

RURAL HOUSING POLICY IN INDIA: ACHIEVEMENTS AND CHALLENGES

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ABSTRACT

Housing is a basic human need along with food and clothing, which is a pre-requisite for healthy living in any society (Maslow, 1970). Access to affordable and adequate housing is extremely necessary for physical as well as social well-being of any individual (UN Habitat, 2015). Though the Constitution of India under article 21 guarantees 'right to adequate shelter' still a large section of the population, especially in rural areas do not have adequate shelter. India is among the 190 countries dedicated to attaining the SDG (Sustainable Development Goals) aimed to fight poverty, inequality, and impediment of growth to human development. These goals urge the governments to 'ensure for all adequate, safe and affordable housing'. Housing policies are being formed and reformed so to reach the maximum target population. The demand for housing gets influenced by the demographic (population growth, migration, rural-urban composition, family structure) and in economic (occupation structure, increase in disposable incomes, penetration of banking sector, credit availability) and other changes in the country.

KEYWORDS: *Rural Housing, Government Programmes, Poverty, Rural Development, Gujarat, India*