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URBAN HOUSING CRISIS IN INDIA

This article covers "Daily Current Affairs" and the topic details " Urban Housing Crisis in India". This topic has relevance in the Economy section of the UPSC CSE exam.

GS 3: Economy

Why in the news?

As per data from the Ministry of Housing and Urban Affairs, there is a deficit of suitable housing for approximately 19 million households in urban areas. Consequently, this housing shortage has resulted in a slum population of 65.5 million individuals residing in 13.7 million slum households within million-plus cities.

Factors Contributing to the Urban Housing Crisis in India

The urban housing crisis in India stems from a substantial disparity between the demand for housing in cities and the availability of suitable options, both in terms of quantity and quality.

- **High Population Density:** The significant migration from rural areas to million-plus cities has resulted in a severe shortage of housing space due to the escalating population density.
- **Sub-Optimal Utilization of Urban Land:** Urban land is often not utilized to its full potential due to fragmented and poorly recorded ownership, with multiple public sector organizations holding land under their jurisdictions. Additionally, restrictions on Floor Space Index/Floor Area Ratio artificially limit land availability, thereby driving up prices.
- **Rent Control Regime:** Stringent rental laws, which reduce returns on rental properties and make tenant eviction challenging, have discouraged new investments in rental housing. This stagnation in investment has contributed to a shortage of affordable housing in urban areas.
- **Inadequate Housing Finance:** Insufficient housing credit for Low-Income Groups (LIG) is a result of their weak creditworthiness and low disposable incomes. The informal nature of employment in the urbanizing Indian landscape has failed to provide social security or formal credit to the growing urban population, exacerbating the housing crisis.

Challenges:

The challenges associated with the housing crisis in India are multifaceted, impacting individuals, communities, and the overall well-being of cities.
- **Shortage of Affordable Housing:**

- The demand-supply gap for affordable housing is substantial, with a reported deficit of about 19 million units in Indian cities, primarily affecting low-income groups.
- Rising construction costs and a lack of a viable rental market contribute to the unaffordability of housing, especially for lower-income individuals who struggle to access cheaper loans and formal lending options.

- **Pressure on Urban Resources due to Rapid Urbanization:**
  - The rapid urbanization and migration from rural areas strain urban resources, leading to a scarcity of basic amenities such as water supply, sewage, and electricity in many housing projects.
  - Homelessness and inadequate housing further burden public services, impacting healthcare, infrastructure, and escalating environmental degradation issues such as urban heat islands, pollution, drainage problems, and water crises.

- **Slum Proliferation and Informal Settlements:**
  - The lack of affordable formal housing results in many migrants living in slums and informal settlements, leading to social, health, and economic challenges.
  - Homelessness creates difficulties in finding employment, accessing healthcare, and maintaining social connections, with a significant population living without stable shelter.

- **Gentrification and Displacement:**
  - Gentrification, driven by wealthier residents moving into low-income neighborhoods, raises property values and rents, displacing long-term residents and eroding community cohesion and cultural diversity.

- **Housing Insecurity and Stress:**
  - The lack of stable and affordable housing induces stress and uncertainty, negatively affecting mental and physical health, as well as overall quality of life for individuals and families.
  - Housing insecurity contributes to urban crimes, including human trafficking, sexual assault, child labor, juvenile delinquency, prostitution, drugs, and suicides.

- **Growth of Unplanned Suburbs:**
  - Deteriorating urban environments prompt out-migration towards nearby rural areas, leading to unplanned settlements and problematic future expansion plans that permanently alter the rural landscape.

Government Initiatives to Address the Urban Housing Challenge in India:

The government has implemented several initiatives to address the housing crisis in India, with a focus on providing affordable housing and improving living conditions. Some key steps include:

- **Pradhan Mantri Awas Yojana (Housing for All – Urban):**
  - **Objective:** Addressing urban housing shortages for Economically Weaker Sections (EWS), Low-Income Groups (LIG), and Middle-Income Groups (MIG).
  - **Beneficiaries:** EWS, LIGs, and MIGs with annual income caps of up to Rs 3 lakh for EWS, Rs 3-6 lakh for LIG, and Rs 6-18 lakhs for MIG.

