



# INTERNATIONAL JOURNAL OF ADVANCE RESEARCH, IDEAS AND INNOVATIONS IN TECHNOLOGY

ISSN: 2454-132X

Impact Factor: 6.078

(Volume 7, Issue 2 - V7I2-1415)

Available online at: <https://www.ijariit.com>

## A critical review of consideration of housing design in rural housing policies and programs in India

Srinivas Daketi

[daketi@gmail.com](mailto:daketi@gmail.com)

School of Planning and Architecture Vijayawada,  
Andhra Pradesh

Ramesh Srikonda

[rameshsrikonda@gmail.com](mailto:rameshsrikonda@gmail.com)

School of Planning and Architecture Vijayawada,  
Andhra Pradesh

### ABSTRACT

*Housing is universally acknowledged as the second most essential human need after food and is considered a major economic asset of every nation. Internationally, housing is recognized as a factor for the assessment of human development and societal civilization (UNO, 1976). Humanity has been living in these houses and especially villages for centuries, and the way people build their houses and group them is the result of centuries of experience, which is the result of continuous interaction between the culture of the community and the physical environment of the region (Chandhoke, 1977). There were various housing programmes and policies in India since independence as there is acute shortage of quality housing. This paper aims at understanding the rural housing programmes & policies in India and critical review on aspects related to housing design.*

**Keywords** – Rural, Village, Housing, Design, Policies and Programmes

### 1. INTRODUCTION

Housing is universally acknowledged as the second most essential human need after food and is considered a major economic asset of every nation. Internationally, housing is recognized as a factor for the assessment of human development and societal civilization (UNO, 1976). Humanity has been living in these houses and especially villages for centuries, and the way people build their houses and group them is the result of centuries of experience, which is the result of continuous interaction between the culture of the community and the physical environment of the region (Chandhoke, 1977). These houses were evolved with different styles and typologies based on socio-cultural-geographical influences. An effort is required to preserve a particular, and sometimes it remains unchallenged as far as rural aesthetic appeal is concerned (Donovan & Gkartzios, 2014). There were various housing programmes and policies in India since independence as there is acute shortage of quality housing.

### 2. RURAL HOUSING POLICIES AND PROGRAMMES IN INDIA

Public housing programme in India started with the rehabilitation of refugees immediately after the Independence and since then, it has been major focus area of the Government as an instrument of poverty alleviation. Till the year 1960, nearly 5 lakh families were provided houses in different parts of India. The village housing projects scheme was started by the Government of India in October 1957, to encourage rural housing activity and to run it on proper lines. Under this scheme provision was made for giving loans to prospective builders in rural areas and also for extending technical guidance and other facilities to them. The village housing projects scheme is practically the only one worth the name that operates for the betterment of the physical environment in rural areas. But the grants under the scheme have been very poor compared to the size of the problem. Dube, 1958 talks about the initial community development programmes in rural areas and the goals of first five year plan in terms of immediate and ultimate goals on agriculture and rural community development for India's progress as a nation. He strongly focuses on various areas to be covered by the intensive community development projects, which includes agriculture, communication, education, health, training social welfare, employment along with demonstration and training in improved techniques, designs in rural housing and encouragement of improved rural housing on a self-help basis.

Specific focus on rural housing in India, has its origin in the wage employment programmes of National Rural Employment Programme (NREP-1980), and Rural landless Employment Guarantee Programme (RLEGP-1983), by allowing construction of houses under these programmes for SCs/STs and freed bonded labourers. A full-fledged rural housing programme Indira Awaas Yojana (IAY) was later launched in June, 1985 as a sub scheme of RLEGP, with earmarking of funds for the construction of houses for SSs/STs and freed bonded labourers. When Jawahar Rozgar Yojana (JRY) was launched in April, 1989, 6% of the funds were allocated to housing. Rural housing programme, as an independent programme, started with Indira Awaas Yojana (IAY) in January.

