HOUSING is an integral part of children's living condition. Lack of or insecure living conditions deprive young children of their basic rights to health, education, nutrition and protection.

Introduction

India is witnessing an increase in growth of urban population. As per the 2011 Census, nearly 31 per cent of the country's population lives in cities and urban areas. The level of urbanization is expected to reach 50 per cent mark in the next 2-3 decades. However, despite significant growth in housing stock, there is also an escalation in the number of slum and squatter settlements in urban India. The census of India defines a slum as "residential areas where dwellings are unfit for human habitation" because they are dilapidated, cramped, poorly ventilated, unclean, or "any combination of these factors which are detrimental to the safety and health". There are 7.6 million children in the age group of 0-6 years who live in slums which are unfit for dwelling.

Housing for Urban Poor

A technical group on estimation of urban housing shortage was constituted by the Ministry of Housing & Urban Poverty Alleviation (MoHUPA) to estimate the urban housing shortage in the country at the beginning of 12th five year Plan (2012-17) and according to it, the total requirement of housing units during the 12th Plan Period is estimated at 18.78 million.

Major government policies and programmes for affordable housing by MoHUPA

1. National Urban Housing and Habitat Policy 2007 (NUHHP): The National Urban Housing & Habitat Policy 2007 seeks to promote various types of public-private partnerships for realizing the goal of "Affordable Housing for All' with special emphasis on the urban poor. The role of Housing and provision of basic services to the urban poor has been integrated into the objectives of the Jawaharlal Nehru National Urban Renewal Mission (JnNURM). This policy gives primacy to provision of shelter to urban poor at their present location or near their work place.

2. Jawaharlal Nehru National Urban Renewal Mission (JnNURM): Its sub mission of BSUP and IHSDP seek to provide security of tenure, affordable housing, water, sanitation and convergence of health, education and social security. The construction of 1.6 million dwelling units was sanctioned under this.

3. Interest Subsidy Scheme for Housing the Urban Poor (ISHUP): It is a pilot scheme for providing interest subsidy on housing loans availed by EWS/LIG for construction of houses. It encourages poorer sections to avail loan facilities through banks. Loan repayment period possible is 15-20 years.

Urban Housing Shortage in India

Types of dwelling	In Millions	Per cent
Households living in non-serviceable kutcha(thatched)	0.99	5%
Households living in obsolescent houses	2.27	12%
Households living in congested houses requiring new Houses	14.99	80%
Households in homeless condition	0.53	3%
Total	18.78	100%

4. Affordable Housing in Partnership: Modification in the guidelines of JnNURM to facilitate and incentivize land assembly for affordable housing.

5. Launch of Rajiv Awas Yojana (RAY): It aims at Slum Free India through 'whole city approach'. All the urban local bodies are expected to map and take a census of all the slums, whether notified or not, and create strategies to improve existing slums and prevent future ones.

6. Shelters for Urban Homeless (SUH): A national programme 'Shelters for Urban Homeless (SUH)' is being worked out by the Ministry of Housing and Urban Poverty Alleviation to provide shelters to homeless people with basic facilities as part of proposed National Urban Livelihood Mission (NULM). The scheme is waiting for necessary approvals from the government.

7. Setting up of a High Power Task Force on Affordable Housing: This report was submitted in December 2008. The main recommendations included; need to gather statistics, make land available at an affordable cost, address rental housing, ways to acquire financial resources, reducing costs of construction through technology innovation.

Earlier Housing Programmes: The National Slum Development Programme (1996-2006) had provision for adequate and satisfactory water supply, sanitation, housing, solid waste management, primary and non-formal education. The Two Million Housing Programme (1998-2008) was launched with the objective of 'housing for all' with particular emphasis on the needs of economically weaker sections and low income group categories. The Valmiki Ambedkar Awas Yojana (2001-2006) aimed at providing subsidies for construction of housing and sanitation for urban slum dwellers living below poverty line in different towns/cities all over the country.

PRESENT STATUS OF HOUSING PROJECTS AS ON 14.03.2013

Cumulative Physical Progress	BSUP	IHSDP	TOTAL
No of projects approved	526	1083	1609
No. Of cities/towns covered	65	927	992
No of DUs approved	10,05,917	5,63,807	15,69,724
No of DUs completed	4,64,601	1,99,881	6,64,482
No of DUs under progress	2,43,057	1,28,098	3,71,155
No of DUs occupied	2,88,653	1,51,623	4,40,276
Source: The Ministry of Housing and Urban Poverty Alleviation, Govt of India			

BSUP: Basic Services to Urban Poor, IHSDP: Integrated Housing and Slum Development Programme, *Out of total Dwelling Units (DUs) completed

Progress Under RAY

Till date 40 pilot Detail Project Reports of 12 states(33 cities) with a total project cost of Rs 1769.34 Crs have been approved and Rs 138.11 cr has been released as 1st instalment during FY 2011-12 & 2012-13 for pilot projects.

