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REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

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A CRITICAL ANALYSIS OF HOUSING SHORTAGE IN INDIA

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ABSTRACT

*The present study based on secondary data obtained from Census of India publication New Delhi .Urban area during 1951-2001 has grown from 62.4 million to 285.3 million. India's population has crossed 1210.19 million as per census of 2011. Urban Population of India has grown from 285.3 million to 377.10 million in 2001 to 2011. **Over the past 10 years or so, the population of India increased at a rate of 1.76% per year.** A rapid rise in population results in higher demand of dwelling units for residential purpose. Thus coupled with the growth in household formation and increased urbanization in search of employment opportunities has resulted in severe pressure on urban infrastructure in recent years. The consequence has been overcrowding and unhealthy living environment, shortage of basic amenities and finally social and economic deprivation.. All major urban centers in our country are gradually experiencing such deficiencies in civic amenities.*

KEYWORDS

Housing shortage, population effects.

INTRODUCTION

Housing is 'the residential environment, neighborhood, micro-district or the physical structure that mankind used for the shelter and the environs of that structure, including all necessary services, facilities, equipment and device needed for the physical health and social well being of the family and the individual'

House plays an important role in the shaping the density of people. It is not only shelter but also an asset and wealth of the human being. Housing besides satisfying one of the basic necessities, is an important economic activity and plays a significant role in the socio-psychological development of individual.

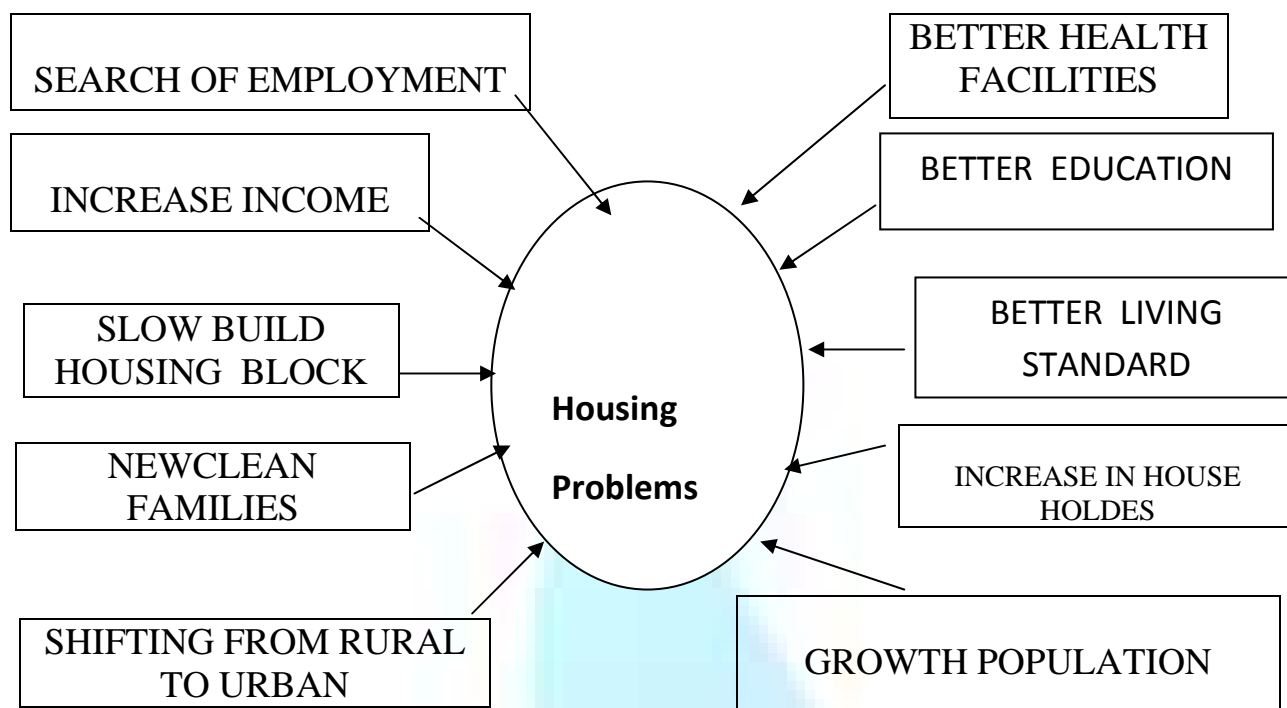
Housing is one of basic needs of mankind in the terms of safety, security, self-esteem, social status, cultural identity, satisfaction and achievement. It is one of the major determinants of economic well being. The development of satisfactory housing has always been the priority in both policy formulation and its implementation.

