills, owing to the impact of development programmes, rural impoverishment, the introduction of modern building materials, commercial marketing systems and government housing programmes.
- ix. More pressing concerns and priorities than shelter for the rural poor in terms of



availability of food and income generation, indebtedness, land tenure and other socio-economic problems.

- x. Insecure land tenure and a lack of ability to invest in houses.
- xi. Increasing deterioration in the quality of houses and a lack of access to finance technology and organization to cope with this.
- xii. Increasing displacement of the landless and others in search of work and hence shelter.
- xiii. A wide dispersal of settlements, which makes centralized government programmes difficult and often uneconomical to implement.
- xiv. A lack of adequate technology, building skills and trained people to help improve the quality of the local built environment with minimum external intervention¹³.

Drinking water and toilet facilities are quite unsatisfactory for a large number of households in both urban and rural areas creating unhygienic environment. According to National Sample Survey (NSS), 1981 only 22% of the slum households in the cities enjoy the facilities of underground drainage. Only less than 4% of the slum house hold in the cities with a population of 1 to 3 lakhs had the benefit of underground drainage as against about 45% in cities with 1 million population and about 10% in the cities with population between 3 to 5 lakh⁴.

4. Urban Housing Problems:

The problems of the urban housing are poor slums and squatter settlements which are an extension of the process of urbanization, impoverishment and lack of economic and social opportunities in rural areas. It may not be possible to connect directly the problems and quality of urban shelter with that of the villages. But, there can be no doubt that migrants to cities bring with them their culture, economic skills and patterns of settlement that are clearly reflected in the urban habitat. The process of urbanization in India has been much slower than anticipated by economic planners.

However, the problems associated with the second largest urban population in the world are the same of not worse than those in other developing countries.



The NSS 1981 also revealed that about 58% of the slum houses in cities were in areas which were logged during monsoon. The slums are particularly characterized by chronic problem in respect of sanitation and other essential facilities. For example, in ‘Dharavi’ the largest slum in Asia has an estimated population of 4 lakhs. There is only 1 tap for 320 people and one toilet for over 300 people.

Water supply in almost all the Cities of India is not satisfactory. The water supply situation in Chennai is desperate. Each resident there gets barely half the minimum recommended amount of water per day. Chaotic scenes at public taps are routine, sometime the water is unfit for human consumption. The high rate of incidence of death and diseases among urban poor can be attributed to the poor quality of water and sanitation facilities.

Thus housing problem in the Country has many dimensions. A large availability of housing stock in India in brief is characterized by poor conditions of the structure, absence of essence of facilities and amenities, unsafe and unhygienic environment. These problems are grave in the slums and squatter settlements⁵.

By 2011 A.D India’ s population has touched 121,00,00,000 and urban population may be the order of 345 million. Housing situation in India worsened because of land invasion, illegal sub-division, over crowding, lack of basic services, poor access to employment opportunities, and rapidly rising land and housing prices. More that half of the major cities population is presently living either in squatter settlement or in extremely congested sub standard areas in the dilapidated inner cores of our large cities. Acute housing shortages are also responsible for simmering social tensions⁶.

National Building Organization (NBO) had estimated that the shortage of about 21 million housing units in the country of which 16 million in rural areas and 5 millions in urban areas. The number of total useable housing units was about 94 million. About 39.6



% of urban household are living in single room and about 3.5% in 'Katcha' houses 36.15% of people do not have toilet facilities, 57% are without electricity and 66% manage without electricity and 66% manage without water supply facilities⁷.

Of all the problems of housing, the finance is the big problem. As such, it is important to concentrate more attention on this problem.

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