



ROLE OF RURAL HOUSING SCHEMES IN PROMOTING HUMAN RIGHTS AND RURAL DEVELOPMENT AMIDST THE COVID-19 PANDEMIC IN WEST BENGAL, INDIA

Goutam Kumar Shaw

RESEARCH ARTICLE



Author Details:

Ph.D. Research Scholar,
Department of International Relations,
Jadavpur University, Kolkata,
West Bengal, India

Corresponding Author:

Goutam Kumar Shaw

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Abstract

The COVID-19 pandemic has highlighted the essential role of rural housing schemes in promoting human rights and fostering rural development, particularly in West Bengal, India. Adequate housing is a fundamental human right, and during the pandemic, it became crucial for safeguarding vulnerable populations. Government initiatives such as the Pradhan Mantri Awas Yojana (PMAY), 'Gitanjali', 'Amar Thikana', 'Bangla Awas Yojana' etc. have been instrumental in providing affordable housing, thereby improving living conditions and promoting social inclusion. This paper examines the role of rural housing initiatives in West Bengal, India, during the pandemic, focusing on their impact on human rights and rural development. These housing schemes have significantly contributed to rural development by generating employment opportunities through construction activities and stimulating local economies. Additionally, they have led to improvements in infrastructure, including roads, sanitation, and access to clean water, which are vital for overall rural development. Despite these benefits, the implementation of rural housing schemes faces challenges such as bureaucratic delays, lack of awareness, and land acquisition issues. However, active community involvement and empowerment of local leaders have proven to enhance the effectiveness of these initiatives. Through a mixed-methods approach, including analysis of government data, field surveys, and interviews with beneficiaries, the paper assesses the effectiveness of these schemes in ensuring the right to adequate housing, improving living conditions, and fostering socio-economic resilience. In West Bengal, specific efforts have been made to address the housing needs of marginalized communities and to improve the resilience of rural housing against natural disasters. These initiatives underscore the importance of rural housing schemes in building more resilient and equitable rural communities, especially during crises like the COVID-19 pandemic. The study concludes with policy recommendations to strengthen rural housing as a key component of human rights and rural development strategies in a post-pandemic world.

Keywords: *Housing Scheme, Rural Development, Human Rights*

Introduction

The COVID-19 pandemic has posed unprecedented challenges globally, with rural areas in India facing significant socio-economic disruptions. The COVID-19 pandemic, which emerged in late 2019, caused widespread disruptions across the globe, with the rural population in India, particularly in West Bengal, being heavily impacted. Rural areas, already struggling with infrastructure deficits, saw a heightened demand for housing and basic amenities as the pandemic exposed vulnerabilities in healthcare, hygiene, and shelter access. Among the measures introduced by the Indian government to address these challenges was the strengthening of rural housing schemes. These programs provided crucial support in maintaining the right to shelter and promoting rural development during the pandemic. In West Bengal, rural housing schemes have played a pivotal role in mitigating these impacts by providing secure and adequate housing, which is fundamental to human rights and development. This paper aims to explore the effectiveness of these schemes in promoting human rights and fostering rural development during the pandemic. The COVID-19 pandemic significantly impacted rural housing and human rights in West Bengal. The sudden lockdown measures, while necessary to curb the virus spread, exacerbated existing vulnerabilities in rural areas. Many rural households in West Bengal faced poor housing conditions, with a significant number having only one room for all members (Pratichi, 2022). This made social distancing and maintaining hygiene extremely challenging. The Pradhan Mantri Awas Yojana (PMAY) aimed to provide housing for all by 2022, including rural areas. The scheme offered financial assistance for constructing houses, with additional support from MGNREGA for labour costs (prd.wb.gov.in). Till date (28th September 2024) West Bengal

has given sanction to 45, 69, 400 beneficiaries out of which 34, 11, 538 number of houses have already been completed (WBPRD). West Bengal has trained 26, 260 rural mason. However, the pandemic disrupted the implementation and progress of these schemes. The pandemic highlighted the importance of adequate housing as a fundamental human right. The lack of proper housing facilities in rural areas led to increased vulnerability to the virus and other health issues (Dey & Das, 2022). The plight of migrant labourers during the lockdown was severe. Many were stranded without adequate shelter, food, or access to healthcare, raising significant human rights concerns (Choolayil, 2021). Despite the challenges, there were instances of community solidarity and support. This paper examines the effectiveness of rural housing schemes in West Bengal in mitigating the effects of the pandemic, particularly in the promotion of human rights, poverty alleviation, and sustainable rural development.

