

SPECIAL ISSUE

WORLD HABITAT DAY - 2017



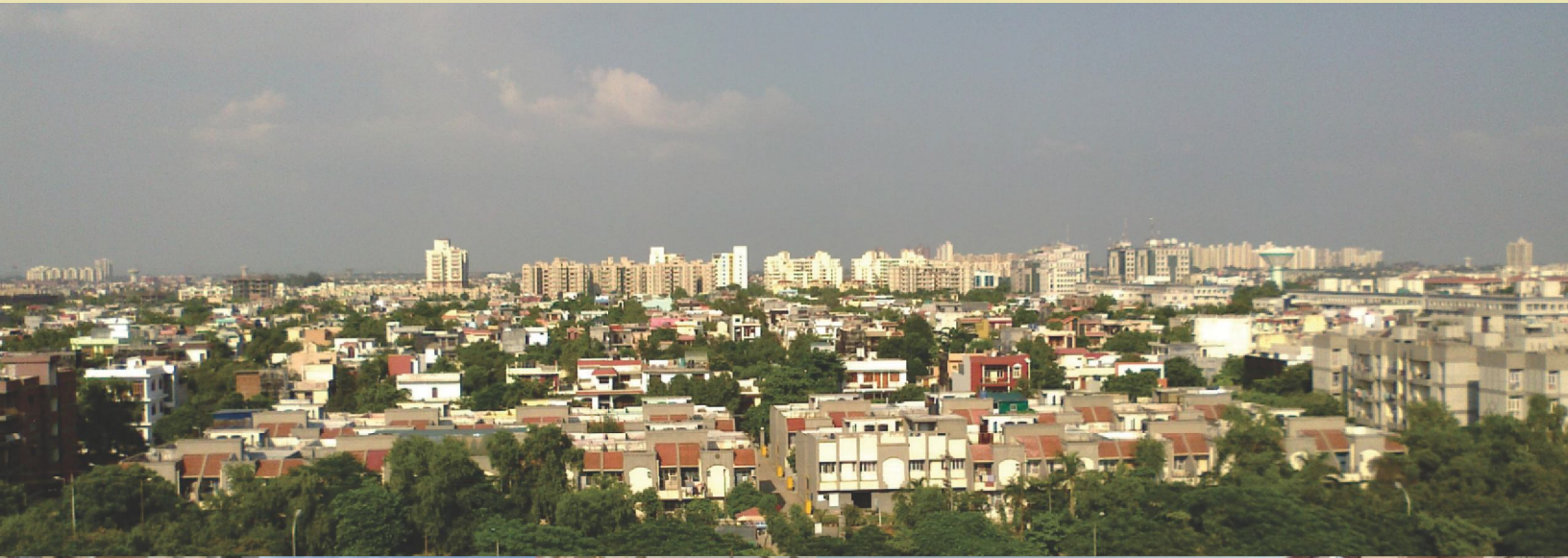
एन.सी.एच.एफ.

NCHF

बुलेटिन

Bulletin

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Vol. XXX No. 3-4 September-October, 2017





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## FROM EDITOR'S DESK

### WORLD HABITAT DAY-2017 *'Housing Policies: Affordable Homes'*

The United Nations (UN) has designated the first Monday in October every year as World Habitat Day. The day is celebrated to reflect on the state of human settlements around the globe. It is the day to remind us that it is the collective responsibility of we humans towards our fellow beings and also towards the habitat in which we live.

The World Habitat Day was established in 1985 by the UN General Assembly and was first celebrated in 1986 with the theme 'Shelter is My Right'. Since then, it takes on a new theme each year, chosen by the UN based on current issues relevant to the Habitat Agenda. The themes are selected to bring attention to UN-Habitat's mandate to promote sustainable development policies that ensure adequate shelter for all. These themes often promote one of UN-Habitat's focal areas viz. (i) Inclusive housing and social services; (ii) A safe and healthy living environment for all-with particular consideration for children, youth, women, elderly and disabled; (iii) Affordable and sustainable transport and energy; (iv) Promotion, protection, and restoration of green urban spaces; (v) Safe and clean drinking water and sanitation; (vi) Healthy air quality; (vii) Job creation; (viii) Improved urban planning and slum upgrading; and (ix) Better waste management

The UN has put forth various themes like Shelter for the Homeless in 1987; Future Cities in 1997; Water and Sanitation for Cities in 2003, Planning our Urban Future in 2009, and Housing at the Centre in 2016 to mark this global ceremony. The theme for this year's World Habitat Day to be witnessed on 2nd October, 2017 is **'Housing Policies: Affordable Homes'**.

Housing affordability is becoming one of the most important problems globally. Realizing this, UN Habitat is stressing that affordable housing should be put back at the centre of cities in terms of planning and policy. As such, the UN of late is putting emphasis on to position housing at the centre of national and local urban agendas. It intends to shift the focus from simply building houses to a holistic framework for housing development, orchestrated with urban planning practice and placing people and human rights at the forefront of urban sustainable development.

In the vast majority of countries; land and housing affordability is a critical contemporary challenge. While in different countries and regions the specificities of the challenge vary, the universal truism is that it is becoming increasingly difficult for the vast majority of urban residents to obtain and retain adequate and affordable land and housing. Hence, there is need to analyze housing policy responses to address growing affordability problems and the improvement of substandard housing conditions. This lays emphasis for adoption of local, national and regional policy initiatives that can increase the provision of affordable housing

As the world becomes increasingly urban, it is essential that policy makers understand the power of the city as a catalyst for national development. Cities have to be able to provide inclusive living conditions for all their residents. Everybody coming to the city with a new hope has the right to decent living, clean environment and also the right to provision of basic services. But the biggest challenge that the city faces is to manage the huge influx of people due to which city's infrastructure comes under huge pressure and the migrants at the receiving end face great problems. The first and foremost problem they face is adequate and affordable shelter which is rarely up to their expectations. As a result, the overcrowded living conditions thus created pose huge problem for the Government bodies and urban local bodies who are left helpless while managing and running the cities.

The Government of India has embraced on the path of making housing for all a reality. Housing sector in general and affordable housing in particular has been one of the areas of special focus in its recent policy decisions. The positive initiatives of the Government includes: infrastructure status to affordable housing, interest subvention to economically weaker sections as well as the lower and middle income groups; tax incentives for affordable housing based on carpet area instead of build-up space; reduction in holding period for computing capital gains from transfer of immovable property and shifting of base year from 1981 to 2001 for calculating indexation benefit; announcement of new policy to promote public-private-partnership in affordable housing; timely review of FSI/FAR norms; streamlining the process for approvals of building plans and construction permits; simplification of environment clearance process for building projects, etc.

The thrust on affordable housing shows the commitment of the Government to ensure social justice and equality under its inclusive development approach. The positive initiatives will go a long way in achieving the target of providing affordable housing to all and facilitate the common man to realize long cherished dream of owning a house. Cooperatives should also take advantage of the new initiatives to strengthen their housing programmes.



**DR. JOAN CLOS  
EXECUTIVE DIRECTOR  
UN-HABITAT**

## **MESSAGE**

Every year the United Nations celebrates World Habitat Day on the first Monday of October, marking the official start of Urban October: a month of celebrations and citizens' engagement in the urban life worldwide.

This year's celebrations are quite special as they coincide with the first anniversary of the New Urban Agenda adopted in Habitat III in Quito, Ecuador.

The New Urban Agenda enshrines a new vision of urbanization as an indispensable engine for development and a prerequisite for prosperity and growth.

It is thanks to this paradigm shift that urbanization and development are indivisibly linked one to another.

To ensure that this vision is properly understood by all, and effectively implemented, we need to urgently address the crucial aspect of housing affordability.

This is why Housing Policies: Affordable Homes has been selected as the theme for World Habitat Day 2017.

An analysis of housing affordability over the last 20 years reveals that despite increasing demand, housing –and rental housing- has been largely unaffordable for the majority of the world population.

Handing over housing to the market has proved a failure in providing affordable and adequate housing for all.

We all remember well that housing was at the epicentre of the eruption of the global economic crisis of 2008, instead of being at the heart of the urban policy.

Today, 1.6 billion people live in inadequate housing, of which 1 billion live in slums and informal settlements.

And while millions of people lack suitable homes, the stock of vacant houses is gradually increasing.

Ensuring housing affordability is therefore a complex issue of strategic importance for development, social peace and equality.

Addressing the housing needs of the poorest and most vulnerable, especially women, youth and those who live in slums must be a priority in the development agendas.

Promoting sound housing policies is also crucial for climate change, resilience, mobility and energy consumption.

This is why we would like to remind on this day the importance of locating housing at the physical - and holistic - centre of our cities.

For housing to contribute to national socio-economic development and achievement of the Sustainable Development Goals, the New Urban Agenda calls for placing housing policies at the centre of national urban policies along with strategies to fight poverty, improve health and employment.

As we strive to create cities for all, an urgent action for achieving affordable homes requires a global commitment to effective and inclusive housing policies.

I wish you a happy World Habitat Day and I invite you all to take part in the Urban October activities.

**DR. JOAN CLOS**

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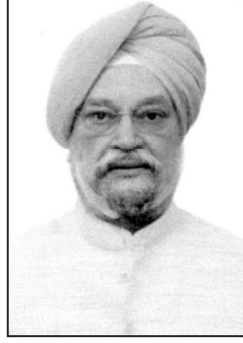
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सत्यमेव जयते

हरदीप एस पुरी  
HARDEEP S PURI



आवासन और शहरी कार्य  
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HOUSING AND URBAN AFFAIRS  
GOVERNMENT OF INDIA

## MESSAGE

World Habitat Day is celebrated across the world on the first Monday of October each year to encourage us to focus on the state of our towns and cities and the basic right of all to adequate shelter. It provides an opportunity to have a closer look at housing and other related problems and also reminds the World of its collective power and responsibility towards shaping the future of the human habitat.

The theme of World Habitat Day-2017 is '**Housing Policies: Affordable Homes**' which has been chosen by the United Nations because well defined housing policies and programmes help create an enabling environment for realizing the goal of providing affordable homes to the needy people.

Housing is central to sustainable development. It is one of the basic social conditions that determines the quality of life and welfare of people and places. Housing policies need to be closely harmonized with other developmental aspects like social, economic and environmental interests. Government of India have embraced on the path of making housing for all a reality. Housing sector has been one of the areas of special focus in its recent policy decisions and providing infrastructure status to affordable housing is one of the prominent positive initiatives in this direction.

Urban planning and design should focus on how to bring people and places together, by developing cities that focus on accessibility, optimal urban densities, rational urban structure to minimize transport and service delivery cost and creation of public places which in turn promotes human contact, social activities and provides a sense of comfort and safety to the people.

I am pleased that housing cooperatives under the guidance of the National Cooperative Housing Federation of India (NCHF) are doing good work by providing affordable and planned houses to the low income families of society with all basic amenities, essential infrastructure support and environment friendly surroundings.

I congratulate NCHF for dedicating the Special Issue of their monthly journal 'NCHF Bulletin' to the theme of the World Habitat Day-2017.

(HARDEEP S PURI)



# Statement on the Cooperative Identity

## Definition

A Cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically-controlled enterprise.

## Values

Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

## Principles

The cooperative principles are guidelines by which cooperatives put their values into practice.

### 1st Principle: Voluntary and Open Membership

Cooperatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

### 2nd Principle: Democratic Member Control

Cooperatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives members have equal voting rights (one member, one vote) and cooperatives at other levels are also organised in a democratic manner.

### 3rd Principle: Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of the capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

### 4th Principle: Autonomy and Independence

Cooperatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

### 5th Principle: Education, Training and Information

Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of cooperation.

### 6th Principle: Cooperation among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

### 7th Principle: Concern for Community

Cooperatives work for the sustainable development of their communities through policies approved by their members.

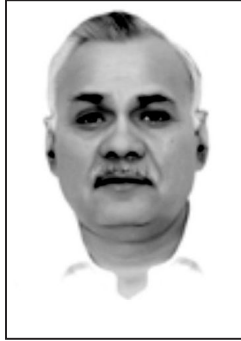




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DURGA SHANKER MISHRA



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GOVERNMENT OF INDIA

MINISTRY OF HOUSING AND

URBAN AFFAIRS

NIRMAN BHAWAN, NEW DELHI-110011

## MESSAGE

World Habitat Day is celebrated to remind us of our collective responsibility towards the future of human habitat. The theme of this year's World Habitat Day is '**Housing Policies: Affordable Homes**'. The United Nations has designated the first Monday of the month of October of each year as World Habitat Day which will be celebrated this year across the globe on 2nd October, 2017. The idea is to review, reflect and improve the state of our towns and cities towards adequate shelter.

Urbanisation and infrastructure development are key to boost economic growth of the country and help realize its long-term aspirations. There is growing urgency to provide affordable houses to the needy. At the same time the remarkable rate of illegal construction and housing production processes calls for a paradigm shift in housing policy, urban planning and building practices. Hence it is necessary to attend to design, planning and technology standards and norms that affect the planning of residential areas, housing design and production, and the construction industry.

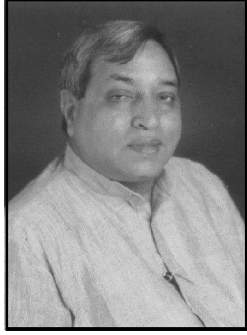
Developing affordable housing is the greatest challenge in urban areas. It calls for collaborative, multi-pronged and concerted efforts from all stakeholders. For addressing the shortage of adequate and affordable homes, the housing policies needs to promote public private participation and create an enabling environment for providing affordable housing for all with special emphasis on economically weaker sections, lower income groups and other vulnerable sections of the society.

There is also need to assess conditions and develop successful approaches for the way forward to overcome financing challenges to housing policy implementation and programme challenges related to the provision of affordable housing.

The National Cooperative Housing Federation of India (NCHF) is spearheading the cooperative housing movement and has facilitated in setting up of housing cooperatives that contribute to the housing stock of the nation through environment friendly, affordable and planned development of housing with basic infrastructure.

I am glad to know that NCHF is bringing out a Special Issue of 'NCHF Bulletin' to commemorate the World Habitat Day.

(DURGA SHANKER MISHRA)



सत्यनारायण शर्मा, विधायक  
**S.N. SHARMA, MLA**

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भारतीय राष्ट्रीय सहकारी आवास संघ  
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**CHAIRMAN  
NATIONAL COOPERATIVE HOUSING  
FEDERATION OF INDIA  
NEW DELHI-110049**

## **MESSAGE**

The first Monday in October each year has been designated as 'World Habitat Day' by the United Nations for reflecting on the state of human settlements and the basic right to adequate shelter for all. It also aims to remind the world of its collective responsibility for the habitat of future generations.

This year, the World Habitat Day falls on 2nd October, 2017 and the theme of which is '**Housing Policies: Affordable Homes**'. This year's theme is very important as housing is regarded as engine of economic growth; thus enabling housing policies can give a big push to the national economy through strong backward and forward linkages of housing with large number of ancillary industries. The urban planning systems have not changed much over the years and as such often contribute to urban problems rather than tools for human and environment improvement. Presently, more than half of world's population lives in urban areas. An appropriate model for urban planning based on sustainable development goals with a meaningful involvement of civil society and other stake holders; is the need of the hour to create accessible cities and towns with adequate provision for affordable housing for all.

Housing cooperatives globally have shown the capacity to provide well planned qualitatively superior and affordable housing products through a cost-effective and efficient process of housing supply. These also provide habitat related community facilities, foster better social environment and thereby improving the quality of life of residents. Housing cooperatives, therefore, are substantially contributing in shaping a positive urban future and improved social life.

It is a matter of pleasure and pride that the National Cooperative Housing Federation of India (NCHF) is bringing out a Special Issue of its in-house bilingual journal 'NCHF Bulletin' on the occasion of World Habitat Day-2017.

**(S.N. SHARMA)**



एन. एस. मेहरा  
N.S. MEHARA

मुख्य कार्यकारी  
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नई दिल्ली-110049  
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FEDERATION OF INDIA  
NEW DELHI-110049

## MESSAGE

The United Nations has designated first Monday in October each year as 'World Habitat Day' to reflect on the state of our cities and towns and the basic right to adequate shelter for all as well as to remind the global community of its collective responsibility for the future of human habitat.

The theme of World Habitat Day this year on 2nd October, 2017 is '**Housing Policies: Affordable Homes**'. The theme is of topical importance as affordable housing has great significance in promoting human welfare, social life, economic growth, health of community and related aspects of human life. The theme will also facilitate to draw attention of all stake holders especially the policy makers to the problems of urban safety, lack of inclusive housing policies and other numerous issues like urban mobility, pollution, traffic congestion, poor public transport services, etc.

Housing and related amenities are major indicators to gauge human well-being of a nation and regarded as an engine of economic growth. Nevertheless, housing is one of the most daunting challenges of 21st Century with urbanization and the expansion of urban poverty. The fast pace of urbanization has resulted in huge growth of slums, urban crimes, sprawling development, inefficient transportation, rising energy cost, scarcity of water, health problems, etc. Thus the national and urban local bodies need to place importance on affordable housing in urban policy and planning process to ensure sustainability of cities and towns.

It is high time to develop and implement innovative policies and strategies to address the urban challenges especially housing affordability and shortage of affordable homes by promoting adoption of smart solutions for efficient utilization of available assets, resources and infrastructure with the objective of enhancing the quality of urban life and providing a clean and sustainable environment with special emphasis on participation of citizens in prioritizing and planning urban interventions.

It is a matter of pride that the National Cooperative Housing Federation of India (NCHF) is bringing out a Special Issue of 'NCHF Bulletin' on the occasion of World Habitat Day-2017.

(N.S. MEHARA)



# RETHINKING THE PRADHAN MANTRI AWAAS YOJANA

—A.K. Jain\*

India's urban housing shortage is estimated at 18.78 million, 95 per cent of which is for the Economically Weaker Sections (EWS) and Lower Income Group (LIG). Nearly 65.5 million people (13.9 million households) reside in slums. The Government of India under the Pradhan Mantri Awaas Yojana (PMAY) aims to provide housing for all by 2022 and build 20 million houses for the urban poor. PMAY covers all 4041 statutory towns while focusing on 500 Class I cities in initial phases. The PMAY stipulates dwelling unit size of 30 sq.mt. (carpet area) for EWS households and up to 60 sq.mt. for the LIG. The household income ceiling for EWS and LIG categories is Rs.3 lakh and Rs.6 lakh per annum respectively.

However, against the target of building 20 million houses by August 2022, only 41,000 houses were built till March 2017, and 16.3 lakh houses were sanctioned. This presents an alarming situation and the flagship PMAY needs to be revisited in order to achieve the target. The critical issues which need to be focused upon are the following:

1. Housing is a State subject which involves close coordination among the Central, State and Local Governments and entails cross-sectoral coalition of social, economic, environmental and governance systems. This requires developing new partnerships and community participation.
2. Access to affordable land which is close to job areas of EWS and LIG is a huge challenge.
3. EWS and LIG Housing Norms do not match with the growing Indian Economy.
4. Need to revisit regulatory and planning controls which facilitate inclusive social housing delivery.
5. Housing upgradation and renewal as 80% housing shortage pertains to built-up dilapidated areas.
6. Provision of Rental Housing for EWS/LIG families, women, homeless, migrants and others.
7. Infrastructure services, and construction technology for cost reduction and better liveability.
8. Exploring new avenues of financial resources.

\* Former Commissioner (Planning) Delhi Development Authority, Member MOUD Committee on DDA (2015), Member GNCTD Committee on Delhi Vision 2030 (2017), Member IBC Executive Committee.

## PARTNERSHIPS AND COMMUNITY PARTICIPATION

The current emphasis of social housing development is generally on green field development and is supply driven with private sector partnership. This may endanger the access of housing for the EWS and LIG which may be bought out by the investors/speculators for whom housing is a commodity. As a result, a large number of new dwelling units built in PPP model remain unoccupied. The paradox is that as many as 11.09 million houses are lying vacant in urban areas (Census 2011), while the total housing shortage of 18.78 million dwelling units.

This poses a need to re-examine the supply driven approach towards housing. The public-private model largely caters to MIG and HIG except few exceptions. One such project is Sukhobrishti at Rajarhat, Kolkata.



Fig. 1: Shukhobrishti at Rajarhat New Town, Kolkata, developed by Shapoorji Pallonji in association with the KMDA and West Bengal Housing Infrastructure Development Corporation (WBHIDCO). The project covers 150 acres of land in Rajarhat and has 20,000 dwelling units: 10,444 LIG apartments with carpet area of 320 sq.ft., 3840 MIG apartments of 480 sq.ft. and balance 5716 apartments having an area of 690 sq.ft.

There is need to develop a new paradigm, which is community led, participatory and local. The aim is to create inclusive housing which provides everyone with a house with linkages, livelihoods, water, electricity, toilets and security. This makes us to rethink about the model of public-private binary and evolve a third option with the following focus areas:

- Community, particularly the women, as the core actor in the shelter process
- Demand-driven approach rather than supply-driven
- Local communities control the money and resources
- Upgrading and improvement of existing shelters
- Promote variations rather than standard solutions
- Synchronize shelter and poverty reduction
- Optimum utilization of urban land and other resources
- Capacity development, community empowerment and new partnerships.

The third option does not exclude public or private sectors who participate and energise the community sector.

## LAND

According to the Town and Country Planning Organisation (TCPO) to meet the current housing shortage in the form of group housing on average density norms, 84,724 Hectares to 1,20,882 Hectares of additional land would be required. Land is the basic platform for housing and other activities. However, the acquisition of private lands has become extremely difficult under the Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013. A GIS based inventory and total station survey of all potential lands suitable for housing, redevelopment and resettlement should be prepared. Land parcels currently in Government possession e.g. unused lands in the SEZs, etc. can be explored for housing development. Digitised land inventory can release substantial public land for new housing and redevelopment.

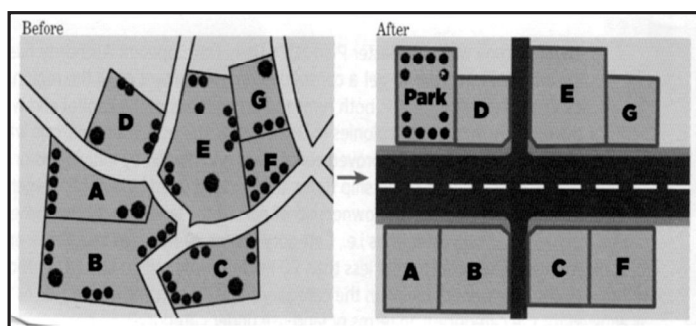


Fig. 2: Land pooling as an alternative to land acquisition

Land is the most expensive component of housing cost. If land cost is excluded, social housing becomes affordable and viable. This implies mandatory reservation of land for EWS/LIG in all housing projects, the cost which is excluded from the cost of the house.