- **Jawaharlal Nehru National Urban Renewal Mission (JNNURM):**
    - **Objective:** Providing financial assistance to urban local bodies for infrastructure and service development.
    - **Implementation:** Launched in 2005, the mission focuses on comprehensive urban development.

- **National Urban Housing and Habitat Policy (2007):**
    - **Objective:** Providing affordable housing and enhancing living conditions for urban residents, especially for low-income groups.

- **Atal Mission for Rejuvenation and Urban Transformation (AMRUT):**
    - **Objective:** Improving basic services and infrastructure in urban areas, including water supply and sewerage systems.
    - **Implementation:** Launched in 2015, it aims at holistic urban development.

- **Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM):**
    - **Objective:** Reducing poverty and vulnerability of urban poor households by offering opportunities for skill development and self-employment.
    - **Implementation:** Launched in 2013, it focuses on empowering the urban poor through livelihood support.

Measures to be Taken:

To effectively address the challenges associated with urban housing in India, a comprehensive approach is essential. Here are suggested steps with examples:

- **Robust Rural Development:**
    - **Strategy:** Improve employment opportunities, amenities, and living standards in rural areas to reduce mass migration to cities.
    - **Example:** Create multiple growth centers across the country, strategically positioned to distribute economic activities more evenly, reducing pressure on megacities.

- **Enhance Urban Planning and Governance:**
    - **Strategy:** Strengthen urban planning to keep pace with rapid urbanization, update master plans, invest in infrastructure, and enforce land use regulations.
    - **Example:** Implement single-window clearance systems for housing projects to reduce bureaucratic delays, as seen in ease of doing business reforms in Gujarat.

- **Promote Public-Private Partnerships (PPPs):**
    - **Strategy:** Encourage collaboration between the government and private developers to create affordable housing.
    - **Example:** Offer incentives like tax benefits or provide land at subsidized rates to make projects financially viable for private developers.

- **Revise Rent Control Laws:**
    - **Strategy:** Modernize rent control legislation to protect both landlords and tenants, encouraging landlords to rent out vacant houses.

- **Example:** Maharashtra's Rental Housing Scheme aims to stimulate the rental market through amendments to rent control.

- **Encourage Use of Innovative Building Technologies:**
  - **Strategy:** Promote cost-effective and sustainable construction methods, such as prefabricated buildings, to reduce construction costs and time.
  - **Example:** Use precast technology in mass housing projects for efficient construction.

- **Expand the Scope of Affordable Housing Programs:**
  - **Strategy:** Broaden programs like Pradhan Mantri Awas Yojana (PMAY) to cover not only house construction but also the development of surrounding infrastructure.
  - **Example:** Ensure holistic development to create sustainable and inclusive urban areas.

- **Incorporate Inclusionary Zoning:**
  - **Strategy:** Mandate a percentage of new developments for affordable housing.
  - **Example:** New York City's Mandatory Inclusionary Housing program requires developers to include affordable housing in rezoned areas.

By implementing these steps, India can progress toward providing affordable, sustainable, and inclusive urban housing, aligning with the United Nations' Sustainable Development Goals. This holistic approach contributes to making cities inclusive, safe, resilient, and sustainable, while also addressing poverty eradication and reducing inequalities for a better future.

Q.1 Consider the following statements:

1. Pradhan Mantri Awas Yojana (Urban) addresses housing shortages of only Economically Weaker Sections.
2. JNNURM, launched in 2005, provides financial aid to urban local bodies for comprehensive infrastructure development.
3. National Urban Housing and Habitat Policy (2007) aims to offer affordable housing and enhance living conditions for urban residents, especially the low-income groups.

How many of the above statement/s is/are correct?

(a) Only one
(b) Only two
(c) All three
(d) None

ANSWER: B

Q.2 Discuss the role of urban housing policies in achieving sustainable development in India. Highlight the challenges associated with the urban housing crisis and evaluate the effectiveness of government initiatives, such as Pradhan Mantri Awas Yojana, in promoting sustainable and inclusive urban development.

