

Re-Thinking of Housing Renewal Policies in India: A Proposal for PMAY Component-3 at Khateebnagar in Solapur, Maharashtra

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Abstract:-Abundant schemes have been formulated across the globe in order to provide housing for people of lower income groups. Every country has made the necessary changes in housing policies as per global standards. The housing policies started in India post-independence, that is after 1950, have been spread into four phases, Phase I (1950-1960), phase II (early 1970 to mid-80), phase III (mid-1980 to 2000), and phase IV (2000 onwards). The main intention to start all these policies was to provide houses for the poor and proper infrastructures such as roads, drainage, water supply, and electricity. The data on compliance or noncompliance of the work done by various governments have also been created. The current government under Pradhan Mantri Awas Yojana 2015 continued the housing development policy throughout the country on an aggressive basis. On the basis of PMAY Component 3, I have started the work for an economically backward society in Solapur and developed a proposal to provide affordable housing in the area of Khateeb Nagar, Akkalkot Road, Solapur, so that the people of lower income groups can afford to buy houses.

Keywords: Housing, Policy, PMAY, affordable.

1. Introduction

Global Scene:

The conference held in Istanbul in 1996, The Human Settlement Conference, and Nairobi conference held in 1997, had the participation of many countries across the globe, to accumulate data at various levels such as country, city, or at global level, which will help to improvise the Habitat data and global Action. Along with this, a global urban observatory was created to collect data from the world, which is used by the government across the globe to plan urban policies. This information includes qualitative and quantitative data. Many volumes of "The State of Worlds cities" have been developed using this information.

Indian Scene:

The population in India has experienced tremendous migration of people from rural to urban places. India is expected to be the most populous by the year 2025. 31% of this population resides in urban areas which will increase to 70% by 2050. This creates the necessity to work on improvising the housing conditions of the urban population. Moreover, there is an increasing need for betterment housing facilities for lower-income groups. The population under this category is growing by leaps and bounds, and acceleration the need to improve housing conditions for the same. Many policies have been formed for this. Along with this, India has made remarkable progress in creating a better living for the LIG population. The LIG population has been increasing at a fast pace owing to the huge migration of rural people to cities, and also because of natural population growth. In spite of all the efforts to create sustainable improvement, there has been some inefficiency, owing to which the growth of LIG population is still not controlled.

1.1 Housing policy in India

The policies of housing formulated by the government of India have evolved since 1950. The beginning of the planned development policy concentrated on the betterment of the poor, later on, the focus shifted more towards economic interest. The involvement of the government also drifted from provider to facilitator. This article researches the evolution of these housing policies based on the study of 5-year plans, housing-related documents, and legislation. The development of housing policies has been divided into four phases, namely Phase I, Phase II, Phase III, and Phase IV respectively. The first phase, the inception phase mostly dealt with the grievances of all sections of the society, whereas the in the second phase, the government concentrated merely on weaker sections. This phase covered the period between 1970 to mid-1980. The time period of mid-1980 to 2000 was included in the third phase, where the government aimed more toward the financing of the projects rather than the physical provision of the houses. In phase IV, which started from 2000 onwards, the government's role as facilitator was more clear it encouraged private sector intervention for the development of housing thereby coming out of the same entirely.

1. phase 1 (1960_1970)
2. phase 2 (1970- 1980)
3. phase 3 (1980- early 2000)
4. phase 4 (early 2000 onwards)

1.1.1 Phase I (1950-60s)

- Subsidised housing scheme for industrial workers (1952)
- Low Income Group Housing Scheme (1954)
- Middle Income Group Housing Scheme (1959)

Table: 1

SR NO	AIM	THEME	YEAR	SUCCESS	FAILURE	LEARNING
1	<ul style="list-style-type: none"> ● Housing for industrial workers; ● Poverty elimination ● Provision of loans 	Subsidised Housing Scheme for Industrial Workers	1952	Industrial worker got their houses in cheap rates.	After leaving jobs workers again go to slum for housing.	Housing should be for Permanent purpose .
2	<ul style="list-style-type: none"> ● Provision of Loans ● Housing for Low Income group 	Low Income Group Housing Scheme	1954	LIG people got houses in cheap rates.	NIL	Govt. should continue schemes for long time
3	<ul style="list-style-type: none"> ● Acquisition and development of land in order to make available building sites in sufficient numbers. ● Slum clearance 	Slum Clearance and Improvement Scheme	1956	Slum people got better houses.	It causes social disturbances in slum areas.	Schemes have to study all basic slum issues before starting.
4	<ul style="list-style-type: none"> ● Proper house for living standard of Middle-income group 	Middle Income Group Housing Scheme	1959	MIG people got houses in cheap rates.	LIG people also demands.	Limited criteria sometime cause problems.