Compulsory reservation of land for social housing and new options of access to land such as land pooling,

Transferable Development Right (TDR), land banking, partial market sale housing, mixed land use and joint development can be adopted.

The challenge of land tenure and transfer of ownership of Government lands under slum clusters and illegal colonies is a major issue and a determinant of its planning and development. This needs to be reviewed with reformed procedures of ownership/tenure rights so that the poor become the legitimate owners. This will encourage and facilitate a gradual conversion of informal/illegal settlements into planned areas. In slum areas rental tenancy can be recognised. For the promotion of collective community development, land can be jointly owned by all the residents.

## HOUSING NORMS

A criticism of PMAY pertains to prescribed sizes of EWS and LIG houses, which do not match with the Indian economy growing at +7%. According to Yojana Ayog, in next fifteen years every house in urban India will be air-conditioned. The minimum housing in most of the poor countries varies between 40 to 60 sq.mt. plinth area. Even in early fifties, the Prime Minister Jawahar Lal Nehru stipulated that a house should have minimum two rooms. A house is a lifelong procurement of a family. While the family and its income grow, if the house is static, it may lead to unauthorized addition/alterations and fragmentation of the families. It is feared that the construction of 30 sq.mt. houses may lead to creation of pigeon holes and soon may be obsolete. It is necessary that minimum housing standards may be reviewed, which are in consonance with the socio-economic growth. Also social housing should include hostels and dormitories for men and women, night shelter, etc.

## REGULATORY AND PLANNING CONTROLS AND CLEARANCES

Planning norms, land use, zoning, density, FAR, and building controls need to be framed or reviewed so that these facilitate optimum utilization of land. A fixed density and FAR could lead to under-utilisation of land potential and imposition of artificial limits to optimal use of scarce urban land. To make in-situ slum rehabilitation feasible by retrieving the encroached land, part of which can be used for public facilities, utilities and green reservations. Effective management and maintenance of social housing schemes involves regulations, systems and partnership.

The Real Estate (Regulation and Development) Act, 2016 provides for creating a Real Estate Regulatory Authority and Appellate Tribunal that will act as the watchdogs for the housing sector and protect the consumer interests. The Act requires greater disclosure from the developer, accountability and removing the information

asymmetries from the housing market. The Act mandates the compulsory registration of real estate agents, so as to provide protection to buyers, while also preventing money laundering by the non-organised broker community. A major provision of the Act is the standardisation of area measurement, with carpet area to be the measure. Developer would need to provide the status of all approvals as well as sanctioned plans to buyers and will not be able to sell their project without obtaining the required approvals. The Act also seeks to ensure that the buyer's payment is utilised for the development of the particular project by creation of an escrow account, where 70% of the customer advance will be used only for that project. The developer has to adhere to the timelines and other conditions of the project. To bring in accountability in real estate sector, rating of developers and projects and licensing of real estate agents/brokers/realtors need to be implemented.

To obviate the risk of delays and cost over-runs in execution, the housing agency may think of creating a Special Purpose Vehicle.

In order to streamline the housing transactions, as well as to discourage encroachments on public land, it is necessary to make property registration, mutation and transfer simple, transparent and quick. The city-wide Spatial Data Infrastructure should be mandatory for all urban areas. Vertical ownership of independent floors/flats and the concept of air-rights should be adopted. Computerization of land records and property registration will help in creating a transparent property market. To deal with the problem of property titling, it is necessary to introduce Torrens System of property title certification by the Government, which would avoid litigations on the question of property titles.

The single factor which can derail the mission of building twenty million housing by 2022 could be the regulatory regime of building bye-laws. Even if all the resources-land, finances, technology, building materials, manpower and machinery are made available, the delivery of houses can be delayed, unless the development control and building regulations are reformed. Model building bye-laws have been formulated by the Ministry of Urban Development mandate online Building Plan approvals on single platform.

Often due to the disputed land ownership, non-approval of old building plans of existing buildings and lack of an approved layout plan, the ULB does not find it possible to approve the redevelopment plans and building plans. This requires certain exemptions from the existing building bye-laws which should focus more at the cluster level, whereby the owners come together and reorganize their individual properties so as to provide minimum roads, common green, soft parking and common facilities. The amalgamation and reconstitution of the individual plots may

be permitted and incentivized with an extra FAR and density. The standards of minimum width of roads and community facilities can be relaxed, wherever justified by planning considerations.

## **HOUSING UPGRADATION AND RENEWAL**

Out of total housing shortage of 18.78 million, 14.99 million dwelling units comprise dilapidated and congested houses. As such, about 80 per cent of the total housing to be built under Pradhan Mantri Awas Yojana (PMAY) involves urban renewal, upgradation, regularization, redevelopment, rehabilitation and retrofitting. About 20 to 30% of the population in major cities in India resides in unauthorised colonies. These are often built on public lands and lack basic services, open space and facilities. As the buildings are non-engineered many of them are unsafe and dangerous.

As such rather than greenfield development, it is necessary to focus on upgradation and redevelopment of old, dilapidated housing areas, urbanized villages and irregular colonies. This needs framing up comprehensive guidelines for the redevelopment, which promote affordable housing (both rental and ownership), and discourage speculative property development.

In-situ slum rehabilitation by using land as resource is an important component of the Housing for All mission. Additional Floor Area Ratio (FAR)/Floor Space Index (FSI) can make slum redevelopment projects financially viable. Slum rehabilitation projects can have a free sale component for market sale so as to cross subsidize the project. The free sale component of the project should not exceed 40% of the FAR and is not to be disposed of before completion and transfer of slum rehabilitation component. The viability of slum redevelopment project can be supplemented by the grants from the Central Government and State Governments.

The identification of built-up housing areas for regularization, redevelopment, rehabilitation and resettlement of unplanned areas including unauthorized colonies can be decided based on the basis of a Multiple Index System.

The Development Controls, including incentive FAR and densities, should be worked out on the basis of a Housing for All Plan of Action (HFAPoA) of the city. The increase in FAR and density should synchronize with enhanced greens/open spaces, social/community facilities, infrastructure services, parking, etc. The concept of "accommodation reservation", i.e. allowing incentive FAR to land owner against the provision of community facilities in private plots, can be invoked for built-up area and regularised unauthorised colonies. In this way the



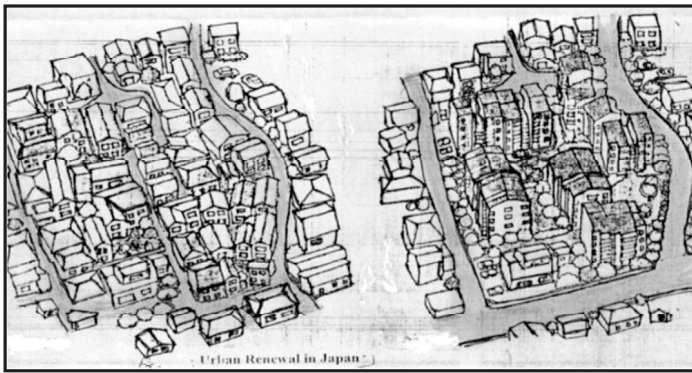


Fig.3: From Plot (Low-rise) to Flats (High-rise), and from Unplanned Growth to Planned Development

community facility would be made available free of cost and without putting burden on the urban local body. Mixed use, additional FAR and commercial activity in part of the plot can be allowed against appropriation of land for public purpose.

### PROVISION OF RENTAL HOUSING

A significant percentage of the weaker section and lower income group can't afford housing on ownership basis, even when such housing is subsidized. Rental housing has been an important instrument for provision of housing at affordable price to general public, working women, low wage casual labor and employees, migrants, students and young professionals.

Rental Housing Projects can be facilitated by creating Special Purpose Vehicles (SPVs) offering loans on lower interest rates and by allocation of certain percentage of funds especially for social rental housing. Banks and Housing Finance Institutions (HFIs) can promote innovative financial instruments.

The following can be the key triggers for rental housing:

- Draft National Urban Rental Housing Policy, (MoHUPA 2017) needs to be more closely integrated with the Pradhan Mantri Awaas Yojana.
- For a city-wide spread of EWS/ LIG housing, provision of one-third to one-half number of rental units have to be mandatory in all housing schemes. These housing units shall be handed over to the Government against reimbursement of cost of construction.
- Bonus FAR/ FSI can incentivize the development of rental housing
- Schemes such as Rental Housing Vouchers and Low-Income Housing Tax Credit (LIHTC) of the US, which give rebate in income tax against investment in low income rental housing, can have a multiplier effect in the creation of rental housing.

- Non-profit associations may manage and maintain such properties.

### INFRASTRUCTURE SERVICES AND CONSTRUCTION TECHNOLOGY

A critical concern in redevelopment, redensification and slum rehabilitation projects relates to infrastructure services such as water supply, sewerage, power and other services, which are under severe stress. These require strategic interventions, such as given below:

- i) Preparation of Services Plan of redevelopment, slum rehabilitation, social housing and regularisation projects
- ii) Mandatory adoption of waste water recycling and renewable energy, water conservation, energy efficiency as per ECBC and Green Building Code, which can save 10 to 15% of water and energy.
- iii) Checking of leakages, thefts and transmission losses which can save about 15 to 20% of water and power
- iv) Enhancing organisational efficiency.

For augmenting the physical infrastructure, it is vital to work out a phased and evolutionary programmes and plans of facilities and services, which allow improvements at a later date. The introduction of decentralised system of sewerage, water treatment, power generation, waste recycling and spatial characteristics of infrastructure including the cost of installation, maintenance and distribution system should be the determinants in the mode of aggregation of the housing redevelopment. It is necessary to promote 'area-wise' decentralised services for water treatment, sewerage and solid waste management. Such systems can be installed and managed by the local communities themselves.

An industrial approach can convert housing construction into housing production, saving both cost and time. Proven technologies and regulatory support can enable large-scale, low-cost housing production. Industrial approaches (using components manufactured off-site), standardization, and improved purchasing and other processes can reduce the construction time by one-third.

### FINANCIAL RESOURCES

Housing finance is a long-term investment and asset liability mismatch is a major problem for housing finance. The financing of the social housing besides Government grants and private sector funds can be supplemented by mortgage guarantee fund, social housing fund, micro-financing, land-housing-infrastructure bundling, Mutual Fund, Provident, Insurance and Pension Funds, General Obligation Bonds, etc.

Access to long-term funds from Provident, Insurance and Pension funds, will ease the situation. Real Estate Mutual Fund (REMF) can boost supply of fund to housing sector. National Housing Bank should be allowed to raise funds through capital gain bonds. The banking industry and the HFCs can address the needs of poor sections by subsidizing interest rates, pooling funds and relaxing mortgage requirements as also through instruments such as micro-financing, community pool funding, land mortgaging, and annual installments for loan repayment. The GST would avoid repeated taxation. It is also necessary to review the cost ceilings of LIG and EWS and slum resettlement housing, taking into account the cost of land component.

To make social housing schemes bankable, it is necessary to take advantage of mandatory reservations, optimise utilisation of land by higher density and FAR, besides reducing the cost and time in land development, construction and infrastructure provision.

In order to create a competitive housing market, it is necessary that as a rule at least one-fourth of housing is built/developed by individual plot owners, one-fourth by cooperatives/slum community, one-fourth by Government/local body and one-fourth by the private sector/PPP. Usually in the PPP projects a component of land is allowed for commercial use and market sale by the developer to compensate and finance the development of social housing, including public utilities/greens or infrastructure.

According to McKinsey Global Institute, the following three main factors can help in making the investment in affordable housing financially viable:

- i) Reduce Loan Origination costs:
  - Improve assessment methods to quality borrowers.
  - Introduce standardized property valuation methods
  - Initiate mortgage-guarantee schemes
- ii) Reduce cost of funding mortgages:
  - Establish liquidity facilities
  - Expand capital market funding (with mortgage bonds/ securities)
  - Increase use of core deposits
- iii) Leverage collective savings to reduce rates:
  - Launch housing provident fund
  - Offer contractual savings schemes

Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs) can act as the key enablers for capital markets while providing investors with exit options.

For the consumer, it is the ultimate cost of the house that matters. To this end, besides subsidies, financial loans and mandatory reservation of land, low cost construction and community driven housing development can be the critical tools in achieving Housing for All by 2022.

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**Affordable Housing  
brings stability,  
economic diversity  
and improves the  
physical quality of  
the neighborhood.**

**–John Woods**

# HOUSE OR SHELTER: UNDERSTANDING THE UNDERSTATEMENT

—Binayak Choudhury\*

## INTRODUCTION

Over the years, we, in India, have been alternately using the term house and shelter as if one is synonymous to the other. While a house offers a wide range of activities to perform, a shelter, on the other hand, means an inhabitable space to secure oneself from the vagaries of nature and insecurity. Not only this, there is even a distinction between housing and house. While a house provides space to sleep, cook, dine, bathe, recreate and so on and so forth; housing is a much broader concept which incorporates house along with the attendant services required to make the house habitable.

Over the years, we have also been looking at the need (or shortage) and effective demand for housing, considering that they are synonymous to one another. While the need for housing communicates the absolute number of dwelling units being in need, effective demand for housing signals the actual number of dwelling units that are in demand against the respective prices. Thus the need for house is expected to be much higher than the demand for house at any point in time.

Census of India documents the housing scenario under a two three - fold classification: (i) owned, rented and others and (ii) good, livable and dilapidated. Besides a staggering 1.32 crore household (by condition of census house) being in a dilapidated condition and whopping 2.73 crore household (by ownership status) being renters, one can easily fathom out the magnitude of the problem in housing sector. A reference to the urban housing shortage estimated by the Technical Group on Urban Housing Shortage also reveals a mammoth need 18.78 millions dwelling units due to obsolescence, congestion, homelessness and non serviceability of katcha households.

Being the second employment generator after agriculture, housing sector plays a pivotal role in India. It ranks fourth in terms of the multiplier effect on the national economy and third among the fourteen major industries in terms of total linkage (backward and forward) effect supporting more than 250 ancillary industries. The spurt in housing sector can largely be attributed to mortgage lending

as is evident from the fact that the outstanding mortgage debt accounts for nearly 9 per cent of our gross domestic product (GDP) in 2012-13, which is however much lower than advanced economies where mortgage markets accounts for 60 per cent of GDP.

## GOVERNMENT INTERVENTIONS (RURAL AND URBAN)

Despite the statistics being made available to us, despite our own affirmation of the fact that shelter and housing are not synonymous, we continue to invest all of our effort to the provision of own house and not shelter and here lies the root of the problem.

In the post independent years of state-led industrialization, housing was not considered as a growth propellant for Indian economy. It was viewed instead as a welfare good that the Central Government wanted to provide to improve the material well being of the countrymen. Such an approach was evident in the choice of initiatives developed over this period that mainly focussed on providing finished social housing projects to target populations at highly subsidized rates.

In view of governmental priority to capital goods sector in order to boost up the growth of national economy, the Government restricted the financial institutions and banks in advancing credit to housing sector. Presumably, the idea behind restricting credit to prospective home buyers was to redirect the household savings towards investment in capital goods sector in view of house being a final good. In fact, the HDFC was able to offer housing loan on the strength of its claim that it was raising capital from the capital market and not using public money (taxes or deposits). The same argument also allowed the Reliance Textile to circumvent the Textile Policy of 1956 which otherwise constrained all organised sector textile industry. It was HDFC's operations in 1980s and LIC's entrance to housing sector through a subsidiary (LIC Housing Finance Limited) in mid 80s that finance to fund house construction got to experience some significant growth. HUDCO's role in this endeavour however was only marginal and more prominent to urban infrastructure and real estate other than housing.

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Given that majority Indians live in villages, any study on housing ought to address the housing scenario both from rural and urban lenses. The first rural housing



programme, titled, Village Housing Scheme introduced in 1957 was a part of a total reconstruction programme with a very meager plan outlay. Moreover, the plan favoured only aided self-help programmes and restricted itself to technical advice, demonstration of model houses and model villages, provision for improved design and layouts, and so on. The situation improved in Fourth Five Year Plan because of the introduction of special programme called 'a Crash Scheme' for providing free house sites to landless agriculture labourers. The Fifth Five Year Plan transferred the scheme to the State sector as a part of the Minimum Needs Programme (which got included in the 20-Point Programme) and extended it to cover rural artisans too with a provision for providing construction assistance to beneficiaries. The Sixth Five Year Plan declared that by 1990 all landless workers would get complete housing assistance, especially free house sites as well as construction assistance, along with minimum infrastructure. The Seventh Plan gave a high priority to the housing problem. Indira Awaas Yojana (IAY) came in as a part of the Rural Landless Employment Guarantee Programme to provide uniformity in the policy for rural housing. The Eighth Plan put the emphasis on social housing schemes with IAY becoming the first independent rural housing programme while the Ninth Plan prepared an action plan for achieving the national goal of housing for all by 2000 A.D. The Indira Awaas Yojana (IAY) continued in the current plan period to tackle the problem of homelessness in the rural area. The plan also sought to improve the quality of houses in terms of design, construction material, etc. Since then rural housing has been attended to under IAY until the launching of Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) in 2016. IAY could hardly touch the fringe of the problem. It is expected that PMAY-G with a much pragmatic and holistic approach would alter the rural housing scenario significantly.

The solution to the problem of urban housing could possibly be visualised through a two pronged approach. The first approach should make formal housing cheaper, since house costs are driven up by unaddressed or wrongly addressed market failure, the cost of hosts of regulations and poor institutional framework. Land price get unduly affected by a plethora of spatial and functional regulations of land use.

Land use zoning, floor space index / floor area ratio, land transfer/conversion restrictions have led to an increase in the land prices. The second approach should ensure a need based housing programme.

For urban India, both Central and State Government undertook construction of houses for Government employees and industrial workers (through Industrial Housing Scheme). From the First Five Year Plan till the ninth, urban India got to see the launching of a number of

programmes, namely, EWS/LIG/MIG Housing Scheme, Slum Clearance and Improvement Scheme, Residential Land Development Scheme, Nehru Rozgar Yojna, National Slum Development Programme, Environmental Improvement of Urban Slums, Night Shelter for Footpath Dwellers, Valmiki Ambedkar Malin Basti Yojana, Rajiv Awaas Yojana. But all these aforesaid schemes either provided the basic infrastructure and/or house sites and only marginally contributed to actual construction of houses.

Following the first and second generation economic reforms undertaken in 1986 and 1991 respectively, the Union Government started envisaging a bigger role for the private player in the provision of housing and shouldering onto itself the mobilization of resources, provision for subsidized housing for the poor and acquisition of land. The National Housing Bank (NHB) was set up. But the watershed in urban housing has been the launching of JNNURM during the tenth plan period. It not only addressed the housing shortage directly, but also ensured a slew of reforms in amending/framing/revoking urban legislations that facilitated the participation of private players and financial institutions in the provision of houses. The Prime Minister Awaas Yojana (Housing for All–Urban) launched in 2016 with its four verticals are expected to make significant contribution to urban housing.

Meanwhile, the National Urban Housing and Habitat Policy (NUHHP) 2007 was formulated with the goal of 'Affordable Housing for All'. Before that, we have had the first National Housing Policy of 1988 which aimed to eradicate houselessness and improve the housing conditions followed by a revised National Housing Policy in 1994 as a by-product of economic reforms process initiated in 1991. Besides proposing the streamlining of availability of land and finance, the NUHHP provided for a more intense Public–Private Partnership for tackling the housing problem and renewed the emphasis on vulnerable sections of society such as Scheduled Castes/ Scheduled Tribes, Backward Classes, Minorities and the Urban Poor.

## **THE NEW AGENDA**

Evidences suggest that all along since the First Five Year Plan, Government policy and programmes have been aimed at securing home ownership. Such an approach cannot resolve the housing shortage in urban India keeping in view that majority of the urban housing shortage pertains to EWS and LIG categories who possibly cannot own a house and it may not be possible for the Government to mobilize the required resources to get each of these household a home. These congested living conditions of poor households clearly suggest that housing is unaffordable for a large section of population, be it

***(Contd. on page 20)***

# AFFORDABLE URBAN HOUSING : A WAY FORWARD

—Dr. Tarush Chandra\*

Housing, a real physical artifact, covers much more than a house. For an individual, housing has been defined as a “basic necessity” akin to food and clothing (Guha 16). Housing as a package intimately interrelates physical environment, which provides accessibility to workplace, infrastructure services, amenities, etc.; social environment, providing secure neighbourhood, proximity to select neighbours, etc. and economic environment, where an individual could trade or exchange his house as a common durable good or at macro-level, the governments could use this as a tool to regulate economic growth. Housing is therefore immensely diverse and complex as it meets different human needs viz. physiological, social, biological, psychological and more (Newmark and Thompson 11-16).

Housing has always been of concern and effort to improve the housing situation has been a continuous process both in India and abroad. The Resolutions by the 20th Governing Council puts housing as a component of the right to an adequate standard of living for vulnerable and disadvantaged persons (UN-Habitat-2005 7). In India, the Central Government in its five year plans has accorded a high degree of importance to the housing sector. Several centrally funded housing schemes, plans and programmes have been implemented by the Government from time to time for improving the scenario of housing in India. Parastatal bodies have been created all over the country to initiate direct involvement of the state in housing provision (Rao 226). Radical reorientation of all policies relating to housing and urging the private sector to take up major responsibility of house construction have been introduced in the Seventh Plan period (1985-1990). The Special Action Plan (SAP) (1998-99) has emphasised on development of housing for all as priority area. The National Housing Policy was proposed in the Eighth Plan and National Housing Bank was set-up during the plan period to address the issue of financial constraints for developing housing projects. The Supreme Court in India has placed great emphasis on housing rights as part of the larger goal of achieving social and economic equality, which is also a fundamental constitutional objective. The right to adequate housing has received a wide recognition as a fundamental human right in a number of international instruments and declarations, regional instruments and national laws.

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## SCENARIO OF HOUSING SHORTAGE IN URBAN INDIA

Housing policy in India in the early post Independence phase has been very much ‘social’ in nature. The present scenario of urban housing in India has a poor face. The disordered urbanisation resulting in population exodus to cities and rising share of poor populace both in urban and rural India seem to be the prime attributes to housing shortage. The working paper of Centre of Good Governance States that out of the total housing shortage in urban areas, over 80% is the need of weaker sections and low income group people. The Technical Group constituted by Ministry of Housing and Urban Poverty Alleviation (MoHUPA) estimates that 88 percent of urban housing shortage pertains to Economically Weaker Section (EWS) and another 11 percent to the households of Lower Income Group (LIG). Urban housing shortage continues to be a major concern in the country today and is envisaged to be closely linked with rapid rate of urbanisation. India’s urban population increased from 27.8 million to 377 million between 2001-2011 and is likely to increase at a compounded annual growth rate (CAGR) of 2.1 percent from 2015- 2031. In addition to 31 percent share of urban population (Census 2011), ‘Hidden’ Urbanization’ referred in World Bank’s Agglomeration Index, has been occurring on the peripheries of major cities in India. This is mostly not captured by official statistics. The total share of India’s population thus living in areas with urban-like features in 2010 was 55.3 percent. This ‘hidden urbanisation’ therefore puts additional pressure on infrastructure, basic services, land, housing, and the environment and it becomes critical to fill the existing gaps in the country’s strained urban infrastructure and in particular, housing. According to the National Sample Survey Organisation, (NSSO, 2008) every seventh urban household in India today lives in slums. According to the country’s 2011 Census, nearly 65.5 million Indians live in urban slums and sprawls. Over 85% of the total slum population in the country resides in six top mega-cities of Mumbai, Delhi, Kolkata, Chennai, Bangalore, and Hyderabad alone (Guha 164). The McKinsey Global Institute estimates that by 2025 1.6 billion people or 440 million households will either be “financially stretched by housing costs” or be living in “crowded, inadequate, and unsafe housing.”