THERE IS NO PLACE FOR HIJAB RIGHT NOW: HIJAB BAN ISSUE AND FREEDOM OF RELIGION IN KARNATAKA

(This article can be found in 'Official website of Supreme Court', 'Official website of Kerala High Court', 'Official judgment of Fathima Tasneem vs. State of Kerala (2018) case', 'Indian Express', 'The Hindu', 'Government of Karnataka Home The official website of the Ministry, 'Jansatta', 'Sansad TV's program Sarokar' is related to the brief summary of the combined editorial of the monthly magazine 'World Focus' and 'PIB'. It also includes the suggestions of the PLUTUS IAS team. This article is related to UPSC This article specifically deals with the 'Indian Polity and Governance, Social Justice, Issues related to Women, Fundamental Rights, Issues related to Freedom of Religion, Judiciary, Government Policies and Interventions, Supreme Court, Hijab' section of the Civil Services Examination. 'No place for Hijab now: Hijab ban issue and freedom of religion in Karnataka' under 'Daily Current Affairs)' .

General Studies – Indian Polity and Governance, Social Justice, Issues related to women, Fundamental Rights, Issues related to freedom of religion, Judiciary, Government policies and interventions, Supreme Court, Hijab.

WHY IN DISCUSSION / NEWS ?

Recently the Supreme Court gave a divided judgment in the Karnataka hijab ban case.

- In the event of a split decision as described in the Constitution of India, the case is heard by a larger bench.
- The bench to which the case of a split decision is transferred may be a three-judge bench of the High Court, or an appeal may be made to the Supreme Court.
- Petitions by a section of Muslim students in Karnataka seeking permission to wear hijab in classrooms were rejected by the High Court in March 2022 on the grounds that it is not a part of essential religious practice in the Islamic faith and it was unnecessarily construed on grounds of religious freedom. But an appeal has been made for hearing.

There is no longer any restriction on Muslim girl students wearing hijab in educational institutions of Karnataka. The Congress government made this announcement on 23 December 2023. Karnataka Chief Minister Siddaramaiah had made this announcement on December 22, 2023, at the inauguration of three police stations in Nanjangud in Mysuru district. Karnataka Chief Minister Siddaramaiah argued behind this that in India it is the personal right/matter of any person to choose to wear any kind of dress and eat any kind of food. In India, behind such controversial matters is vote bank politics and appeasement.

Recently, six students at a college in Karnataka's Udupi district were banned from entering the college for wearing hijab (a garment worn by some Muslim women in public). This issue raises legal questions on freedom of religion and whether the right to wear the hijab is constitutionally protected. Or it also has some different implications. This matter had reached the Supreme Court via Karnataka High Court. Ultimately it was decided that there will be a ban on sitting in the classroom wearing hijab in educational institutions. Will be allowed to come to class only wearing Uniform. Female students could come to school in hijab, but would have to take off their hijab before entering the classroom.

WHAT ARE ITS IMPLICATIONS?

According to the fundamental rights granted to Indian citizens by the Indian Constitution, Indian citizens have the following fundamental rights –

- Freedom of conscience: Freedom of conscience and to freely profess, practice and propagate religion.
- Right to practice religion: The right to declare one's religious belief and faith publicly and without fear.
- Right to practice: The right to practice religious worship, rituals, ceremonies and to demonstrate beliefs and ideas.
- Right to propagate: To communicate or disseminate one's religious beliefs to others or to explain the principles of one's religion.

TEST OF ESSENTIAL RELIGIOUS CONDUCT:

