
New India Mission-Housing for all by 2022

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PM Vision for New India-2022

In 2017, to commemorate 75 years of the Quit India Movement the Government of India led the nation to a pledge to create a New India. The Pledge is to build a New India by 2022; an India that is devoid of corruption, is clean, has no poverty, is free of terrorism, has no distinction on the basis of caste and religion. To take forward the pledge of creating a new India that is strong, prosperous and all-encompassing, the Prime Minister launched 'Sankalp se Siddhi' (Attainment through Resolve) scheme, which aims at good governance, is a five-year plan under which the New India Movement/ Mission would take place.

The success of the New India Mission 2017-22 which envisages India free from poverty, corruption, terrorism, communalism, casteism and uncleanliness and unite the entire country by adopting good governance and using technology will depend on effective implementation of the flagship schemes such as Direct Benefit Transfer, Pradhan Mantri Ujjawala Yojana, Pradhan Mantri Jan Dhan Yojana, Jan Suraksha Yojana, Pradhan Mantri Jeevan Jyoti Yojana, Atal Pension Yojana, Food security for poor, Deendayal Antyodaya Yojana, Mission Indradhanush, Swachh Bharat Mission, Pradhan Mantri Fasal Bima Yojana, Pradhan Mantri Kaushal Vikas Yojana, Start UP India, Stand UP India, Pradhan Mantri Mudra Yojana, Make in India and Housing for Poor, etc. There is also a greater role of public representatives to take forward Prime Minister's vision through good governance and adopting modern technology towards ensuring public health. Besides this public representatives have to play a catalytic role in taking forward the schemes.

National Strategy for New India

The NITI Aayog in December, 2018 unveiled its comprehensive national Strategy for New India, which defines clear objectives for 2022-23. It is a detailed exposition across forty-one crucial areas, that recognizes the progress already made, identifies binding constraints, and suggests the way forward for achieving the clearly stated objectives. Drawing inspiration and direction from the Prime Minister's clarion call for establishing a New India by 2022, NITI Aayog embarked on a journey of formulating the Strategy document over a period of one year and followed an extremely participative approach in preparing the strategy. Each area vertical in NITI Aayog had

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in-depth consultations with all three groups of stakeholders, namely business persons, academics including scientists, and government officials. This was followed by consultations at the level of the Vice Chairman of NITI Aayog with a diverse group of eminent persons from seven sets of stakeholders that included scientists and innovators, farmers, civil society organizations, think-tanks, labour representatives & trade unions, and industry representatives. Central Ministries were brought on board for inputs, suggestions and comments. Simultaneously, the draft document was also circulated to all the States and Union Territories from whom valuable suggestions were received and incorporated.

In his foreword the Prime Minister says, “The Strategy for New India @75 put together by NITI Aayog is an attempt to bring innovation, technology, enterprise and efficient management together, at the core of policy formulation and implementation. It will encourage discussion and debate, and invite feedback for further refining our policy approach. We believe that economic transformation cannot happen without public participation. Development must become a Jan Andolan.”

The overarching focus of the Strategy document is to further improve the policy environment in which private investors and other stakeholders can contribute their fullest towards achieving the goals set out for New India 2022 and propel the nation towards a USD 5 trillion economy by 2030. The forty-one chapters in the document have been disaggregated under four sections: Drivers, Infrastructure, Inclusion and Governance.

The first section on Drivers focuses on the engines of economic performance with chapters on growth and employment, doubling of farmers’ incomes; upgrading the science, technology and innovation eco-system; and promoting sunrise sectors like fintech and tourism. Some of the key recommendations in this section include:

- Steadily accelerate the economy to achieve a GDP growth rate of about 8% on average during 2018-23. This will raise the economy’s size in real terms from USD 2.7 trillion in 2017-18 to early USD 4 trillion by 2022-23. Increase the investment rate as measured by Gross Fixed Capital Formation (GFCF) from the present 29% to 36% of GDP by 2022.
- In agriculture, shift the emphasis to converting farmers to ‘agripreneurs’ by further expanding e-National Agriculture Markets and replacing the Agricultural Produce Marketing Committee Act with the Agricultural Produce and Livestock Marketing Act.
- Give a strong push to ‘Zero Budget Natural Farming’ techniques that reduce costs, improve land quality and increase farmers’ incomes. This

has emerged as a tested method for putting environment carbon back into the land.

