Homeless as mentioned in the Census 2011 are the people who do not live in “Census Houses” and the Census House is mentioned as a “structure with roof”. Right to housing is best recognised as a judicial interpretation under Article 21 of Indian Constitution that guarantees protection of life and personal liberty to citizens of India. Housing is a major concern as it is the centre of many more social issues like sense of security, health issues, livelihood issues.

According to the 12th working group by Planning Commission, the housing shortage is 48.81 million in rural areas. This not only accounts the homeless but also the obsolete houses, the congested houses and the houses that are temporary and have to be converted to permanent.

Government of India came up with a flagship scheme “Indira Awas Yojna” to cater the need of housing to BPL in rural areas for SC/ST. This scheme was a full subsidy scheme.The need for housing was not a problem specific to BPL people but also to the EWS/LIG. To address the shortcomings, the states came out with their own rural housing schemes to supplement the IAY.

The major concern at this moment is to come out with solutions related to financial viability of the schemes and to ensure that there is credit available for expansion and repair of houses. A Land ownership problem is also a major hurdle due to lack of proper documents. For landless beneficiaries, there is a scope for awarding land titles under the Homestead scheme under IAY.But poor implementation is posing a big hurdle for successful completion of targets .

The recommendations are listed below-

1. Feedback Mechanism from the rural people to government
2. Strict monitoring system with equal involvement of NGOs , PRIs and government agencies
3. Formation of Self Help Groups in villages
4. Tie up with building centres to come with low cost local construction materials and techniques specific to that geographical area
5. Recommendations for successful implementation of Micro Finance in Rural Areas-
   1. Strengthened linkage of Informal Sector with the Formal Sector
   2. Educating Borrowers about repayment and interests
6. Use of IT ( Information Technology ) in supervision ,a computer application that is to be used by many states to check efficiency in implementation of projects

The key findings of the research were-

* The current centrally funded scheme IAY is highly inadequate in addressing the housing shortage due to low number of housing units allotted to states.
* States with scheme with Credit cum Subsidy provision and monitoring with Geo-tagged pictures are performing better in addressing the need of the hour.
* The intervention of formal financial institutions is required at the grass root level as the villager suffers exploitation at the at hand of informal money lenders.
* Low Cost Housing Technology saves up to 30% cost of construction and is as strong as the conventional structures.