The Policy Gap

The present housing policies are an arrangement of pretentious expression in policy documents. It has not included the ground realities of housing problems faced by the urban poor. The policies only aim at building a concrete structure in the name of a house. The family requirements, needs of the young children and the neighborhoods are not even considered while preparing the detail project reports. These policies hardly stress on participatory planning (in other words token participation) and quality of housing, open spaces and access to infrastructures. Similarly the up gradation of slums is limited to housing construction or upgrading the existing building. There is mention of ensuring a better living condition sans any appropriate mechanism to realize it. These policies speak about the housing entitlements and basic services to urban poor in its overall design although it is rarely implemented. These housing policies limit themselves to four wall and roof concept ignoring the needs and aspiration of children and their parents.

The invisibility of survival, health, environmental conditions and housing confirms the need to view housing rights within a holistic and interdependent framework and one which transcends the outdated 'four walls and a roof' view of housing. (Report of the special rapporteur on Adequate Housing, Justice Rajinder Sacher in 1992, E/LN, 4/sub 2/1992/15)

Impact of Housing on Children

As per The Habitat Agenda on **Adequate Housing**, it is "more than a roof over one's head. It also means adequate privacy; adequate space; physical accessibility;

adequate security; security of tenure; structural stability and durability; adequate lighting, heating and ventilation; adequate basic infrastructure, such as water supply, sanitation and waste management facilities; suitable environmental quality and health-related factors; and adequate and accessible location with regard to work and basic facilities, all of which should be available at an affordable cost."

The worst impact of housing can be found among the poorest sections of the society. It can take form ofeither a complete lack of housing or inadequate housing.In case of inadequate housing both the physical structure of houses and their locations can involve health risks.

Impact of living condition on young children:Key statistics

Impact (in %)	Urban poor	Urban non poor
Stunted growth	54.2	33.2
Wasted	20.8	14.9
Underweight	47.1	26.2
Neonatal mortality	34.9	25.5
Under five mortality	72.7	41.8
Immunisation	39.9	65.4
Anemic	71.4	59.0
Diarrhea	8.9	8.9
Acute respiratory infection	6.1	4.4
Source – NFHS III		

Poor housing and sanitary conditions can lead to mosquito breeding which are potential vectors for malaria, filaria and dengue fever. Urban slums are also at a greater risk of rodent infestation. People who stay in kutcha or semi-kutcha houses have increased morbidity levels than those who stay in the pucca houses. Overcrowding in houses is frequently connected to indoor air pollution leading to higher incidence of respiratory tract infections.

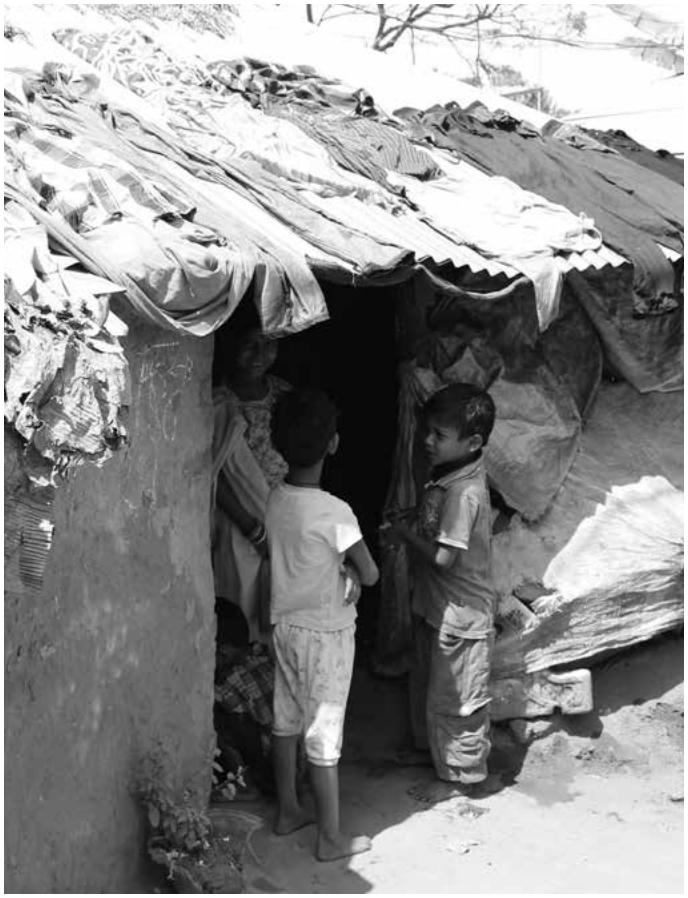
Overcrowding and poor ventilation increase the spread of infection and poor indoor air quality increase susceptibility to respiratory illnesses. According to NFHS III (2005-06) the prevalence of tuberculosis among people living in houses with more than 5 persons per sleeping room is twice as high as those living in houses with less than 4 persons per sleeping. Respiratory disease is a leading cause of death and morbidity among young and it is strongly associated with household conditions.