- Over the years the Supreme Court has developed a practical test process for determining which religious practices can be constitutionally protected and which can be ignored.
- The Supreme Court in the year 1954 in the Shirur Math case said that the word 'religion' would include all the rituals and practices 'integral' under a religion. The test to determine what is 'integral' is called the 'essential religious practice' test.
- This test is often criticized by legal experts in relation to judicial determination of religious practices, as it leads the court to interfere in religious matters.
- Constitutional experts are of the opinion that the work of the court should be limited to restricting religious practices for the sake of public order and the court should not determine the practices necessary for any particular religion. In many cases the Court has applied this test to certain practices.
- The Supreme Court, in a judgment given in the year 2004, held that the 'Anand Marg sect' had no fundamental right to perform 'Tandav dance' on public roads, as it is not an essential religious practice of the sect.
- There are many instances in which the Court has also applied this test to individual liberty as these issues are considered to be largely community-based.
- In 2016, the Supreme Court had upheld the decision of the Indian Air Force to discharge a Muslim airman for having a beard.
- The Armed Forces Regulations, 1964 prohibit hair growth for armed forces personnel, except 'those personnel whose religion prohibits cutting or shaving of hair.'
- In one of its decisions, the Court essentially held that 'keeping a beard is not an essential part of Islamic practices'.

HIGHLIGHTS OF THE COURT'S DECISION:

JUDGMENTS OF THE COURTS SO FAR ON THE ISSUE OF HIJAB:

- Two such petitions were filed before the Kerala High Court in 2015, challenging the dress code for all India pre-medical admissions, which permitted wearing of slippers with "salwar/pajama" and light, half-sleeved shorts. There was a provision to wear only clothes which did not have big buttons, badges, flowers etc.
- Accepting the contention of the Central Board of Secondary Education (CBSE) that the rule was only to ensure that the candidates do not use unfair means by hiding objects inside the clothes, the Kerala High Court has asked the CBSE to impose additional scrutiny on those students. Instructed to take measures who intend to dress in accordance with their religious custom, but which is contrary to the dress code.
- The Kerala High Court examined this issue more closely in the case Amna Bint Bashir v. Central Board of Secondary Education (2016). In this case, the Court held that the practice of wearing hijab is an essential religious practice, but did not strike down the CBSE rule.
- The Court once again allowed "additional measures" and safeguards in 2015. However, on the issue of school-prescribed dress, another bench ruled differently in the case Fathima Tasneem v. State of Kerala (2018).
- The single bench of the Kerala High Court said that- 'The collective rights of an organization will be given priority over the individual rights of the petitioner. ,

PROTECTION OF RELIGIOUS FREEDOM UNDER THE CONSTITUTION:

- Articles 25 to 28 of Part-3 (Fundamental Rights) of the Constitution provide the right to freedom of religion.
- Article 25 (1) of the Constitution guarantees 'freedom of conscience and the right to profess, practice and propagate religion'.
- It is a right that guarantees negative freedom, which means that the state will ensure that there is no interference or obstruction in exercising this freedom.
- The Constitution, like all fundamental rights, can restrict the right to public order, decency, morality, health and other state interests.
- Article 26 explains the freedom to manage religious affairs subject to public order, morality and health.
- According to Article 27, no person shall be compelled to pay any tax for the propagation or practice of any particular religion.
- Article 28 explains the freedom to attend religious instruction or religious worship in educational institutions.

SOLUTION TO THE PROBLEM/WAY FORWARD:

- In the current political climate, the decision by the Government of Karnataka to mandate either a prescribed uniform or any dress in the "interest of unity, equality and public order" has been viewed as a majoritarian attempt in the guise of enforcing secular norms, equality and discipline in educational institutions. Also seen as a claim.
- A single decision that legitimizes this non-inclusive approach to education for people of any community, religion or caste and a single policy that can deny equal opportunities to Muslim women is not in the interest of the country. And it will also be unconstitutional.

- In schools, colleges or other educational institutions, hijab or any dress, religious or otherwise, should not be different from the uniform prescribed by the school, colleges or other educational institutions. Therefore, there should be reasonable scope for wearing any attire other than the uniform as long as it does not detract from the uniform, such as hijab or any other religious attire. Therefore, the uniforms prescribed by schools, colleges or other educational institutions cannot be rejected on the basis of individual freedom of dress.

PRACTICE QUESTIONS FOR PRELIMINARY EXAM:

Q. 1. Consider the following statements regarding the issue of wearing hijab on the basis of freedom of religion.

1.
    1. Articles 25 to 28 of Part-3 (Fundamental Rights) of the Constitution provide the right to freedom of religion.
    2. The Constitution of India grants citizens the right to freedom of conscience and religion to freely profess, practice and propagate religion.
    3. The Constitution, like all fundamental rights, can restrict the right to public order, decency, morality, health and other state interests.
    4. According to Article 27 of the Indian Constitution, no person shall be compelled to pay any tax for the propagation or practice of any particular religion.