## NEED FOR AFFORDABLE HOUSING

Union Budget (2017-18) has yet again emphasised the importance of housing, and has accorded infrastructure

status to this sector. The urban housing stock in 2011 Census has been estimated as 78.48 million. The present urban housing shortage is of 18.8 million homes, of which 15 million are needed in the LIG (Low Income Group) category. Providing for housing for more and more people may require amendments in the present techniques, Acts, standards, bye-laws, etc. or redefine housing to make way within the provision of the existing framework. A full-time worker earning the minimum wages cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the country, as quoted by US Department of Housing and Urban Development. The main reasons for increase in affordable housing shortage on supply side is lack of availability of urban land, increasing cost of construction and regulatory issues related to mandatory clearances. Other reasons on demand side include lack of access to housing finance for LIG/EWS households having intermittent income given the nature of source of income. Affordable Housing as a concept holds significance in this case. Affordable Housing cuts across all income segments of the society and makes good economic sense. Not just in the third world countries but in the developed countries too those desirous of Affordable Housing will include all households who often find difficult to afford necessities like food, clothing, medical care, etc. after paying more than a third of their income for housing. The Task Force on Affordable Housing by MoHUPA has issued its amended guidelines in 2011 to define 'Affordable Housing'. It has adopted the size of dwelling as the criterion. The minimum super built-up prescribed here are 300 sqft, 500 sqft and 600-1200 sqft for EWS, LIG and MIG households respectively considering that the EMI or rent for the same does not exceed 30-40 percent of gross monthly income of household. McKinsey defines affordable as 30% of income. Unlock land preferably make land available for housing, that puts poor people near opportunities. Jones Lang Report in 2012 has further added requirement of basic amenities and location from city centre as desirable components of creating Affordable Housing hubs (15).

As India's urban population continues to grow, there will be an increasing number of urban poor and informal housing settlements - addressing their housing needs is going to become critically important in the years to come. A few methods of attracting greater investments in urban housing especially for the poor may be of help. An inequitable income distribution brings in a wide gap between need and demand. Housing being no exception, there is therefore a definite need for intervention through the supply side by making 'affordable housing' available to the people, especially to the urban poor. The policies to augment housing, extend subsidies, etc. should be based on price elasticities of housing demand for increased efficiency (Tiwari et al. 2112). Because of inequitable income distribution in our country, there is bound to be a wide gap between the demand for the houses and the need for house,

because the need is translated into demand only when it is backed by the purchasing power" (2123). Housing in recent years has undergone significant changes in terms of roles and functioning of the concerned agencies in the public and private sectors and their production practices. The traditional factors influencing housing demand keep fluctuating due to policy interventions. But only a supply side intervention may not solve the problem, though it can alleviate the same. The pitfalls in providing affordable housing can be attributed to issues involving serviced land for housing, a custom made fiscal and financial framework and an appropriate and accessible institutional arrangement (Report on "Affordable Housing" 27, Ann.1). Promoting or adapting to provisions like rental housing, in-situ development, use of vernacular skills and materials for greater cost effectiveness, etc. can further improve the housing scenario in urban areas amongst the poor people. Also, the problems faced by the implementing agencies need to be solved to make housing available at affordable prices and still be viable for the implementing agency. Housing policies should respond to the diverse needs of those belonging to disadvantaged and vulnerable groups. In the post independence period, India has witnessed quite a few policies and provisions being put in practice for providing housing. Each of these programs and policies could identify the potential and limitations with respect to factors like land supply, accessibility to housing finance, material and technology, affordability of house, institutional capacity and legal framework in providing housing can be put in practice. Convergence of schemes for development of housing sector, can be expected to yield higher results as compared to implementing them in isolation. Furthermore, their convergence with concurrent central schemes like the Smart Cities Mission can be expected to achieve optimal results and bring mutual benefits to both old and new schemes. However, the success of this convergence in addressing the housing shortage will depend in a big way on integration and implementation of successful models tested for developing housing development in India and abroad. The following can provide much required forward linkages for select key issues in urban housing and specially in development of affordable housing for urban poor in India.

## **LAND AVAILABILITY**

Land price plays a major role in pricing and affordability of dwelling units. Depending on the location within city limits, applicable floor space index (FSI), etc., cost of land on an average constitutes 30-50 per cent of the cost of an urban housing project. The reforms in ULCRA, stamp duties, in-situ development, etc. are praiseworthy. One of the critical inputs for housing needs of the weaker sections is access to land and infrastructure on affordable terms. Leveraging available Government-owned land parcels within the specified areas or use of Area Based Development (ABD) model for the purpose of housing for urban poor and informal

sector at subsidized rates is a part of Smart Cities Mission. This gives an opportunity to fulfill housing needs of the informal sector by redeveloping the selected area. Nearness to urban facilities, work place, etc. will also provide the urban poor with opportunities to improve upon their income poverty and thus improve their affordability to procure housing. Suitable amendments in Acts, standards, bye-laws, etc. or redefining housing to make way within the provision of the existing framework, will be beneficial in providing for affordable housing for more and more people.

### **PROVISION OF BASIC INFRASTRUCTURE**

The much elusive practice to monitor and hold responsibility for efficiency and effectiveness of Urban Local Bodies (ULBs) in providing basic infrastructure will be monitored periodically in Smart Cities. The large-scale housing projects would hence be relieved of the task of augmenting basic infrastructure. A significant reduction in the pricing of housing units can be expected thereof. With efficient infrastructure coming in place through ULBs, one can expect improved pace of delivery of housing at reduced prices both from public and private developers.

### **USE OF NEW TECHNOLOGY**

To make housing for the informal sector more feasible, it is important to reduce construction costs and also shrink the construction timelines to avoid or minimize incidences of price escalation during the construction period. Encouraging people to use innovative technology and new materials shall be a positive step in resolving the gaps in provision and requirements of housing for the urban poor. Use of prefab technology will definitely address the gap between time and efficiency of work. Funds are also available for encouraging use of new technology or new materials for mass housing projects under 'Smart Cities' initiatives. Control can also be exercised by promoting use of appropriate material, technology, manpower, etc. so that the cost of construction can be kept at its lowest.

### **NEW MODES FOR HOUSING FINANCE**

The basic problem of finance is reflected in the large and growing gap between financial resources and expenditure of the public agencies into housing. The fiscal gap between municipal resources and expenditure is growing in many countries because rapid urban growth creates increased demand for services, new utilities, maintenance, upkeep, and constant infrastructure renovations. Nearly 80 per cent of aspirants/ buyers depend on loans for financing their housing needs. The contribution of housing finance institutions including HUDCO, banking sector and co-operative sector in the increasing loan disbursements is worth mentioning. The banking institutions have entered the housing finance market with great vigor in

the last few years compelling the housing finance companies to reinvent their areas of core competence.

A financial and fiscal framework for affordable housing must be pressed into practice to meet the ends. A few methods of attracting greater investments in urban housing especially for the poor may be of help. The Smart Cities Mission has contributions from Central and State Governments. This will provide the required base for other financing options like municipal debt, Real Estate Investment Trusts (REITs), infrastructure debt funds, secondary mortgage market, Foreign Direct Investments (FDIs), Public-Private Partnerships (PPPs), etc. This money should be at easy access to the urban poor aspiring for housing for themselves. etc. This would be a big contributor to make housing for urban poor a successful model. Funds may be raised through equities, investment funds, etc. or as loans through public institutions. Housing finance at reasonable rates through micro finance institutions may play an important role in creating housing facilities for the poor. Involving cooperatives, NGOs, etc. in providing opportunities of employment in unorganized or organized sector will help the people to take care of their income poverty. Adopting new models of micro finance, raising capital through equity, foreign direct investments, credit guarantee scheme, etc. shall bring in definite improvements.

### **INSTITUTIONAL FRAMEWORK TO INCREASE PRIVATE PARTICIPATION**

There is a huge opportunity for private players such as housing developers and infrastructure service providers. The Special Purpose Vehicles in use for Smart Cities Mission can include housing component for smoother implementation. Smooth and easier clearance of projects as compared to the traditional red and blue tapeism will encourage private developers to participate in development of urban affordable housing. Tax benefits given to private participation as financiers or project consultants or in providing support under corporate social responsibility (CSR) initiatives will be an additional incentive and has proved to be a significant step as a part of 'National Urban Housing and Habitat Policy'.

### **INFERENCE**

The thorough analysis clearly indicates that the above issues in urban housing are distinct yet have a lot of interdependence. In order to achieve the most of them it should be understood that the benefits of one compliments the other and vice-versa. A wholesome effort may bring self sufficiency in housing in the country where housing poverty has been continuing since decades. So the efforts in implementing the suggestions should not be done in piecemeal or in isolation. They should rather be taken collectively for all the issues with their recommendations



correspondingly. Taking reference of the definition of affordable housing, relaxations, incentives and other benefits offered in the budget for affordable housing projects, it is evident that India is heading significantly in reducing its share of homeless people and accomplish 'Housing for All' by 2022 in unison with the Smart Cities Mission.

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#### (Contd. from page 16)

ownership or rental. This segment of the urban populace cannot afford to own a house due to low disposable income, irregular income and ever increasing real estate prices despite the availability of subsidies for housing loans and tax concessions. Given the poor creditworthiness of this segment, banks are reluctant in sanctioning small ticket-size loans as reflected in poor percentage share of bank loans to this segment against the total housing loan.

Despite a significant male-female differential, the *migration rate* in the urban areas is to the tune of 35 per cent as per the 64th NSSO Survey. The NSSO data reveal that urban residents pay around 18% of their total expenditure on house rent and the Census 2011 data point out that over 27% of urban residents of the country are living on rent and most of them are informal in nature. On one hand, there is a huge urban housing shortage and on the other hand there are massive stocks of vacant houses (11.09 million houses as per 2011 census).

While the precise reasons for the vacant properties are hard to ascertain, it is understood that low rental yield, fear of repossession and lack of incentives / disincentives could be the possible reasons. Making these vacant houses available for rental housing could perhaps solve most of

the urban housing shortage. In the absence of affordable rental housing options, growing families are obliged to live in overcrowded houses leading to slum like habitats. Rental housing besides satisfying the needs of prospective tenants can provide a steady source of income to the owners who could convert urban land into an investment. Further, many a urban migrants may already have a house or a piece of land in their respective place of domicile and may not need (or be interested) in owning housing in urban areas and would look for affordable rental accommodation. The National Commission of Urbanisation has also highlighted the need to take curative steps to prevent landlords from keeping their houses vacant.

#### CONCLUSION

It is high time we shift our approach from ownership housing to rental or rental-ownership housing. It is high time that we acknowledge that everybody does not necessarily need a house; all s/he needs is a shelter. Our approach should be towards need based housing for a very diverse group of people which inter alia include migrant labour, working men/women, students, transgender, single women, widow, pavement dweller, driver / conductor or any other group as identified by the State agencies.

It is high time that we (i) suitably amend the respective Rent Control Acts (RCA) of States, (ii) do not consider rental properties as commercial activity, (iii) do not follow one size fits all approach, (iv) go for in-situ development, (v) do not treat slum dwellers as poor and ensure financial inclusion for them; (vi) preempt the sale of subsidized houses by the beneficiaries to upper income groups, (vii) necessary amendment of Income Tax Act, (viii) rationalization of FAR, coverage, setbacks and density, (ix) necessary amendment of SARFAESI Act, (x) creation of real estate mutual fund and real estate investment trust and **last but not the least** (xi) reviving/popularizing housing cooperatives.

*"All cities are mad,  
but the madness is  
gallant. All cities are  
beautiful but  
the beauty is grim"  
—Christopher Morley*

# AFFORDABLE HOUSING : ISSUES AND WAY FORWARD

—Debolina Kundu\* &  
Pragya Sharma\*\*

## INTRODUCTION

Although the growth rate of India's urban population have registered a steady decline during the past few decades and slight revival during 2001-11, the absolute number of 377 million people living in urban India (Census, 2011) poses a major challenge in the provision of housing and basic amenities to the growing population, especially the poor. According to the Technical Group on Urban Housing Shortage, 2012-17 (TG-12) constituted by the earlier Ministry of Housing and Urban Poverty Alleviation, there is a shortage of 18.78 million housing units. Of these, the economically weaker section (EWS) alone accounts for 10.55 million units (56.2%) of the total shortage. The low income group (LIG) require 7.41 million housing units (39.4%) whereas middle and above income group have a deficit of 0.82 million (4.4%). Ten States together contribute to 76 per cent of the urban housing shortage. These States are Uttar Pradesh, Maharashtra, West Bengal, Andhra Pradesh, Tamil Nadu, Bihar, Rajasthan, Madhya Pradesh, Karnataka and Gujarat.

According to Census 2011, in India, 17.4 per cent of the urban population lived in slums where housing conditions and infrastructure facilities were inhuman. Nearly 2.9 per cent of the urban houses were in dilapidated condition (Census 2011). Also, 0.53 million households were homeless and mainly dominated by single male migrants to the cities. As many as, 5.49 million urban households in India do not have access to safe drinking water. 19 per cent households either have no toilet within their premises or defecate in the open, and 13 per cent households have no bathing facilities within the home.

Moreover, access to basic amenities is not even across the states and urban centres – economically developed states and metropolitan cities have better infrastructural facilities as compared to less developed states and non-metropolitan cities. Disparities in access to basic amenities were also noted by caste and class affiliation of urban dwellers and across migrant and non-migrant households. Current evidence at the national level suggests a declining migration trend for rural people, who

find it increasingly difficult to gain a foothold in cities. The growth of urbanisation under the process of globalisation makes cities less affordable for the poor in terms of living and access to basic amenities (Kundu and Samanta 2011; Mahadevia 2011).

This paper is divided into four sections. Following the introductory section, the second section discusses the barriers in affordable housing. The third section details out the steps taken by Government to boost affordable housing. Section four discusses the way forward.

## AFFORDABILITY AND AFFORDABLE HOUSING

Affordable and low-cost housing are often used interchangeably, though they have different connotations with regard to target groups and income category. In India, 'low-cost housing' is typically meant for the EWS category. The dwelling units constructed for this category by the public agencies are highly subsidised. On the other hand, 'affordable housing' of late relates to the housing needs of the upper LIG and MIG segments. The National Urban Housing and Habitat Policy 2007 as well as the 11th Five Year Plan, talked about affordable housing but did not define it. To provide a more standardised approach on the subject, a high level task force on "Affordable Housing for All" was set up in 2008 which prescribed the parameters in terms of area (square feet) and income for affordable housing. More recently, the guidelines of Affordable Housing in Partnership defined affordable housing (Table 1). However, for the private sector, affordable housing relates more to the MIG.

## BARRIERS IN GROWTH OF AFFORDABLE HOUSING

Affordable housing has been largely the domain and responsibility of the Government. However in the recent years, private developers have started exploring the opportunity to cater to this segment, as an aftermath of the economic slow-down during the year 2008-09. One of the main hurdles in the growth of affordable housing is non-availability of land and ineffective land management practices. Absence of clear title is another barrier. While the price of high end residential projects is largely guided by land costs, construction costs have a significant share in the price of affordable housing. Hence, it becomes important that costs are minimised while balancing the amenities provided as well as ensuring the safety of the

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**Table 1: Definition of Affordable Housing - MoHUPA 2008 and 2013**

Category	Size	Income
<b>High Level Task Force on Affordable Housing for All, 2008</b>		
EWS	Carpet Area between 300-600 sq.ft.	Cost of house not exceeding four times the household gross annual income and EMI/rent not exceeding 30 percent of the household income
LIG	Carpet Area between 1200 sq.ft.	Cost of house not exceeding five times the household gross annual income and EMI/rent not exceeding 40 percent of the households income
<b>Revised Guidelines of Affordable Housing in Patnership, (2013)</b>		
EWS	Carpet Area between 21-27 sq.m.	Income Rs.8,000 per month per household or Rs.1 lakh per annum
LIG	Carpet Area between 28-40 sq.m. for (LIG-A)	Income Rs.8001 to 16,000 per month per household or Rs.2 lakh per annum
	Carpet Area between 41-60 sq.m. for (LIG-B)	

Source : High Level Task Force on Affordable Housing for All, 2008 (MoHUPA) and Guidelines of Affordable Housing in Patnership,(revised 2013) (MoHUPA)

built structure during its lifecycle. During the past decade, construction costs have significantly increased due to the appreciation in prices of construction materials.

Housing projects in Indian have to undergo a lengthy approval process, which results in delay eventually escalating construction costs. Also keeping in view the environmental consideration, the Ministry of Environment and Forest, Gol has made it mandatory to obtain an environment clearance for all residential projects exceeding Rs.500 million. This discourages the private sector involvement for low income housing. Lack of reliable data on performance of the residential property market, and specifically in terms of pricing and fluctuations is a drawback for the housing sector in India. Also there is lack of data on housing finance. There is no data available on outstanding mortgages, disbursements or the market shares of housing finance institutions. Banks include loans granted to housing finance companies, who in turn on-lend to borrowers, which results in some double counting.

The cost of transferring land, stamp duty and registration charges payable are high in some states which discourages people from seeking housing. Also, the technological innovations in low cost building material and construction practices lack popularity and acceptance in the market. Moreover, sustainable building materials and technology is not included in schedule of rates of Government.

### **GOVERNMENT INITIATIVES : PROGRAMMES, POLICIES AND REFORMS**

Over the years, the Government has changed its

approach towards housing the poor. Initially it adopted the approach of targeted subsidised housing. Later, the focus moved to cross-subsidisation. The approach was found to be non-viable so attempts were made for housing the poor within their affordability limits. Serviced land was provided with skeleton or no structure. At present, the government has adopted a multi-stakeholders partnership approach to achieve the goal of affordable housing for all.

The Government has also taken many policy measures to address the challenge of affordable housing. The first National Housing Policy was announced in 1988. A revised policy came into existence in 1994 with the change in Central Government. A new Housing and Habitat Policy was announced in 1998 with greater emphasis on the aspect of 'Habitat' as a supplementary focus to housing<sup>1</sup>. This policy envisaged some major landmark initiatives such as repeal of Urban Land Ceiling and Regulation Act (ULCRA) and Foreign Direct Investment (FDI) in real estate. However all these policies were generic in nature and was applicable for both rural and urban area. The new policy was announced in 2007 as 'National Urban Housing & Habitat Policy'. This policy seeks to promote various types of public-private partnerships for achieving the goal of 'Affordable Housing for All'. Realising the growing challenges of housing sector, the Government now intends to revise this policy.

Various reforms measures have been undertaken by the Government which has positioned the affordable housing sector as an attractive investment destination. Real Estate Regulation Act (RERA), liberalised Foreign

<sup>1</sup> National Urban Housing and Habitat Policy, 2007

Direct Investment (FDI) rules, Real Estate Investment Trusts (REITs), Goods and Services Tax (GST) are some of the landmark reforms. RERA, which came into force on May 1, 2017 regulates the unorganised real estate sector with fair, transparent transactions that not just protect the interests of consumers but also boost the confidence of investors. The GST introduced on July 1, 2017 aims to dismantle federal tax barriers in order to create a single, unified market with tax transparency and predictability and improving supply chain efficiency.

Initiatives essential for ease of doing business such as faster approvals and clearances, single window clearance system, automated building plan approval system has also been taken so that projects are not affected by costs and time overrun. In addition to this, the Government has also accorded 'infrastructure status' to affordable housing, which will make project loans affordable, and in turn reduce prices of homes for buyers. The infrastructure status would go a long way as a critical supply side incentive to bring in private investment in affordable housing sector. The Budget 2016-17 and 2017-18 provided the platform for creating an enabling environment with fiscal concessions such as direct tax benefits under Section 80-IBA of the Income Tax Act, relaxation in FDI and ECB proposals, and standardized usage of carpet area definition.

The Centre has undertaken significant mortgage reforms by way of a new broad-based Credit Linked Subsidy Scheme (CLSS) under PMAY to ensure that its benefits reach beyond the EWS and LIG segments. It has also introduced a Marginal Cost of Funds-based Lending Rate (MCLR) for speedy transmission of Reserve Bank of India rate cuts to home buyers.

State Governments have also taken initiatives for development of affordable housing. In Andhra Pradesh, the State Government has mandated to provide 10 percent of the developed area for EWS and LIG (each 5 percent) both in case of plotted and group housing. The state government has initiated 'Rajiv Swagruha' as demand driven and self financing scheme. The Government is providing these houses at 25 percent less than the prevailing market rates. The project is targeting the households with income in the range of Rs.6,000 to 25,000 per month.

In Gujarat, the Government has transferred the land released after the repeal of ULCRA to local Governments at very nominal price to execute the projects for EWS and LIG. The Government has also provided fiscal incentives of additional FAR for builders to develop low cost housing for the poor. Haryana and Madhya Pradesh have made the provision of earmarking certain percentage of land and housing units for poor in all developed projects.

Madhya Pradesh and Tamil Nadu provides additional FAR as incentive.

Maharashtra has taken number of measures as the shortage of housing is second highest in Maharashtra. The State has adopted a Slum Rehabilitation Scheme (SRS) to redevelop the existing slums in Mumbai, Pune and Nagpur. Apart from reserving certain percentage for poor in developed projects and provision of additional FAR and TDR, the state has launched PPP led affordable housing projects in partnership. Rajasthan has also taken number of policy initiatives. It has formulated state housing policy and revised it in 2015 and Township Policy, 2010. Various provisions for affordable housing have been framed, incorporating incentives for developers and subsidies for beneficiaries by state government.

## HOUSING FOR ALL MISSION

The Government has launched Pradhan Mantri Awas Yojana (PMAY) to provide housing for all by 2022 in 2015. The programme provides central assistance to implementing agencies through States/UTs. The programme has 4 verticals: in-situ rehabilitation of existing slum dwellers using land as a resource through private participation, affordable housing in partnership and subsidy for beneficiary-led individual house construction/enhancement and Credit Linked Subsidy Scheme.