- To ensure maximum employment creation, complete codification of labour laws and a massive effort must be made to upscale and expand apprenticeships.
- Launch a mission “Explore in India” by revamping minerals exploration and licensing policy.

The second sections on Infrastructure deals with the physical foundations of growth which are crucial to enhancing the competitiveness of Indian business as also ensuring the citizens’ ease of living. Some of the key recommendations in the section on infrastructure include:

- Expedite the establishment of the Rail Development Authority (RDA), which is already approved. RDA will advise or make informed decisions on an integrated, transparent and dynamic pricing mechanism for the railways.
- Double the share of freight transported by coastal shipping and inland waterways. Initially, viability gap funding will be provided until the infrastructure is fully developed. Develop an IT-enabled platform for integrating different modes of transport and promoting multi-modal and digitized mobility.
- With the completion of the Bharat Net programme in 2019, all 2.5 lakh Gram Panchayats will be digitally connected. Aim to deliver all Government services at the State, District, and Gram Panchayat level digitally by 2022-23.

The section on Inclusion deals with the urgent task of investing in the capabilities of all of India’s citizens. The three themes in this section revolve around the dimensions of health, education and mainstreaming of traditionally marginalized sections of the population. Some of the key recommendations under ‘inclusion’ include:

- Successfully implementing the Ayushman Bharat programme including the establishment of 150,000 health and wellness centres across the country, and rolling out the Pradhan Mantri Jan Arogya Abhiyaan (PM-JAY).
- Create a focal point for public health at the central level with state counterparts. Promote integrative medicine curriculum.
- Upgrade the quality of the school education system and skills, including the creation of a new innovation ecosystem at the ground level by establishing at least 10,000 Atal Tinkering Labs by 2020.

- Conceptualize an electronic national educational registry for tracking each child's learning outcomes.
- As already done in rural areas, give a huge push to affordable housing in urban areas to improve workers' living conditions and ensure equity while providing a strong impetus to economic growth.

The final section on Governance delves deep into how the governance structures can be streamlined and processes optimized to achieve better developmental outcomes. Some of the key recommendations under 'governance' include:

- Implement the recommendations of the Second Administrative Reforms Commission as a prelude to appointing a successor for designing reforms in the changing context of emerging technologies and growing complexity of the economy.
- Set up a new autonomous body, viz., the Arbitration Council of India to grade arbitral institutions and accredit arbitrators to make the arbitration process cost effective and speedy, and to pre-empt the need for court intervention.
- Address the backlog of pending cases - shift part of workload out of regular court system.
- Expand the scope of Swachh Bharat Mission to cover initiatives for landfills, plastic waste and municipal waste and generating wealth from waste.

Role of Cooperatives in Realising the New India Mission

Cooperative enterprises, being values-based organizations, provide livelihoods for millions of people across the globe, and are by nature sustainable and participatory form of business. Having presence in all sectors of the economy, they place emphasis on job security and improved working conditions, pay competitive wages, promote additional income through sharing of surpluses and distribution of dividends, and support community facilities and services. In addition, cooperatives foster democratic knowledge & practices and social inclusion, making them well-placed to support the achievement of sustainable economic development.

An important dimension of the contribution of cooperative enterprises to sustainable development has been acknowledged in the global consultations on growth and employment: The role of cooperatives in expanding social protection to the informal sector. Promoting cooperatives could empower farmers to

negotiate for better agricultural inputs and prices of their produce. Indeed, cooperatives have all along delivered towards sustainable economic development, and this contribution should be further emphasised and acknowledged. The importance of cooperatives in achieving the objectives of New India Mission could be broadly underlined as:

- ☞ ***Poverty Eradication and Zero Hunger*** : Cooperatives allow people to help themselves by creating their own economic opportunities and turning individual risk into collective risk.
- ☞ ***Food Security*** : Agriculture cooperatives help their smallholder producer-members access inputs, infrastructure, markets, better prices, training and technologies, through the power of the collective wisdom.
- ☞ ***Gender Equality*** : With open and voluntary membership as one of their founding principles, cooperatives help women access resources and opportunities by expanding their participation in local and national economies.
- ☞ ***Decent Work and Economic Growth*** : Being focused on human needs, cooperatives have proven to be resilient, and even recorded growth, in times of crisis. They are also a source of decent employment for many people around the world and increase inclusion of marginalized groups, such as youth and indigenous people, in the global workforce.
- ☞ ***Combating Climate Change*** : Cooperative enterprises have a unique member-owned model that allows them to make long-term commitments to fighting against climate change and its impacts. Cooperatives put people at the heart of their action, which fosters the buy-in for the personal sacrifices that climate change will require. This results in sustainable natural resource management and active engagement in sustainable energy options.

