

Impact Assessment For Provision Regarding Inclusive Housing

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Abstract- The level of social interaction between the various social or economic groups is the base for inclusiveness. Inclusive housing is thus housing which is not exclusively to any particular social or economic group but for every group of the society i.e. “HOUSING FOR ALL”.

In 1950, a little over half of India’s GDP was coming from rural areas. By 1995, it had halved to about 25 per cent. The attraction for better standards of living is acting as a strong pull towards towns and cities. Hence, the organized housing can be a solution to stop urban places from being chaotic. Due to industrialization, it was tough for the working population to buy home in city, the slums were formed. As it was hard to rehabilitate large slum population, the act was developed as slum improvement. This also fell short in achieving the goal, developed the need to make inclusive housing. Hence, SRA schemes formed. As per the annual report of The Ministry of Housing & Urban Poverty Alleviation’s (MoHUPA), the number of people living in slums in cities has increased up from 28 million to 93 million or registered a three-fold increase between 1981 and 2011. Due to the intrusion of these people into cities, the housing deficit of 18.78 million in urban areas shows a yawning gap in demand and supply. Of these, the EWS (economically weaker section) sector of 10.55 million units is largest i.e. 56.2 per cent of the total. The LIG (Low Income Group) sector has 39.4 per cent deficit i.e. 7.41 million housing units whereas MIG + HIG (middle and high income group) had a deficit of 0.82 million or 4.4 per cent. Seemingly, 95 per cent of the deficit is in the EWS and LIG segments. The research is intended to study the various policies and schemes provided by the government of India (central & state government) in regards to inclusive housing and to assess the impact of these policies in various parameters. The analysis of Income level and purchasing capacity of the people availing these provisions has changed or not and in what way. The analysis of enhancement in Human resource accumulation is done and is looked after if the reduced level of budgetary stress is achieved. The overview of housing shortage, demand and supply gap and the status along with success and shortfall of the schemes and provisions in India, Maharashtra, study area Pune (specifically).

The proposals will include the solutions for the problems or shortfall of the schemes and policies found from the analysis that is the need for betterment in the supply of the housing stock in inclusive housing criteria. Provisions for basic amenities and access to them and upgrading the existing informal settlements will be suggested. Providing proposals based on the housing layout to occupy large no of population to the available land area.

Keywords- Inclusive Housing; Public policies; Low-income housing; MHADA; PMAY

I. INTRODUCTION

The level of social interaction between the different social or economic groups. Inclusive housing is thus housing which is not exclusively to any particular social or economic group but for every group of the society i.e. “HOUSING FOR ALL”.

Housing that grants all residents with adequate shelter:

-All residents that have access to all basic services (including transport and recreation).

-Residents feels safe and have a sense of belonging and actively contribute to the community.

-Due to increase in industrialization and urbanization, there is huge migration from smaller cities to urban areas as there are job opportunities.

-Increase in land rate makes it difficult for the lower income group population to have a house in the urban areas.

PHASES OF PROVISIONS FOR INCLUSIVE HOUSING:

Four phases of the policies are as;

PHASE 1: (1950s to 1970s) The policies were taking shape that focused more upon integrating all sections of the society.

PHASE 2: (1970s to mid-1980s), shifting the focus to the economically weaker section(EWS) of the society.

PHASE 3: (1980s to 2000s), focusing more on physical provision of housing as well as housing finance mechanisms. Due to the land ceiling act there was land available for inclusive housing.

PHASE 4: (2000s to present) shifting the role of government as facilitator of housing.

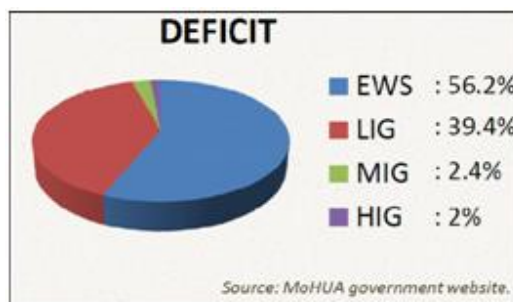
PROVISIONS FOR INCLUSIVE HOUSING:

- A. Rajiv Awasojna(RAY)
- B. PradhanMantriAwasYojna(PMAY)
- C. The Affordable Housing In Partnership (AHP)
- D. Maharashtra
 - a. DCPR (D-Class)
- E. ValmikiAmbedkarAwasYojana(VAMBAY)
- F. Slum Rehabilitation Authority(SRA-1971)
- G. UDCPR
- H. National Housing Policy
- I. Maharashtra State Housing Policy
- J. National Urban Housing Mission (NUHM), 2015
- K. Jawaharlal Nehru National Urban Renewal Mission (JNNURM)

II. NEED OF THE STUDY

The Ministry of Housing & Urban Poverty Alleviation’s (MoHUPA) latest annualreport says that the number of people living in slums in cities has gone up from 28 million to 93 million or registered a three-fold increase between 1981 and2011.In the wake of this massive influx into cities, the housing deficit of 18.78 million in urban areas shows a yawning gap in demand and supply.

- I. **The EWS (Economically Weaker Section)** sector accounts for 10.55 million units or 56.2%.
- II. **The LIG (Low Income Group)** sector required 7.41 million housing units or 39.4%.
- III. **MIG + HIG (Middle and High Income Group)** had a deficit of 0.82 million or 4.4%.
 - The role of housing is multi-faceted in the progress of a household as housing affectsaccess to infrastructure, employment, health, education, poverty levels and manyother indicators.
 - Hence, there is the need to study the various aspects that affect the implementation and also the impact in various aspects of the provisions made.
 - 95% of the deficit is in the EWS and LIG segments.



III. AIM AND OBJECTIVES

AIM-

To study the various policies and schemes provided by the government of India(central & state government) in regards to inclusive housing and to assess the impact of these policies in various parameters.

OBJECTIVES-

1. To study & review the various policies & schemes provided for inclusive housing from the point of view of worthy contribution.
2. To study the projects implemented under the policies and slum rehabilitation projects and the various factors affectingit.
3. To make a detailed analysis of the impact that are made by these provisions in differentparameters.
4. To find the outcome of the provisions made and provideproposals.

IV. METHODOLOGY

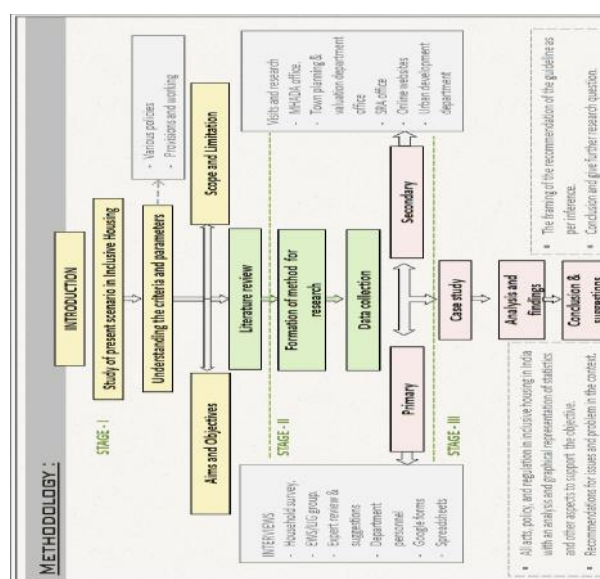
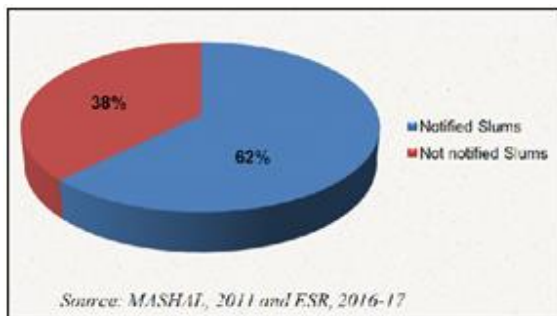


Figure 1:Methodology Framework

Study Area

The selected Study area is Pune. Pune attracts thousands of immigrants due to multiple variants of economic activities and most of them fall in the category of lower strata forming the poor or low-income group, who are forced to live in slums.

The slum population in Pune city is more than 1.2 million people accommodating a total number of 564 slums acquiring an area of 525hectares.