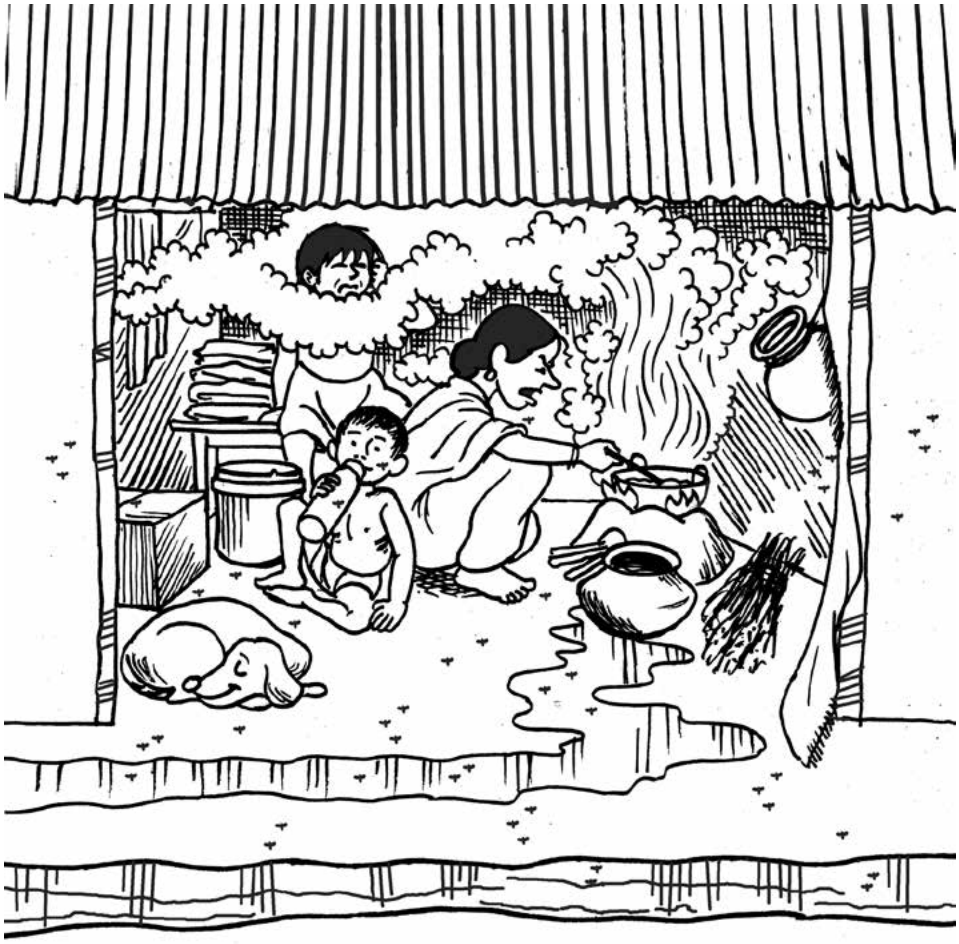
Generally, young children and their care givers spend more time indoors than other family members which makes them more vulnerable. Moisture proof housing materials, ventilation, smoke exits for cooking fires could help to reduce children's vulnerability which is a major cause of death among children under 5 years of age. Moreover, open fire of the kitchen, unprotected stairways and rooftops without parapets, lack of storage space for chemicals and medicines can causes injuries to children.

Indoor and outdoor chemical pollutants that compromise the health of children are frequently encountered in low-income urban areas (Satterthwaite, 1993). Neonatal mortality, or death within the first 28 days, is commonplace in many urban slums and is generally preceded by sepsis, perinatal asphyxia, and prematurity (Urban Slums and Children's Health in Less Developed Countries, Jorgenson and Rice, 2012).

In its various pro-poor judgments the Supreme Court of India has enumerated the essentials of shelter as defined in terms of suitable accommodation, adequate living space, civic amenities or easy access to daily avocation. While defining Article 21 of the Constitution the apex court observed "The right to life is guaranteed in any civilized society. That would take within its sweep the right to food, the right to decent environment and a reasonable accommodation to live in" (Supreme Court of India - M/s Shantistar builders vs Narayan Khimalal Totame (AIR 1990SC930).

Taking into account the persistent growth of urban population and the difficult economic environment for the poor, the housing problem will further increase unless concerted efforts are taken to ameliorate the living conditions of young children living in urban poverty. But the question is how far these regulations and policies will be child friendly, implemented, monitored and enforced.





HOUSING

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Childhood safety depends on safe drinking water and sanitation