Which of the above statement/statements is correct?

- **Only1 and 4**
- **Only 1, 3 and 4**
- **All of these.**
- **None of these.**

Answer – C

PRACTICE QUESTIONS FOR MAIN EXAM:

Q.1. "ON THE BASIS OF FREEDOM OF RELIGION, ANY RELIGIOUS IDENTITY SHOULD BE FREE FROM ANY PUBLIC DISPLAY IN ANY PUBLIC PLACES/ PLACES OR INSTITUTIONS." IN THE LIGHT OF THIS STATEMENT, WHAT IS THE SITUATION BY THE GOVERNMENT OF KARNATAKA REGARDING SCHOOL UNIFORMS? CRITICALLY EVALUATE THE ORDERS/DECISIONS GIVEN IN THE SAME.

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ISSUE OF CHILDREN UNDERNUTRITION IN INDIA

UPSC MAINS SYLLABUS GS2: Issues relating to Poverty and Hunger

WHY IN NEWS?

High levels of child **undernutrition** have been a persistent problem in India since Independence. Malnutrition is the condition that develops when the body is deprived of vitamins, minerals and other nutrients it needs to maintain healthy tissues and organut function:

1. **Determinants** of undernutrition are multiple such as food intake, dietary diversity, health, sanitation, women's status & poverty.
2. The most common measures of Childhood undernutrition are based on height forage i.e; Stunting or Chronic **undernutrition** and low weight for height i.e; Wasting or acute undernutrition.

ISSUE OF CHILD UNDERNUTRITION IN INDIA:

1. As per **Global Hunger Index (GHI) 2023** published by Concern Worldwide of Ireland and Welthungerhilfe (a German non-profit organization):
   1. India **ranks 111th** out of 125 countries (further *slipped below 4 positions* since 2022) below Sri Lanka (60), Nepal (69), Bangladesh (81) & Pakistan (102).
   2. As per the Index, India has the **highest Child wasting rate (18%)** in the world.
   3. The Hunger Index measures countries' performance on 4 component indicators –
      1. **CHILD STUNTING:** the share of children under the age of 5 who have **low height for their age**: **35.5 %**
      2. **CHILD WASTING:** the share of children under the age of 5 who have **low weight for their height**: **18.7 %**
      3. **CHILD MORTALITY:** the mortality rate of children under the age of 5: **4%**
      4. **UNDERNOURISHMENT:** the share of the population whose **caloric intake** is insufficient.
2. As per National Family Health Survey **(NFHS-5) Report:**
   1. Stunting has reduced from 38.4% to 35.5%, wasting from 21.0% to 19.3% and underweight prevalence is down from 35.8% to 32.1%.
   2. Women (15-49 years) whose BMI (Body Mass Index) is below normal has reduced from 22.9% in NFHS-4 to 18.7% in NFHS-5.

ISSUES RELATED TO METHODOLOGY OF ASSESSMENT:

As India envisages to become an **Upper Income** country by 2047 (Amrit Kaal), monitoring undernutrition among Children who will form the backbone of India's **demographic dividend (15-49 years)** in future is imperative for efficient data-based policymaking.

1. India, like most other countries, uses the globally accepted World Health Organization **(WHO) Growth Standards** to measure malnutrition.
2. However, there is an emergent debate on a number of issues related to the use of these growth standards in India, some of which are discussed below.

3. The WHO standards are based on a Multicentre Growth Reference Study **(MGRS)** that was conducted in 6 countries between **1997-2003** including Brazil, Ghana, **India,** Norway, Oman and the United States.
4. The purpose was to determine the pattern of growth from birth to 5 years of children who did not face any known deficiencies in their environments.
5. The MGRS took a prescriptive approach, with the specific aim of setting growth 'standards' (how children ought to grow, provided they have a healthy environment) and not growth 'references' (how children of the reference group grow).
6. The sample for India in the MGRS was drawn from a set of **privileged households living in South Delhi**, of children who met all the eligibility criteria for the study including having 'favorable' growth environment, being breastfed and having nonsmoking mothers.