(Figure 2:Slums in Pune City)

There are 564 slums out of which 353 (62%) are declared and 239 (38%) being undeclared slums.

4.2 SURVEY DATA COLLECTION:

4.2.1Household Demographics:

Male household head



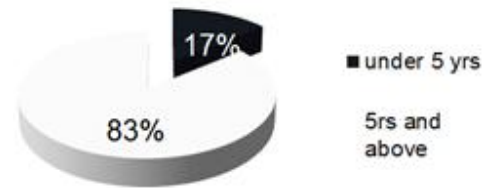
(Figure 3: Male head of the family chart)

Age of household head



(Figure 4: Age of the household head)

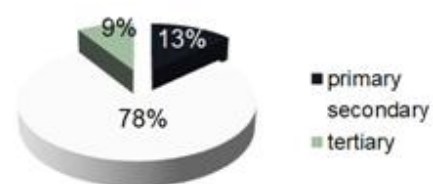
Children age



(Figure 5: Age of the children of the household)

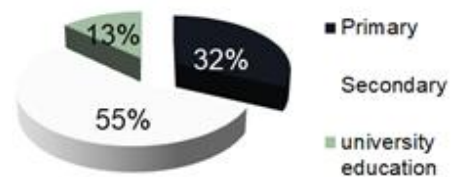
EmploymentProfile:

Employment sector:



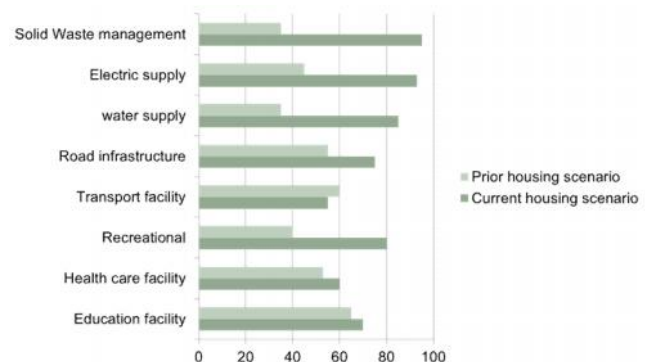
(Figure 6:Employmentsectorof the household)

Level of education of the owner

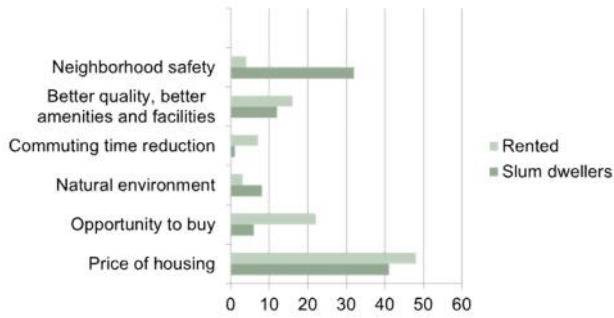


(Figure 7:level of education of the household)

Change in prior and current housingsituations

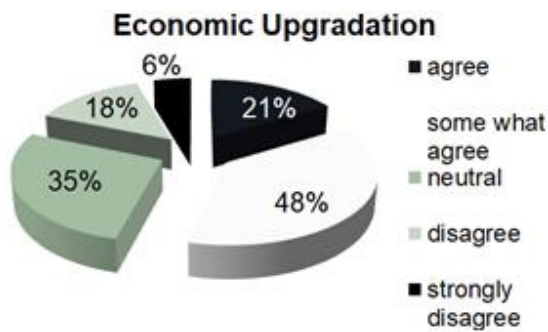


(Figure 8: Household survey review for change in situation.)