National Housing Policy evolved in 1994 focused on reducing houseless with ultimate goal of providing shelter for all. National Housing and Habitat policy of 1998 calls for launching a 'Housing Resolution' in order to overcome shelter related problem in the country. Government of India through the national agenda declared 'Housing for all' as a priority area and has accordingly decided to focused on housing needs of citizens in general and that of poor and the deprived in particular. Housing thus can be seen emerging as a priority area of government world over.

PROBLEM OF HOUSING

A rapid rise in population results in higher demand of dwelling units for residential purpose. Thus coupled with the growth in household formation and increased urbanization in search of employment opportunities has resulted in severe pressure on urban infrastructure in recent years. The consequence has been overcrowding and unhealthy living environment, shortage of basic amenities and finally social and economic deprivation.. All major urban centers in our country are gradually experiencing such deficiencies in civic amenities.

URBANISATION & HOUSING PROBLEMS

**OBJECTIVES OF STUDY**

In the present study an attempt is made to cover two objectives

- (a) To examine the spatial patter of housing shortage in the country
- (b) To suggest the over come of the problem of housing

RESEARCH METHODOLOGY

Research methodology used in the present study is summarized as given below:

- (a) **Sources of Data:** This study involves the collection and critical examination of secondary data Secondary data pertaining to population, housing stock, housing shortage, investment on housing were collected from government reports, census of India, articles published in reputed journals., National Housing Bank, Census of India
- (b) **Pattern of Analysis:** The collected data and information were processed and analyzed by using simple statistical tools like percentage

POPULATION GROWTH IN INDIA**TABLE -1: GROWTH OF URBAN AND RURAL POPULATION IN INDIA (in million)**

Year	Population			Decennial Growth rate of population %		
	Total	Rural	Urban	Total	Rural	Urban
1901	238.4	212.6 (89.2)	25.8 (10.8)			
1911	252.1	226.2 (89.7)	25.9 (10.3)	5.7	6.4	0.4
1921	251.3	223.2 (88.8)	28.1 (11.2)	-0.3	-1.3	8.5
1931	278.9	245.5 (88)	33.4 (12)	11.0	10.0	18.9
1941	318.6	274.5 (86.2)	44.1 (13.8)	14.2	11.8	32.0
1951	361.1	298.7 (82.7)	62.4 (17.3)	13.3	8.8	41.5
1961	439.2	360.3 (82)	78.9 (18)	21.6	20.6	26.4
1971	548.2	439.1 (80.1)	109.1 (19.9)	24.8	21.9	38.3
1981	683.3	523.8 (76.7)	159.5 (23.5)	24.6	19.3	46.2
1991	846.3	628.7 (74.3)	217.6 (25.7)	23.9	20.0	36.4
2001	1027.0	741.7 (72.2)	285.3 (27.8)	21.4	18.0	31.1
2011	1210.1	833.0 (68.9)	377.1 (31.1)	17.8	12.3	32.1

Source: Census of India

Last six decades of post independence India has seen enormous growth of urban area in general and metropolitan centers in particular urban area during 1951-2011 has grown from 62.4 million to 377.10 million. The decadal growth of population during last decade was placed at 32.1% in urban areas in 2011 as against 12.3% for the rural areas in 2011. Over the past 10 years or so, the population of India increased at a rate of 1.76% per year. Thus it can be seen that centre have emerged as critical areas as far as population concentration and growth of human settlements are concerned. It has been observed that urban India's population gets doubled after every two decades and accordingly urban areas will be under enormous population stress in years to come. Most of addition in urban areas is due to transfer of rural poverty and accordingly urban areas are fast emerging as centres of poverty. It has been estimated that 40 % of urban population essential consists of people who are below poverty line. With the opening up of Indian economy, its liberalization and globalization level is bound to increase due to massive investment coming up in the large urban centres. Table-1 show the population growth and Decennial Growth rate of population (percent) & Density of population of India in a chronological order in India during the 1951-2011.