Research Objectives

The main objectives of this study are:

- 1) To analyze the role of rural housing schemes in protecting and promoting human rights during the COVID-19 pandemic in West Bengal.
- 2) To evaluate how these schemes contributed to the broader agenda of rural development amidst the health and economic crisis.
- 3) To identify the challenges and limitations faced in the implementation of housing schemes during the pandemic.

Literature Review

Rural housing schemes in India have long been a key policy tool for poverty alleviation and human rights protection. The Pradhan Mantri Awas Yojana – Gramin (PMAY-G), launched in 2016, sought to provide affordable, pucca (permanent) housing for rural populations by 2022. Similar state-level initiatives in West Bengal, like the Banglar Awas Yojana, complemented the central government's efforts.

Several studies have established the link between secure housing and human rights, particularly the right to shelter, health, and personal security. However, the COVID-19 pandemic added a new dimension to this narrative. Research shows that safe housing, coupled with access to sanitation and hygiene, became even more critical during the pandemic as people were instructed to “stay home” to limit the spread of the virus.

The literature on rural housing and development highlights the importance of secure housing in ensuring human rights, including the right to adequate living standards, health, and safety. Studies have shown that housing schemes like PMAY-G have been instrumental in improving living conditions and supporting economic stability in rural areas. Additionally, the pandemic has underscored the need for resilient housing solutions to protect vulnerable populations.

- Kothari, M., Karmali, S. & Chaudhry, S. (2006) in his book titled “The Human Right to Adequate Housing and Land” highlight the importance of adequate housing as a basic human right and the severe housing inadequacies faced globally, especially in rural areas and the global south. They also discuss international legal instruments that establish the right to adequate housing, including the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights. Details various violations of housing rights, including homelessness, slums, and inadequate settlements, with case studies illustrating these issues in India.
- Shivay and Singh (2021), in their article “Pradhan Mantri Awas Yojana – Towards Affordable Housing” published in *Kurukshetra*, observe that rural housing has been placed among the top priorities of the present government, and the introduction of Pradhan Mantri Awas Yojana - Gramin (PMAY-G) as a revamped version of the earlier scheme reflects this commitment. With improvements in design, fund flow mechanisms, quality standards, and implementation processes, PMAY-G not only strengthens administrative efficiency but also advances a rights-based approach to development by recognizing adequate housing as essential to human dignity. Moreover, the scheme's strong forward linkages with other sectors and its direct and indirect impact on employment and output contribute to economic security in rural areas, thereby promoting socio-economic rights and reinforcing the broader realization of human rights through improved living conditions and livelihood opportunities.
- Shabnam, N. (2021) in his article titled “Sustainable rural development during the period of COVID-19 and role of social work” explores the role of social work in rural development, particularly during the COVID-19 pandemic, and its impact on the lives of rural people. Social workers face both challenges and strengths in rural areas. They play a crucial role in informing and helping rural people access government schemes and improve their economic conditions. Various schemes like Pradhan Mantri Awas Yojna Gramin (PMAY-G), Pradhan Mantri Gram Sadak Yojna (PMGSY), and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) are highlighted for their role in rural development.

Methodology

This research is based on qualitative and quantitative data. Researcher collects primary data from official reports on the implementation of PMAY-G and Bangla Awas Yojana during 2019-2022. The researcher collects primary data through Survey method. Researcher collects secondary data through the analysis of scholarly articles, news reports, and NGO assessments related to rural housing, human rights, and the pandemic. Datas were analysed to identify the major outcomes of rural housing schemes and to assess the overall impact on human rights and rural development in West Bengal.

Rural Housing in India: A Pre-Pandemic Overview

Before the pandemic, housing was already recognized as a critical issue in rural India. According to the 2011 Census, approximately 69% of India's population resided in rural areas, with significant proportions lacking access to adequate housing. Poorly constructed houses, overcrowded living conditions, and lack of access to basic amenities were common issues.

Several government interventions, such as the Indira Awas Yojana (IAY) and its successor, the Pradhan Mantri Awas Yojana (Gramin), aimed to address this housing deficit. PMAY-G, launched in 2016, sought to provide "Housing for All" by 2022, targeting rural households without pucca (permanent) houses or those living in kutcha (temporary) houses. Under PMAY-G, beneficiaries were provided with financial assistance to build pucca houses with basic amenities, contributing to improved living standards and social stability in rural areas.