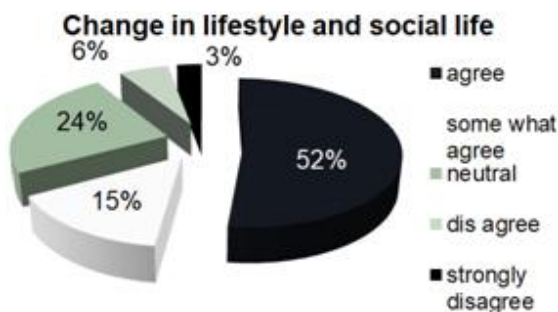


(Figure 9: Reasons for availing the scheme)

4.2.4 SURVEY ANALYSIS:



(Figure 10: Economic upgradation experienced)

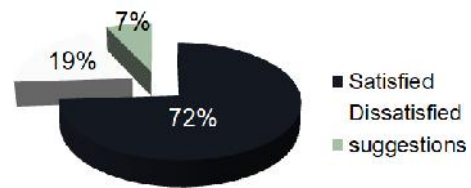


(Figure 11: Change in lifestyle experienced)

48% i.e. most of the beneficiaries consider that there is up gradation in their economic status. While 35% people didn't experience the change, whereas 21% people agree to the positive change in economical conditions. Few strongly feel no change.

52% i.e. most of the beneficiaries consider that there is change in lifestyle and social life. While 24% of people didn't experience the change, whereas 21% of people disagree with the positive change in lifestyle & social conditions. Few strongly feel no change.

Satisfaction with provisions



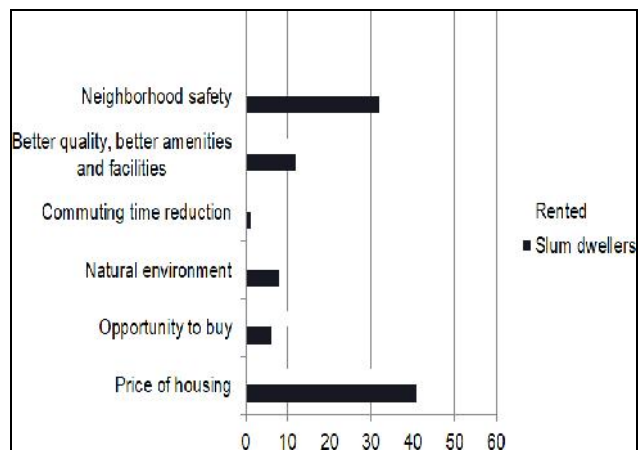
(Figure 12 :Satisfaction with the provisions under scheme)

72% i.e. most of the beneficiaries are satisfied with the provisions. While 19% of people were dissatisfied due to some experiences.

It is seen that maximum people don't feel the road infrastructure to be satisfying, whereas waste management is in good conditions. The education and recreation is not satisfactory. And transportation facilities are very unsatisfactory.

It is seen that there are positive changes in the provision of basic amenities and facilities when moved to the housing provided under schemes. There is not much access to the educational and health care facilities. Also there is commuting distance increased as per the surveys.

4.2.4 Reason to move to the housing under schemes:



(Figure 13: Reasons more prevalent while availing the schemes)

Amongst the many reasons to avail the housing under scheme, it is seen that most of the beneficiaries avail the advantage of schemes because of the low price of the housing. And they feel neighborhood security is achieved in the housing than in the informal settings.

V. RECOMMENDATIONS

1. Supply demand gap, hence there should be an increase in supply of affordable housing.
2. Access to basic amenities in every project to be provided.
3. Upgrading informal housing settlements.
4. Converting underutilized urban land for affordable housing.
5. Plan layout of single unit and building.

PLAN LAYOUT FOR SINGLE UNIT DWELLING



(Figure 14: Proposal for single unit design for the household)



(Figure 14: Proposal for building unit design for the household)

VI. CONCLUSION AND FUTURE SCOPE

From the Policy analysis and surveys conducted it is observed that;

1. There is a supply and demand gap in the provisions, supply is less than that of the demand.
2. The low cost of housing and availability of basic amenities and facilities quality and condition make the beneficiaries to avail the housing under schemes.
3. As there is a large gap in demand and supply, the informal settlements need to be upgraded and meet the desired needs of the urban poor.
4. There is a commuting distance problem to the workplace of the workers hence, upgrading the existing settlements can bring positive change.

ECONOMIC IMPACT- Almost 50% of the beneficiaries feel the positive change in their economic conditions.

SOCIAL IMPACT- Almost 52% of the beneficiaries feel the positive change in the social mix, change in lifestyle.

ENVIRONMENTAL IMPACT- Due to the environmental clearance of projects environmental factors are taken care of. The projects have been provided with all the facilities and amenities, the environmental factor is less affected.

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