

Theme 5-A: Urban Housing and Slums

PEOPLE-CENTRIC HOUSING

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Abstract: In line with global trend of increasing urbanization, India is also experiencing faster urbanization which has reached 34 per cent in 2018 (UN-WUP, 2018), creating a huge demand for serviced land, affordable housing supply, and social & physical infrastructural services. As per Census 2011, there were 108,000 slums in India, with around 13.75 million households (17% of total urban households) living in unhealthy & unhygienic environment. The recent outbreak of Covid19 pandemic has further intensified the criticality of the provision of adequate, affordable and inclusive housing in urban India. It is being increasingly realized that policies and planning would have to be made keeping people in mind and the people-centric housing approaches should focus not only on the rights-based approaches to inclusive & equitable access to adequate housing, but also on provision of basic civic services, sustainable livelihood opportunities, boosting skills & know-how, health infrastructure, providing access to formal financial services and creating a social security architecture for integrating the poor & informal urban settlements into the formal city value chain. This paper highlights Govt. of India's latest people-centric housing approach in the form of Pradhan Mantri Awas Yojana (PMAY)–Housing for All (Urban) Mission, with four economically viable affordable housing verticals, which addresses the diverse nature and extent of housing shortage with differential socio-economic groups including slum dwellers, housing condition and tenure status across scales of urban demography. this paper also discusses some of the key constraints and suggests some key levers as way forward for adopting and scaling-up of people-centric approaches for housing in India in terms of suitable delivery models; access to land & tenure security; appropriate rights-based urban planning & management instruments; adequate and accessible formal institutional finance; and forms of community engagement. How well the country supports and addresses these enablers in these emerging difficult times, will determine how quickly and collectively we pursue the UN's Sustainable Development Goals - Leaving no one behind.



Key words: PMAY, Urbanization, Covid19, Slum And Sustainable Development Goals

IMPROVING HOUSING CONDITIONS OF THE URBAN POOR: A REFLECTION ON INCLUSIVE APPROACHES

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Abstract: This paper reinforces that inclusive housing is comprised of the house along with environmental and social services, attributes that allow households and communities to access social and economic opportunities and nurture their aspirations for a better life. It argues that overcoming housing deficiency-especially when demand is concentrated at the lower end of the income spectrum and public resources are limited-calls for a range of approaches. PMAY, the largest housing programme in the country has successfully managed to catalyse the private sector into supplying affordable houses and supported housebuilding efforts of the land-owning urban poor. However, it has become evident that approaches that lead to improvements of the existing housing stock, such as tenure legalisation, environmental improvements, serviced sites for incremental housing, and in-situ reconstruction are also critical for realizing the goal of housing for all.



While the ongoing reforms related to policy, institutions, finance and regulations are important to put in place enabling frameworks for households to access adequate housing, strengthening local government can go a long way in realizing inclusive housing for the urban poor. It has been adequately demonstrated in countries as diverse as Brazil, Colombia, Mexico, Thailand and Phillipines and some Indian cities that local governments are well placed to work with communities, civil society organisations and the private sector to facilitate responsive housing solutions. The contention of this paper is that supporting local governments with professionals, financing mechanisms and capacity building of elected representatives is the key to fostering inclusive housing through diverse participatory approaches that are responsive to local needs and conditions.