However, despite the success of these schemes, challenges persisted in terms of effective implementation, corruption, and delays in project execution. Additionally, housing shortages in rural areas continued to be a significant issue due to high population density, rural poverty, and the lack of land ownership for marginalized communities.

Impact of COVID-19 on Rural Communities in West Bengal

The COVID-19 pandemic compounded existing vulnerabilities in rural India, with West Bengal being no exception. The state's rural economy, which relies heavily on agriculture, informal labour, and remittances from migrant workers, was severely disrupted by lockdown measures. These disruptions led to widespread unemployment, food insecurity, and economic instability, disproportionately affecting the rural poor and marginalized communities.

Several key factors exacerbated the crisis in rural West Bengal:

1. **Reverse Migration:** Lockdowns and restrictions forced millions of migrant workers to return to their rural homes, putting additional pressure on already inadequate housing and public services.
2. **Health Infrastructure Deficiencies:** Rural areas in West Bengal, like much of India, lacked adequate healthcare infrastructure, making it difficult to manage the spread of the virus and treat infected individuals.
3. **Economic Disruption:** The closure of markets and restricted movement during lockdowns severely affected rural livelihoods, particularly in agriculture and informal sectors, further entrenching poverty.
4. **Housing Vulnerability:** Overcrowded, poorly constructed houses in rural areas increased the risk of virus transmission, making housing a central concern during the pandemic.

In this context, rural housing schemes like PMAY-G became critical not only for providing shelter but also for ensuring the health and safety of rural communities by promoting social distancing and hygienic living conditions.

The Role of Rural Housing Schemes During the Pandemic: Rural housing schemes have significantly contributed to the realization of human rights during the pandemic. By providing pucca houses with basic amenities, these schemes have ensured safe and dignified living conditions for many rural families.

a. Pradhan Mantri Awas Yojana (Gramin) and Its Adaptation: PMAY-G's objective was to provide safe, dignified housing to the rural poor, a goal that became even more urgent during the pandemic. Recognizing this, the Indian government ramped up its efforts to expedite the construction of houses under PMAY-G. The scheme was adapted to address pandemic-related challenges by fast-tracking approvals and providing additional financial assistance to vulnerable families.

In West Bengal, PMAY-G played a critical role in addressing the housing crisis. The scheme focused on providing financial support to construct pucca houses with basic amenities such as toilets, clean drinking water, and electricity. This not only improved living conditions but also promoted hygiene and reduced the risk of COVID-19 transmission, especially in overcrowded households.

b. Direct Benefits to Rural Communities: The pandemic saw an accelerated implementation of housing schemes in West Bengal. PMAY-G targeted vulnerable sections of society, including Scheduled Castes (SCs), Scheduled Tribes (STs), and economically weaker sections. This approach not only provided dignified living conditions but also upheld the fundamental human right to housing.

Key benefits of rural housing schemes during the pandemic included:

1. **Improved Living Conditions:** The construction of pucca houses provided families with secure and stable homes, reducing overcrowding and improving sanitary conditions, which was crucial in containing the spread of the virus.
2. **Employment Generation:** The construction of rural houses under PMAY-G provided employment opportunities for local laborers, including migrant workers who had returned home during the lockdown. This helped to mitigate the economic impact of the pandemic by creating jobs and supporting local economies.
3. **Promotion of Health and Hygiene:** The provision of toilets, access to clean water, and electricity under PMAY-G improved public health in rural areas, contributing to better hygiene and reducing the risk of disease transmission.
4. **Social Protection:** PMAY-G's focus on marginalized and vulnerable communities helped protect these groups from the worst impacts of the pandemic, reducing the risk of displacement and ensuring access to basic services.

Human Rights and Rural Development: The Broader Impact of Rural Housing Schemes

The intersection of human rights and rural development became increasingly evident during the COVID-19 pandemic. Housing is a fundamental human right, as recognized by international treaties such as the Universal Declaration of Human Rights and the International Covenant on Economic, Social, and Cultural Rights. As per census 2011, 68.13% of total population are located in rural areas of West Bengal. The core problem of rural areas in India are widespread poverty, growing inequality, rapid growth of population, growing and rising unemployment etc. Therefore, development of rural areas has been at the core of the planning process in India. Rural development is a process which aims at improving the well-being and self-realization of people living in the rural areas. Along with food and clothing, Housing is basic necessities of human mankind. Among all infrastructure facilities, housing is one of the basic requirements for human survival. In rural West Bengal, access to adequate housing during the pandemic was not only a matter of social justice but also a public health necessity.