As per “National Rural Housing & Habitat Policy”, shelter is universally recognised as a basic human need next only to food and clothing. The right to adequate housing has been widely interpreted as a human right in international, and national forums. This right is considered integral to the realization of the right to live with dignity. The Government is thus, obliged to respect, protect and fulfil its citizens need for housing. The earlier National Habitat Policy of 1998 did not adequately address the specific concerns of the rural areas. The country clearly needs a ‘Rural Housing and Habitat Policy’ to ensure that the specific character, priorities and potential of life in rural India are adequately and realistically addressed. HUDCO (Housing and Urban Development Corporation) established in 1970, by the Government of India, was not very active in rural housing. National Housing Programme was formed during first five year plan and the Village Housing Projects Scheme was started in the Second Plan as ‘Centrally Sponsored’ Scheme which was made a ‘Centrally aided’ scheme during the third plan. These resulted in to diversion of funds to other heads of development and reducing the importance to housing. Moreover, whatever the meagre financial allocations that are made for housing, a major part of these is diverted to the urban areas (Chandhoke. 1977). He also states that, the problem is not merely of making adequate financial provisions for rural housing, but also of ensuring that these funds are actually spent on housing and that too in rural areas. United Nations in 1964, recommended the construction of ten houses per year during the Development Decade for every 1000 of population in the developing countries so as to provide decent housing conditions at the end of thirty years.

The National Urban Housing & Habitat Policy, 2007 strives to promote equitable distribution of land, shelter, and services by promoting "various types of public-private partnerships for realizing the goal of affordable housing for all". The Indira Awas Yojana (IAY) is focused on the provision of cash subsidy to rural BPL families for construction of dwelling units using their own design and technology. The funding under the Scheme is provided by the Centre and State in the ratio of 75:25 respectively. NHB was established in 1988, under the National Housing Bank Act, 1987, to operate as a principal agency to promote housing finance institutions and to provide financial and other support to such institutions. NHB is wholly owned by the Reserve Bank of India. One of the prime objectives of the Bank is to establish and promote a sound and stable housing finance system in the country. Under the provisions of the Act, NHB as the regulator for the Housing Finance Institutions (HFIs), seeks to promote sound and stable having finance system and its vision, mission and objectives are derived accordingly. The Hon'ble Finance Minister, in the Union Budget speech for 2008-09, announced the setting up of the Rural Housing Fund (RHF) to enable primary lending institutions to access funds for extending housing finance to targeted groups in rural areas at competitive rates. GJRHFS (Golden Jubilee Rural Housing Finance Scheme) has been conceptualized to address the problem of rural housing through improved access to housing credit, which would enable an individual to build a modest new house or make improvement or addition to his old dwelling in rural areas. The progress under the Scheme is monitored by NHB and is reported to the Government of India on quarterly basis. (National Housing Bank, 2014).

Although IAY addressed the housing needs in the rural areas, certain gaps were identified during the evaluation. To address the gaps in the rural housing programme and in view of Government’s commitment to provide “Housing for All” by 2011, the scheme of IAY has been re-structured in to Pradhan Mantri Awaas Yojana – Gramin (PMAY) from April, 2016. The PMAY-G aims at providing a pucca house, with basic amenities, to all houseless households and those households living in kutchra and dilapidated house, by 2022. The beneficiary to be assisted by in house construction with a bouquet of house design typologies inclusive of disaster resilience features that are suitable to their local geo climatic conditions. These designs are developed through an elaborate public consultative process. (Framework for implementation: Pradhan Mantri Awaas Yojana -Gramin, Ministry of Rural Development, Government of India 2016).