This programme resulted in a record number of sanctioning more than 23 lakh houses in last two years after the launch of the mission out of which construction has started for approximately 10 lakh houses. 5147 projects considered so far has an outlay of Rs.1,23,381 crore involving central assistance to the tune of Rs.36,308 crore. Under CLSS, a subsidy of Rs.962 crore for 48,863 new houses has been released as of 31st July 2017. The projects considered so far is maximum in the state of Andhra Pradesh (4,20,386), followed by Tamil Nadu, Madhya Pradesh and Karnataka. Even Gujarat, Maharashtra and West Bengal are considerably progressing well in this direction (See table 2). The status, growth and implementation of these projects are regularly reviewed with States/UTs for complete sanction of the entire demand in order to bridge the housing gap within the mission period. The progress of sanctioned houses is being expedited with better design and technological solutions as well and monitoring is being done through geo-tagging.

In order to achieve innovative sustainable modern building technologies, a **Technology sub-mission** is set up to facilitate the process under PMAY. It enables quality construction, green technologies, preparation of flexible design layouts as per the various geo-climatic zones and coordinates with the various agencies, regulatory and administrative bodies to deploy and in some cases even



Table 2 : Progress under PMAY (U)

(as on 31st July 2017)

Sl.No.	Name of the State/UT	Project Proposal Considered	Investment so far in the Mission (Rs. In Cr.)	Central Assistance (Rs. In Cr.)	Houses for Construction
1	Andhra Pradesh	207	24839.86	6324.29	420386
2	Bihar	180	3911.18	1454.39	88371
3	Chhattisgarh	69	2964.39	517.05	35357
4	Goa	-	1.46	0.36	20
5	Gujarat	174	10377.68	2256.15	156493
6	Haryana	5	341.22	227.53	4474
7	Himachal Pradesh	36	221.92	96.58	4897
8	Jammu & Kashmir	44	292.32	104.23	6250
9	Jharkhand	184	3031.89	1264.06	81725
10	Karnataka	842	9251.19	3342.43	203145
11	Kerala	106	1082.55	517.52	32642
12	Madhya Pradesh	368	19452.61	4411.51	286949
13	Maharashtra	49	14144.68	2069.00	133043
14	Orissa	116	2663.78	976.66	59525
15	Punjab	329	1214.90	604.41	42905
16	Rajasthan	65	3190.45	790.19	44763
17	Tamil Nadu	1634	11945.24	5087.18	334801
18	Telangana	146	5003.44	1253.12	83094
19	Uttar Pradesh	256	3262.07	1339.13	78727
20	Uttrakhand	41	516.52	203.52	8072
21	West Bengal	153	5903.72	2184.70	144862
	<b>Sub-total (States)</b>	<b>5004</b>	<b>123613.09</b>	<b>35024.02</b>	<b>2250501</b>
22	Arunachal Pradesh	5	98.16	78.44	1606
23	Assam	47	1247.78	548.89	36577
24	Manipur	24	679.52	396.72	26451
25	Meghalaya	8	32.23	11.51	764
26	Mizoram	9	222.92	165.29	10552
27	Nagaland	13	335.03	229.27	13560
28	Sikkim	1	1.95	0.65	43
29	Tripura	24	1267.49	722.57	45972
	<b>Sub-total (NE States)</b>	<b>131</b>	<b>3885.09</b>	<b>2153.34</b>	<b>135525</b>
30	A & N Island	3	53.96	9.14	609
31	Chandigarh	-	1.29	0.21	10
32	D&N Haveli	1	39.32	15.12	946
33	Daman & Diu	2	5.06	2.11	136
34	Delhi	-	50.18	8.91	468
35	Lakshdweep	-	-	-	-
36	Puducherry	6	162.81	58.01	3866
	<b>Sub-total (UT)</b>	<b>12</b>	<b>312.63</b>	<b>93.49</b>	<b>6035</b>
	<b>Grand Total</b>	<b>5147</b>	<b>127810.81</b>	<b>37270.84</b>	<b>2392061</b>

Source: Ministry of Housing and Urban Poverty Alleviation

scale up the disaster resistant and sustainable strategies adopted for construction. Moreover, the scheme encourages adoption of locally appropriate house layouts, disaster resistant technologies as construction techniques. In order to meet the increasing housing demands, the scheme also provides for use of building materials such as bricks that are locally produced and low cost techniques such as use of cement stabilized earth or fly ash.<sup>2</sup> Additionally, certain components of the scheme can be converged with other central schemes such as MNREGA and adopt guidelines for integrating energy efficiency to create more sustainable and comprehensive affordable housing.

## WAY FORWARD

A balanced mix of fiscal measures, state and ULB level regulations and market interventions are required to enable affordable housing segment. The following measures may be adopted to facilitate the growth of affordable housing :

### **Convergence with other urban schemes and missions:**

The integration of schemes can help the cities to add housing stock equipped with necessary infrastructure, both social and physical. In **Smart Cities Mission (SCM)** housing is one of the crucial areas of intervention envisaged under 'Smart Cities' plan. Area-based development is a key element of Smart Cities, which is expected to transform existing areas (retrofit and redevelop), including slums, into better planned ones, thereby improving livability of the whole city. Many smart city proposals have included housing under area-based development and have also proposed convergence with PMAY (Urban).

**Identification of right beneficiaries-** There is a need to formulate guidelines for identification of right beneficiaries for affordable housing projects. This would help in targeting the right beneficiaries and restricting the non-eligible groups and speculative investors into the projects.

**Micro financing for larger reach out-** The micro financing mechanism through Self-Help Groups (SHGs) and other innovative financing mechanisms would ensure that housing finance is available to large sections of LIG and EWS population.

**Incentives for private developers for slums redevelopment:** Schemes for redevelopment and slum rehabilitation should be developed with incentives that generate sufficient returns for the developers while controlling the density. The cost-benefit analysis of regulations should be carried out to ensure that schemes are feasible for private developers.

<sup>2</sup><http://moud.gov.in/cms/technology-sub-mission.php>

**Computerisation of land records -** Since cost of land is the single most factor affecting affordable housing, computerisation of land records, use of Geographical Information Systems, efficient dispute redressal mechanisms will help in identification and acquisition of available land.

**Use of indigenous knowledge for building construction -** Innovative technological solutions need to be identified which reduces costs of construction. As construction costs form a significant portion of the cost of affordable housing units, the savings in construction can immensely benefit the occupier.

**Master Plan to ensure development of residential zones -** Many cities have dedicated zones in their master plans for development of affordable housing. This needs to be replicated.

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*Cities force growth,  
and make men  
talkative and  
entertaining, but they  
make them artificial.  
—Ralph Waldo Emerson*

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# GOVERNMENT INITIATIVES IN THE AREA OF AFFORDABLE RURAL HOUSING

—Prof. (Dr.) R.K. Khitoliya\*, Ar. Siddharth Khitoliya\*\*

Since independence of the country, the subject matter of affordable housing for poor (rural) has always been an ethical and political one. The present Government is serious to tackle the problem of housing for all. It has launched two separate schemes. The first scheme is for urban areas. The second scheme launched is “Housing for All” in rural area under which the Government intends to provide an environmentally safe and secure pucca house to every rural household by 2022. Named the Pradhan Mantri Awas Yojana (Gramin), in its first phase the target is to complete one crore houses by March, 2019. The programme provides for over 200 different housing designs across the country based on a detailed study of housing typologies, environmental hazards and the households’ requirements. A large scale usage of local materials is envisaged.

Affordable housing is housing which is deemed affordable to those with a median household income as rated by the national government or a local government by a recognized housing affordability index. Most of the literature on affordable housing refers to mortgages and number of forms that exist along a continuum – from emergency shelters, to transitional housing, to non-market rental (also known as social or subsidized housing), to formal and informal rental, indigenous housing, and ending with affordable home ownership. Housing choice is a response to an extremely complex set of economic, social, and psychological impulses.

## AFFORDABLE HOUSING AND PUBLIC POLICY

Affordable housing needs can be addressed through public policy instruments that focus on the demand side of the market, programmes that help households reach financial benchmarks that make housing affordable. This can include approaches that simply promote economic growth in general—in the hope that a stronger economy, higher employment rates, and higher wages will increase the ability of households to acquire housing at market prices. Federal Government policies define banking and mortgage lending practices, tax and regulatory measures affecting building materials, professional practices (e.g. real estate transactions). The purchasing power of

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individual households can be enhanced through tax and fiscal policies that result in reducing the cost of mortgages and the cost of borrowing. Public policies may include the implementation of subsidy programmes and incentive patterns for average households. For the most vulnerable groups, such as seniors, single-parent families, the disabled, etc. some form of publicly funded allowance strategy can be implemented providing individual households with adequate income to afford housing.

Affordable housing is a controversial reality of contemporary life, for gains in affordability often result from expanding land available for housing or increasing the density of housing units in a given area. Ensuring a steady supply of affordable housing means ensuring that communities weigh real and perceived livability impacts against the sheer necessity of affordability. The growing gap between rich and poor since the 1980s manifests itself in a housing system where public policy decisions privilege the ownership sector to the disadvantage of the rental sector.

## ILLEGAL BUILDINGS

To meet the demands of people moving to New Delhi, Mumbai and other large cities for jobs, and due to the unavailability of affordable housing, there are many buildings constructed illegally. The buildings are often created quickly. Some builders neither follow proper building practices and laws, nor execute proper safety measures. Poor construction materials are also to blame in these circumstances. Within the Mumbai region there are estimated to be hundreds of illegal structures that have been built.

## ILLEGAL HUTS OR SHANTIES

Huts or shanties built on illegal land are sometimes assembled with brick and concrete, but often made with cardboard, tin and plastic. Hut communities, or slums, may be managed by slum lords, which may have access to water, but rarely sewer facilities. The term “slum” does not in all cases mean that the community is an illegal one; some slums are legal housing communities.

## STRATEGIES

Strategies for curbing and managing illegal structures include:



## **Affordable Housing**

- Construction of affordable housing, perhaps replicating the cluster development model used in Mumbai

## **Identify and take action on illegal buildings**

- Increased policing to curb illegal building construction
- Establish call centres to field complaints and track actions taken
- Use remote sensing technology to identify illegal buildings

## **Development schemes**

- Redevelopment of existing, structurally sound illegal buildings
- Brownfield town planning for illegal, dangerous buildings

## **AFFORDABLE HOUSING**

Before framing an affordable housing policy, it is important to delineate the contours of this problem by defining the term “affordable housing”. Defining affordable housing is also important to create targeted policies aimed at making financing more accessible, providing interest rate subsidies, or favourable terms on par with infrastructure financing. Internationally, housing affordability is defined in multiple ways. One of the most commonly accepted definitions of affordability refers to housing affordability which is taken as a measure of expenditure on housing to income of the household. This is also accepted by the Indian Government, which states “Affordable housing refers to any housing that meets some form of affordability criterion, which could be income level of the family, size of the dwelling unit or affordability in terms of EMI size or ratio of house price to annual income” (High Level Task Force on Affordable Housing for All, December 2008 , p. 7). The Ministry of Housing and Urban Poverty Alleviation (MoHUPA) in its 2011 report takes note of both income and size criteria to define the concept.

## **RURAL HOUSING SCENARIO**

Rural housing is qualitatively different from urban housing in the sense that the housing activity is not very much based on the cash economy but depends to a considerable extent on land rights and access to resources. In rural housing also there is need to provide house-sites to the poor so that they are able to erect housing units over them. India is primarily rural in character where about 74 per cent of the population lives in villages (1991 Census). Though there is no unanimous view about the magnitude of poverty, it is fact that vast majority lives below the poverty line. A vast majority of the poor either

do not have a house or live in an unserviceable Kutcha house. According to 1991 Census there are 341 million households who are absolutely houseless and about 10.31 million households live in unserviceable kutcha house. The total housing shortage in the country is thus about 13.72 million. To meet this housing shortage the Government of India has given special attention to the programmes for the rural housing so that all rural houseless people could be provided shelter.

At present, effectively over 80% of rural households do not have adequate and stable livelihood options. The consequent neglect of habitat can be evidenced in its most stark form in the impoverished rural areas of Bihar, Rajasthan, Uttar Pradesh, Orissa and Madhya Pradesh. These areas are also the most affected by the phenomenon of rural exodus. The pull of the cities can only be countered by the development of rural economies and habitat. Habitat development in rural India has traditionally been a ‘people’s process’. It is viewed from the perspective of consumption rather than production. Women and men build and repair their homes according to the needs of the family as and when they have saved enough money. Most people in rural areas invest in facilities for drinking water and personal sanitation only if they have money to spare after building ‘a roof over their head’. The latter also confers social status. An integrated approach towards ‘habitat’ development comprising safe and adequate housing, water and sanitation facilities, livelihood and community infrastructure needs to take root in rural development practice in India.

The magnitude of housing demand is linked to the pattern of economic and demographic growth, settlement status and overall shelter quality. According to the Census of India 2001, rural areas account for 71% of the population and about 65% of the housing shortage in the country. Of the 71% of the rural population in India, only 41% of the total rural population lives in pucca (or permanent) houses. About 78% of rural households have access to “some source” of water while less than 23% have access to sanitation. This data underscores the need for a holistic approach of habitat development encompassing adequate housing, livelihood infrastructure, sanitation facilities, and water supply.

## **DEMAND FOR AFFORDABLE HOUSING IN INDIA**

The demand drivers for Affordable Housing in India are several. First is the progressive urbanization, going hand in hand with a growing urban population, which increased from 109 million in 1971 to 377 million in 2011, and is projected to grow to 600 million by 2030. The Ministry of Housing estimated a housing shortage of 18.78 million houses during the 12th Plan period, with 99 percent in the economically weaker and lower income groups. Slums

and informal tenements are estimated at 65 million as per Census 2011. Second, alongside the growth of the urban population, rising incomes have led to the expansion of the middle class. This has led to a spike in demand for housing that is “affordable” but includes basic amenities. Third, the real estate sector is a major component of the Indian economy. It is estimated that the real estate sector contributed to 6.3% of the GDP in 2013.

Housing is the largest component of the financial as well as the construction sector (High Level Task Force on Affordable Housing for All, December 2008 ). A thrust on Affordable Housing will not only lead to better quality of life, but also significantly provide a boost to the GDP of the country.

The expenditure involved in implementing the project in a span of 3 years from 2016-17 to 2018-19 is Rs.81975 crore. It is proposed that one crore households would be provided assistance for construction of pucca house under the project during the period from 2016-17 to 2018-19. The scheme would be implemented in rural areas throughout India except Delhi and Chandigarh. The cost of houses would be shared between Centre and States.

The details are as follows:-

- a) Implementing the rural housing scheme of Pradhan Mantri Awaas Yojana - Gramin.
- b) Providing assistance for construction of 1.00 crore houses in rural areas over the period of 3 years from 2016-17 to 2018-19.
- c) Enhancing the unit assistance to Rs.1,20,000 in plain areas and to Rs.1,30,000 in hilly states/difficult areas /IAP districts.
- d) Meeting the additional financial requirement of Rs.21,975 crore by borrowing through National Bank for Agriculture and Rural Development (NABARD) to be amortised through budgetary allocations after 2022.
- e) Using SECC-2011 data for identification of beneficiaries.
- f) Setting up of National Technical Support Agency at national level to provide technical support in achieving the target set under the project.

The Government in the President’s Address in the Joint Session of Parliament in May 2014 has announced that “By the time the nation completes 75 years of its Independence (by 2022), every family will have a pucca house with water connection, toilet facilities, 24x7 electricity supply and access”. Further, Union Minister for Finance, during the presentation of Annual Budget for 2015-16 has announced the intention of the Government to achieve ‘Housing for All’ by 2022. This proposal prepared by

Department of Rural Development is to restructure the current programme on rural housing to achieve this objective to provide pucca house to all who are houseless and living in dilapidated houses. The urban component has already been approved on 25th June, 2015 and is under implementation.

Under the existing Rural Housing Scheme [Indira Awaas Yojana (IAY)] implemented by Ministry of Rural Development, financial assistance of Rs.70,000/- in plain areas and Rs.75,000/- in hilly/difficult areas including IAP districts, is provided to the rural BPL households for construction of a dwelling unit. Since inception of the scheme, 351 lakh houses have been constructed, incurring a total expenditure of Rs 1,05,815.80 crore. The new scheme will be a substantial augmentation of housing effort in rural areas while ensuring quality of the houses constructed.

### **INDIRA AWAAS YOJANA**

The earliest housing programme taken up by the Government of India was for rehabilitation of refugees immediately after the partition of the country. A formal village housing scheme was later launched in 1957 as part of the Community Development movement. Much later, the programme was enlarged and construction of houses was taken up as a major activity under the National Rural Employment Guarantee Programme (NREGP), which began in 1980 and later under the Rural Landless Employment Guarantee Programme (RLEGP) taken up in 1983. In 1985-86, IAY was launched as a sub-scheme of RLEGP and from April 1989, it became a sub-scheme of the Jawahar Rozgar Yojana (JRY). On January 1st, 1996, IAY was finally delinked from JRY and made an independent scheme.

IAY is a cash subsidy based programme, under which assistance is provided to rural BPL families for constructing dwelling units on their own using their own design and technology. Selection of IAY beneficiaries is carried out by gram sabhas. 60% of the funds provided under IAY are meant for SC and ST beneficiaries and the subsidy is sanctioned either in the name of the female member of the household or jointly in the names of both spouses. Funding under IAY is provided by the Centre and the State in the ratio of 75:25. Allocation among States and UTs is being done since 2005-06 based on the criteria of housing shortage and the poverty ratio, with a weightage of 75% for the first and 25% for the second criterion. Earlier, allocation was based on equal weightage to the two criteria. Districts are expected to follow the same criteria for reallocating funds to blocks. Funds are routed through District Rural Development Agencies (DRDAs). In practice it is seen that they transfer them to blocks or panchayats. States are authorised to make disbursements to the

beneficiary on a staggered basis depending on the progress of work, in two or more instalments.

## **RURAL HOUSING SCHEME OF HUDCO**

HUDCO started its rural housing activity from 1977-78 by extending assistance for construction/upgradation of rural houses. As part of its commitment to rural housing, HUDCO makes available financial assistance to State Governments and their agencies like Housing Boards, District Taluka and Panchayat Development Boards, nominated by the State Government for undertaking housing schemes with its assistance.

HUDCO's normal rural housing programme by and large caters to Economically Weaker Sections (EWS) (with a monthly household income less than Rs.2500). In addition, HUDCO assistance is also available for reconstruction of rural houses in natural calamity affected areas. HUDCO finance for the EWS category is available at concessional rates. Assistance extended to EWS is at present at a floating rate of 9% which is 1.25% less than HUDCO's base rate.

In rural areas, the three types of schemes financed by HUDCO include:

- (i) EWS rural housing schemes for landless persons
- (ii) EWS rural housing schemes for land owning persons and
- (iii) The village abadi scheme including house repair
- (iv) Under the first two schemes, the cost ceiling per dwelling unit is Rs. 60000. The maximum extent of finance is 90% of the project cost or Rs. 40000 whichever is less. Under the first scheme HUDCO supplements effort of State governments to provide free house sites by extending loans at low interest rates. The third scheme envisages improvement of existing houses as well as environmental improvement of surrounding areas by providing for sanitation, drainage, water supply, link roads, etc. Most of the HUDCO's sanctions pertain to the second scheme.

## **NATIONAL HOUSING BANK (NHB)**

The NHB was set up in 1988 under the NHB Act of 1987, as the principal agency for promoting housing finance institutions at the local and regional levels. It has been providing financial support in the form of equity and refinance to cater to the housing credit needs of all segments of population through primary lending institutions like commercial banks, housing finance companies (HFCs) and cooperative institutions. NHB has issued guidelines for participation in the equity of HFCs. According to these guidelines, HFCs set up specifically to cater to the needs of borrowers in rural areas as well as Economically Weaker Sections (EWS), will obtain equity support from NHB to

the extent of 50% of their paid up capital as against 25% for HFCs in urban areas. NHB has also been providing refinance support to banks and other housing finance institutions at concessional rates to encourage lending in rural areas. In 2004-05 and 2005-06, nearly 50% of NHB's total refinance was for housing in rural areas under the Golden Jubilee Rural Housing Finance Scheme (GJRHFS) launched in 1997-98.

## **SHORTCOMINGS IN THE FUNCTIONING OF IAY**

The studies and feedback also highlighted the following *shortcomings* in the functioning of the scheme :

### **Adequacy of Houses and Allocation Criteria**

At the field level, the clamour for housing is a clear indication of the demand for housing being much greater than the supply. There is a need to address the gap between housing shortage and demand on one hand and the existing availability of houses, which is primarily through the subsidy-based IAY scheme. If the conservative estimate of housing shortage of 148.33 lakh made by RGI and the incremental shortage of 9 lakh per annum estimated by MoRD is taken into account, the problem of shelterlessness cannot be tackled even in the next 20 years at the current level of coverage of only 15 lakh IAY houses per annum. It is necessary to significantly step up the quantum of rural housing being added every year and to provide suitable schemes for meeting the housing needs of the BPL families that remain left out under the present schemes and of APL families. This could be achieved through a judicious mix of various modes of financing rural housing and by encouraging livelihood-based habitats. In this context, it is important to strengthen the existing credit-related products and to introduce new products to cater to a wider spectrum of housing needs.

### **Habitat Technology**

Construction sector in general and the habitat sector in particular have a tremendous potential to foster sustainable development processes in the country. Initiatives to support environment - friendly technologies, systems and processes in this sector would create a massive impact in resource and energy efficiency, pollution levels, and sustainable livelihood creation and add to quality of life of people. Balancing the supply- demand equation for habitat solutions that has been the thrust of many initiatives, needs to include awareness creation and policy influence in order to tilt the choice in favour of environment - friendly solutions.

Clean environment and quality of life in settlements depend on various legislations and the quality of

**(Contd. on page 36)**

# HOUSING THE URBAN POOR

—Ruchita Gupta\*

India's urban population increased from 285 million in 2001 to 377 million in 2011 resulting in an increase in urbanisation rate from 27.8 per cent to 31.2 per cent. The rapid pace of urbanisation is attributable mainly to the natural increase in population and rural-to-urban migration. It is projected that by 2031, about 600 million Indians will reside in urban areas, an increase of over 200 million in just 20 years. The scale of urbanisation will put tremendous pressure on cities in terms of housing and infrastructure provision. The widening gap between the demand and supply of housing would result in a massive shortage of housing. In 2012, India's urban housing shortage was estimated at 18.78 million households of which 17.96 million (i.e., 95.63 per cent) were in the low income category (Government of India, 2012).

A large number of poor who migrate to cities in search of jobs and better livelihood are forced to live in unhygienic and inhuman conditions, in rented accommodations in slums and other informal settlements. Provision of adequate shelter and housing services to this segment of the population is a daunting challenge for all levels of Government - Central, State and Local and the problem is more acute in developing countries like India where the growth of slums outpaces the overall growth of cities. As per the 2011 census 13.75 million households accounting for 17 per cent of India's urban population live in slums. The mega cities of Greater Mumbai, Delhi NCR and Kolkata house about 42 to 55 per cent of their population in slums, whereas the proportion of slum dwellers and urban poor in the million-plus cities in the country is around 35 per cent (MoHUPA, 2016).