Some researchers who have analyzed data from other surveys for India suggest that these standards **overestimate undernutrition:**
1. For instance, even among children in households of the highest quintile in National Family Health Survey NFHS-5 (2019-21) **only 12.7%** meet requirements of a **'minimum acceptable diet'** as defined by WHO.
2. Difference in **genetic growth potential** of Indians with respect to other Country and the influence of maternal heights on child growth.
3. There are also **regional imbalances**, for example states like Odisha, Chhattisgarh, Tamil Nadu and Kerala are achieving much faster reductions in Undernutrition than other states.
4. The Ministry of Women & Child Development has recently rejected the findings of Global Hunger Index (GHI) stating: "Proportion of Undernourished population indicator is based on Opinion Poll conducted on a small **sample size of 3000 people** in a country of 1.3 Billion people."
5. According to the ministry, since April 2023, the number of measurement data for children under the age of five that have been uploaded to the **Poshan Tracker** has steadily climbed, rising from 6.34 crore in April 2023 to **7.24 crore** in September 2023.
6. In light of these discussions, the Indian Council of Medical Research (ICMR) has constituted a committee to revise the growth references for India & recommended a detailed rigorous study to be conducted across the country to examine child growth with the purpose of devising national growth charts.

STEPS TAKEN BY THE GOVERNMENT TO CURB UNDERNUTRITION:

1. **POSHAN Abhiyaan:** The government of India has launched the National Nutrition Mission (NNM) or POSHAN Abhiyaan to ensure a **"Malnutrition Free India"** by 2024.
2. **Anemia Mukt Bharat Abhiyan:** Launched in 2018, the mission aims at accelerating the annual rate of decline of anemia from one to three percentage points.
3. **Mid-day Meal (MDM) scheme:** It aims to improve nutritional levels among school children which also has a direct and positive impact on enrolment, retention and attendance in schools.
4. **The National Food Security Act (NFSA), 2013:** It aims to ensure food and nutrition security for the most vulnerables through its associated schemes and programmes, making **access to food a legal right.**
5. Pradhan Mantri **Matru Vandana Yojana (PMMVY):** Rs.6,000 is transferred directly to the bank accounts of pregnant women for availing better facilities for their delivery.
6. **Integrated Child Development Services (ICDS) Scheme:** It was launched in 1975 and the scheme aims at providing food, preschool education, primary healthcare, immunization, health check-up and referral services to children under 6 years of age and their mothers.

7. **Eat Right India** movement by Food Safety and Security Authority of India – FSSAI.

INNOVATIVE WAY FORWARD:

1. **Increase Financial Commitments:** There is a greater need to increase investment in women and children's health and nutrition to ensure their sustainable development and improved quality of life.
2. **Outcome-oriented Approach**: India must adopt an outcome-oriented approach on nutrition programmes. There has to be direct engagement with nutritionally vulnerable groups (this includes the elderly, pregnant women, those with special needs and young children), and contribute toward ensuring last-mile delivery of key nutrition services and interventions.
3. **Basic Education and General Awareness:** Various studies highlight a strong link between mothers' education and improved access and compliance with nutrition interventions among children.
4. **Programmes' Monitoring and Evaluation**: There should be a process to monitor and evaluate programmes and address systemic and on the ground challenges.

There is a need to deliberate over effective policy decisions, monitor the implementation of schemes, and review nutritional status across States.

PRELIMS 2024 PRACTISE QUESTION:

Q1: Consider the following statements regarding Global Hunger Index (GHI) 2023:
1. India ranks 107th out of 124 countries improving its place by 4 position
2. As per the Index, India has the highest child wasting rate in the world
3. The proportion of "Wasted" children is less than the proportion of "Stunted" children
4. India's ranks better than other South Asian countries such as Nepal, Bangladesh & Pakistan

Which of the above statements is correct?

A. 2 and 3
B. 1 and 3
C. 2 and 4
D. 1 and 4

ANSWER: A

Suyash Rai