POPULATION AND AREAS OF THE STATES INDIA

(i) Population density of India

The table- given below will provide a clear idea about the population density of India, its different states, and union territories: West Bengal ranks as the state with the maximum density of population in India and its area is 88,752 sq km. As stated by the census conducted in 2011, the population density of West Bengal was 1030. In 2011, Bihar had a population of 10,38,04,637 and its density of population was 1102. The state with the lowest population density is Arunachal Pradesh and the Union Territory with the lowest density of population is Andaman & Nicobar Islands. The table-2 and 3 given below offers a clear idea about the population of the 28 states in India.

TABLE-2: DENSITY OF POPULATION OF INDIA IN A CHRONOLOGICAL ORDER (Population and areas of the states in India)

Serial no	Name of states	Capital	Area (sq. km)	Population
1	Andhra Pradesh	Hyderabad	2,75,069	84665533
2	Arunachal Pradesh	Itanagar	83743	1091014
3	Assam	Dispur	78438	31169272
4	Bihar	Patna	94163	103804637
5	Chhattisgarh	Raipur	1,36,034	25540196
6	Goa	Panaji	3702	1457723
7	Gujarat	Gandhinagar	1,96,024	60383628
8	Haryana	Chandigarh	44212	25353081
9	Himachal Pradesh	Shimla	55673	6077900
10	Jammu and Kashmir	Srinagar	222236	12548926
11	Jharkhand	Ranchi	74677	32966238
12	Karnataka	Bangalore	191976	61130704
13	Kerala	Thiruvananthapuram	38863	33387677
14	Madhya Pradesh	Bhopal	3,08,000	72597565
15	Maharashtra	Mumbai	3,07,713	112372972
16	Manipur	Imphal	22327	2721756
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22	Rajasthan	Jaipur	3,42,239	68621012
23	Sikkim	Gangtok	7096	607688
24	Tamil Nadu	Chennai	1,30,058	72138958
25	Tripura	Agartala	10491.69	3671032
26	Uttaranchal	Dehradun	53484	10116752
27	Uttar Pradesh	Lucknow	2,40,928	199581477
28	West Bengal	Kolkata	88752	91347736

Source: Census of India

(C) THE UNION TERRITORY WITH THE HIGHEST POPULATION DENSITY IS DELHI

TABLE-3: POPULATION DENSITY OF INDIA

Serial No.	India/ States/UT	2001	2011
-	INDIA	324	382
1	Jammu and Kashmir	99	56
2	Himachal Pradesh	109	123
3	Punjab	482	550
4	Chandigarh (UT)	7903	9252
5	Uttaranchal	159	189
6	Haryana	477	573
7	Delhi (UT)	9294	9340
8	Rajasthan	165	201
9	Uttar Pradesh	689	828
10	Bihar	880	1102
11	Sikkim	76	86
12	Arunachal Pradesh	13	17
13	Nagaland	120	119
14	Manipur	107	122
15	Mizoram	42	52
16	Tripura	304	350
17	Meghalaya	103	132
18	Assam	340	397
19	West Bengal	904	1030
20	Jharkhand	338	414
21	Orissa	236	269
22	Chhatisgarh	154	189
23	Madhya Pradesh	196	236
24	Gujarat	258	308
25	Daman & Diu (UT)	1411	112
26	Dadra & Nagar Haveli (UT)	449	491
27	Maharashtra	314	365
28	Andhra Pradesh	275	308
29	Karnataka	275	319
30	Goa	363	394
31	Lakshadweep (UT)	1894	2013
32	Kerala	819	859
33	Tamil Nadu	478	555
34	Pondicherry (UT)	2029	2598
35	Andaman & Nicobar Islands (UT)	43	46