In India, rural development is a preferred choice and the government is working towards the welfare of Indians residing in rural areas. The construction of pucca houses and quality housing are the goals of the current government and with this view, Rural housing schemes were undertaken during the years 2016-2019. Jawahar Rozgar Yojana (JRY) and Integrated Rural Development Programme (IRDP) are linked together as per the National Housing Policy by the government as a part of major housing schemes. Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) was launched with an aim to improve affordability and convenience of rural housing in India in which about 1,41,59,830 houses have been sanctioned till date (Tiwari & Rao, 2016). Indira Awas Yojana (IAY) was launched under the Ministry of Rural Development in 1980s and started with IAY in 1996 to provide free houses to SC, ST and freed bonded labourers in the rural areas and people living below the poverty line. The rural developmental agencies or Zilla Parishads will provide Panchayat-wise houses to be constructed under IAY. Rajiv Awas Yojana was launched to provide basic amenities and shelter to people living in slums with an aim of ‘Slum Free India’. Pradhan Mantri Awas Yojana (PMAY) was launched in the year June, 2015 intended to provide “Housing for All by 2022” and affordable housing to the people belonging to weaker sections of the society (Singh, Swaminathan & Ramachandran, 2013). Apart from national level schemes, some housing schemes are run by states like DDA Housing Scheme in Haryana, CIDCO Lottery Housing Scheme and MHADA Lottery Scheme in Mumbai, HUDA Housing Scheme in Navi Mumbai, Karnataka Housing Scheme and Andhra Pradesh State Housing Corporation (APSHC) to facilitate construction of houses to weaker sections of the society by providing financial and technical assistance.

Literature review on rural housing schemes in India shows lack of focus on quality of housing and concentrated more on the numbers and quantity of housing supplied. It also showed lack of design quality and focus on the real necessities of the rural dweller. The government may ensure public funded housing schemes like IAY with necessary riders on standards and designs, and especially linking procurement to local raw materials, local standards, and local masonry skill (Sinha & Biswas, 2009). The emphasis of rural housing should be more and more on inclusiveness and on quality improvement. When a poor man owns a house, it helps in giving him a self-identity (Kumuda, 2014). Houses and settlements sponsored by some large agencies, and built by contractors, strongly deviated from the local housing culture, and were perceived as incompatible with local livelihoods. This is another factor that explains the low occupancy rate in some villages; many people rejected these houses and ended up building their own (Lyons & Schilderman, 2010). There are no schemes for the provision of rural housing in India that provide for integrated housing and amenities (Shamsher, Swaminathan & Ramachandran, 2010). Roopashree & Chandrashekar (2020), highlighted the non-availability