- a. Promoting Social Justice through Housing: PMAY-G, by targeting the rural poor and marginalized communities, contributed to advancing social justice. The scheme helped bridge the gap between rural and urban housing disparities, promoting equal access to safe and dignified living conditions. Additionally, it addressed the historical marginalization of SCs, STs, and other disadvantaged groups by providing them with secure housing and access to basic amenities.
- b. Empowering Rural Women: An important aspect of PMAY-G was its emphasis on gender empowerment. Under the scheme, houses were often registered in the names of women or jointly with male family members, promoting women's ownership of property and enhancing their social and economic status. During the pandemic, this empowerment was crucial in protecting women from domestic violence, homelessness, and economic dependency.
- c. Fostering Sustainable Rural Development: Rural housing schemes played a crucial role in advancing sustainable rural development during the pandemic. By promoting the construction of disaster-resilient pucca houses, the schemes contributed to long-term infrastructure development in rural areas. Moreover, the emphasis on employment generation through housing construction supported rural economies and reduced migration pressures on urban centres.

Major Finding and Analysis

Table 1: Number of Household

Content	India	West Bengal	Hooghly
Total Household	24,49,21,406	2,03,67,144	12,79,963
No. of GP/ PS	2,96,770	3,357	208
No. of Village	6,44,648	40,895	1,931
No. of town Urban	4,460	147	13
Rural Household	17,97,87,454	1,57,56,750	9,20,643
Urban Household	6,51,33,952	46,10,394	3,59,320
Houseless Rural	1,57,475	4,270	302
Houseless Urban	97,030	12,588	607

Source: <https://secc.gov.in/homepage.htm>

Even after 70 years of independence, the country is still struggling with shelter problem especially in rural areas. Rural development has always been a priority for many governments in India. In India nearly 70 per cent (88,66,92,406) of the total population lives in rural areas (SECC 2011-13). To tackle the problem of homelessness the government launched many schemes in recent years and tried to bridge the gap between demand and supply of houses. As per socio economic and caste census report, there were approx. 24 crores households in India. out of them around 2 crores households were in West Bengal. As per SECC Data 2011-13, 59.27 % rural household are Kutcha type household whose wall is made of grass, thatch, plastic, polythene, mud/unburnt brick, wood and stone not packed with mortar (SECC Data). There are no exact data regarding migrant labour in West Bengal. Most of migrant workers have to face problem during Covid-19 lockdown.

Table 2: Physical progress of PMAY-G

Year	Total Target	Total Beneficiary Registered	Site Geo- Tagged	Total House Sanctioned	Total House Completed
All Year 2016-2022	2,08,31,791	2,49,92,666	2,44,39,031	2,29,20,715	1,77,11,060
2021-2022	7,00,000	46,93,232	43,35,629	33,03,958	5,02,915
2020-2021	43,69,690	41,57,905	40,50,545	41,41,887	29,46,040
2019-2020	58,62,199	51,61,813	51,34,768	56,43,586	48,84,32
2018-2019	25,13,662	26,60,094	26,54,657	25,09,859	24,21,845

Source: <https://rural.nic.in/en> as on 1st April, 2022 (based on my M.Phil. Dissertation)

Findings and Analysis: Rural housing schemes have significantly contributed to the realization of human rights during the pandemic. By providing pucca houses with basic amenities, these schemes have ensured safe and dignified living conditions for many rural families. The PMAY-G, in particular, has been effective in addressing housing needs, with over 34 million houses completed in West Bengal.