Source: Census of India

(D) DENSITY OF POPULATION IN INDIA IN A CHRONOLOGICAL ORDER**TABLE-4: DENSITY OF POPULATION OF INDIA IN A CHRONOLOGICAL ORDER**

Year	Density of population (per sq km)
1901	77
1911	82
1921	81
1931	90
1941	103
1951	117
1961	142
1971	177
1981	216
1991	274
2001	324

Source: Census of India

3. NATIONAL HOUSING ESTIMATES

Several estimates are available of the present housing shortage and projected shortage at a fairly disaggregated level. The latest estimates of housing market, rural and urban have been provided in the Habitat 11 National Report. In the National Report these estimates are presented for 1971, 1981, 1991, 2001, 2011 for three categories of housing typology namely kutcha, semi-pucca and pucca.

(a) Housing Stock

Table-5 indicate As per estimates by the National Building organization (NBO), the housing stock in the country is estimated to have risen by 26.14 percent during the period 1981-1991 from 116.7 million units to 147.2 million units, registered an annual growth of 2.61 percent. The housing stock in the country has increased by 187.2 million units to 245.3 million units during the period 2001 -2011, registered an annual growth 3.10 percent.

TABLE-5: OCCUPIED HOUSING STOCK BY TYPE OF STRUCTURE

Year	Type	Kutcha	Semi-pucca	Pucca	Total
1981	Rural	36.6 (41.1)	33.3 (37.6)	18.8 (21.1)	88.7
	Urban	3.1 (11.1)	6.8 (24.3)	18.1 (64.6)	28.0
	Total	39.7 (34.1)	40.1 (34.4)	36.8 (31.5)	116.7
1991	Rural	35.6 (32.8)	37.1 (34.2)	35.8 (33.9)	108.5
	Urban	3.3 (8.5)	6.1 (15.7)	29.3 (75.8)	38.7
	Total	38.9 (26.4)	43.2 (29.3)	65.1 (44.3)	147.2
2001	Rural	31.3 (23.2)	48.1 (35.8)	55.4 (41.0)	135.1
	Urban	2.7 (5.3)	8.1 (15.5)	41.3 (79.2)	53.1
	Total	34.0 (18.2)	56.5 (30.2)	96.7 (51.6)	187.2
2011	Rural	35.7 (21.4)	70.9 (42.5)	60.3 (36.1)	166.9
	Urban	2.6 (3.4)	15.3 (19.5)	60.5 (77.1)	78.4
	Total	38.3	86.2	120.8	245.3

Sources; (i) Housing Statistics , Census of India-Table on Housing and houseless

(ii) The National Sample Survey Organization (NSSO) in the Ministry of Statistics and Programme Implementation, Government of India, 2002

A study of the housing stock clearly shows that in the terms of typology and material used for the wall and roof, there has been a distinct improvement over the last three decades. More market, sourced material are in used both in urban and rural areas.

Thus the pucca units have constituted 77.1 percent of urban housing stock in 2011 as against 64.6 percent in 1981. In sharp contrast the kutcha units have constituted lower part of the housing stock in both urban and rural areas and the change is significant in rural housing. Government programmes like the Indira Awas Yojana and rural sites and construction assistance for rural landless workers and artisans have contributed to this improvement housing situation.

(b) Growth rate of residential housing stock

India's total population of 12010.10 million as per census of India, 2011 consists of 247.1 million households residing in 245.3 million housing units. The growth rate of residential housing stock increased from 25.6 percent during decade 1971-1981 to 31.03 percent during 2001-2011.

TABLE -6: GROWTH RATE OF OCCUPIED HOUSING STOCK (in million)

Year	Occupied Housing Stock			Decennial Growth rate of occupied housing stock(%)		
	Total	Rural	Urban	Total	Rural	Urban
1971	92.9	74.4 (80.1)	18.5 (19.9)	-	-	-
1981	116.7	88.7 (76.0)	28.0 (24.0)	25.6	19.2	51.3
1991	147.2	108.5 (73.7)	38.7 (26.3)	26.1	22.3	38.2
2001	187.2	135.1 (72.2)	52.1 (27.8)	27.1	24.5	34.6
2011	245.3	166.9 (68.0)	78.4 (32)	31.0	23.5	50.4

Sources:(i) Housing Statistics , Census of India-Table on Housing and houseless

(ii) The National Sample Survey Organization (NSSO) in the Ministry of Statistics and Programme Implementation, Government of India, 2002

(c) Growth of Households in India

Table-7 show that number of households increased from 73.4 million in 1951 to 247.1 million in 2011. The decadal growth of households 28.0 percent during 2001-2011.