1.1.2 Phase II (Early 1970s – Mid 1980s)

- Providing housing for EWS people (1970)
- Sites and Services Scheme (1980)

Table: 2

SR NO	AIM	THEME	YEAR	SUCCESS	FAILURE	LEARNING
1	Providing Housing for EWS people	(HUDCO) in 1970	1970	EWS people got houses in cheap rate	Proper distribution not done.	Such schemes have to implement in large quantity
2	Physical improvement of all notified slums in cities with a population of 8 million and above	Employment Improvement Scheme of Urban Slums	1972	NIL	State Governments have not been able to provide adequate funds for this scheme	Sufficient funds & planning should be arranged before implementation.
3	Housing for the poor and under-privileged in the society.	Sites and Services Scheme	1980	Plot with infrastructure are provided Basic Built-up infrastructure are completed	Plot & construction work are not done in this given amount.	Only plot was given. Basic Structures elements were provided Concessional loans upto 3000 per unit.

1.1.3 Phase III (Mid 1980s – Early 2000s)

- Urban Basic Services Scheme (1986)
- Nehru RojgarYojna's Scheme of Housing and Shelter upgradation (1990)
- Urban Basic Services for poor (1991)

Table: 3

SR NO	AIM	THEME	YEAR	SUCCESS	FAILURE	LEARNING
1	<ul style="list-style-type: none"> • Improving the living standard of urban low income households, • Particularly women and children through the provision of sanitation and social services in slum areas 	Urban Basic Services Scheme	1986	Emphasis was placed on women and children living in the slum.	Basic social services and physical infrastructure are not provided	Emphasis was placed on women and children living in slums – providing learning opportunities for women and preschool programs setting up of community organization and vocational training opportunities also form a part of this scheme
2	<ul style="list-style-type: none"> • To provide employment to the urban unemployed and under-employed poor 	Nehru Rozgar Yojna's Scheme of Housing and Shelter Upgradation	1990	Scheme of housing and shelter up-gradation (Shashu)	These scheme is 100% central govt. funding Central Govt. are not proper funding	Assuring secure tenure and designing cost recovery mechanism as crucial to the long term sustainability of EIUS.
3	<ul style="list-style-type: none"> • Provide social services and physical amenities 	Urban Basic Services for Poor	1991	Program was design by only urban parts	Services are not provided property	Under the annual plans of 1990-91-1991-192 the services UBS program.
4	<ul style="list-style-type: none"> • Uplift slums through housing, basic amenities and community infrastructure provision 	National Slum Development Programme	1996	NSDP focused on providing physical amenities, community, infrastructure and social amenities	Basic amenities are not provided	Skill up-gradation and training of urban poor woman and encouraged the involvement of NGO's , community based organizations (LBO's) and provoke bodies.

1.1.4 Phase IV (Early 2000s onwards)

- Valmiki AmbedkarAwasYojana (2001)
- BSUP under JNNURM (2005)
- Maharashtra Housing Policy (2007)
- Rajiv AwasYojana (2013)
- Pradhan MantriAwasYojana (2015)

Table: 4

SR NO	AIM	THEME	YEAR	SUCCESS	FAILURE	LEARNING
1	• Providing subsidies to urban slum dwellers living below poverty line and belong to socially disadvantaged group for construction of dwelling units and sanitation units	Valmiki Ambedkar AwasYojna	2001	Below poverty line people got proper houses with sanitation system .	NIL	Such scheme should implemented in all slums
2	• Focused attention to integrated development; Provision of basic services to urban poor i.e. security of tenure, affordable housing, water, sanitation, health, education etc.	BSUP under JNNURM	2005	Poor people got proper sanitation, health, etc.	As per Times now only 8.9% work completed in 9 years of JNNURM, which cost nearly Rupees One Lakh Crore.	Lots of construction work are completed in this scheme
3	• Aimed at sustainable development of habitats • Identified multiple issues related to urban housing • Focused on mismatch between the demand and supply of Affordable Housing units	Maharashtra Housing Policy	2007	N.A.	NIL	NIL
4	• Integrated development of all existing notified and non-notified slums; • Bringing existing slums within the formal system • Redressing the failures of the formal system lie behind creation of slums; • Tackling the shortages of urban land & housing that keep shelter out of reach of the urban poor.	Rajiv AwasYojna	2013	NIL	Not implemented	NIL
5	• Housing for all	Pradhan Mantri AwasYojna	2015	Currently running successfully	NIL	Housing for all is main criteria.