The United Nations in its Sustainable Development Goals (SDGs), which are a set of 17 Global Goals with 169 targets between them covering a broad range of sustainable development issues to be achieved by 2030 and came into effect from January, 2016 have incorporated aspects of sustainable urbanisation as one of its goals. The 11<sup>th</sup> Goal deals with Sustainable Cities and Communities - Make cities and human settlements inclusive, safe, resilient and sustainable. The first target under this Goal is to ensure access to adequate, safe and affordable housing and basic services for all and upgrade slums by 2030. The slum households have been defined

as those that lack one or more of the following: durable housing, sufficient living space, easy access to safe water, access to adequate sanitation and security of tenure.

India has been actively engaged in addressing the challenge of housing for the poor. Since independence, the Government has formulated large number of schemes for addressing the housing needs of the weaker sections of the society. Table-1 lists the various schemes formulated by the Government. Between 1991 and 2011, while the urban housing stock has increased from 39.3 million units to 78.48 million units, there has been an increase in urban housing shortage especially for the economically weaker sections (EWS) and low income groups (LIG) as evident from the Report of the Technical Group on Urban Housing Shortage (Government of India, 2012).

**Table-1 : Major Schemes with Social Housing as the Main Component**

	Major Schemes	Year
1	Subsidised Industrial Housing Scheme (Revised in 1966)	1952
2	Low Income Group Housing Scheme	1954
3	Subsidised Housing Scheme for Plantation Workers (Revised in 1967)	1956
4	Slum Clearance and Improvement Scheme	1956
5	Village Housing Projects Scheme	1957
6	Middle Income Group Housing Scheme	1959
7	Land Acquisition and Development Scheme	1959
8	Rental Housing Scheme for State Government Employees	1959
9	Jhuggi & Jhopri Removal Scheme (in Delhi)	1960
10	Rural House Sites-cum-Hut Construction Scheme for landless Workers	1791
11	Environmental Improvement of Urban Slums (EIUS)	1972
12	Workshed-cum-Housing Scheme for Artisans & Handloom Weavers	1974
13	Integrated Low Cost Sanitation (ILCS) Scheme	1980

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14	Fishermen Housing Scheme	1985
15	Night Shelter Scheme for Footpath Dwellers in Urban Areas	1988
16	SHASHU (NRY) (Discontinued in 1997)	1989
17	Indira Awas Yojana (exclusively for Rural Areas)	1990
18	EWS Housing Scheme for Beedi Workers & Hamals	1991
19	Shelter Upgradation under PMIUPEP (Discontinued in 1997)	1996
20	National Slum Development Programme (NSDP)	1996
21	Two-Million Housing Programme for EWS/LIG	1998
22	Prime Ministers Gramin Yojana-Gramin AwasYojana	2000
23	Valmiki Ambedkar AwasYojana (VAMBAY)	2001
24	Jawaharlal Nehru National Urban Renewal Mission (JNNURM)	2005
25	Interest Subsidy Housing for Urban Poor (ISHUP)	2009
26	Affordable Housing in Partnership	2012
27	Rajiv Awas Yojana (RAY)- Slum-Free India Mission	2013
28	Pradhan Mantri Awas Yojana (PMAY)- Housing for All (Urban)	2015

Source : Reproduced from Sen (2016)

In the last one decade, Government of India has formulated three different housing schemes for the urban poor namely, Jawaharlal Nehru National Urban Renewal Mission (JNNURM) which was launched in 2005, Rajiv Awas Yojana (RAY) in 2013 and the most recent being the Pradhan Mantri Awas Yojana (PMAY) – Housing for All (Urban). The scheme was launched in June, 2015 with the objective of addressing the housing requirement of urban poor including slum dwellers. The scheme with all its components has become effective from the 17 June, 2015 and will be implemented up to 31 March, 2022. The scheme envisages provision of houses for all urban poor over a period of seven years. It focuses on the following aspects:

- Eradicating the gap between supply and demand, and improving the living condition of the urban poor including slum population;
- Increasing self-ownership of all-weather, sustainable and disaster resilient dwelling units;
- Gradual elimination of obsolescent housing, and improvement and rehabilitation of occupied units; and

- Empowerment and equity for the marginalized sections of the society.

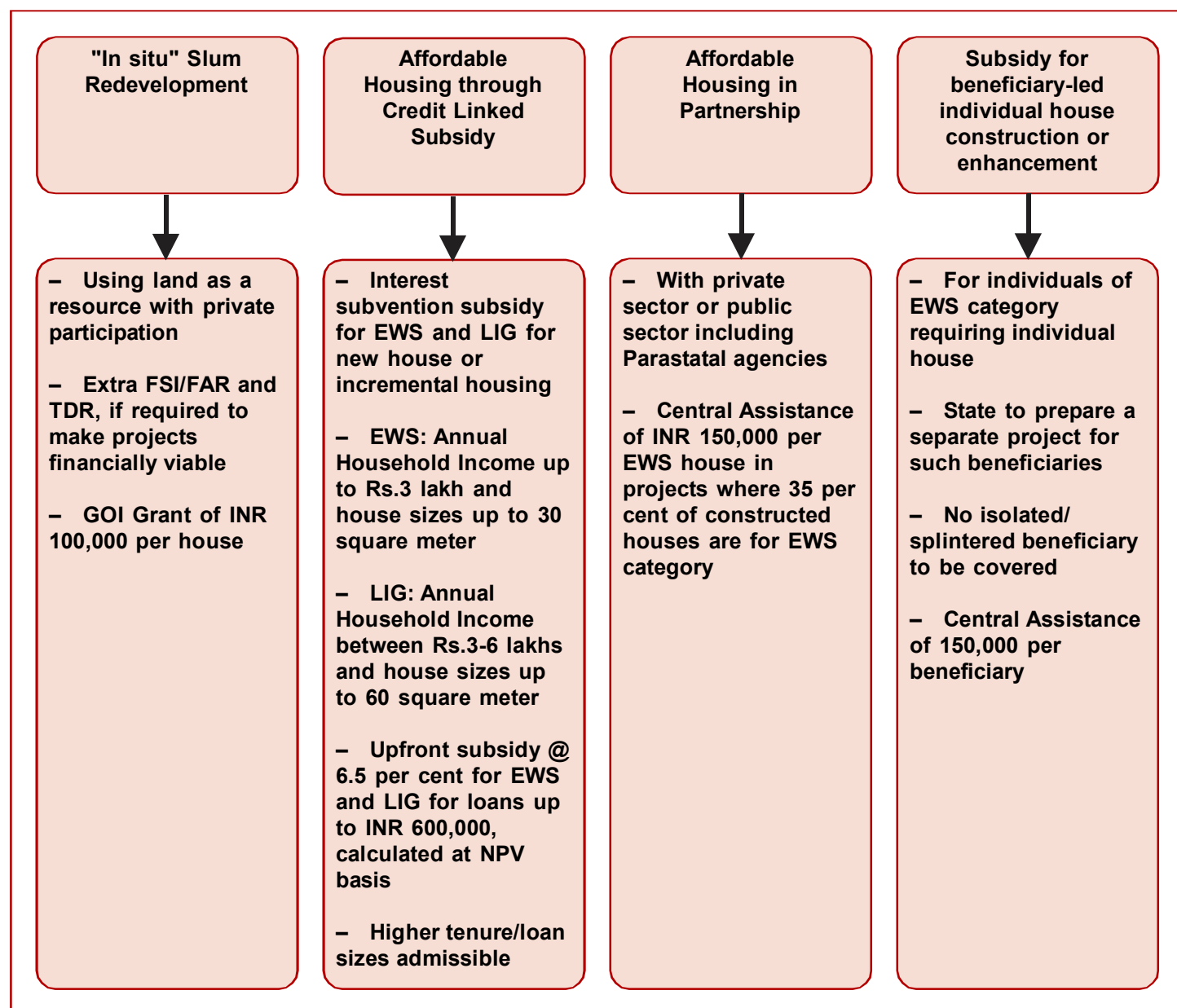
The scheme is to be implemented through four verticals (See Box-1) namely :

- a) **In-situ Slum Redevelopment (ISSR)** : The aim of this vertical is to leverage the locked potential of land under slums to provide houses to the eligible slum dwellers bringing them into the formal urban settlement.
- b) **Affordable Housing through Credit Linked Subsidy (CLSS)** : Here the objective is to expand institutional credit flow to the housing needs of urban poor. It is a supply side intervention. Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house. The credit linked subsidy will be available only for loan amounts up to Rs.6 lakhs and additional loans beyond Rs.6 lakhs, if any, will be at non-subsidized rate.
- c) **Affordable Housing in Partnership (AHP)** : This is a supply side intervention. It will provide financial assistance to EWS houses that are being built with different partnerships by States/UTs/Cities. Central Assistance at the rate of Rs.1.5 Lakh per EWS house would be available for all EWS houses in such projects.
- d) **Subsidy for beneficiary-led individual house construction or enhancement (BLCS)** : Under this component of the mission assistance is provided to individual eligible families belonging to EWS categories to either construct new houses or enhance existing houses on their own. It would cover beneficiaries, who are not able to take advantage of the other components of the mission. Such families may avail central assistance of Rs.1.50 lakhs for construction of new houses or for enhancement of their existing houses under the mission.

All statutory towns as per Census 2011 and towns notified subsequently would be eligible for coverage under the scheme.

Two year period has passed since the launch of this scheme. It is important to examine the progress of the scheme and its components (both physical and financial progress). We also provide a comparative with the achievements of the earlier two schemes, JNNURM and RAY. The financial progress as on end August, 2017 is presented in Table-2. From the table one can see that a total of 1,507 projects were approved under JNNURM with an approved cost of Rs.32,719.83 crores of which the share of central assistance was for around 53 per cent. 183 projects amounting to Rs.7,721.45 crores were

### Box-1 : Pradhan Mantri Awas Yojana – Housing for All (Urban)



Source : Pradhan Mantri Awas Yojana: Housing for All (Urban) - Scheme Guidelines.

approved under RAY and around 46.6 per cent of the project cost was in the form of central assistance. The corresponding numbers for PMAY (inclusive of RAY) are: Number of projects approved 5,471 costing around Rs.1,34,463.46 crores and the central assistance component is around 29.42 per cent. However, central assistance released as percentage of total central assistance involved in the approved projects is much lower under PMAY. More than 100 per cent of the approved central assistance was released under JNNURM and around 63 per cent under RAY. However, under the various components of PMAY less than 30 per cent of the approved central assistance was released till end August 2017 as can be seen from Table-2.

The physical progress under these schemes has been rather slow, except under JNNURM as evident from Table-3. Out of the 1,41,848 dwellings involved under RAY only 40.94 per cent were completed and around 62 per cent of the completed dwellings (i.e., around 25 per cent of the houses involved) were occupied. The percentage of the involved houses that were completed under ISSR, AHP and BLCS are 2.84 per cent, 1.19 per cent and 3.76 per cent respectively. None of the completed houses were occupied under ISSR, while all the houses that were constructed under BLCS vertical of PMAY were occupied.

Out of the four verticals, In situ Slum Redevelopment

**Table-2 : Financial Progress under PMAY, RAY and JNNURM***(As on end August 2017)**(Rs. in crores)*

Physical Progress	JNNURM	PMAY				TOTAL (Including RAY)
		RAY	ISSR	AHP	BLCS	
Projects Approved	1,507	183	79	790	4,419	5,471
Project Cost Approved	32,719.83	7,721.45	3,523.46	70,772.59	52,445.96	1,34,463.46
Central Assistance Involved	17,401.28	3,605.96	558.96	13,902.74	21,493.13	39,560.78
Central Assistance as % of Project Cost	53.18	46.70	15.86	19.64	40.98	29.42
Central Assistance Released	17,906.69	2,276.45	162.27	3,075.39	5,010.47	10,524.58
Central Assistance Released as % of Central Assistance involved	102.90	63.13	29.03	22.12	23.31	26.60

Source: Ministry of Housing and Urban Affairs

**Table-3 : Physical Progress under PMAY, RAY and JNNURM***(As on end August 2017)*

Schemes	Cities included in the mission	No. of Houses Involved	No. of Houses grounded for construction	No. of Houses Completed	No. of Houses Occupied	Houses occupied as % of houses completed	Houses Completed as % of houses involved	Houses occupied as % of houses involved
RAY	122	141848	111159	58070	36161	62.27	40.94	25.49
ISSR	17	55896	28582	1588	0	0.00	2.84	0.00
AHP	448	926849	360719	11049	3177	28.75	1.19	0.34
BLCS	2537	1435802	513963	53994	53994	100.00	3.76	3.76
PMAY (including RAY)	2740	2560395	1014423	124701	93332	74.84	4.87	3.65
JNNURM	939	1240904	1203616	1082164	938693	86.74	87.21	75.65

Source: Ministry of Housing and Urban Affairs

(ISSR) using land as a resource with private participation for providing houses to eligible slum dwellers is an important vertical addressing the issues of housing for the slum dwellers. The ISSR aims to leverage the locked potential of land under slums to provide houses to the eligible slum dwellers thereby bringing them into the formal urban settlement. Under this vertical, slums, whether on government land or on private land would be taken up for in-situ redevelopment. The private partner for slum redevelopment would be provided additional Floor Area Ratio (FAR)/ Floor Space Index (FSI)/ Transferable Development Rights (TDR) for making the slum redevelopment projects financially viable.

Let us now examine the progress under the In-situ Slum Redevelopment vertical of the PMAY. As per the latest available information 17 cities/towns in 6 States

(Chhattisgarh, Gujarat, Madhya Pradesh, Maharashtra, Odisha, and Punjab) were covered for funding under ISSR. Large metropolitan cities like Mumbai, Delhi, and Kolkata having sizeable slum population did not take up any project under this vertical. As on end August 2017, out of the total 24,18,547 houses sanctioned under PMAY, only 2.31 per cent (or 55,896 houses) were sanctioned under ISSR and construction of 1,588 houses (or 2.84 per cent of the sanctioned houses) were completed. At present none of the constructed houses are occupied. Table-4 presents the state wise progress under ISSR. From the table one can see that 6 out of 17 cities considered for funding under ISSR are in Gujarat. Gujarat also accounts for most number of houses sanctioned (72.96 per cent of the total houses sanctioned under ISSR). All the houses that were constructed under this vertical are in Gujarat and not a single house has been occupied.

**Table-4 : State-wise Progress under ISSR**  
(As on August 2017)

States	No. of Cities/Towns	No. of Houses Sanctioned	No. of Houses Completed
1 Chhattisgarh	4	2,262	–
2 Gujarat	6	40,781	1,588
3 Madhya Pradesh	3	2,172	–
4 Maharashtra	1	2,356	–
5 Odisha	2	7,300	–
6 Punjab	1	1,025	–
<b>Total</b>	<b>17</b>	<b>55,896</b>	<b>1,588</b>

Source : Ministry of Housing and Urban Affairs

Thus we see that the progress under In situ Slum Redevelopment vertical has been rather slow. Only 6 States have taken up this vertical for providing housing to slum dwellers. Despite being a workable model which not only benefits the slum dwellers as they are provided formal housing without disturbing their existing setup, but also the private developers as they are allowed to sell the flats constructed with additional FSI/FAR/TDR in the open market. In the whole process the Government is able to leverage the land locked under slum into formal housing without spending any money in the project.

Despite being beneficial to all the stakeholders – slum dwellers, private developers, land owners and Government, why are there no takers for this vertical? Some of the reasons for the slow progress of the scheme are: The scheme does not specify how much additional FSI/FAR/TDR that would be provided to private developers or to the land owner and leaves it to State Governments to decide. Eligibility of the slum dwellers like cut-off date etc. will also be decided by the States. States have not been able to work out all these details as a result there is no clarity to the private developer or land owner as regards the remunerative component under this vertical. Moreover, the requirement that project developers would have to provide for the transit accommodation to the eligible slum dwellers during the construction period is a disincentive for private players to participate in this vertical.

In Delhi, as per 2011 Census, there are around 685 Jhuggi-Jhomprri (JJ) clusters with a population of 25,18,191 spread in an area of 700 hectares. So far no project has been taken up in Delhi under ISSR. Under Basic Services for Urban Poor (BSUP) which is a sub-mission under JNNURM, a large number of houses that were constructed for housing slum dwellers in Delhi remained vacant. The total number of sanctioned dwellings in Delhi under BSUP were 71,884 out of which 31,484 dwellings were completed.

Most of the dwelling were located in North-west and South-west Delhi. Only 6,532 of the constructed dwellings were occupied while the remaining 79 percent were lying vacant. The main reason for this is that Delhi Government is not able to finalise the cut-off date for deciding the eligibility for allotting the flats. Under Rajiv AwasYojana no project has been initiated in Delhi although a total of 1,17,707 dwellings units were sanctioned in other States in the country. 31.2 percent of the sanctioned units were completed and around 52.6 percent of the completed units are vacant.

Thus we see that policies of Government of India aimed at addressing the housing needs of the poor have not been successful despite large sums of money being spent under these schemes. Although a number of dwelling units were constructed under JNNURM in Delhi, most of them are lying vacant. Under RAY also no project has been initiated in Delhi. As regards PMAY-Urban we find that in the last two years since the scheme has been launched, no project has been taken-up under the vertical, In-situ Slum Redevelopment in Delhi.

It's time we review our policies for the urban poor and ensure that their benefits reach the targeted groups so that the target of ensuring access to adequate, safe and affordable housing and basic services for all and upgradation of slums is achieved by 2030.

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**Today's city is the  
most vulnerable  
social structure ever  
conceived by man.**

**–Martin Oppenheimer**



**(Contd. from page 30)**

coordination amongst regulatory authorities. There is a need to integrate policies regarding conservation of natural resource management, decentralised solid waste and waste water management, rainwater harvesting and use of renewable energy sources in the planning process.

To reduce energy consumption and pollution, energy efficient construction techniques and materials would be used. Guidelines and regulations would be drawn up for use of renewable energy sources, particularly solar water heating, cooking and lighting systems in residential buildings. Plantation of secondary timber for use in construction would be encouraged.

Governments at National, State and District levels would take an active lead in promoting and using building materials and components based on local agricultural residues and industrial waste such as stone dust, fly ash and red mud, locally produced in a decentralised manner by small and micro-scale entrepreneurs.

Governments at all levels would also take an active lead in promoting and using decentralised systems and technologies of water conservation and waste management. Systems such as the Decentralised Waste Water Treatment Systems (DEWATS) that employ local resources and skills in their installation and maintenance would be encouraged.

Construction materials and technologies to be used would be derived from indigenous practices in line with local needs, traditions, resources and norms for disaster safety. State Governments would ensure development and adaptation of local indigenous technologies to ensure disaster safety. Building Codes for their use would be developed and included in the state schedule of rates.

All public institutional and residential buildings would be designed in line with accessibility guidelines and constructed using proven, safe construction technologies. Sustainable building materials would be procured from local entrepreneurs.

Home owners using sustainable / low energy building materials would be given credit at a rate lower than the prevalent market rates.

Delivery of sustainable building materials produced locally within the district, by micro and small entrepreneurs in rural areas would be encouraged through fiscal incentives and capacity building. Locally produced materials would comply with standard specifications.

**References :**

1. Website of Ministry of Housing and Poverty Alleviation, Govt. of India.
2. Website of National Housing Bank, Govt. of India.

## **World Habitat Day Themes for Previous Years**

### **YEAR THEME**

- 2016 Housing at the Centre**
- 2015 Public Spaces for All**
- 2014 Voices from Slums**
- 2013 Urban Mobility**
- 2012 Changing Cities, Building Opportunities**
- 2011 Cities and Climate Change**
- 2010 Better City, Better Life**
- 2009 Planning our Urban Future**
- 2008 Harmonious Cities**
- 2007 A Safe City is a Just City**
- 2006 Cities, Magnets of Hope**
- 2005 The Millennium Development Goals and the City**
- 2004 Cities - Engines of Rural Development**
- 2003 Water and Sanitation for Cities**
- 2002 City-to-City Cooperation**
- 2001 Cities without Slums**
- 2000 Women in Urban Governance**
- 1999 Cities for All**
- 1998 Safer Cities**
- 1997 Future Cities**
- 1996 Urbanization, Citizenship and Human Solidarity**
- 1995 Our Neighbourhood**
- 1994 Home and the Family**
- 1993 Women and Shelter Development**
- 1992 Shelter and Sustainable Development**
- 1991 Shelter and the Living Environment**
- 1990 Shelter and Urbanization**
- 1989 Shelter, Health and the Family**
- 1988 Shelter and Community**
- 1987 Shelter for the Homeless**
- 1986 Shelter is my Right**

# **‘MORE THAN HOUSING’ IN SWITZERLAND**

## **(World Habitat Awards Winner for 2016)**

### **PROJECT DESCRIPTION**

‘More than Housing’ is a large housing cooperative development that seeks to anticipate the future needs of its community and design buildings and ways of living that meet them.

The building is designed to use as little energy as possible but it also promotes sustainable lifestyles with low car use and low heating demands. This helps residents work towards the 2000 Watt society model that the City of Zurich has adopted.

The 2000 Watt society is an environmental vision originally promoted by the Swiss Federal Institute of Technology. It seeks a reduction of individual energy use to a level that would be supported by the continuous running of a 2,000 watt generator. Average energy use is currently about 5,000 watts per person in Switzerland. The City of Zurich has signed up to a target that would see its citizens meet the 2,000 watt level by 2050.

The development is built with the changing make up of households in mind. It is designed to provide homes for households of all types including older people, single person households and traditional nuclear families. The development has apartments of different sizes and incorporates common spaces and rooms that are designed to be relevant for different demographics and family types.

Thirteen buildings with nearly 400 housing units, 35 retail units and large shared community spaces were completed between autumn 2014 and summer 2015. The project was completed at the end of 2015 with all housing units and 90% of retail spaces rented out. In 2016, 1,200 residents and 150 employees live and work in the buildings within the project.

### **AIMS AND OBJECTIVES**

Cooperatives in Switzerland aim to operate according to the principle of “helping people to help themselves”. The ‘More than Housing’ development was based on this tradition. Other objectives included creating a community that embraced households and families of all types. The ethos is a community open to all, especially those in need of affordable housing and affordable working space. It also sought to promote an ethos of initiative-taking and self-

organisation in basic democratic structures and to put into practice the vision of a 2000 Watt society.

### **CONTEXT**

The Swiss population is aging fast. Switzerland has one of the highest life expectancies and one of the lowest birth rates in the world. This has led to an increasing population of elderly people many of whom are single. As a result, the make-up of Swiss households is changing, with more single person households and more older people. Zurich has a large cooperative housing sector. More than 25% of all homes in the city are not-for-profit. The majority of which are owned by housing cooperatives. But for many years during the late twentieth century the construction rate in the city was extremely low. The situation caused market priced housing to soar in value and many people were priced out of the city.