TABLE-7: GROWTH OF HOUSING STOCK (in million)

Year	Occupied Housing Stock			Decennial Growth rate of occupied housing stock(%)		
	Total	Rural	Urban	Total	Rural	Urban
1951	73.40	60.60 (82.6)	12.80 (17.4)	-	-	-
1961	83.50	68.60 (82.2)	14.90 (17.8)	13.8	13.2	16.4
1971	97.10	78.00 (80.3)	19.10 (19.7)	16.3	13.7	28.2
1981	123.40	94.10 (76.3)	29.30 (23.7)	27.3	20.6	53.4
1991	151.11	111.59 (73.8)	39.52 (26.2)	22.5	18.6	34.9
2001	191.96	138.27 (72.1)	53.89 (27.9)	27.0	23.9	35.9
2011	247.1	168.0 (68.0)	79.1 (32.0)	28.7	21.5	46.7

Sources (i) Ministry of Housing and urban poverty Alleviation

(ii) Govt. of India –National Building Organization Ministry of urban affair and Employment

(d) Decennial Growth rate of population, households and housing stock

The trends in the decennial growth rate of population, households and housing stock in urban and rural areas are presented in the table 8.

TABLE-8: DECENNIAL GROWTH RATE OF POPULATION, HOUSEHOLDS AND HOUSING STOCK (unit in million)

Year	Decennial Growth rate (%)			
	1971-1981	1981-1991	1991-2001	2001-2011
Urban				
Population	46.2	36.4	31.1	32.2
Households	53.4	34.9	35.9	46.7
Housing stock	51.3	38.2	34.6	50.6
Rural				
Population	19.3	20.0	18.0	12.3
Households	20.6	18.6	23.9	21.5
Housing stock	19.2	22.3	24.5	23.5
Total				
Population	24.6	23.9	21.4	17.8
Households	27.1	22.5	27.0	28.7
Housing stock	25.6	26.1	27.1	31.0

Sources: Table 1, 5, 7

4. HOUSING CONDITION IN INDIA**(a) Housing Shortage in India**

The formula used to calculate Shortage of house is –

Housing shortage = Total No. of Residencies- (dilapidated house used as residence + Temporary use of Houses +Unclassifiable use of House). Data pertaining to number of house, number of dilapidated houses and number of households has been used to calculate the estimated housing shortage in India.

TABLE 9: HOUSING SHORTAGE IN INDIA

Housing Requirement during XI Plan Period		As on 2012
1.	Housing Shortage as on 2007 (Million)	24.71
2.	Households (Million)	75.01
3.	Pucca Houses (Million)	53.49
4.	Semi Pucca Houses (Million)	10.05
5.	Katcha Houses (Million.)	2.56
6.	Addition to households (Million.)	8.71
7.	Addition to housing stock	7.27
8.	Upgradation of Katcha Houses (Million.)	0.38
10.	Additional requirement (Million.) (6-7+8)	1.82
11.	Total requirement (Million units)	26.53

Source (i) Registrar General of India, Ministry of Home Affair

(ii) National Building Organization, Ministry of Urban Affairs And Employment, Govt. of India

Thus it is estimated by the 11th Plan Working Group that taking the business as usual scenario, the total shortage of dwelling unit at the beginning of the 11th Plan period i.e. 2007 will be 24.71 million units. The housing shortage during the plan period (2007-2012) including the backlog has been estimated to be 26.53 million units.(Table-10).