1.1.4.1 Cumulative Progress of PMAY (U)

Table:5

Year	Houses Sanctioned	Houses Grounded	Houses Completed	Total Investment	Central Assistance Committed	Central Assistance Released
Mar-22	1.15 crore	95 lac	56.30 lac	7.56 lac cr	1.89 lac cr	1.25 lac cr
Apr-21	1.13 crore	84 lac	50 lac	7.38 lac cr	1.82 lac cr	1.06 lac cr
Aug-20	1.09 crore	70 lac	40 lac	6.54 lac cr	1.72 lac cr	80624 cr
Dec-19	1.03 crore	60 lac	30 lac	6.16 lac cr	1.63 lac cr	
Aug-18	68.71 lac	36.65 lac	13.40 lac	385874 cr		34077 cr
Dec-17	37.44 lac	35 lac		2,03,575 cr	576252 cr	1684 cr subsidy beneficiary
Sep-16	10,10,424		14,508		14,954.97 cr	
Jun-16	7,25,700				1911.20 cr.	200 cr subsidy beneficiary

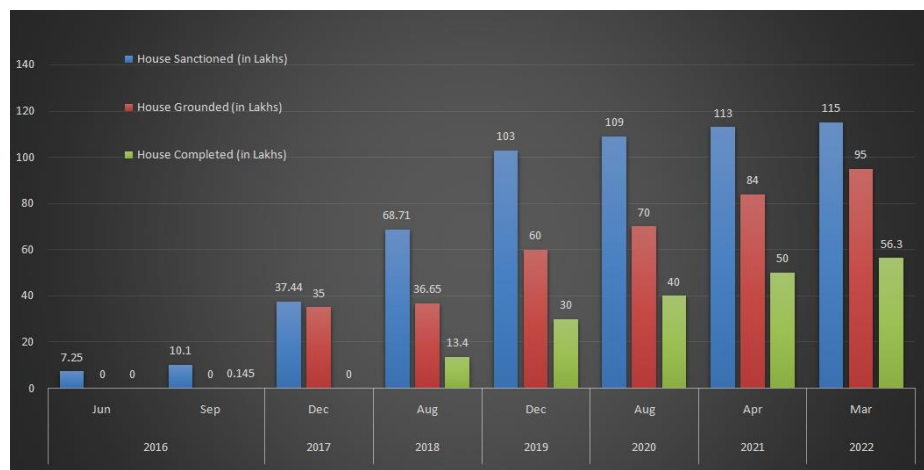


Chart 1

1.1.4.2 PMAY COMPONENT

PRADHAN MANTRI AWAS YPUJNA FOUR COMPONENT DETAILS AS FOLLOWS



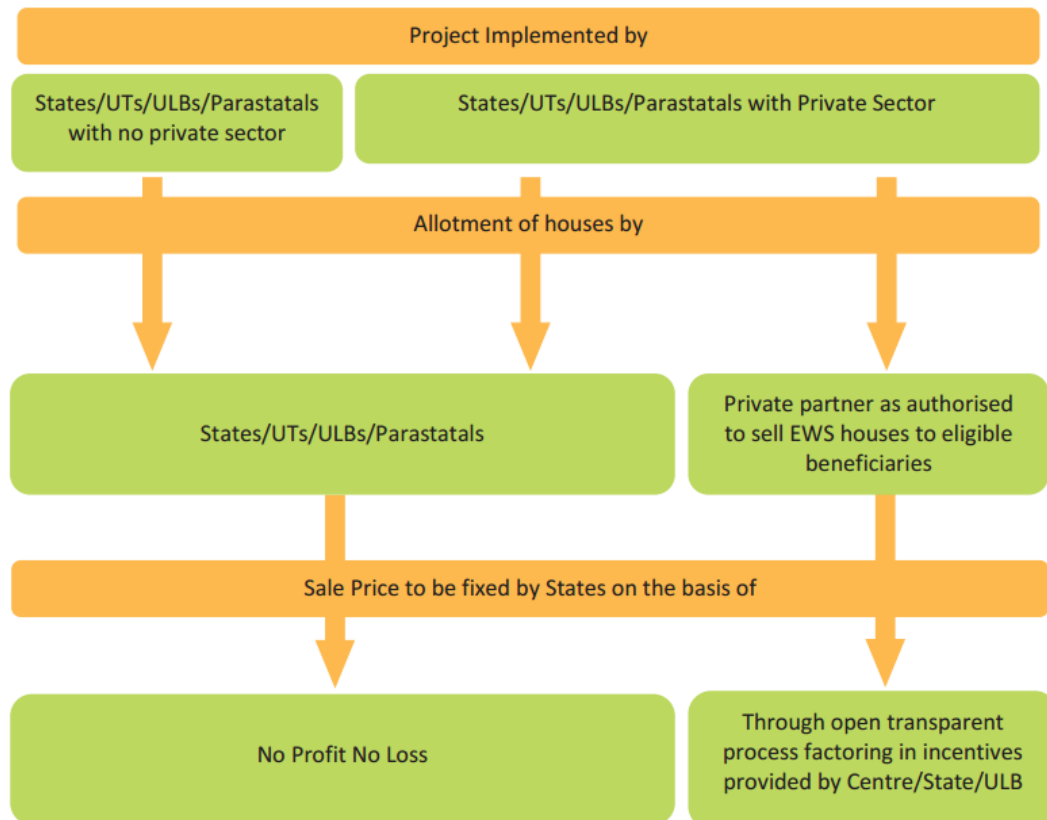
Chart:2

1.1.4.2.1 PMAY – Component 3

- The creation of affordable housing in partnership was the main aspect of the third component. The mission will provide financial support to EWS Houses built with different partnerships formed by States/UT/cities.
- The states/UTs will increase the stock of affordable houses, either through agencies or partnerships with the private sector. Central assistance at the rate of 1.5 lakh per EWS house would be provided.
- The upper limit of the sale price of EWS houses based on carpet area will be determined by the States/UT to make them affordable to the beneficiaries. Any other concessions such as state subsidy and land at affordable cost stamp duty exemption may also be extended to the beneficiaries.
- The following principles will be considered while deciding the sale price of EWS houses.
- The project of affordable housing can be a combination of houses for different categories, however central assistance will be provided only if 35% belong to the EWS category and there must be minimum 250 houses per project. The requirement of a minimum number of houses may be reduced by CSMC.