In 2011, there was a local referendum in which the city voted to increase the proportion of not-for-profit housing to 33% by 2050. In order to achieve this, the local authority released a number of sites for the development of low cost housing. The area of Hunziker Areal, where ‘More than Housing’ is based, was one of the sites released. It was a large four hectare site on the northern edge of the city. The land was waste ground next to a recycling plant. It was generally considered to be an unfashionable district of the city. The nature, location and size of the site made development high risk. No single cooperative was able or willing to develop the site by itself. However, a consortium of 30+ cooperatives came together to form ‘More than Housing’.

### **KEY FEATURES**

Participation is at the core of everything that ‘More than Housing’ does. A ‘dialogue process’ was introduced at the beginning of the design of the building and continued through development and into the operation and management of the completed buildings. The design, for example, was decided through an architectural competition, which resulted in focus groups where not only the jury and the winning teams participated but also future residents, neighbours, the founding cooperatives and local authority representatives.

Up until the construction began in 2012, the feedback and visions of the participating parties were taken into

account. Specific open spaces and parts of the surrounding area were deliberately left unfinished when people moved in, so they could be adjusted when residents were in a better position to see how they wanted the spaces to be used. All tenants are invited to play an active role in shaping the neighbourhood. Ten non-commercial common spaces are available for them at no cost. Additionally, an annual budget of approximately CHF 80,000 (USD \$83,000) from the solidarity fund is at the tenants' disposal for community initiatives, such as farming and communal gardens, establishing a grocery shop, café, swap shops, dancing and yoga classes. This fund is raised by contributions from residents.

Currently, over 40 groups are registered with and supported by 'More than Housing'. In addition, close relationships and joint initiatives with the nearby school and other social networks in the north of Zurich such as a youth work project have been established.

### **WHAT IMPACT HAS IT HAD?**

'More than Housing' was itself conceived as an innovation. This means that it is used to test various research projects such as the 2000 Watt society.

### **HOW IS IT FUNDED?**

The development was financed with equity provided by the founding members, loans from the City of Zurich, national funds for cooperative housing and commercial bank loans in total amounting to CHF 195 million (USD \$202.5 million). 'More than Housing' believes it is on target to repay the loans ahead of the due dates.

The cooperative is based on not-for-profit principles. This means there are no commercial shareholders and there is no payment of surpluses to members other than paying interest on members' equity. Almost all the income is obtained from rent. This income has to cover repayments on the development loan and running costs as well as providing funding for further renovations and infrastructure investments.

Apartments are let at rents that are generally lower than one third of household income. The average rent for a four room family apartment is CHF 2000 a month. This is about 70 to 80% of market levels.

Twenty per cent of households in the development have an income that is below the Swiss poverty level. The rent of these households is subsidised.

- In Switzerland, a rent cap is imposed on cooperatives annually. Budgets are set and if necessary costs are adjusted to ensure that rents are within the rent cap. This cap corresponds to the amount needed for

cooperatives to cover the cost of the financial duties (interest rate, deductions), reserves for renovation and the administrative costs. This is the maximum they are allowed to charge.

### **WHY IS IT INNOVATIVE?**

The scale and extent of this project makes it one of the largest and most ambitious cooperative housing programmes in Europe. The environmental features of the development go way beyond legal requirements. The development is the largest 2000 Watt neighbourhood and is an extensive test bed for low-carbon living.

The deliberate policy to promote social diversity throughout the project is innovative. The concepts are included in the architectural design (to respond to multiple needs), through to the management to the allocation of tenancies (by engaging organisations working with different underrepresented groups). The project brings together the knowledge of traditional cooperatives and new ideas from more recent ones, to produce a complex, experimental new form of cooperative.

### **WHAT IS THE ENVIRONMENTAL IMPACT?**

The building complex is designed to be 2000 Watt compatible. That means the building's energy use is low enough that people can live in it and reasonably achieve the 2000 Watt target with realistic changes to their lifestyles. So far, the living habits of the residents have not yet reduced to keep energy consumption within the 2000 Watt target but the design and lifestyle initiatives promoted in 'More than Housing' have helped to work towards this objective.

Floor space consumption is 33 m<sup>2</sup> per person, this is less than the average in Zurich (42 m<sup>2</sup>). There are no individual washing machines. Instead, shared, free laundrettes can be found in every residential building, equipped with energy efficient machines. Large private freezers are replaced by centrally located freezer lockers for rent. 'More than Housing' generates 45% of its electricity through photovoltaic cells on the roofs. Heating is provided through a district heating system. The building was built with low embodied energy materials. Two houses are constructed entirely from solid wood, one was built with insulating concrete. All the buildings have extremely high levels of thermal insulation.

'More than Housing' is nearly car-free and has good public transport, above-average bicycle parking and only 106 car parking spaces for people with disabilities or retail tenants (e.g. bakery employees). Residents do not own cars but use the national car sharing scheme or choose

*(Contd. on page 45)*

# LEGAL COLUMN\*

IN THE SUPREME COURT OF INDIA  
(BEFORE THE HON'BLE JUSTICE MADAN B.LOKUR AND DEEPAK GUPTA JJ)

**The Greater Mumbai Cooperative Bank Ltd.**

..... Appellant

Vs.

**Mr. Nagaraj Ganeshmal Jain & Others**

..... Respondents

(CIVIL APPEAL NOS. 009777-009778 OF 2017  
ARISING OUT OF SLP (C) NOS. 28064-28065 OF 2014)

**DECIDED ON 26TH JULY, 2017**

## GENERAL

Focusing on the fallacy of the findings of the Bombay High Court in rejecting the writ petition of the appellant bank and setting aside the attachment order and directing further the appellant to admit the first respondent as the member of the New Shrinath Housing Cooperative Housing Society [for easy reference the society] the appellant has taken the civil appeal to Supreme Court. The centripetal issue that has stemmed in this appeal is that there can be no transfer of any right, title or interest in any immovable property except by way of a registered document.

## FACTS

Parties are entangled in several rounds of litigation. The facts compendiously, as are sufficing to enable to appreciate the controversy involved, leading to this appeal, are that the suit property was owned by Shri Dhillon P. Shah. He along with his wife was director of a company. The Greater Mumbai Cooperative Bank Ltd., (for short the bank) the appellant herein, granted cash credit to the company on the strength of the guarantee given by Shri Shah and his wife. When the company committed default in repayment of the loan, the bank proceeded against the property and guarantors. The Assistant Registrar of Cooperative Societies issued an attachment order, which was served on the guarantors. The guarantors challenged the attachment proceedings before various fora, but never claimed that the suit property was sold or transferred. For the first time, the first respondent claimed ownership of the suit property and applied for membership in the society. The society rejected the request of the first respondent and informed him that the society was not aware of the transfer of ownership of the suit property and the said property was already attached by the bank.

Castigating the attachment order the first respondent filed objections under Rule 107 (19)(c) of the Maharashtra Cooperative Societies Rules, 1961 on the ground that he has purchased the suit property and was in its possession. The refusal of his membership was also challenged.

The Deputy Registrar allowed the appeal of the first respondent and directed the society to admit him as a member. In these proceedings, the bank was not a party. The decision was taken on revision application by the bank before the Divisional Joint Registrar. The bank succeeded in its attempt. It was also found that in the documents purportedly signed by Shri Shah against the first respondent, the signature of Shri Shah was not genuine. Thereafter the first respondent filed a revision petition which was stood allowed. The bank's challenge on the outcome of revision petition, before the High Court ended in vain and hence the case came up before the Apex Court.

The High Court brushed aside the objection of the bank that no right, title or interest in the suit property could have been transferred by the said agreement and held that the agreement of sale was executed by Shri Shah much earlier than the attachment order and hence the attachment order was not valid,.

## ISSUE

The two issues that pronouncedly emanate in the appeal were whether the High Court was justified in accepting the claim of the respondent on the ownership of the suit property and in rejecting the claim of the appellant and whether the assert of membership of the first respondent was valid.

Immoveable property can be transferred only by a registered document. There can be no transfer of any

\* Compiled by : R. Muralidharan, Puducherry Civil Service Officer (Retd.) & Director, Catalyst (The Training People).



right, title or interest in any immovable property except by way of a registered document. Formidable support to this can be found in the judgment in *Suraj Lamp & Industries (P) Ltd. Vs. State of Haryana, (2012) 1 SCC 656*, where it was held that a transfer of immovable property by way of sale can only be by a deed of conveyance (sale deed). In the absence of a deed of conveyance (duly stamped and registered as required by law), no right, title or interest in an immovable property can be transferred. An agreement to sell which is not a registered deed of conveyance would not meet the requirements of Section 54 and 55 of the Transfer of Property Act. With respect to Section 53A of the Transfer of Property Act, it is well settled that the same can only be used as a defence in proceedings initiated by the transferor or by any person claiming under him.

The very foundation of the case of the first respondent i.e. agreement to sell was doubtful. The original document was not filed. The guarantors never disclosed that the suit property had been sold by them to the first respondent.

The first respondent never claimed the ownership during the life time of Shri Shah. It is evident that with a view to wriggle out the recovery proceedings after the death of Shri Shah the documents were fabricated.

### HELD

The revisional Court and the High Court fell in error in allowing the claim of the first respondent. Consequently and for the reasons alluded, the appeals were allowed and the order of the High Court and the revisional/appellate authority accepting the claim of the first respondent were set to naught. He has no right, title or interest in the suit property. The first respondent's aver for membership in the society was unsustainable and hence rejected. In fine, the bank succeeded in attachment of the suit property and refusing membership of the first respondent to the society.

Note : Please write to NCHF Secretariat for copy of above judgment, if required.



## ಭಟ್ಟಳ ಅರ್ಬನ್ ಕೋ-ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್ Bhatkal Urban Co-operative Bank Ltd.

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# SNIPPETS

## 64TH ALL INDIA COOPERATIVE WEEK

Like previous years, All India Cooperative Week, 64th in the series, will commence on 14th November, 2017. This year the main theme of the Cooperative Week is **“Empowering People through digitalization of Cooperatives”**.

Keeping in view the trends in cooperative movement and observations at various cooperative forums from time to time, the National Cooperative Union of India (NCUI) has decided the nomenclature and various days during Cooperative Week have been earmarked for celebration as under:

- 14.11.2017 : Good Governance and Professionalisation through Cooperatives.
- 15.11.2017 : Cooperatives: Producers to Consumers.
- 16.11.2016 : Enabling Legislation for Cooperative Development.
- 17.11.2017 : Public-Private-Cooperative Partnership.
- 18.11.2017 : Role of Cooperatives in Financial inclusion through Technology Awareness and Cashless Payments.
- 19.11.2017 : Cooperatives for Disadvantageous and Economically Weaker Sections.
- 20.11.2017 : Cooperatives as a Key Partner for Skill Development

The Apex Cooperative Housing Federations and housing cooperatives should celebrate the Cooperative Week in a befitting manner during 14-20th November, 2017.

### TBMLC STUDENTS VISITS NCHF SECRETARIAT

A Group of 17 Final Year Students of M.Com (Cooperative Management)/B.Com (Cooperation) from Tranquebar Bishop Manikam Lutheran College (TBMLC), Porayar, Nagapattinam District, Tamil Nadu made an observation study visit to NCHF Secretariat at New Delhi on 4th September, 2017 as part of their practical training in various types of cooperatives at State and National level.

Shri N.S. Mehara, Chief Executive, NCHF welcomed the Group and briefed them about the objectives, functioning and achievements of NCHF, member State level Apex Cooperative Housing Federations (ACHFs) and primary housing cooperatives.

The above group was accompanied by faculty member



A Group Photograph of the Students of M.Com (Cooperative Management)/B.Com (Cooperation) from Tranquebar Bishop Manikam Lutheran College at NCHF Secretariat on 04.09.2017 with Shri N.S. Mehara, Chief Executive, NCHF

namely Dr. W. Raja Solomon, Assistant Professor, Department of Cooperation, TBMLC.

A video film on ‘Housing for All- Cooperative Housing in India’ was screened before the Group and suitable literature was also provided to the Students. Dr. Solomon thanked NCHF for hosting the Study Visit.

### MAHARASHTRA LAUNCHES POLICY FOR SOLAR ENERGY

The Government of Maharashtra has approved an energy policy that seeks to provide sops for generating solar power and encourage public and private entities to tap this renewable source of electricity in a huge manner.

The State Cabinet has cleared the solar off-grid policy which aims to save at least 500 MW in the next five years. Urban civic bodies and sanctioning authorities have been asked to change Development Control Rules and ensure that permission for construction is granted to only those buildings which give undertaking to set up solar water heater panels. The Rules will be applicable for the Government colonies, Adivasi Ashram Shala (residential schools) and new private buildings all over the State.

Chandrashekhar Bawankule, Minister for New and Renewable Energy, said, “We aim to save at least 500 MW in the next five years through implementation of the new policy.” He added, “Under the policy, over the next five years, Rs. 2,682 crore will be given as subsidy to Government offices and people living below poverty line.” “The Government will provide 100 per cent subsidy to Government and Semi-Government offices (for setting up solar power units), while for private sector it will be 15 per cent subsidy. The administration will promote use of solar

electric powered pumps (for domestic and farm use), water heaters, steam cooking system, and electricity generating plants based on bio-waste.”

An expert committee of consultants will help in drawing project plans, financial closure and setting up rooftop solar panels under the Government scheme,” he added.

*(BUILDERS' FRIEND, AUGUST, 2017)*

## **NCUI SINGS MoU WITH GUJARAT VIDYAPITH**

The National Cooperative Union of India (NCUI) has recently signed an MoU with Centre for Studies in Rural Management (CSR) of Gujarat Vidyapith, Ahmedabad for conducting Diploma in Cooperative Management from the year 2017. On signing of this historic MoU, the Vice Chancellor of Gujarat Vidyapith said through this MoU, NCUI has supported the work of Mahatma Gandhi in a true spirit. Gujarat Vidyapith was founded by Mahatma Gandhi and the MoU was signed in the centenary Year of Mahatma Gandhi's first Satyagraha at Champaran and Kheda in 1917.

Under the MoU, NCUI and Gujarat Vidyapith will make joint efforts towards raising awareness of students about cooperative ideology, thoughts etc. by imparting them management skills based on cooperative concept. This will open the avenues of job opportunities for the students, and inspire them to work for the cause of helpless and downtrodden sections of the society. It will also equip the students with various soft skills related to leadership, communication, team building, decision making etc.

*(THE COOPERATOR, JULY, 2017)*

## **MUMBAI'S HOUSING SOCIETY MOVES TOWARDS SOLAR ENERGY**

Setting an example for others in environment protection, a cooperative housing society of Mumbai is setting exemplary example for environment protection by setting up solar panels on rooftops. Mahim's Vailankani Housing Society at Mary Nagar which has been recycling waste for the past six years, has now installed solar panels on their rooftop. Moving towards renewable form of energy will help this society to save rupees three lakh every year for electricity bills.

To reduce the carbon footprint, the society has installed a solar power panel with a capacity of 10 kilowatt (kW). The power generated by the panels is being used to light up common areas (lobbies, staircases). The whole project has been set up at a cost of Rs. 7.5 lakh. The residents have estimated that their monthly electricity bill which comes to Rs 55,000 will be reduced by Rs. 28,000. It is one of first housing complexes in Mahim to use solar power to meet part of their energy needs.

“We are glad that Mumbaiites are participating in the Central and State Government's mission to harness clean energy from the sun and scale up the use of solar power to more than 10% of total energy supply in the next five years,” said a senior BMC official. The buildings also have a net-metering system, which allows surplus power generated by solar panels to be exported back to the grid.

At the end of a financial year, the society will be charged by the electrical power supplier only for the “net usage”. The housing society has been recycling kitchen and garden waste through composting for the past six years. They have managed to save 2.19 lakh kg of organic waste from reaching the city's overburdened landfills and generated almost three tonnes of manure. The residents have created four concrete compost pits located at one end of the complex where 10 kg of daily wet waste (vegetable, kitchen discards) is dumped.

*(BUILDERS' FRIEND, AUGUST, 2017)*

## **ODISHA TO GRANT LAND RIGHTS TO URBAN SLUM DWELLERS**

Odisha Government has taken a decision to grant land rights to the slum dwellers living in Municipal Councils and Notified Area Councils of the State and property rights to those living in Municipal Corporation areas.

The State Cabinet has approved promulgation of two Ordinances for assigning land rights or property rights to the identified slum dwellers for redevelopment, rehabilitation and upgradation of slums. “As far as practicable, efforts will be made to provide these rights on an in situ basis. The urban poor in slums will get land rights for residential use, that are heritable, mortgageable and non-transferable,” said Chief Minister Shri Naveen Patnaik.

Shri Patnaik, who presided over the Cabinet meeting, said that in Corporation areas, limited transferable rights will be given to the slum dwellers. The Government is also fast tracking civic infrastructure and improving living conditions for slum dwellers, he added.

The Chief Minister said that the Cabinet meeting was dedicated to the people who were lifeline of our cities and towns, but the fear of eviction coupled with harassment is always in their mind. “They are the silent ones who keep our homes secure and comfortable. It is because of their sacrifice and hard work that the kitchens run, the gardens bloom, the city breathes and we feel secure,” he observed.

Stating that it has been the persistent effort of his Government to bring about growth that is inclusive and empowering, Shri Patnaik said the decision to grant land rights to slum dwellers “will be a landmark step in this regard – setting a benchmark in the entire country”.

*(THE HINDU, 9TH AUGUST, 2017)*

## **CAPITAL GAINS CAN BE INVESTED MORE THAN ONCE FOR NEW HOUSE**

The Income-Tax Appellate Tribunal (ITAT) has held that a taxpayer can invest capital gains for the second or third time towards the same 'new' house property. Tax benefits cannot be denied on this ground, provided the cost of the new house is within capital gains that have arisen to the taxpayer. ITAT also held that as the new property was under construction, it cannot be counted towards the number of houses already owned by the taxpayer.

Various provisions of the Income-Tax (I-T) Act grant a tax benefit, where long-term capital gains (LTCGs) arising out of the sale of certain assets are invested in acquiring a new house property. To the extent of investment in the new property, the taxable component of LTCGs is reduced, which results in lower I-T outgo. But if the taxpayer owns more than one house, other than the 'new' residential property, on the date of transfer of the original assets, the I-T benefit is not available.

It is not uncommon for taxpayers to sell more than one asset to buy a larger accommodation or purchase a more expensive one. ITAT Delhi Bench's recent decision will support I-T deduction claims of taxpayers. "ITAT has rightly held that the new house was not complete, so it could not be regarded as a house already 'owned' by the taxpayer. Also, there is no bar on claim on exemption of more than one capital gain in respect of investment in one house, which ITAT upheld. The only aspect taxpayers need to keep in mind is meeting timelines for acquisition of the new house," said Gautam Nayak, tax partner at CNK & Associates.

This case decided by ITAT relates to section 54F, which provides for I-T deduction where LTCGs arising from sale of non-residential property are invested to acquire a new house property. Tax experts said the same tenet will apply to section 54 too, which covers investment of LTCGs arising from sale of a residential property in another house property. LTCGs arise where property held for more than three years is sold for a profit.

Mohinder Kumar Jain, whose case was heard by ITAT, had sold five properties and invested the LTCGs, for construction of a house at Mehendi Farm. He claimed a deduction of Rs 1.59 crore under section 54F in his I-T returns for 2010-11.

The I-T official disputed this claim and said a deduction of Rs 47.84 lakh had been claimed earlier by Jain under section 54F for construction of the same house at Mehendi Farm. This claim had been allowed by the I-T authorities for 2008-09. The I-T official contended that on the date of sale of these five properties, Jain owned more than one residential house (at Vasant Vihar and the property under

construction). Thus, he denied the I-T benefit that was sought by the taxpayer. When the dispute reached ITAT, it decided in favour of the taxpayer. (THE TIMES OF INDIA, 17TH AUGUST, 2017)

## **90% OF VILLAGERS HAVE ACCESS TO TOILETS**

More than nine out of every 10 households having access to toilets use them in rural areas and little over 62% of rural homes have individual toilets, according to a Government-sponsored survey. The usage of toilets is 100% in five States including Haryana, Himachal Pradesh and Kerala.

The sample survey conducted by Quality Council of India (QCI) covering 4,626 villages and 1.4 lakh households between May and June, 2017 has decimated the myth that people don't use toilets after building them. "Such high usage of toilets shows how there is huge change in people's behaviour. Usage of toilets also mean people are maintaining them," said Drinking Water and Sanitation Secretary, Government of India.

Launching the report, the Union Minister for Drinking Water and Sanitation said the toilet coverage has increased to 66.3% from only 38.7% in October 2014 when Swachh Bharat Mission was launched. He added Government would achieve the target of making the entire country open defecation free (ODF) by October 2019. According to the survey, 89% per cent households in rural areas across the country had no litter around their premises and 93% had no stagnant waste water.

The survey shows how the Government needs to fix the problem in Uttar Pradesh, Bihar, Odisha and Jharkhand, which have more than 50% share of households that still do not have toilets. (THE TIMES OF INDIA, 9TH AUGUST, 2017)

## **CENTRE OPEN TO CHANGES IN RERA WITHOUT DILUTING IT**

The Housing and Urban Affairs Ministry is open to make certain changes in the real estate regulation Rules for effective implementation of the law without diluting the core features aimed to protect consumers. Sources said different stakeholders including from the State Governments and regulatory authorities have sought clarity in respect of some provisions of RERA.

These include the definition of carpet area, enforcement of liability for workmanship and structural deficiencies, applicability of promoter in cooperative housing societies and the role of regulators in enforcing penalties.

These issues were discussed at a review meeting chaired by Housing and Urban Affairs Secretary Shri Durga Shanker Mishra. "The Secretary directed the officials



concerned to examine in detail the veracity of difficulties and the possibility of addressing them under 'clause for removing difficulties' as provisioned in the RERA," a Government official said. According to the Ministry, 25 States and Union Territories have notified Real Estate Rules under the Act.