TABLE -10: HOUSING SHORTAGE IN INDIA (unit in million)

Year	Housing Shortage		
	Rural	Urban	Total
1951	6.5	2.5	9.0
1961	11.6	3.6	15.2
1971	11.6	3.0	14.6
1981	16.3	7.0	23.3
1991	14.6	8.2	22.8
2001	13.5	8.9	22.4
2011	17.4	9.1	26.5

Source: (i) Census of India 2011 as per 11th plan (2007-12) planning commission, Govt. of India

(ii) National Building Organization Ministry of urban affair and Employment-Govt. of India

Data on housing shortage in urban and rural areas are presented in table -9. Housing shortage in 1951 was 9 million units comprising of 6.5 million units (72.2 percent) in rural areas and 2.5 million units (27.8 percent) in urban areas has increased to 23.3 million units in 1981 which consist of 16.3 million units (69.9 percent) in rural areas and 7.0 units (30.1 percent) in urban areas but declined during last two decade i.e. 1981-91 and 1991-2001 unto 22.4 million units which consist of 13.5 million units in rural areas and 8.9 million units in 2001 and has increased up to 26.5 million units in 2001-2011 which consist 17.4 million units (65.7 percent) in rural areas and 9.1 million units (34.3 percent) units in urban areas in 2011.

(b) Housing stock and Housing Shortage in India

Housing shortage nevertheless is a major concern. The national report has presented estimated housing shortage for three point time 1991, 2001, 2011. In term of the minimum housing requirement criteria (one house per household), the shortage in 6.0 million units and this has slow down to 1.8 million units 2011. (Table-11).

TABLE-11: HOUSING STOCK AND HOUSING SHORTAGE (in million)

Particular	1991			2001			2011		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
Population	844.3	627.2	217.1	1027.0	741.7	285.3	1210.1	833.0	377.1
Households	153.2	112.5	40.7	191.9	138.2	53.7	247.1	168.0	79.1
Housing stock	147.2	108.5	38.7	187.2	135.1	52.1	245.3	166.9	78.4
Housing shortage	22.8	14.6	8.2	22.4	13.5	8.9	26.5	17.4	9.1
Minimum Need	6.0	4.0	2.0	4.7	3.1	1.6	1.8	1.1	0.7

Sources: (i) Govt. of India(1996) Second united National conference of human settlement, Habitat-11, India National report p-30.

(ii) Estimates from census final Households table, census primary abstract 2011 NBI and SDS.

Note: Minimum needs is the difference between Households and housing stocks

(C) Distribution of household living in type of structure in India

We can classify the dwellings in some broad categories indicating the type of structure such as pucca, katcha and semi-pucca etc. On the basis of the information available on the type of material used for the construction of walls and roof of the dwellings. Table -11 shows 60.7 percent households living in pucca housing in urban areas in 1981 while 73.0 percent households live in pucca houses in urban areas in 2011.. 40.5 percent households live in katch houses in 1981 in rural areas, while 26.6 percent households living in katch houses in rural areas in 2011.

TABLE -12: DISTRIBUTION OF HOUSEHOLD LIVING IN TYPE OF STRUCTURE IN INDIA (unit in percent)

Type of structure	1981		1991		2001		Rural 2011	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Pucca	22.5	60.7	30.6	72.7	38.4	75.2	43.9	73.0
Semi- Pucca	36.9	21.8	35.6	17.7	31.4	17.4	30.5	16.7
Katcha	40.5	13.5	33.7	9.6	30.2	7.4	26.6	10.3
Total	100	100	100	100	100	100	100	100

Source (i) Registrar General of India, Ministry of Home Affair

(ii) National Building Organization, Ministry of Urban Affairs And Employment, Govt. Of India

(d) Tenure Status of Household

It can be seen from table-13 that the proportion of owner occupant households is much higher in rural areas as compared to urban areas. The proportion of owned households is as high as 94.7 percent in rural areas in 2011 whereas the corresponding figure for urban areas is found to be 69.2 percent.