- The allotment of houses will be as per the SLSMC-approved procedure with complete transparency. The selected beneficiaries should be a part of HFAPoA. The physically handicapped, senior citizens scheduled

castes, scheduled tribes, other backward classes, minority, single women transgender or other vulnerable sections must be given priority in the allotment. Families with senior citizens and differently-abled persons may be allotted houses on the ground floor and lower floors.

G) The project reports prepared by concerned agencies will require SLSCM approval.



2. Hypothesis

Governments Pradhan Mantri Awas Yojana (PMAY) can provide affordable housing in the Economical Weaker Section and for all in urban areas is possible under B.O.T. (PPP models) Public Private Participation. EWS Peoples' living standards will improve. Also, it can be useful to prevent the growth of the Slum by providing more houses in small areas.

Aims:

Housing renewal project under the PMAY scheme is focused to give affordable housing for all in urban areas and will improve the living standard of EWS Peoples. Also, it provides basic amenities and infrastructure to houses.

Objectives:

To provide EWS people for a proper house with Sanitation Facility and Infrastructure.

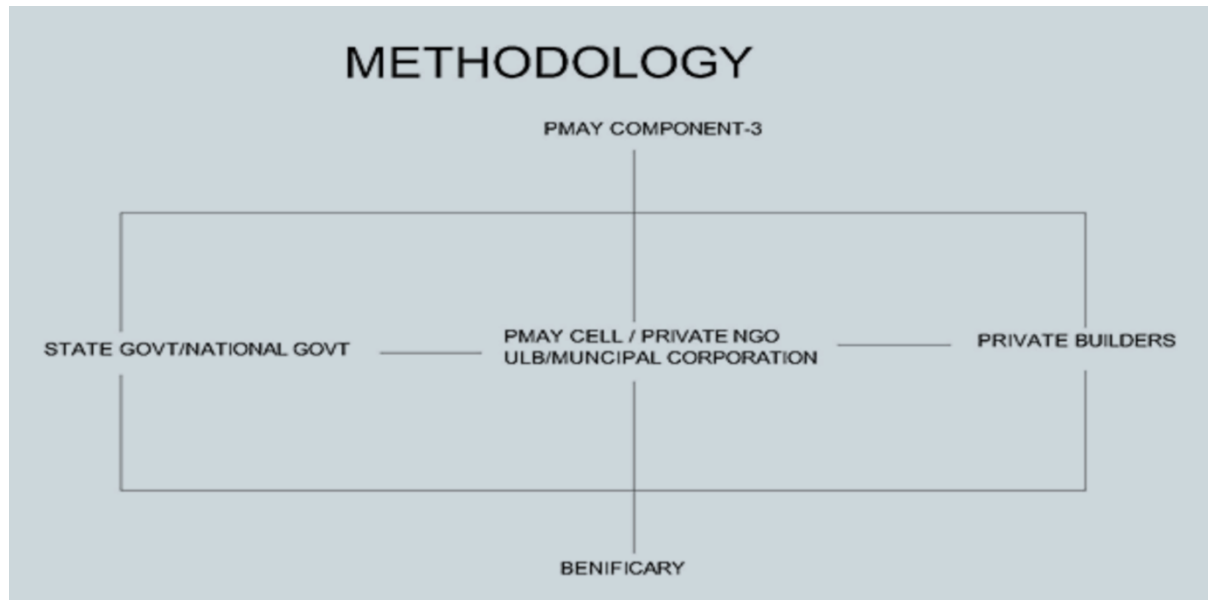
To provide housing for all under PMAY with participation of private sector.

3. Methodology

The following method is followed in implementing this proposal. It involves working through three types of agencies and getting the work done by private builders.

A) The proposal will be sanctioned by the State Government / National Government.

- B) ULB / Nagarpalica /Municipal Corporation will be the Local sanction Authority.
- C) PMAY Cell / Private NGO does the work for data collection of the Beneficiary and submits the same for process approval.
- D) Actual work is completed by Private Builders.