Key words: *Urban Poor, Housing, Environmental and Social Services*

HOUSING FOR THE URBAN POOR IN NORTH-WESTERN STATES OF INDIA: THE ISSUES OF MARGINALIZATION AND IDENTITY

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Abstract: The housing for urban poor continues to be a crucial issue in post liberalisation era in India including in North-western region with growing urbanisation, commodification of housing, land, multiple deprivations, high percentage of SCs in slums and high congestion/density. The issues of marginalization and identity seem to have magnified in past three decades with rapid growth of slum population and inadequate efforts of cities. The inequality in terms of access to housing, land, basic amenities and livelihood options has been growing with exclusion and segregation of sizeable slum population. The local institutions have been unable to cope with growing need of housing for the poor despite implementation of central initiatives at local level which rather seems to have resulted increased segregation of human settlements. The urban poor find it difficult to purchase costly land or houses. The pace of housing under central housing programme of BSUP (JNNURM) under previous regime was slow in providing housing to all the slum dwellers. The cities are being fragmented and new forms of inequality seem to be emerging as the cities have provided housing to the poor far away from the city centres. The new housing settlements provided by the governments are segregated from mainstream urban settlements not only spatially but also in terms of access to basic services. The capacity of cities to foster inclusive urban housing policies and improve social fabric has been questioned in many ways in the paper. City specific strategies have also been suggested for inclusive housing settlements for the urban poor. The paper relies on the data collected for recent studies on housing for the urban poor and several studies undertaken under the series on the state of cities in North-western India and two projects on urban poverty reduction strategy including the PhD work of the author.



DISPUTE RESOLUTION MECHANISMS IN HOUSING SECTOR - A STUDY OF IMPACT OF REAL ESTATE (REGULATION AND DEVELOPMENT) ACT, 2016

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Abstract: Besides food and cloth, housing is one of the three basic necessities of human being. While food is essential for human's survival, housing provides safety and shapes their quality of life. Buying a house is every person's dream. It is worth noting that housing is the most expensive basic requirement for humans. People spend their lifetime earning to buy a house for themselves. To add to the misery, the builders/promoters have been cheating home buyers in various ways like builder-buyer agreement in such a manner which is in favour of the builder, the materials used for the construction have been found to be of poor quality, majorly deviating from what was promised in the agreement, where full payment is made by the buyers but possession is not given. Every day it appears in the news that thousands of home buyers are stranded due to corrupt practices of builders/developers. The housing sector is a not only a significant contributor to the Indian economy but plays a catalytic role in fulfilling the housing needs and providing a better quality of life to the India's growing new economic class. In view of the above, the Central government enacted the Real Estate (Regulation and Development) Act, 2016 (RERA) to protect the interest of home buyers and bring uniformity and standardization of business practices and transactions in the real estate sector. It aims to bring greater accountability towards consumers and tries to reduce frauds and delays in housing project. However, even after six years of passage of RERA, effective implantation across all states still remains a concern. Therefore, it is vital to analyse the existing dispute resolution mechanism under the RERA. The research paper tries to analyse the impact of the new regulator for the housing sector, the lacunae in implementation of the Act and how the present structure can be made more effective in fast track dispute resolution.



Key Words: RERA, Housing, Economy, Real Estate and Implementation

SOCIAL IMPACT ASSESSMENT OF PRADHAN MANTRI AWAS YOJANA-GRAMIN: A CASE OF MALSHIRAS, SOLAPUR

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Abstract: Every nation must have a policy that guarantees its citizens, especially the most vulnerable and underprivileged, access to appropriate shelter with the necessities of domestic energy, water, and sanitation. A home is a basic need shared by all human beings, and it has a significant impact on the growth of a nation or region. It comprises all amenities and services, including physical infrastructure like water supply, sanitation, disposal of water, electrification, and connectivity to telecommunications networks, as well as recreation are essential to the development of rural areas. In order to combat poverty and promote economic prosperity at the very base of society, rural development is a crucial strategy. The improvement of the rural economy and people's quality of life is a result of good infrastructure development. In India, 83.3 million people reside in rural areas, out of a total population of 121 million (Census of India, 2011). A number of rural development schemes are being undertaken in Malshiras taluka in order to provide opportunity for these rural people to better their life. Under the planning commission of India government has launched the following schemes, Indira Awas Yojana (1985), Pardhi Awas Yojana, Shabari Awas Yojana, Ramaya Awas Gharkul Yojana. But when this could not fulfill the demand, the government of India in 2016, announced the Pradhan Mantri Awas Yojana-Gramin (PMAY-G). Consequently, one of the crucial responsibilities of India's development planning is rural development. As a result, the current study sought to evaluate the socio-economic condition of Pradhan Mantri Awas Yojana-Gramin (PMAY-G) participants, as well as their awareness, level of satisfaction, and various problems faced by them. Considering the current scenario and the need for housing the study area from Malshiras taluka is selected. Thus, the study conducted Social Impact Assessment of PMAY-G in Malshiras taluka.