TABLE-13: DISTRIBUTION OF HOUSEHOLDS BY TYPE OF OCCUPANCY IN INDIA (unit in percent)

Ownership Status	1981		1991		2001		Rural 2011	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Owned	91.2	44.5	94.6	63.1	94.1	67.4	94.7	69.2
Rented	3.5	50.8	2.9	34.1	3.9	28.5	3.4	27.5
Other	5.4	4.6	1.6	2.8	2.1	4.1	1.9	3.3
Total	100	100	100	100	100	100	100	100

Source: (i) Registrar General of India, Ministry of Home Affair

(ii) National Sample Survey Organization, Ministry of Planning

(e) Composition of Household by number of rooms

An interesting aspect of the analysis of housing condition is to examine the composition of existing dwellings according to the number of groups. Table-13 depicts that more than three fourth of households living in one room accommodation has declined significantly from 45.8 percent in 1981 to 32.2 percent in 2011 in urban areas. Thus decline is accounted for by in appreciable increase in the proportion of households living in the houses having two or four rooms.

It follows from the above observation regarding the housing condition in India that a majority of the households in India live in rented houses having one or two rooms and made up of material that can be classified under pucca construction. However, there is a clear tendency on the part of the households to shift from one room house to multi-rooms houses and from rented houses to owned houses.

TABLE-14: DISTRIBUTION OF HOUSEHOLDS LIVING ROOMS IN INDIA (unit in percent)

Ownership Status	1981		1991		2001		Rural 2011	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
One room	44.3	45.8	40.5	39.5	37.5	35.1	39.4	32.2
Two room	28.9	27.8	30.6	30.3	30.2	29.5	32.2	30.6
Three Room	12.3	12.2	13.5	14.8	13.3	17.1	12.7	18.4
Four Rooms	6.3	6.2	6.9	7.4	7.2	8.7	6.6	9.3
Five Rooms	2.7	2.5	3.2	2.7	2.8	3.3	2.3	3.3
Six Rooms	3.0	3.2	3.9	3.8	3.6	4.0	2.5	3.3
Un Specified	2.4	2.1	1.1	0.5	3.4	2.3	4.3	3.1
Total	100	100	100	100	100	100	100	100

Source: (i) National Building Organization, Ministry of Urban Affairs And Employment, Govt. Of India

FINDINGS & SUGGESTION

India is the seventh largest country in the world, covering area of 3287263 square kilometers. The last six decades of post independence India has been enormous growth of urban area in general and metropolitan centres in particular. **It is the second most populous country after China and has population as per latest census 2001 is 1027 million, which account for 16 percent of the world population**, with an unfavorable land man ratio. The rural population accounting for 89.1 percent (212.5 million) in 1901 and has dropped up to 68.8 percent (833.08 million) in 2011. The urban population has grown 10.8 percent (25.8 million) to 31.2 percent (377.1 million) during 1901-2011. **India's population has doubled after two decades**. The rate of decennial growth in urban population during 1991-2011 in 32.1 percent, while the rate of growth in rural population for the same period is 12.3 percent. India is thus one of the largest urban system with 377.1 million people in 2011 and a projected urban population of 618 million by 2025. The World Bank estimates that sub-saharan Africa has urban population 34 percent, Asia is 40 percent urban, Latin America, Europe, North America are more than 70 percent urban. India is 27.8 percent urban, China is 40.9 percent urban.

The growth in households formation during the period 1971-81 was 27.1 percent rise from 97.1 million households to 123.4 million households, while the growth in household formation during 2001-2011 is 28.7 percent rise from 191.9 million households to 247.1 million households. The annual growth of households formation in rural areas during 2001-2011 is 2.15 percent (2.3 percent in 1991-2001), while in urban areas it is 4.6 percent (3.5 percent in 1991-2001) taking the level to 79.10 million households. **The rate of growth of urban households formation continues to be higher than that of rural households formation, including sustained high rate of urbanization, migration of families from rural to urban areas and disintegration of large families into smaller nuclear families.**

As per the estimates by the National Building Organization (NBO), the total housing stock of residential building has been place at 245.3 million units in 2011, consisting of 166.9 million units (68 percent) in rural areas and 78.4 million units (32 percent) in urban areas. The housing stock in the country increased by 31 percent during the period 2001-2011- from 187.2 million units to 245.3 million units.