4. Literature Review – Indian

A. Affordable Housing in Partnership with the Government of India

1. Development of strategies for slum-free cities along with the creation of affordable housing stock.
2. Focus on the Housing shortage through Public Private Partnership (PPP).

India has witnessed tremendous growth in population within the last 3-4 decades with a sharp incline from 109 million in 1971 to 377 million in 2011 and is expected to grow to almost 600 million by 2030. The rise in the cost of raw materials has simultaneously made the affordable house dearer thereby making it more difficult for the underprivileged to purchase them. The slum population is expected to be around 65 million by 2045. As per the 12th plan, the housing shortage was 18.78 million, of which 95% was from the Economically weaker section and Lower Income Group. To overcome this shortage aggressive efforts need to be undertaken.

B. Housing Study for Pune Municipal Corporation By - M A S H A L , PUNE

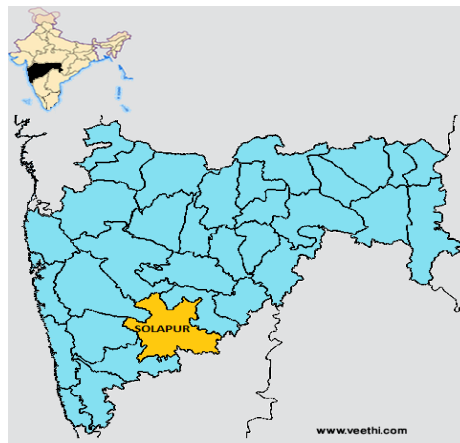
AFFORDABLE HOUSING

1. The housing development and related infrastructure should be speeded up.
2. Construction of sufficient housing stock both on rental and ownership, with special emphasis on EWS

As per the development plan sanctioned in 1987, the Pune Municipal Corporation added 23 villages in its corporation limit, for which a development plan was created. Also, as the city has underwent drastic changes in 20 years, a fresh study needs to be undertaken to review the housing conditions, and a new development plan needs created accordingly. The proposed plan should focus on problems of the poor and migrants.

All reviews had focused on almost all problems in Slum areas most of them are @ metro cities or big cities. Our study is like Solapur City

5. Proposal (PMAY - Component 3) Khatib Nagar, Solapur - Maharashtra



Map: 1



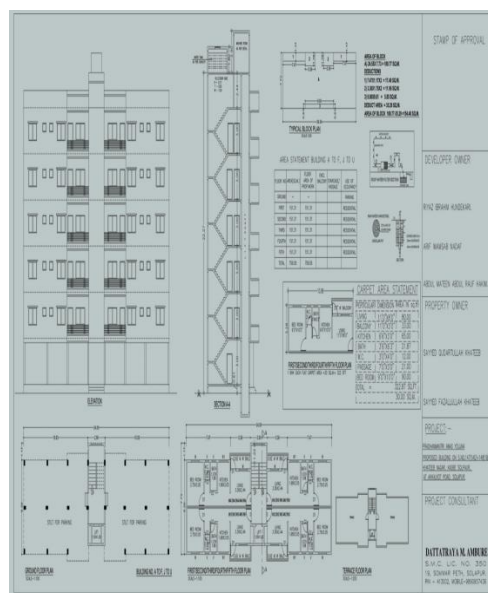
Map: 2

5.1. PMAY Component-3, Whose People Are Live In Rent Basis In Solapur And Submitted Online Form

Table:6

Sr. No.	Rent Address	Name of Beneficiaries	Gender	Date of Birth	Caste	Occupation	Monthly Income	Family member
1	Telegraf society, vijapur road, solapur.	Milindkaranraowagare	Male	22.06.1969	Others	Service	8000 -	2
2	Kashikapdi galli, west mangalvar peth, solapur	Chandrakantdattatraykundur	Male	01.06.1955	Others	Labour	7000 -	2
3	Budhwarpeth, wadargalli, solapur	Shekharvijaybhandekar	Male	01.06.1992	Others	Labour	7000 -	2
4	Budhwarpeth, wadargalli, solapur	Baswantirajendrakulkarni	Female	01.06.1971	Others	Labour	9000 -	2
5	Somwarpeth, solapur	Ravindraramayyamadchetti	Male	01.01.1962	Others	Tailor-labour	10000 -	4