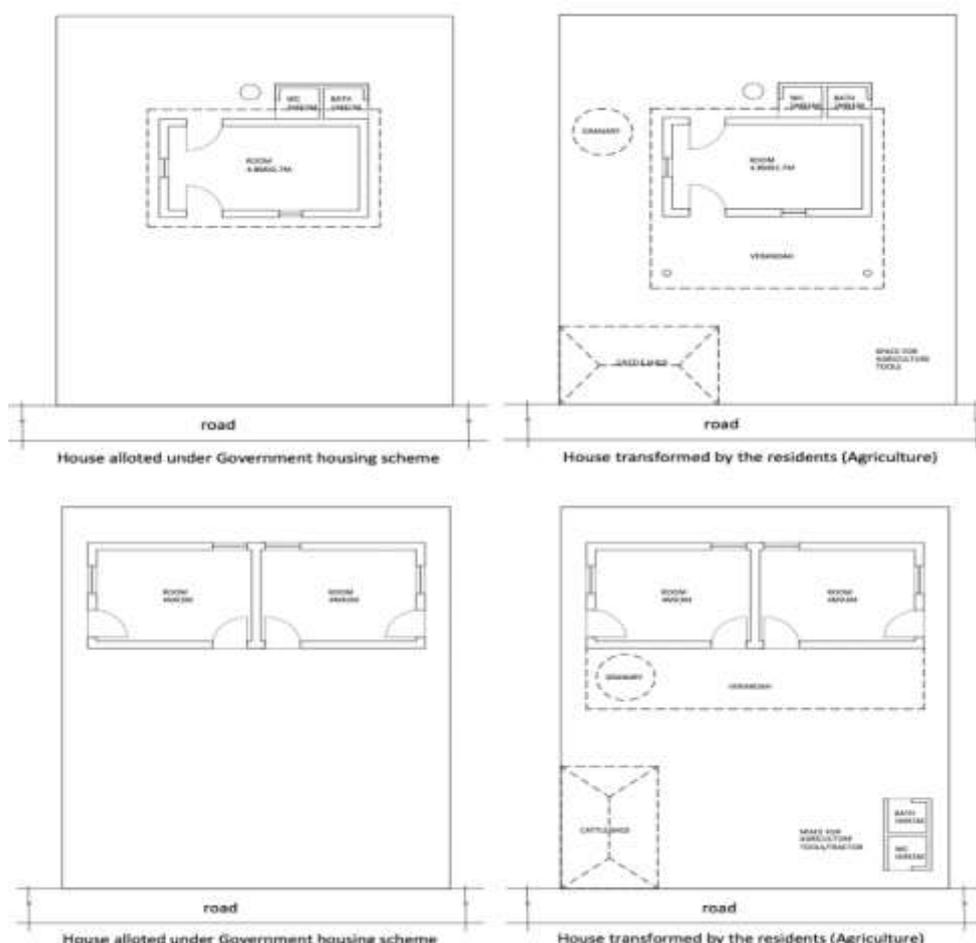
of reasonable rural housing, not having separate arrangement for keeping animals and also suggests adequate solutions and suitable measures to be taken to provide a decent house to live in rural areas. There are no schemes for the provision of rural housing in India that provide for integrated housing and amenities (Shamsher, Swaminathan & Ramachandran, 2010). Traditional Architecture using the indigenous, vernacular materials and construction techniques not only keeps our traditions alive but also contributes to the economy and environment (Sateesh, et al 2016). Flexibility in the building design should be encouraged after setting the minimum standards for the dwelling unit. The unit design has been relevant to the location and local conditions. However, care must take that the units are built as per the required technical standards. Up gradations of units to be promoted, funding to be provided for additions to the unit. (Madhu, 2019). An underlying issue is that any policy and planning of rural housing in the country can be deemed successful when the plans and actions with the features and characteristics of rural architecture comply with the traditions of ethnic, cultural and ecological diversity found in different parts of the country (Eftekhari, Abdolreza, Fatehi, & Paydarkolsang, 2012).

Despite functioning of rural housing policies and programs in India, there is need for reorientation and restructuring of the different interventions. Strong critics suggest that lack of accountability, inefficient implementation, poor quality of assets and inappropriate schemes with minimal local communities' involvement are the reasons that fail to meet the needs of the targeted groups in these schemes. In addition, the coordination and monitoring is difficult in terms of efficacy, quality of completed work and most importantly, impact on the targeted population (D'souza, 2019).

To arrive at a qualitative as well as quantitative assessment of housing needs at disaggregated level, it would be appropriate to assess the requirements by taking in to account the parameters of : a) Location, b) Matching of size and number of households to the dwelling unit characteristics, c) quality of neighbourhood, d) facilities and services, and e) Tenure and legality. Keeping in view the need for a more realistic assessment of housing requirements and the local variations and typology of housing in different parts of the country, a major housing enumeration work is to be carried out with active involvement and participation of the end users (Chandra, 2002)