As per Indian Census 2011, 77.1 percent households in urban areas are living in pucca houses, 19.5 percent in semi-pucca houses and 3.4 percent in serviceable in kutcha houses while in rural areas 36.1 percent households are living in pucca houses, 42.5 percent in semi-pucca houses, 21.4 percent in serviceable kutcha houses. According to the 2011 census, there are 40.6 million person living in slum in 607 town/cities and they account 22.8 percent of the population of these cities.

India continues to face the problem of a shortage of houses units in the country. The housing shortage was 23.3 million units in 1981 and it came down to 22.9 million 1991. The working group on housing group on housing has estimated the housing shortage at the beginning of Tenth Plan at 22.44 million units of which 13.5 million (60.26 percent) in rural areas and 8.9 million (39.74 percent) units in rural areas. Housing shortage has increased up to 26.5 million units in 2001-2011 which consist 17.4 million units (65.7 percent) in rural areas and 9.1 million units (34.3 percent) units in urban areas in 2011.

Majority of the rural areas have remained under-served due majority of inherent constraints as (i) non availability of clear land title (ii) incidence of high stamp duty and registration charge (iii) non allowing agriculture land to mortgaged against housing loan (iv) unservice of unserviceable kutcha houses (v) irregular and fluctuation income. The working group on housing for Tenth Plan has observed that 90 percent of housing shortage pertains to the weaker sections. **The growth rate in the housing stock is higher than the growth rate of households in rural areas during 1991-2001. Thus has resulted in the reduction of housing shortage as well as the ratio of households of housing to housing stock.**

SUGGESTIONS

In this section tentative suggestions are being offered for policy purposes. These are not to be generalized as they are specific to area and time.

1. To avoid the tendency of shifting from rural area (villages) to urban area, government should provide housing loan for rural areas at a cheaper rate and state government should make more social housing programmes like Indira Awas Yojana (IAY), Pradhan Mantri Gramin Awas Yojana for landless labour and artisans. There should be low cost housing techniques including existing local methods so as to bring down unit cost.
2. Supply of houses is made from the personal efforts of house seekers, co-operative housing societies, public development agencies live development authorities, HUDA in Haryana, housing boards, private builders etc. While personal effort has its own limitations, the efforts of co-operative housing societies, private builders and public development agencies are not sufficient to generate enough houses. **To increase the housing stock and eliminate the housing shortage there is a need to develop huge townships with all infrastructure facilities.** As this require huge investment, only corporate bodies and foreign direct investment (FDI), international firms including Non Resident Indians (NRIs) can embark upon such projects.

- Favourable environment is required to be created to ensure the entry of aforesaid agencies in to constructions activity. In this direction, the repeal of urban land ceiling and regulation act by the central government is a welcome step.
3. Stamp act prevalent in different status provide for stamp duty at different rate, which in turn results in suppression of the value of property or evasion of registration etc. This is another handicap for housing finance sector. The central government has to take effective steps to ensure uniformity in stamp duty among the different states. Land titles and for that state may support by waiving / reducing the existing stamp duty and registration charge as a majority of the rural households belongs to poor and EWS categories. However, the main feature of housing shortage in rural areas has been mainly on account of non-serviceable kutch houses. State government should reflect the need of repair / up gradation of katcha and dilapidated houses rather than construction of new houses.
 4. Encouragement should be given to the pension, provided fund and insurance sector to invest in real estate. Encouragement should also be provided for creation of real estate mutual fund / real estate investment trusts.
 5. The Govt. has to forge partnerships with various strategic partners in the public as well as the private sectors to ensure the vision of "**Affordable Housing for All**" is realized.
 6. Adoption of small lot Zoning in parts of large lot of layouts making it mandatory on the part of developers to divide part of lands being developed in to small plots o make available to poor beneficiaries.
 7. Govt. should promote of high density housing in selecting areas in cities through appropriate amendment to zoning and land use regulation to obviate the necessity of costly land acquisition and to avoid high infrastructure costs.
 8. Therefore, it is also a need of the hour that such policies and programme have to be formulated and implemented that the benefits of development programme launched by Govt. of India for poverty alleviation, employment generation and having provision may be percolated or trickledown up to the lowest stratum of the society.

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