Image:1



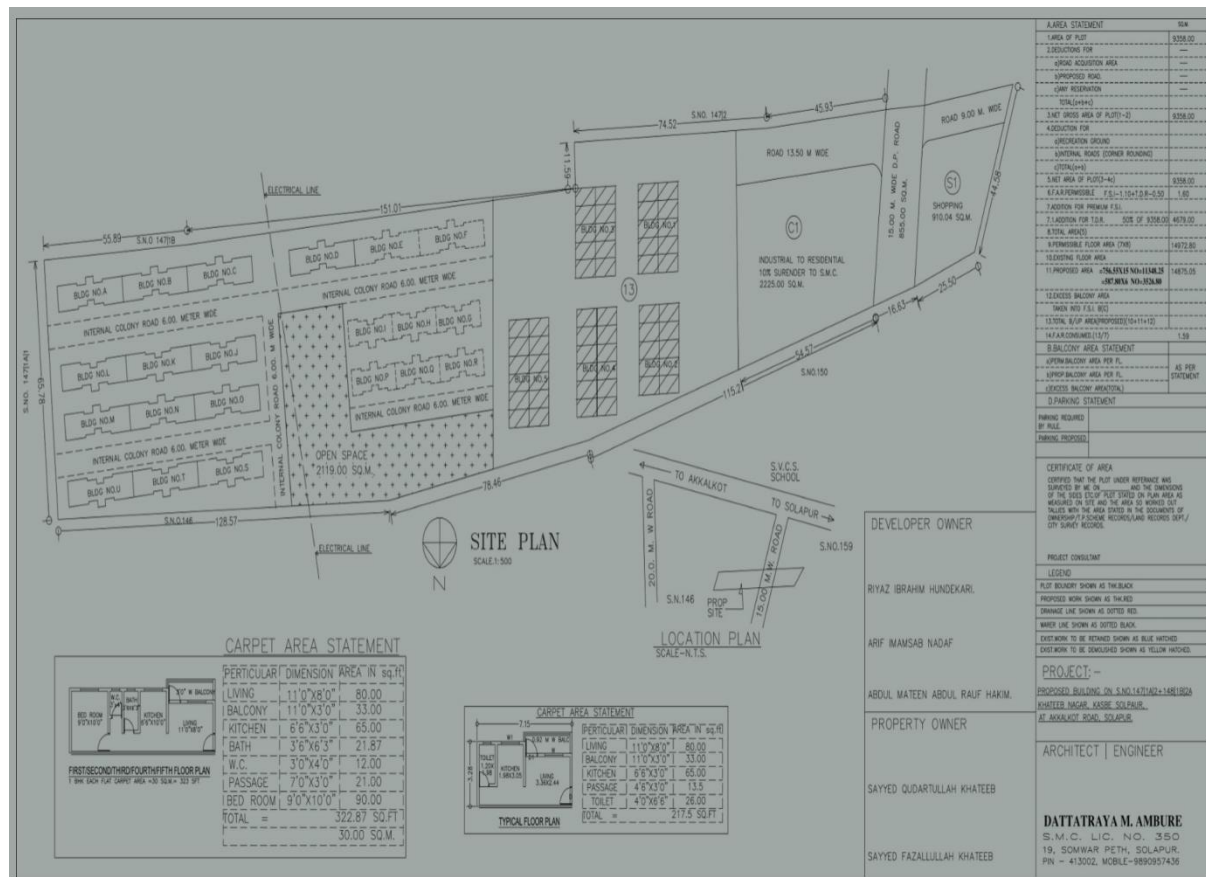


Image:2

5.2. Project Details :Monthly Income is Rs.12,000/- to Rs.15000/-

- Number of Units — 300
- Each Carpet area — 30 Sq.mtr. (322 Sq.ft.)
- Each Unit — 40.5 Sq.mtr. (435.5 Sq.ft.)
- Each Unit Cost — Rs. 8,05,000/- (Rs.1850/-)
- Govt. of India Contribution — Rs.1,50,000/-
- Govt. of Maharashtra Contribution — Rs.1,00,000/-
- Beneficiaries Contribution — Rs.5,55,000/-
- By Cash — Rs.55,000/-
- By Loan — Rs.5,00,000/- (optional),

GST and Stamp Duty Waive off.

- SMC/Local Bodies will provide basic amenities like Water line / Drainage line, etc. in concessional charges.