- 1) **Right to Shelter:** The rural housing schemes, particularly PMAY-G, ensured that the economically weaker sections had access to safe and secure homes during the pandemic. The construction of pucca houses replaced vulnerable and unsafe structures, improving living conditions for marginalized communities. The ability to have a roof over one's head became a primary defence against the pandemic's socioeconomic impact.
- 2) **Right to Health and Hygiene:** Housing schemes in West Bengal were not limited to providing just homes; they integrated basic sanitation facilities like toilets and clean drinking water, critical for maintaining hygiene and reducing the spread of COVID-19. This infrastructure was particularly beneficial during the pandemic when maintaining hygiene was essential for public health. Access to clean water and sanitary conditions bolstered the rural population's capacity to follow health protocols like frequent handwashing.
- 3) **Women's Rights and Empowerment:** The housing schemes also empowered women by ensuring joint ownership of property. In many cases, women in rural areas were the co-owners of the newly built houses, which improved their social standing, economic security, and protection against domestic violence. During the pandemic, when families were confined to their homes, safe and secure housing contributed to reducing incidents of gender-based violence.
- 4) **Economic Stimulus through Employment:** The implementation of rural housing schemes generated employment, particularly in the construction sector. With many rural labourers losing their jobs due to the economic slowdown caused by the pandemic, the construction of houses provided much-needed work. This helped stabilize incomes and reduced the vulnerability of rural families to economic shocks.
- 5) **Infrastructure Development:** The construction of pucca houses was accompanied by the development of related infrastructure, including roads, drainage, and access to electricity. The development of these rural amenities is crucial for the long-term sustainability of rural communities, fostering broader economic activities, and improving access to essential services.
- 6) **Reducing Out-Migration:** A significant consequence of the pandemic was reverse migration, with rural labourers returning home from urban areas. The availability of secure housing in rural areas helped mitigate outward migration pressures, as rural residents found their living conditions more stable and secure. This shift also contributed to local economies, as families reintegrated into rural agricultural and small-scale industry sectors.
- 7) **Socio-Economic Development:** The provision of secure housing has also facilitated socio-economic development in rural areas. Improved housing conditions have led to better health outcomes, increased educational opportunities, and enhanced economic stability. The integration of housing schemes with other welfare programs, such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), has further supported rural livelihoods by providing employment opportunities during house construction.

Challenges and Limitations

Despite the positive impact of rural housing schemes in West Bengal during the pandemic, several challenges persisted:

1. **Implementation Delays:** Bureaucratic delays, corruption, and mismanagement often hindered the timely delivery of housing benefits under PMAY-G, leaving many vulnerable families without adequate shelter during critical periods.
2. **Inadequate Coverage:** Although PMAY-G targeted the rural poor, many marginalized groups, particularly those without land ownership, were excluded from the scheme's benefits.
3. **Quality Concerns:** In some cases, the quality of construction under PMAY-G was substandard, with houses lacking durability or adequate infrastructure, which posed additional risks during the pandemic.
4. **Displacement and Landlessness:** The lack of secure land tenure for many rural households continued to be a significant issue, with landless families often unable to access housing benefits under PMAY-G.
5. **Supply Chain Disruptions:** The COVID-19 lockdowns created significant disruptions in the supply of construction materials, leading to delays in housing projects. The lack of timely access to materials, combined with transport restrictions, delayed the completion of housing units, affecting beneficiaries during critical periods.
6. **Administrative and Financial Delays:** Due to the pandemic, many government offices were functioning with reduced staff or were temporarily closed, causing delays in the disbursement of funds and approvals for construction projects. These delays hampered the speed of delivery for many rural housing schemes, leaving some beneficiaries waiting for longer periods to access safe housing.
7. **Unequal Access for Marginalized Groups:** Although the schemes were aimed at helping the most vulnerable, some marginalized communities, such as tribal groups and landless workers, faced barriers in accessing these benefits. Bureaucratic hurdles and a lack of awareness prevented some eligible individuals from fully benefiting from the schemes.

Conclusion

Rural housing schemes in West Bengal have played a pivotal role in promoting human rights and rural development amidst the COVID-19 pandemic. By providing secure housing, these schemes ensured that the fundamental right to shelter was protected,

alongside improved access to sanitation and hygiene, particularly important during a health crisis. Additionally, they contributed significantly to rural development by creating employment opportunities and fostering infrastructure development.

However, challenges such as delays in implementation, supply chain issues, and unequal access for marginalized populations remain pressing concerns. Addressing these obstacles is critical for enhancing the effectiveness of rural housing schemes in future crises and ensuring inclusive, sustainable rural development.

However, while the role of rural housing schemes in promoting human rights and rural development was significant, challenges related to implementation, coverage, and quality persisted. Addressing these issues requires a more inclusive and transparent approach to housing policy.

Recommendations

1. **Enhancing Administrative Efficiency:** Streamlining bureaucratic processes to ensure quicker fund disbursement and approval timelines.
2. **Improving Supply Chain Resilience:** Developing a decentralized supply chain model to ensure the uninterrupted flow of construction materials during crises.
3. **Targeted Outreach for Marginalized Communities:** Conducting awareness campaigns and simplifying application procedures for tribal and marginalized groups to ensure equitable access.
4. **Promoting Sustainable Construction:** Integrating eco-friendly and disaster-resilient materials in housing construction to make rural housing sustainable and climate-resilient.

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