Keywords: *Rural Housing, Rural Economy, Infrastructure Development, Awareness and Satisfactions*

FORMAL HOUSING- A STRUGGLE FOR SLUM DWELLERS IN INDIA- A CASE OF NAGPUR

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Abstract: Slums are informal housing with poor and hazardous living conditions. Slums usually come up near a project site as temporary living quarters for construction labour, then it consolidates usually on Government land; reason being affordability, as there is no land cost involved. The country has put effort in providing housing for the low-income and industrial workers or in today's context, the economically weaker section since the First Five Year Plan in 1951. Years of effort has provided many citizens with housing over the 75 years; especially during Pradhan Mantri Awas Yojana under which 2.03 Lakh Cr houses have been constructed. 1.02 Cr households having 5.24 Cr people live in slums of 1743 cities / towns in India (Census 2001). Which increased to 1.37 Cr households or 17.4% of urban Indian households that live in slums (Census 2011). This means that 5.75 out of every 10 urban citizens live in slums. Greater Mumbai has the highest percentage out of all the megacities at 41.3% of total population living in slums. With such a large population living in slums it is imperative to understand that a substantial amount of revenue is generated in these slums, with Dharavi in Mumbai having a yearly turnover of 12 Cr rupees. Thus, it can be said that an important amount of wealth and workforce resides in slums. As active contributors to society, these citizens deserve dignified formal residences which are affordable, near their place of work, which brings a sense of community, safety and security. This study attempts to analyze efforts taken by India since 1947, through the Planning Commission, Policies, Schemes, and Missions over the years; and questions the current direction of resolving the housing crisis in India and its effectiveness taking the case area as Nagpur city



Keywords: Slums, Affordability, Megacities, Wealth and Workforce Resides

URBAN MARGINALITY AND EDUCATION: A STUDY OF CHILDREN LIVING IN SLUMS OF PATNA

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Abstract: The various policies of the Government of India including those which are part of international commitments under the Sustainable Development Goals (SDGs) attempts to address the issue of Urban Poor and their Children's Education. The initiatives include lessening the deprivation for these masses through incentives such as rationing provision and education for all. The existing literature on the urban marginality suggests that there is a positive correlation between higher degree of education and reduction in vicious cycle of poverty. However, at the same time the pitiable living and housing conditions, low income of the parents and poor school infrastructure adversely effects the education of the children. In such multidimensional marginality the poor children may remain uneducated and the cycle of their marginality will continue from one generation to another. Taking the issue forward, by applying the mixed method approach, this study examined the problem of people at margins in urban spaces and its impacts on education of the children living in slums by using the household survey in five selected slums of Patna.

The study comes to an understanding that both school related and home related factors effects the education of the urban poor children. The majority of slum dwellers still lack the basic living conditions from proper housing to access of toilets, ration cards, electricity, gas cylinders, water and sanitation. Most of them are involved in informal employment which barely fulfills their subsistence. The study reveals that there is a high demand for education access among the urban poor and they are conscious of the long-term benefits of education to their children. But their experiences are such that they are losing their faith in the government schooling and moving towards low-cost private schools despite their low income and financial constraints for better learning and future of their children. There are many children who are out of school and drop outs. Poverty, poor infrastructure at school and the apathy of the teachers are main reasons of drop-out and children who never enrolled. In the poverty ridden urban families the parents believes that the government schools lack basic physical facilities and teachers are not interested in teaching. This enabled them to invest their hard-earned money in private schooling and tuitions.

Caste and Religious structures are highly prevalent in terms defining the social composition of the slum dwellers. A large majority of them in the studied localities are from Scheduled Castes and religious minority Muslim communities. These deprivations

produce further marginalization as they involve historical prejudice against these communities in all spheres of urban life. Such marginalization of caste and religion limits the education and learning of the children. The study concludes with offering some of the educational policy recommendations based on the finding which will help to address the issue of the children living in slums.

Key Words: *Urban, Marginality, Slums, Education, Right to City*