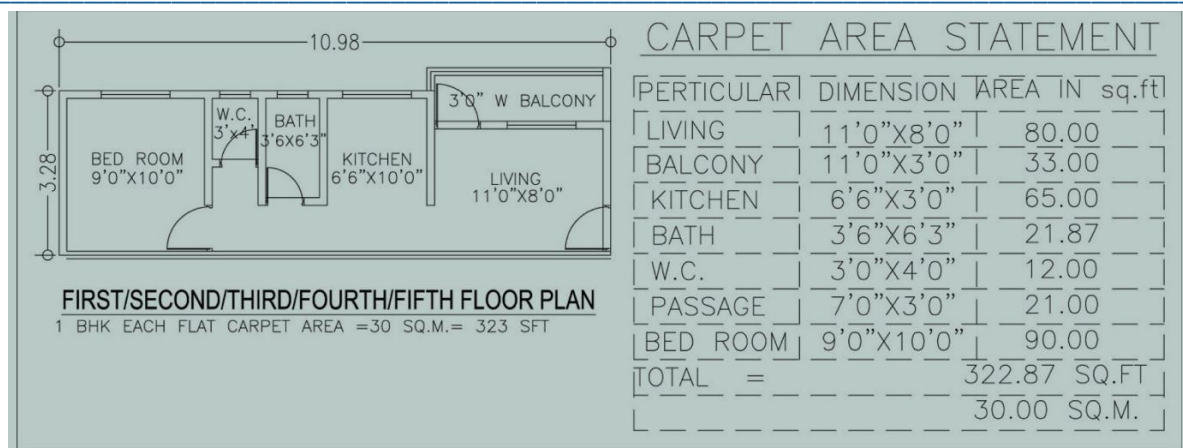


Image:3

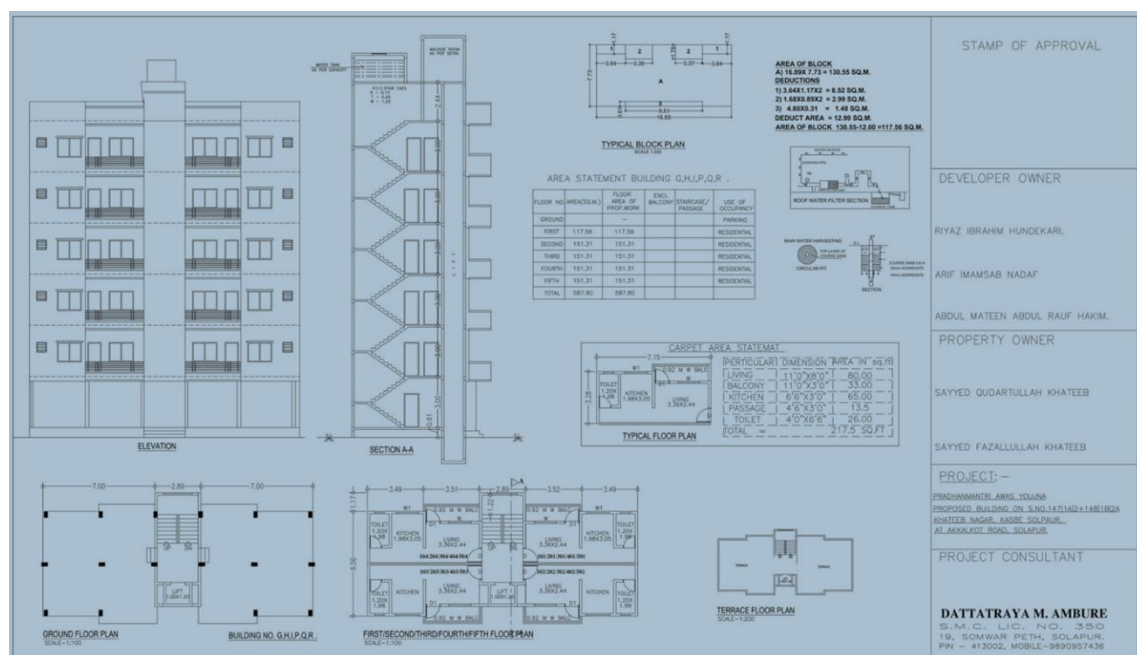


Image:4

5.3. Project Details :Monthly Income is Rs.8,000/- to Rs.10,000/-

- Number of Units — 120
 - Each Carpet area — 20.26Sq.mtr. (218Sq.ft.)
 - Each Unit — 27.35Sq.mtr. (295Sq.ft.)
 - Each Unit Cost — Rs. 5,50,000/- (Rs.1865/-)
 - Govt. of India Contribution — Rs.1,50,000/-
 - Govt. of Maharashtra Contribution — Rs.1,00,000/-
 - Beneficiaries Contribution — Rs.2,50,000/-
 - By Cash — Rs.50,000/-
 - By Loan — Rs.2,50,000/- (optional)
- GST and Stamp Duty Waive off.

- SMC/Local Bodies will provide basic amenities like Water line / Drainage line, etc. in concessional charges.



Image:5

12/8/2016 www.prmaysolapur.org/PrintApplication.php?UserId=00020041

प्रधान मंत्री आवास योजना
सोलापूर महानगर पालिका, सोलापूर

अर्ज

लाभार्थी पसंतीचे IFA (सर्वोसाठी घर) अंतर्गत मिशन प्राधान्यकृत घटक : खाजगी भागीदारी मध्ये परवडणारे गृहनिर्माण (Flat System) (घटक क्र. 3) प्रमाण : 25