(THE TIMES OF INDIA, 31ST AUGUST, 2017)

## सोसायटी ने शुरू किया कंपोस्ट बनाना

डीडीए और एमसीडी अपने पार्कों में बने कंपोस्ट पिट का प्रयोग सही तरीके से नहीं कर पा रहे हैं। मगर, मयूर विहार फेज-1 की सोसायटी ने इसे लेकर एक अनूठी पहल की है। सीजीएचएस सोसायटी यूनाइटेड इंडिया अपार्टमेंट ने अपनी सोसायटी के अंदर 8 पिट तैयार किए हैं। अब इस सोसायटी को केमिकल से मुक्त ग्रीनरी मिल रही है। आसपास की 5 से 6 सोसायटी भी इसे शुरू करने की तैयारी कर रही हैं।

इस पहल के बाद सोसायटी का खाद पर होने वाला खर्च लगभग खत्म हो गया है। दूसरा बड़ा फायदा यह हुआ है कि इस सोसायटी से निकलने वाले कचरे में भी 50 पर्सेंट की कमी आई है। दिल्ली में कचरा एक बड़ी समस्या है। दिल्ली की लगभग हर लैंडफिल साइट क्षमता से अधिक भर चुकी है। ऐसे में यह कदम छोटा जरूर है, लेकिन काफी कारगर है। सोसायटी के करीब 170 घरों से अब किचन वेस्ट बाहर नहीं जाता, बल्कि उससे खाद तैयार होती है और यह खाद सोसायटी के गार्डन में इस्तेमाल हो रही है।

इस पहल की शुरुआत करने वाले सोसायटी के प्रेजिडेंट पुरुषोत्तम भट्ट ने बताया, वो 1985 तक रोहिणी सेक्टर में रहे। वहां उनका घर एक पार्क के सामने था। पार्क में अक्सर फंक्शन होते थे और अगले दिन पार्क गंदगी में भर जाता था। उन्होंने एक डीडीए इंजीनियर की मदद से यह उपाय किया था। इसके बाद वे 2011 में यहां शिफ्ट हुए। यहां भी वही हाल था। उन्होंने बताया कि कचरा एक कूड़े घर में डाला जाता था। लेकिन कूड़े घर के आसपास की बदबू लोगों के लिये समस्या थी। पिछले साल इस सोसायटी में इसे शुरू किया गया।

प्रेजिडेंट ने बताया कि सोसायटी में ग्रीनरी काफी अधिक है। बाउंड्री वॉल के चारों तरफ छोटी क्यारियां हैं। यह करीब 3 से 3.50 फीट की हैं। इन्हीं क्यारियों में यह गड्डे किए गए हैं। इनकी गहराई चार से पांच फीट है। लंबाई आठ

फुट और तीन फुट चौड़ाई है। ऐसे 8 गड्डे बनाए गए हैं। इन गड्डों में 3 फुट तक कचरा भरते हैं। इनमें सोसायटी का किचन वेस्ट तीन से चार फुट तक भरा जाता है। इसके बाद इसमें तीन से चार इंच गोबर भरा जाता है। करीब सवा इंच कचरे की लेयर भरकर इसे मिट्टी से भर दिया जाता है। इस तरह से बदबू बाहर नहीं आती और खाद करीब 120 दिन में तैयार हो जाती है।

120 दिन के बाद एक गड्डे से खाद निकालकर पार्क में उसे डाला जाता है। इस गड्डे को दोबारा किचन वेस्ट से भर दिया जाता है। इसके बाद जरूरत पड़ने पर दूसरे गड्डे से खाद निकाला जाता है। उसे भी दोबारा भर दिया जाता है। इस प्रक्रिया से गार्डन के लिये खाद खरीदने की जरूरत नहीं पड़ती। पहले साल में खाद खरीदने पर 10,000 से 20,000 रुपये खर्च था। अब सिर्फ 3000 रुपये में गोबर की ट्रॉली खरीदकर सोसायटी खाद का पूरा पैसा बचा रही है।

(नवभारत टाइम्स, 21 अगस्त, 2017)

## सस्ते घर का सपना

शहरी इलाकों में लोगों को सस्ता घर उपलब्ध कराने के लिये नीति आयोग ने अपना एक्शन एजेंडा तैयार कर लिया है। आयोग का मानना है कि स्टांप ड्यूटी घटाकर और फ्लोर एरिया बढ़ाकर ऐसा किया जा सकता है। आयोग ने 'तीन वर्षीय एक्शन एजेंडा 2017-18 से 2019-20' के तहत केन्द्र सरकार को अपनी सिफारिशें सौंप दी हैं। नीति आयोग की एक सिफारिश यह भी है कि केन्द्र और राज्य सरकारों की जो जमीनें शहरी इलाकों में बेकार पड़ी हैं, या जो अवैध कब्जे की शिकार हैं, उन्हें भी सस्ते आवास के लिये छोड़ा जाना चाहिए। सरकारी दायरे में ऐसे उपायों पर पिछले कई महीनों से मंथन चल रहा है। अंततः इन सिफारिशों को केन्द्रीय वित्त मंत्री ने जारी कर दिया है। दरअसल शहरी क्षेत्रों में कम कीमत के मकान उपलब्ध कराना सरकार के लिये एक चुनौती बना हुआ है। अलग-अलग राज्यों में स्टांप ड्यूटी की दरें अलग-अलग हैं लेकिन औसतन यह देश भर में 6 से 8 फीसद के बीच है। राज्य सरकारों का कहना है कि इसमें कमी लाने से उनके खजाने पर बुरा असर पड़ेगा। लेकिन नीति आयोग का मानना है कि स्टांप ड्यूटी कम होने से राजस्व में कमी नहीं आती। लोग खरीदे जा रहे मकान की पूरी कीमत इसलिये नहीं दिखाते कि स्टांप ड्यूटी कम लगेगी। इससे कालेधन को बढ़ावा मिलता है। नीति आयोग का मानना है

## एनसीएचएफ कार्यालय में हिन्दी पखवाड़ा

भारत सरकार, आवासन और शहरी कार्य मंत्रालय के निर्देशानुसार भारतीय राष्ट्रीय सहकारी आवास संघ (एनसीएचएफ) द्वारा संघ की राजभाषा हिन्दी की नीति का सुचारू रूप से कार्यान्वयन सुनिश्चित करने और कर्मचारियों को कामकाज में अधिकाधिक हिन्दी का प्रयोग करने में प्रोत्साहन देने और प्रेरित करने के लिए 01 सितम्बर, 2017 से 15 सितम्बर, 2017 तक एनसीएचएफ कार्यालय में हिन्दी पखवाड़ा के रूप में मनाया गया।

हिन्दी पखवाड़ा में एनसीएचएफ द्वारा 14 सितम्बर, 2017 को हिन्दी दिवस के अवसर पर एक हिन्दी कार्यशाला का आयोजन किया गया जिसका मुख्य उद्देश्य कार्यालय के कामकाज को अधिक से अधिक हिन्दी में करना, इस दिशा में यथाशीघ्र कदम उठाने एवं राजभाषा कार्यान्वयन के विभिन्न मुद्दों पर व्यवहारिक जानकारी देना था। इस कार्यशाला में एनसीएचएफ के सभी कार्मिकों ने भाग लिया।

इस बैठक की अध्यक्षता एनसीएचएफ के मुख्य कार्यकारी श्री एन.एस. मेहरा द्वारा की गई। इस अवसर पर सभी कर्मचारियों को बताया गया कि हिन्दी एक सरल, सम्पन्न, लोचदार एवं आम बोलचाल की भाषा है और इसमें काम करना भी बहुत ही आसान है और सभी कर्मचारियों को कहा गया कि राजभाषा विभाग द्वारा निर्धारित लक्ष्य को पाने के लिए अपना अधिक से अधिक कार्य हिन्दी में ही करें और हिन्दी में हस्ताक्षर करें, हिन्दी पत्रों का उत्तर हिन्दी में दें, हिन्दी भाषी राज्यों को भेजे जाने वाले लिफाफों पर पते हिन्दी में लिखें, हिन्दी प्रतियोगिताओं में भाग लें, छोटी छोटी टिप्पणियां हिन्दी में लिखने का प्रयास करें, फाइलों के ऊपर विषय हिन्दी-अंग्रेजी में लिखें और अपने सह-कर्मियों को हिन्दी में काम करने की प्रेरणा दें।

कि फ्लोर एरिया बढ़ा देने से बिल्डरों को भी कुछ राहत मिलेगी, जिसका उपयोग मकानों की कीमत गिराने में किया जा सकता है। देखने वाली बात होगी कि इन सिफारिशों को अमल में लाने से हाउसिंग और रीयल एस्टेट बिजनेस में कुछ हलचल आती है या नहीं। घर-दफ्तर की आसमान छूती कीमतों ने मध्यम वर्ग को भी जिस तरह इनकी खरीद-फरोख्त से दूर कर दिया है, उसे देखते हुए सरकार की ओर से कोई बड़ी पहल जरूरी है। ब्याज दरों में कटौती और रेरा कानून का लागू होना पहले से ही सुस्ती के शिकार इस सेक्टर को नोटबंदी और जीएसटी से लगे झटकों की भरपाई नहीं कर पाया है। इतना तय है कि भवन निर्माण क्षेत्र में सक्रियता बढ़ाए बगैर भारतीय अर्थव्यवस्था में आम लोगों का भरोसा नहीं लौटेगा, भले ही जीडीपी के आंकड़े कुछ भी कहानी कहते रहें।

(नवभारत टाइम्स, 28 अगस्त, 2017)

### (Contd. from page 38)

between two electric cars and a bike sharing pool owned and managed by the cooperative. Native trees and bushes improve biodiversity and one house has a vertical garden. Two communal, urban gardens and spaces for herbs are cultivated by residents.

### IS IT FINANCIALLY SUSTAINABLE?

The development is financially sustainable. It is on schedule to repay its development loans ahead of schedule. Repayment and operational costs are met by rental income. Every resident becomes a cooperative member and purchases shares. Through this, equity increases over time and the capital stock can be decreased. The development has created 150 jobs, which increases the community's wealth. Rent is charged at 20% to 30% below market levels creating a saving for those moving from market priced housing.

### WHAT IS THE SOCIAL IMPACT?

An aim of the development is to create a lively neighbourhood where people like to live, work and spend their leisure time. The development is designed for people from all social strata and of all ages. By exploring the housing needs of the future, 'More than Housing' offers space for all kinds of households, from single units, family apartments to large cluster apartments with up to 15 rooms.

The project actively approached excluded groups and supported them through activities to facilitate integration. Although the rents are already low compared to the free market, 80 of 370 apartments are additionally subsidised

by 20% by public authorities. Ten per cent of all apartments are reserved for charities and non-profit foundations that work with people with disabilities, families with immigrant backgrounds and restricted budgets or children in care.

The cooperative structure provides a framework where individuals are empowered to actively participate in and shape their community, which not only creates strong social networks but also provides a safe and appropriate environment. About 65% of the inhabitants haven't lived in cooperative housing before and have been supported in learning and participating in the democratic structures of the cooperative. With over 300 children under the age of seventeen, a large community of young adults will grow over the next decade with a deeper understanding of ecological and social sustainability and an understanding of shared housing principles. Living in a community promotes social and intercultural integration. Exchanges with your neighbours also include having to learn how to deal with conflicts.

## BARRIERS

One main barrier encountered was the complexity of the development, which was initially underestimated. To develop such a large project with five architectural practices, hundreds of specialist planners, who were asked to be innovative and a contractor under considerable cost-efficiency pressure (to keep the rents low), was a big challenge.

As a newly founded cooperative, another barrier was gathering initial funding. The help of the large and long-established cooperatives in Zurich proved to be crucial. They gave credibility to the reliability of the concept and provided the funding for the project development and their long relationships with the financial institutions and the City of Zurich helped secure low interest loans and guarantees.

## LESSONS LEARNED

Regarding the social diversity of the inhabitants, the development has a wide spread in backgrounds, income and ages but people older than 70 are underrepresented.

The development found that older people needed more time to decide and plan to move into a new community but there was financial pressure to rent all the apartments as fast as possible. They recognise now that they should have reserved more small units for older people to ensure they would have a greater chance of being part of the project. 'More than Housing' reserved a part of the site's four hectares for future developments. This can be an opportunity to adjust the design and allocation of space based on existing and future feedback.

## EVALUATION

Three separate evaluations are underway but have yet to report:

1. A three-year research programme is currently evaluating the development's contribution to the 2000 Watt society concept.
2. A three-year research programme in cooperation with the Age Foundation of Zurich is evaluating the demographic make-up of the cooperative.
3. A financial evaluation is being conducted with the main contractor Steiner AG.

## RECOGNITION

- Winner of an Urbamonde "European Community-led Housing Award" 2016 .
- Best Architects Gold Award for "Mehr als Wohnen, Haus G" .
- Winner of the Special Price Brick Award 2016 for Duplex Architects Haus A .
- Shortlisted for "Auszeichnung für gute Bauten 2011 – 2015" City of Zurich (winners yet to be announced).

There is a series of publications on the Mehr als Wohnen website (go to Medienspiegel) in German, and the project has also been captured on TV and in films .

The cooperative offers guided tours for groups and individuals. Since May 2015, more than 3,300 people have visited the site. Most of them are from Switzerland but they have had visitors from all over the world.

## TRANSFER

The establishment of 'More than Housing' was an important trigger and had a large impact on the development of the north of Zurich into a sustainable, lively new part of the city. Several construction projects started in the area, which was previously just an unattractive waste land, with similar aims and run by cooperatives or public authorities e.g. "Leutschenbach Mitte" by the City of Zurich or "Thurgauerstrasse West", a cooperation between the City and cooperatives.

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(Courtesy: Building and Social Housing Foundation)  
<https://www.bshf.org/world-habitat-awards/winners-and-finalists/more-than-housing/> ■

## सभी के लिये आवास में सीबीआरआई की भूमिका

-श्री ताहिर हुसैन\*

15 अगस्त, 1947, देश स्वतंत्र हुआ, नई जिन्दगी जीने की किरण फूटी, नई उम्मीद जगी। उस समय हमारे देश में 80 प्रतिशत जनसंख्या गांव में निवास करती थी। देश और समाज की मूलभूत आवश्यकताओं के अनुरूप अनुसंधान के लिये सरकार ने देश के कोने-कोने में अनेक शोध संस्थान खोले जिसमें से वैज्ञानिक तथा औद्योगिक अनुसंधान परिषद-केन्द्रीय भवन अनुसंधान संस्थान, रूड़की एक है, जो उच्चतर शिक्षा तथा भवन निर्माण प्रौद्योगिकी में अनुसंधान के लिये देश का प्रमुख संस्थान है। इसकी स्थापना भवनों के डिजाइनों को विभिन्न आय वर्ग के लोगों के लिये उपयुक्त प्रौद्योगिकी विकसित करने हेतु की गई थी और कहा गया था कि कम लागत व टिकाऊ आवास निर्माण का कार्य समाज विशेष की अपेक्षाओं के अनुरूप इंजीनियरिंग तथा अनुसंधान के संयुक्त उपयोग द्वारा किया जा सकता है। लगभग पांच दशक पहले भारत में अधिकतर कच्चे भवन हुआ करते थे। उन पर संस्थान ने लगभग चार दशकों तक ग्रामीण क्षेत्रों की आवासीय समस्याओं पर अनुसंधान किया। गृह निर्माण सुझाव पर विचार करने से पहले गांव में गृह निर्माण हेतु जानकारी एकत्र करने के लिये विधियां विकसित की गईं। केन्द्रीय भवन अनुसंधान संस्थान ने सारे देश के लिये छतों व दीवारों में लगने वाली भवन सामग्री की शुरूआती जानकारी प्राप्त कर उस पर मानचित्र तैयार किये।

ग्रामीण क्षेत्र के भवनों में ज्यादा से ज्यादा मिट्टी की दीवारें थीं। इसके लिये संस्थान ने जल निरोधक मिट्टी गारे का प्लास्टर तैयार किया। इसके लिये बिटुमेन को मिट्टी तेल, भूसे को सड़ा गलाकर तैयार किया। इस प्लास्टर से मिट्टी की दीवारों को लगभग 10 साल तक बचाया जा सकता है।

संस्थान ने अग्निरोधक छत बनाने की विधि पर कार्य किया। इस विधि में फूस को बांस की खपच्चियों के बीच-बीच में रखा जाता है। छप्पर के नीचे पतले गारे में बिटुमेन मिलाकर लिपाई करते हैं। इससे न आग फैलती है

और न आग सुलगती है और आग स्वयं बुझ जाती है और न ही छप्परों पर आंधी तूफान का कोई प्रभाव पड़ता है। संस्थान ने गेहूं, चावल रखने के लिये कुठलों पर भी कार्य किया। चूंकि घर के अन्दर चूल्हे व दीमक के कारण अनाज व चावल आदि में कीड़ा लग जाता था, इसलिये संस्थान ने कई प्रकार के उन्नत कुठलों (भूमि के अन्दर व ऊपर) के नमूने बनाए।

संस्थान ने कम कीमत के शौचालयों पर कार्य किया। गांव में मल की निकासी हेतु जमीन में पड़ने वाली सीवर पाइप तथा सेप्टिक टैंक असम्भव था। नगरों में फ्लैश विधि का शौचालय गांव में पानी की कमी के कारण उचित नहीं था। ग्रामीण क्षेत्रों में गन्दगी का मुख्य कारण मल का उचित निपटान न होना भी है। जिसके कारण बीमारी का खतरा बना रहता है। ग्रामवासी खुले खेत, मैदानों, रजबाहों तथा तालाब के किनारे मलमूत्र का त्याग करते हैं, फिर वह जल के साथ घर तक पहुंच जाता है।

संस्थान ने गहन परीक्षणों के आधार पर एक सुगम शौचालय विकसित किया। इसे दो गोल या चौकोर गड्ढे बनाकर शौचालय से जोड़ दिया जाता है। ऐसी शीट के शौचालय जिसमें स्वयं पानी के उपयोग से सफाई की जाती है, मल गड्ढों में इकट्ठी हो जाती है। पूरा डायजेस्ट होने पर बन्द कर दिया जाता है। इस विधि का देश में बहुत उपयोग हुआ।

संस्थान ने छत के लिये नारियल के रंगों व लकड़ी की कतरन से छत पर लगने वाली चादरों की उत्पादन पद्धति का विकास किया जो नगर व ग्रामीण क्षेत्रों में अति प्रचलित है। संस्थान ने इसके लिये लाल मिट्टी से ईंट तथा काली कपासी रेत की मिट्टी से खपरैल विकसित की। वर्तमान में ईंटों व टाइलों के उत्पादन हेतु मिट्टी से अन्य पदार्थों को, जैसे उड़न राख मिलाकर, धान की भूसी में ईंटों, टाइलों को पकाने की विधि विकसित की।

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संस्थान ने लकड़ी और ऊष्मा के संशोधन के लिये अनुसंधान किया। बहुत ऊष्म लकड़ी जो देर व कठिनाई से सूखती थी, इसमें अधिक फटने, तिड़कने का डर होता है। इन्हें अतिशीघ्र शुष्क होने से बचना जरूरी है जैसे साल, होपिया आदि। भट्टी संशोधन की प्रमुख विशेषता है कि लकड़ी का इसमें खुली हवा से संशोधन शीघ्र तथा अतिरहित सुखाना। ऐसे बढ़े हुये अधिक तापक्रम के कारण लकड़ी की भीतरी नमी उपर सतह पर नियन्त्रण शीघ्र आ जाने से संभव हो जाता है। सापेक्ष घनता भी नियंत्रित होने से विभिन्न प्रकार की लकड़ी के अनुरूप सूखने की विधि दिशाओं पर काबू पाया जा सकता है। संशोधन भट्टियों के डिजाइन और निर्माण संबंधी कार्य से राष्ट्र को लाभ पहुंचा।

संस्थान ने स्थायित्व मिट्टी की ईंटें तथा धान की भूसी से सीमेंटीय वाइंडर का अनुसंधान करके गांव वालों को फायदा पहुंचाया। गांव में कच्चे घर बनाने में उपयोग की जाने वाली मिट्टी धूप में सुखाई जाती है तो दाब क्षमता में कमजोर व वर्षा में शीघ्र घुलने वाली होती है। विभिन्न स्थायित्व पदार्थ जैसे सीमेंट, चीनी मिल की मैली आदि को मिलकर इनकी किस्म को उन्नत किया। सीमेंट द्वारा स्थापित वाली ईंट उच्च दाब क्षमता की होती है, परन्तु पानी तथा नमी अवरोध क्षमता में क्षीज होती है बिटुमेन द्वारा स्थायित्व वाली ईंट दाब क्षमता में अधिक होती है। इसमें ईंधन की जरूरत नहीं पड़ती है।

धान की भूसी, चावल मिलों द्वारा फेंका गया अपशिष्ट पदार्थ है। इस विधि में भूसी का चूने की मैली चीनी, एसीलिटीन गैस तथा खाद के कारखानों से निकला एक अपशिष्ट पदार्थ है, मिलाकर गोले बनाकर सुखाने के बाद भट्टी में जलाते हैं। जलाने के बाद पके हुए पदार्थ को बारीक पीसते हैं। यह पदार्थ जमने वाला सीमेंटीय पदार्थ होता है जो चिनाई तथा प्लास्टर का गारा, मिट्टी की ईंटें आदि बनाने में काम आता है। इन दोनों विधियों का राष्ट्र के अन्दर बहुत प्रयोग हुआ।

इसके बाद संस्थान द्वारा दीवार बनाने की उन्नत विधि बताई गई जो इस पद्धति से पहले बाजार में उपलब्ध ईंटों की चौड़ाई तथा मोटाई में विभिन्नता होने के कारण एक तरफ साफ सुथरी तथा दूसरी तरह टेढ़ी-मेढ़ी बनती थी। इसके लिये संस्थान ने ईंट का आकार 23 सेमी X 11.5 सेमी X 7.5 सेमी किया जो आज भी प्रचलित है। फिर संस्थान ने आगे कदम

बढ़ाया तथा इन प्रचलित ईंटों के स्थान पर माड्यूलर ब्रिक बनाई गई।

पहले मकानों में प्लेन सरिये का उपयोग होता था। प्लेन सरिया छत से कंक्रीट सीमेंट को छोड़ देता था जिससे छत की आयु कम हो जाती थी। संस्थान ने इसके लिये टोर बार का डिजाइन किया जो आज भी अलग-अलग डिजाइन से कार्य कर रही है। भवनों के लिये यह विधि बहुत ही महत्वपूर्ण है।