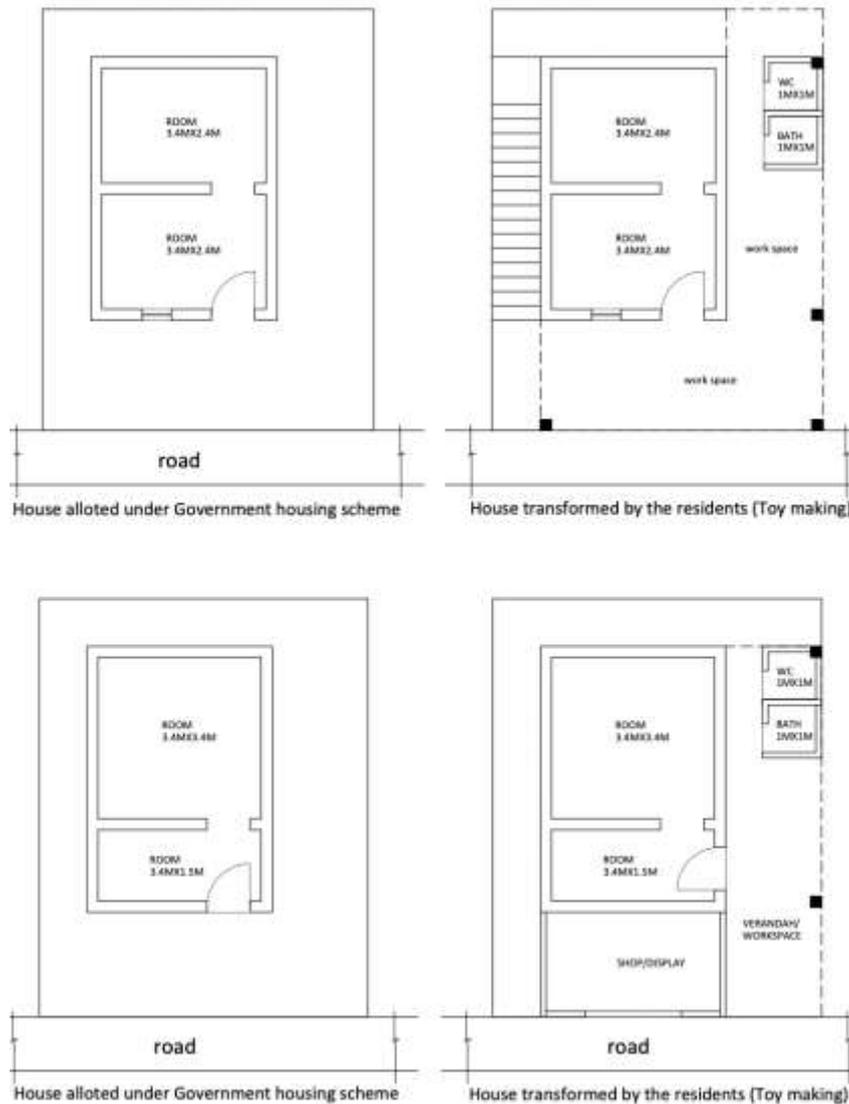
### 3. CASE STUDIES OF HOUSES BY GOVERNMENT HOUSING SCHEMES

This section deals with the houses built by various government housing schemes in the villages in the state of Andhra Pradesh, India and the transformation observed. The house designed as per the government housing scheme and transformed house by the residents as per the requirements which reflects the usage of spaces as per traditional occupational needs is shown in figure 1. The house designed and executed by the government agency was a single room with toilet facility at the rear side. The additional requirements like cattle shed, granary storage, verandah/semi open spaces, additional spaces for agricultural tools were added at a later stage as per the occupational and other space requirements. The case is similar to all the houses in the three case study villages with agriculture as major occupation.



**Fig. 1: Houses constructed under government housing schemes and transformation- Agriculture**

Source: Author



**Fig. 2: Houses constructed under government housing schemes and transformation- Toy making**

Source: Author

The two houses built under government housing scheme and the transformation observed in the villages where toy making is major occupation is shown in figure 2. The houses provided by the government scheme, which was a two room RCC structure did not cater to the needs of the occupation and their living conditions. Hence the residents have extended the house with asbestos roof and created space for making toys. This space served as space for toy making, colouring, drying toys and storage for raw materials along with cooking in few houses. Some residents have converted the front part as a shop or place for display their toys. Hence the house served the purpose of living spaces, occupational spaces and business. This was the same scenario for all houses, except the households, who have left the occupation and moved in to other occupations.

#### 4. CONCLUSION

The designs, materials and techniques being presently followed by the villages have emerged as a result of centuries of usage and have been established as traditions because these are the methods backed by the knowledge and experience gained by their forefathers over innumerable generations. These should be understood, documented and improved upon instead of being discarded or radically changed without properly understanding them.