परिचाये नाव : Somwar Peth

घरातल्या कुटुंब प्रमुखाचे नाव (इंग्लिश मध्ये) : RAVINDRA VYANKATESH MADCHETTI

घरातल्या कुटुंब प्रमुखाचे नाव (मराठी मध्ये) : रविन्द्र व्यंकटेश माडचेट्टी

वडिलांचे पूर्ण नाव : VYANKATESH RAMAYYA MADCHETTI

जन्म तारीख : 01-01-1962 लिंग : पुरुष

अर्जदाराचा प्रकार : सामान्य

वैवाहिक स्थिती : विवाहित

सध्याचा पत्ता आणि संपर्क तपशील

घर क्र. : 42

रस्त्याचे नाव / पत्ता : SOMWAR PETH

शहर : Solapur

दूरध्वनी क्र. : 9923891886

कायमचा पत्ता

घर क्र. : 42

रस्त्याचे नाव / पत्ता : SOMWAR PETH

रस्त्याचे नाव / पत्ता : SOMWAR PETH

शहर / गाव : Solapur

जिल्हा : Solapur

राज्य : Maharashtra

परिवाराची माहिती

नातेवाईकाची माहिती	कागदपत्राची माहिती
नाव : REKHA RAVINDRA MADCHETTI	आधार क्र. : 338090991342
नाते : बायको	निवडणूक ओळखपत्र क्र. : -----
सदस्याचे प्रकार : सामान्य	PAN कार्ड क्र. : -----
नाव : ASHWINI RAVINDRA MADCHETTI	आधार क्र. : 667334878045
नाते : मुलगी	निवडणूक ओळखपत्र क्र. : -----
सदस्याचे प्रकार : सामान्य	PAN कार्ड क्र. : -----
नाव : VINIT RAVINDRA MADCHETTI	आधार क्र. : 281726397641
नाते : मुलगा	निवडणूक ओळखपत्र क्र. : -----
सदस्याचे प्रकार : सामान्य	PAN कार्ड क्र. : -----

सामाजिक व आर्थिक

धर्म : हिंदू

जात : सामान्य

कुटुंबाच्या मालकीचे घर किंवा निवासी जमीन भारतात कुठेही आहे का? : नाही

विद्यमान घर मालकी तपशील : भाड्याचे

घरातील एकत्रित वार्षिक उत्पन्न (रु.) : 1 to 50000

घरातील एकत्रित मासिक उत्पन्न (रु.) : 2500

घराची सध्यास्थिती व गरज

छप्पर प्रकारावर आधारित घर प्रकार : निम्न-पक्का (तुराट्या / स्टील पत्रक / टाइल्ड)

बांधकामाचे प्रकार : लोड बेरिंग

छत्ताचे प्रकार : CGI6(पत्रे)

स्नानगृह : हो

शौचालय : हो

मनपा नळ कनेक्शन : हो

लाईट कनेक्शन : हो आहे का? : हो

स्वयंपाकघर

स्वयंपाकघर वगळून घरातील खोल्यांची संख्या : 1

फिती कालावधीपासून या शहर / गावात राहत आहात : 1999 पूर्वी

रोजगार स्थिती : कामगार

विद्यमान घराचा आकार घटक(चटई क्षेत्र चौरस फूट मध्ये) : 300

कुटुंबाकडे BPL कार्ड आहे काय? : नाही

कुटुंब गृहनिर्माण गरज : नवीन घर

सुधारणा करायची असल्यास कृपया हव्या असलेल्या सुधारणा निर्देशित करा (टिप : एक पेक्षा जास्त सुधारणा निर्देशित करू शकता) :

कुटुंबाचा खुला भूखंड आहे काय? : नाही

Census 2011 House list TIN :

बँक तपशील

बँक व शाखा नाव : STATE BANK OF INDIA -- TREASURY BR SOLAPUR

बँक खाते क्रमांक : 34590232355

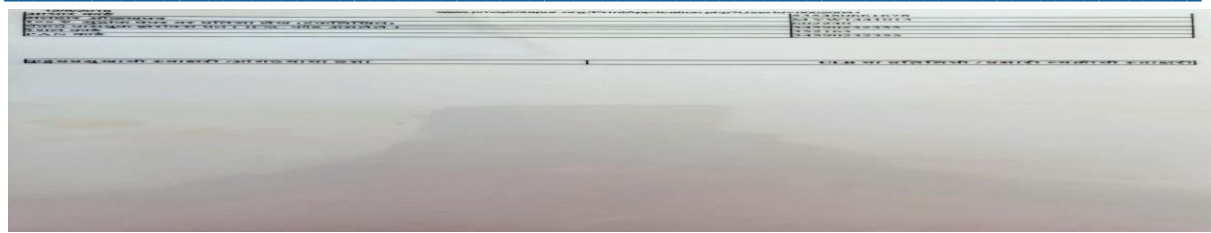
सोबत जोडलेली कागदपत्रे

उत्पन्नाचा दाखला (स्वतः प्रमाणित केलेले)

उत्पन्नाचा दाखला (स्वतः प्रमाणित केलेले)

http://www.prmaysolapur.org/PrintApplication.php?UserId=00020041

1/2



6. Conclusion

Affordable housing is possible under PPP model where the Government makes the land available at the concessional rate and public private partnership approach is used to create housing stock at affordable price.

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