देश के आर्थिक विकास के फलस्वरूप सामाजिक आर्थिक गतिविधियों का बढ़े-बढ़े नगरों में विकेंद्रीकरण तथा गांवों से नगरों की ओर बढ़े पैमाने पर विस्थापन हुआ और बढ़ती निर्माण गतिविधियां तथा मुश्किल से उपलब्ध उपयुक्त भूमि तथा विशेषकर महानगरों में सिविल इंजीनियरों के समाने चुनौती खड़ी कर दी। भूमि सुधार की मांग बढ़ी तथा इंजीनियरिंग संरचनाओं के निर्माण हेतु अनिवार्य बन गई। पिछले दशक के दौरान भूमि सुधार के लिये संस्थान ने नवीनतम तकनीकी विकसित की है। घटिया भार वहन क्षमता वाली भूमि जैसे समुद्र तटों के निकट समुद्री मिट्टी आदि की भी मांग बढ़ी थी। वर्तमान में ऐसी ही भूमि सुधार के लिये संस्थान ने तकनीक जैसे स्टोन, कॉलम सायलनैलिंग, डीप ग्राउटिंग डायनामिक कंसोलिडेशन्स तथा बहुत सी सम्मिलित हेतु इन तकनीकों को समय, लागत तथा प्रयास की महत्वपूर्ण बचतों को प्राप्त करने हेतु प्रयुक्त किया जा रहा है। चूंकि देश के अन्दर अलग-अलग तरह की मिट्टी है। हर जगह ईंट की नींव काम नहीं करती, चूंकि भवनों के लिये समुचित भार सहने वाली भूमि चाहिए जिससे भूमि में दरार न पड़े या धंस न सके। इसके लिये संस्थान से कमजोर व भराव वाली भूमि में सस्ते भवन निर्माण के लिये पेडस्टल पाईल का आविष्कार किया। ऐसी मिट्टी के लिये नींव को लगभग 3.5 मीटर गहराई तक रखते हैं जिससे कि मौसम के परिवर्तन के कारण भूमि में पानी की मात्रा में बदलाव से भवनों पर दुष्प्रभाव नहीं पड़ता। इस प्रकार की मिट्टी के लिये अंडर रेम्ड पाईल प्रयोग की जाती है जिससे भूमि की सतह से लगभग 3 मीटर गहराई पर बल्ब होता है, अधिक ऊंची बिल्डिंग बनानी हो या मिट्टी ज्यादा खराब हो तो दो या तीन बल्ब भी लगा सकते हैं। शाफ्ट का व्यास निम्नतम 20 सेमी तथा बल्ब का व्यास 50 सेमी रहता है। क्षमता 8 टन की होती है। कम लागत के एक मंजिल मकान की नींव पर कम भार आता है। इन पेडस्टल पाइलों की विशेषता यह है

कि अन्य प्रचलित नींव की अपेक्षा सस्ती होने के साथ-साथ सरल भी है और शीघ्र बनाई जा सकती हैं। खुदाई नहीं करनी पड़ती। चक्रवात से प्रभावित हुए परिवारों के पुनर्वास के लिये लगभग 1000 आवासों के निर्माण में नींव के लिये पेडस्टल पाईल लगाई गई थी। इस विधि का उपयोग आजकल बहुत चल रहा है।

पहाड़ी क्षेत्रों में जैसे पत्थर, सीमेंट, सरियों आदि का कठिन आवागमन था। इसके लिये केन्द्रीय भवन अनुसंधान संस्थान द्वारा विशेष आधुनिक निर्माण पद्धति अपनाई गई जिसमें पत्थर व लकड़ी दो प्रमुख भवन निर्माण सामग्री का उपयोग किया। दो खंडों के मकान, नीचे का खंड पशुओं के लिये तथा ऊपर का खंड रहने के लिये पहाड़ों पर ईंटें महंगी पड़ती थीं तो संस्थान ने सीसी ब्लॉक डिजाइन किए जिससे पहाड़ पर ईंट बना ली जाती है।

संस्थान ने ग्रामीण स्कूल, नवोदय विद्यालय, सर्व शिक्षा अभियान तथा स्वास्थ्य सुरक्षा केन्द्रों के लिये कार्य किया। संस्थान ने अनुमानित 3000 पाठशालाएं 1000 स्वास्थ्य सुरक्षा केन्द्रों का उत्तर प्रदेश के ग्रामीण क्षेत्रों में निर्माण कराया और इन भवनों के लिये लकड़ी व लोहे के नालीदार ढांचों को दूरदराज के इलाकों के लिये विकसित किया। इसमें विशेषता यह रही कि संस्थान ने तकनीकी निर्देश एवं परियोजना का आयोजन निर्माण का भार खुद उठाया। लेकिन पूरे देश के लिये नवोदय विद्यालय व सर्वशिक्षा अभियान स्कूल के अलग-अलग क्षेत्रों के डिजाइन वहां की मिट्टी व जलवायु के हिसाब से किए। इनके डिजाइन पर संस्थान के लगभग 100 कर्मचारियों ने लगभग 10 साल कार्य किया। यह राष्ट्र की उन्नति में अच्छा योगदान था।

संस्थान ने ग्री फ़ैब्रिकेटेड ब्रिक पेनल सिस्टम का विकास किया। चूंकि दो-तीन मंजिल के बाद बिल्डिंग की सेटिंग में बहुत दिक्कत का सामना करना पड़ता था, इस पद्धति में दीवारों के लिये सरिया रहित पट्टिकाएं तथा छत पर लगाने की सरिया युक्त पट्टिकाएं बनाई। इन परिस्थितियों को बराबर-बराबर रखकर जोड़ों में सीमेंट कंक्रीट से भर दिया जाता है। छत की पट्टिकाओं को कड़ियों के ऊपर रखा जाता है। इस पद्धति को अपने देश में सस्ते आवासों तथा विकसित देशों में आंशिक फेरबदल करके बड़ी संख्या में अपनाया जा चुका है।

देश में भवनों की बढ़ती हुई मांग को पूरा करने के लिये अलग-अलग प्रतिष्ठान जैसे केन्द्रीय लोक निर्माण विभाग, राज्य लोक निर्माण विभाग, आवास विकास परिषद, निजी क्षेत्रों द्वारा भवन निर्माण में बहुत सी योजनाएं चलती रहती हैं। अक्सर पाया जाता था कि उनके द्वारा बने भवनों का निर्माण दोष/चर्चा का विषय बना रहता था। इस पर संस्थान ने क्वालिटी कंट्रोल चैक करके राष्ट्र हित में कार्य किया।

संस्थान ने बहु ब्लेंड सीमेंट का नवीन प्रतिपादन किया था। यह सीमेंट उपयोगिता व लाभ, कम पारगम्यता, प्रारम्भ में ही उच्च सामर्थ्य, सस्ता, निर्माण में कम ऊर्जा की आवश्यकता होती है। इन बहु ब्लेंड सीमेंट का उपयोग उन सभी निर्माण कार्यों में किया जा सकता है जहां ओपीसी, पीपीसी, पीएससी उपयोग में लाए जाते हैं। विकसित देशों में सड़कों, पुलों, सभी निर्माण कार्यों में नये बहुघटक ब्लेंडेड सीमेंट का उपयोग किया जा रहा है।

ऊंचे मकानों का अनुपात बढ़ता जा रहा है। वास्तुविद इंजीनियरों को कंक्रीट संरचनाओं की मरम्मत तथा मजबूती की नई चुनौतियों का सामना करना पड़ रहा है। अब वे पहले भवनों की मजबूती के लिये कंक्रीट जैकेटिंग मॉनीटरिंग या स्टील प्लेट बोर्डिंग की जो विधियां अपनाई जाती थीं वे जटिल समस्या पैदा करने वाले भी इन तकनीकों से भवन घटक का आकार बढ़ जाता था। इससे कुल भार में वृद्धि होती है। कम्पोजिट फाइबर रैपिंग आजकल प्रयुक्त होने वाली सबसे प्रसिद्ध तकनीक है। पिछले दो दशकों से दुनिया भर में कम्पोजिट प्रौद्योगिकी और इनके अनुप्रयोगों में व्यापक प्रगति हुई है। सिविल कार्यों में फाइबर प्रचलित पॉलीमर (एफआरपी) का उपयोग अब होने लगा है।

दीमक भवनों के लिये सबसे विनाशकारी कीट है। भवनों को दीमक से बचाने के लिये शोधकर्ताओं ने अनेक विधियों का प्रयोग किया जैसे पीवीसी कोटिंग, फाइबर ग्लास, मैटल शीट, बोरिक एसिड आदि। प्रत्येक विधि के अपने गुण व दोष हैं। संस्थान ने दीमक रोधी फिजीकल बैरियर तैयार किया है जो भवनों में दीमकों के प्रवेश को प्रभावी ढंग से रोक पाने में सक्षम है। एक बार के उपचार से भवन में बैरियर क्षमता समयानुसार गुणात्मक रूप से बढ़ती है। जबकि अन्य प्रणालियों में बार-बार उपयोग या मरम्मत आदि की जरूरत पड़ती है।

संस्थान ने कई सालों से भूकम्प पर महत्वपूर्ण कार्य किया है। हिमालयी क्षेत्र में भूकम्प आते रहते हैं, इसके लिये जम्मू शहर में संस्थान ने चार भूकम्पीय स्टेशन स्थापित किए हैं तथा कॉलम व दीवारों को भूकम्परोधी अवयव लगाकर इसे सेफ करते हैं। उत्तरकाशी में भूकम्प से हानि होने पर संस्थान ने केदार कुटीर का डिजाइन तैयार किया। घर से बेहाल हुए परिवारों के लिये इस डिजाइन से बनी कुटीर दो घंटे में तैयार हो जाती है।

संस्थान ने दरवाजे, खिड़कियों की चौखटें चावल की भूसी एवं प्लास्टिक से विकसित सामग्री का उपयोग कर बनाई। यह देखने में लकड़ी जैसी हैं और प्राकृतिक लकड़ी के रूप में प्रयुक्त की जा सकती हैं। यह दीमकरोधी है।

प्लास्टर की कमी व सीलन आने से भवनों को नुकसान होता है। संस्थान ने इसके लिये हाइड्रो-फ्लोरिक एसिड संयंत्र को अपशिष्ट से विकसित किया। इस उत्पाद का उपयोग चिनाई दीवार पर अन्दर व बाहर की ओर प्लास्टर किया जा सकता है। इसकी विशेषता यह है कि जल अवशोषण, उच्च संपीडन सामर्थ्य, अग्नि अवरोधक, देखने में सुन्दर इस सामग्री का उपयोग दीवार पैनल, टाइलों आदि को बनाने में भी किया जा सकता है।

संस्थान ने भवनों के लिये तरल अग्निशमक का उत्पादन किया है। यह उत्पाद सस्ता प्राथमिक अग्नि सुरक्षा उपकरण है। यह उत्पाद 1000 वर्ग सेमी को बुझाने में 15 से 20 सेकेंड लेता है। यह ऑक्सीजन डिप्लेशन फ्लेमचेन रिएक्शन इमाहीबिशन तथा फ्लेम जोन कूलिंग बाई लीवरिंग फ्लेम टैम्प्रेचर के सिद्धान्त पर कार्य करता है। यह उत्पाद कम लागत का है। इसे बोतलों में भरकर घर में रखा जा सकता है।

संस्थान ने पेंट के लिये इकोफ्रेंडली एंटी फंगल एडिटिव बनाया जो यूकिलिप्टिस तथा पेपरमिंट के पौधों के सगंध तेलों से बनाया गया है। यह मकान में रहने वालों के लिये हानिकारक नहीं है। इसे पेंट में एक प्रतिशत मिलाने की सिफारिश की जाती है।

हमारा देश विकसित देश की श्रेणी में आ रहा है। इसलिए संस्थान आज के समय अनुसार अपना मिशन आपदा न्यूनीकरण के साथ-साथ नियोजन, नीवों, निर्माण समस्याओं के

समाधान में कम लागत निर्माण में उत्पादकता भवन उद्योगों को सहायता प्रदान करके राष्ट्र का नवीनीकरण करने में निम्न मुख्य कार्य कर रहा है।

- भवन सामग्रियों में लकड़ी का विकल्प
- भवनों को कीटों आदि से बचाना
- नैनो टेक्नोलॉजी
- भवन सामग्री उद्योगों में पर्यावरणीय संरक्षण
- भूकम्प बहुल क्षेत्रों में तत्काल अस्थायी व स्थायी आश्रय
- आपदा का पता लगाना व सरंचना को आपदा के प्रति मजबूती प्रदान करना
- भवन शमन
- आर्थिक रूप से कमजोर वर्गों के लिये कम लागत के मकान
- ग्रीन हाउस बिल्डिंग का विकास
- राष्ट्र में आवास संबंधी होने वाली किसी भी प्रकार की दिक्कतों को दूर करने के लिये संस्थान हमेशा तत्पर है।

(साभार : निर्माणिका 2016-17)

## मेरे सपनों का भारत

मैं ऐसे भारत के लिए कोशिश करूंगा, जिसमें गरीब से गरीब आदमी भी यह महसूस करे कि यह उसका देश है, जिसके निर्माण में उसकी आवाज का महत्व है। मैं ऐसे भारत के लिए कोशिश करूंगा, जिसमें ऊँच-नीच का कोई भेद न हो। जातियां मिलजुल कर रहती हों। ऐसे भारत में अस्पृश्यता व शराब तथा नशीली चीजों के अनिष्टों के लिए कोई स्थान न होगा। उसमें स्त्रियों को पुरुषों के समान अधिकार मिलेंगे। सारी दुनिया से हमारा संबंध शांति और भाईचारे का होगा। यह है मेरे सपनों का भारत।

**-मोहनदास करमचंद गांधी**

## गांधी और सहकारिता

-आलोक कुमार

यह महात्मा गांधी के चम्पारण सत्याग्रह का शताब्दी वर्ष है। सूदूर चम्पारण में निल्हे कोठी के किसानों को अंग्रेजों ने व्यापार की सफलता के लिये दास बना रखा था। अप्रैल 1917 में गांधी ने मोतिहारी पहुंचकर किसानों के दासता की मुक्ति का बिगुल फूँका। उसकी धमक से अपराजेय अंग्रेजों की सल्तनत हिल गई। आखिरकार चम्पारण सत्याग्रह के तीस वर्ष बाद अंग्रेजों को बोरिया बिस्तर बांधकर जाने को विवश होना पड़ा। सत्याग्रहों की सबलता और आत्मप्रयोगों के आधार पर महात्मा गांधी ने आजाद भारत को आत्मनिर्भर बनाने का सपना बुना था। उनमें सहकारी उद्यमिता प्रमुख था। वह भारत को सक्षम एवं स्वावलंबी देखना चाहते थे। उन्हें पता था कि गांवों के स्वभाव में आपसी तालमेल है। सहयोगी चरित्र है। इसलिए ग्रामीणों के बीच सहकारी उद्यमिता का प्रसार आसान है। उन्होंने गांवों का विकास सहकारिता से करने की पैरवी की थी। राष्ट्रपिता के सहकारिता से प्रेम का नतीजा यह रहा कि आजादी के बाद खाली हुए उनके ज्यादातर अनुयायियों ने गुजरात और महाराष्ट्र में सहकारी आंदोलन का दामन थाम लिया। यही काम पंजाब के किसानों ने भी किया और फिर यह पूरे देश में फैलता गया। गांधीजी ने भारतीय समाज और गांवों का अध्ययन सूक्ष्मता से किया था और पाया था कि सहकारिता उनके सादगी वाले प्रयोग के ज्यादा करीब है।

दरअसल, सहकारी उद्यमिता का ध्येय लाभ कमाने के साथ समतामूलक समाज की स्थापना रहा है। सहकारी उद्यमिता का लाभांश भागीदारों के बीच एक निश्चित अनुपात में बांटे जाने की सुनिश्चितता रहती है। इसका मालिकाना हक किसी एक या सीमित व्यक्तियों तक बंधा नहीं रहता है। यह लोकतांत्रिक मूल्यों से चलता है। मसलन किसी सहकारी उपक्रम में बड़े से बड़े अंशधारक यानी निवेशकर्ता के पास सबके समान एक ही वोट का अधिकार होता है। जबकि मालिकाना हक वाले अन्य उद्यमी व्यवस्थाओं में एक अथवा सीमित संख्या के मालिकों तक ही सीमित होता है। सहकारिता की इन्ही खूबियों की वजह से वर्ष 2012 में 97वां

संविधान संशोधन किया गया। इसमें सहकारिता को भारतीयों के मौलिक अधिकार में शामिल कर लिया गया है।

महात्मा गांधी के सपनों के अनुरूप आज भारत भी दुनिया के प्रमुख सहकारी देशों में शामिल है। भारत में सहकारी उपक्रमों की संख्या आठ लाख तैंतीस हजार है। सहकारी संस्थाएं प्राथमिक कृषि समिति से लेकर दुग्ध व उर्वरक उत्पादन, विनिर्माण, वितरण और विपणन के जैसे सैंकड़ों कारोबार में सक्रिय हैं। इसके जरिए लोगों को व्यापक रोजगार मिल रहा है। बेरोजगारी आने वाले दिनों में बड़ी समस्या बनने जा रही है। अगर सहकारी संस्थाएं सहभागिता को विकसित करके रोजगार की समस्या का समाधान कर रही हैं। इसका नतीजा है कि लघु व सूक्ष्म उद्योग के लिये चलने वाली खादी ग्रामोद्योग जैसी संस्थाओं का मूलभूत चरित्र सहकारिता से मेल खाता है। सहकारिता की खूबियों का नतीजा है कि देश के लगभग 95 प्रतिशत गांवों में सहकारी संस्थाओं की पहुंच बनी हुई है। देश में सहकारी संघों की सर्वोच्च संस्था भारतीय राष्ट्रीय सहकारी संघ (एनसीयूआई) के मुख्य कार्यकारी श्री एन. सत्यनारायण बताते हैं कि सहकारिता के व्यापक प्रचार प्रसार और सहकारी संस्थाओं के कामकाज में आने वाली दिक्कतों को दूर करने के लिये सहकारिता को स्कूली पाठ्यक्रम में अनिवार्य रूप से शामिल किया जाना चाहिए। महात्मा गांधी के चम्पारण सत्याग्रह शताब्दी वर्ष में सरकार को इस बारे में फैसला कर लेना चाहिए।

सत्तर के दशक में हरित क्रान्ति लाने और खेतों को फसल से लहलहाने में सहकारी उद्यमिता की भूमिका महत्वपूर्ण रही। उसके बाद (अमूल) जैसी सहकारी संस्था के जरिए भारत में श्वेत क्रान्ति लाना संभव हुआ। भारत सबसे बड़ा दुग्ध उत्पादक देश बन गया। आज लगभग सभी प्रमुख राज्यों में सहकारी उद्यमिता के जरिए उत्पादित दुग्ध के मशहूर ब्रांड बाजार में प्रचलित हैं। मसलन बिहार में सुधा, राजस्थान में सरस तो मध्यप्रदेश का सांची दुग्ध के स्वाद की धमक



है। सहकारिता की इन खूबियों को स्कूली स्तर पर बताने से भावी पीढ़ी को संवारने में मदद मिलेगी। श्वेत क्रान्ति के जनक वर्गीज कूरियन का सादगीपूर्ण जीवन बताता है कि सहकारिता गांधीजी के सपनों के कितने करीब रहा है। दुनिया के सबसे बड़े दुग्ध उत्पादक उद्यम के प्रमुख होने के बावजूद डॉ वर्गीज कूरियन अपने आखिरी दिनों में महज पांच हजार रूपये के वेतन से आजीविका चलाते रहे।

सहकारिता का डंका सिर्फ भारत में ही नहीं बज रहा है बल्कि नीदरलैंड, फीनलैंड और नार्वे जैसे विकसित देशों के अर्थतंत्र की मजबूती में सहकारिता का योगदान बढ़ा है। यूरोपीय देशों के अलावा चीन, जापान और वियतनाम की तरक्की में भी सहकारी संस्थाएं खास योगदान कर रही हैं। अप्रैल 2017 में वियतनाम की राजधानी होनोय में आयोजित एशिया-प्रशान्त महासागरीय क्षेत्र के देशों के सहकारिता मंत्रियों के सम्मेलन में सहकारिता की सफलता और भविष्य का खाका पेश किया गया। उसके मुताबिक दुनिया भर में सहकारी संस्थाओं के जरिए रोजगार पाने वालों की संख्या बहुराष्ट्रीय कंपनियों की उद्यमिता से रोजगार पाने वालों की तुलना में कहीं अधिक है।

सम्मेलन में प्रस्तुत अंतर्राष्ट्रीय सहकारी एलायंस (आईसीए) के आंकड़े बताते हैं कि दुनिया में सहकारी उद्यमी संगठनों की कुल संख्या पच्चीस लाख है जिसके पास डेढ़ करोड़ से ज्यादा लाभांश धारक हैं। जिससे दो सौ पचास करोड़ से ज्यादा लोगों की आजीविका चल रही है। वियतनाम सम्मेलन का मकसद संयुक्त राष्ट्र की ओर से निर्धारित स्थायी विकास लक्ष्य 2030 को हासिल करने में सहकारिता की भूमिका तय करना था। इसमें पारित प्रस्ताव में दुनिया भर में सहकारी उपक्रमों की संख्या बढ़ाकर 40 लाख तक पहुंचाने और इसके दायरे में दो अरब से ज्यादा आबादी को ले आने का लक्ष्य निर्धारित किया गया है। सम्मेलन में भारत के प्रतिनिधि बने राज्यसभा सांसद एवम् एनसीयूआई के अध्यक्ष डॉ. चन्द्रपाल सिंह यादव के मुताबिक सदस्य देशों में सहकारी उपक्रमों के अनुकूल माहौल बनाने के सतत् प्रयास जारी रखने पर जोर दिया गया। भारत में 2006 से सहकारी उद्यमिता पर मिलने वाले कर छूट को खत्म कर दिया गया है। इससे सहकारिता के विकास को लेकर उत्साहवर्धक नतीजे लाने में दिक्कत आ रही है। इसे लेकर सहकारी संघों के नेतृत्व और सरकार के बीच सतत् संवाद का सिलसिला जारी है।

गौरतलब है कि बीते शताब्दी की दशा और दिशा तय करने के लिये जिस तरह महात्मा गांधी ने बीती सदी में ठीक इसी वर्ष 1917 में जिस तरह से चम्पारण सत्याग्रह किया था। उसी ढंग का ठोस प्रयास यदि मौजूदा वर्ष 2017 में किया जाता है, तो यह पूरी इक्कीसवीं सदी को संवारने में मददगार साबित होगा। इस लिहाज से संयुक्त राष्ट्र संघ का स्थायी विकास लक्ष्य 2030 को हासिल करने के लिये सहकारिता की ओर से किया जा रहा प्रयास महत्वपूर्ण है। इस प्रयास में सहकारिता की ओर से दुनिया की आबादी को खाद्य सुरक्षा के दायरे में लाने के लिये उद्यमशील रहना, आर्थिक विकास करना, पर्यावरण को बचाना और मानवीय मूल्य के साथ काम जैसे मसले शामिल हैं। चम्पारण सत्याग्रह के शताब्दी वर्ष पर महात्मा गांधी की भावना के अनुरूप सहकारिता अगर गरीबी मुक्ति, भूख मुक्ति, बेहतर स्वास्थ्य, गुणवत्तापूर्ण शिक्षा, असमानता का खात्मा, स्वच्छ जल व शौचालय, वैकल्पिक ऊर्जा, स्वावलंबी समाज व शहर जैसे मसलों को लेकर आगे बढ़ती है, तो जाहिर तौर पर मानव सभ्यता को सजाने संवारने में मदद मिलेगी। सहकारिता की ओर से पूर्व में हासिल उपलब्धियों के मद्देनजर यह काम कठिन नहीं लगता है।

(साभार : सहकार सृष्टि, 18 मई, 2017)

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