Concisely, rural housing policies and programs were launched in India with an aim to increase their agricultural productivity, provide basic housing and essentials, use modern technology in their occupation and revival of small and medium industries. However, due to various reasons, these schemes are not capturing the felt needs of the people. Therefore, these existing policies and programs need to be restructured and revised with introduction of new and stringent policies as a part of rural development schemes in India to serve every poor Indian family with basic housing and essentials.

The literature regarding rural housing and rural housing schemes discuss more about policies, housing shortage, housing finance, fund allocation, selection of beneficiaries, supply & demand, more in numbers rather than discussing about qualitative aspects and satisfactory levels of the user. The approach should also focus on creating a better environment suitable to the context, location and sustainability and this further will create a better living conditions for the rural poor.

## 5. REFERENCES

- [1] Census Data (2011). Ministry of Home Affairs, Government of India *censusindia.gov.in*.
- [2] Chandra, D (2002), *Rural housing agenda for future action*, Kurukshetra pp 38-43
- [3] Chandhoke, S.K. (1977). Housing Conditions in Rural India. *India International Center* [Online]. Vol.4 No.2. pp. 177–183.
- [4] Donovan, K., & Gkartzios, M. (2014). Architecture and rural planning: Claiming the vernacular. *Landuse Policy*. 41. pp. 334–343.
- [5] Dube, S.C (1958). *India's Changing Villages, Human Factors in Community DEvelopment*. Cornell University Press.
- [6] D'Souza, R. (2019). Housing Poverty in Urban India: The failures of past and present strategies and the need for a new blue print. *Observer Research Foundation*. 41. pp. 334–343.
- [7] Kumuda, D. (2014). *Performance of Indira Awas Yojana (IAY) and Rural Development in India*. Indian Journal of applied research. Vol.4, Issue.8
- [8] Lyons, M. & Schilderman, T. (2010). *Building Back Better: Delivering people- centred housing reconstruction at scale:* Practical Action Public Limited
- [9] Madhu, B. (2019). *Rural Housing Policy in India: Achievements and Challenges*. International Journal of Research in Humanities, Arts and Literature. Vol.7, Issue, 4. Pp. 43-58
- [10] NABARD (National Bank for Agriculture and Rural Development) Annual Report (2016-17).
- [11] Report on Trend and Progress of Housing in India (2014), National Housing Bank.
- [12] National Portal of India (2015). *Art & Culture*. 2015. India.gov.in.
- [13] National Urban Housing and Habitat Policy (2007), Government of India. *Ministry of Housing and Urban Poverty Alleviation*.
- [14] Pradhan Mantri Awaas Yojana - Gramin, *Framework for implementation*, Ministry of Rural Development, Government of India 2016).
- [15] Roopashree, M.N., & Chandrashekar, K (2020). *Rural Housing Problems and Remedies in India*. Mukta Shabd Journal. Vol.9, Issue.9, pp. 33–41
- [16] Sathesh, P., Sivasubramanian, C., Jaganathan, M & Ashok, J. (2016). *South Indian Vernacular Architecture- A Executive Summary*. Indo-Asian Journal of Multidisciplinary Research (IAJMR) .
- [17] Shamsher, S., Swaminathan, M. & Ramachandran, V.K. (2013). *Housing Shortages in Rural India*.
- [18] Singh, S., Swaminathan, M., & Ramachandran, V. K. (2013). *Housing shortages in rural India. Review of Agrarian Studies*, 3(2), 54-72.
- [19] Sinha, B., & Indranil, B. (2009). *Shelter: A Big Challenge for Rural India: India, Science and Technology*. <http://dx.doi.org/10.2139/ssrn.1472367> pg 1-4
- [20] UNO (1976). *Housing policy guidelines for developing countries*. New York.

---

## BIOGRAPHIES



**Srinivas Daketi**

School of Planning and Architecture Vijayawada, Andhra Pradesh, India



**Dr. Srikonda Ramesh**

School of Planning and Architecture Vijayawada, Andhra Pradesh, India

---