Although cooperatives are central to the realization of the strategy for New India, with their focus on members and local needs, they have not always been proactive in national debates. With little visibility at national level, the potential and importance of the contribution that cooperatives can make towards realization of the New India Mission seems to have been missed by policy makers. This explains the relatively limited visibility and attention that cooperatives have received in the debate on the post-2014 national development agenda. The voices of the cooperative movement should be accommodated in the implementation process. This is important because the realization of the New India Mission will most likely require the active participation of cooperatives. There is a widely held consensus among many stakeholders that cooperative

enterprise is the type of organization that best meets all dimensions of reducing poverty and exclusion. This is because the way cooperatives help to reduce poverty is important. They identify economic opportunities for their members, empower the disadvantaged to protect their interests, provide security to the poor by allowing them to convert individual risks into collective risks, and mediate member access to assets that they utilize to earn a living.

Cooperatives are contributing towards gender equality, not just by increasing female membership, but by expanding opportunities for women in local economies and societies. They support access to quality education and learning opportunities by providing the means for financing education; supporting schools; establishing their own schools to provide quality education to both the youth and adults; and by serving as centres for life-long learning. Cooperatives ensure healthy lives by creating the infrastructure for delivering, financing and providing healthcare services.

Cooperatives contribute to food security by helping small farmers, fishermen, livestock keepers, forest holders and other producers to solve numerous challenges that confront them in their endeavours to produce food. They are increasingly becoming major actors in facilitating access to clean water and sanitation services to make up for the failures of both the public and private sectors. Energy cooperatives are contributing to the achievement of the sustainable energy goals of energy access, energy efficiency and reduced emissions. Housing cooperatives help ensure safe and affordable dwellings for their members. Environmental cooperatives are spearheading the sustainable management of natural resources for posterity. Cooperative governance model can provide the framework for equitable participatory processes that guarantee transparency and accountability, in cooperation with civil society, governments, businesses and other stakeholders to realize sustainable economic development.

Cooperatives have often emerged as sources of positive social capital in the aftermath of violent conflicts in many parts of the world thereby fostering a strong sense of community, participation, empowerment and inclusion among members and restoring interpersonal relationships and peace. Women's cooperatives have been especially active as brokers of peace and development. Cooperatives also contribute to the creation of a global enabling environment for sustainable development by closing the trade gap between the developed and developing nations; stabilizing financial systems during crises; and providing the base for financial deepening across the globe.

Housing for All by 2022

The vision of the Government is to ensure long term inclusive development through good governance and transformative reforms to boost real estate, housing

and infrastructure-the vital sectors that hold key to economic development. It is a far cry from early years after independence (1947-64), when not much attention was paid towards housing, urban infrastructure, etc. due to lack of resources and staff capacity to design and deliver. But, it was during this period that the Government introduced State Housing Boards, mandated to construct houses for public and laid the ground for planned cities. The period in pre-liberalisation era (1965-1990) was marked with regulatory restrictions. But it was in this period that the policy boost was given to the growth in housing finance sector, with the formation of Housing and Urban Development Corporation (HUDCO), National Housing Bank (NHB) and Housing Development Finance Corporation (HDFC). The Urban Land Ceiling Act was passed in 1976 with a purpose to curb speculative land pricing, but was later repealed as it failed to serve its purpose. Significantly, during this period (1988), National Housing Policy came into being and a rural housing scheme for downtrodden was launched.

The role of Government in the post-liberalisation period (1991-2000) as enabler, away from direct provider of housing, as proposed in National Housing Policy, was further reinforced with the creation of efficient legislative, legal and financial frameworks for private sector for the development of real estate and housing. Further, to give a boost to urban development and housing, ULBs were empowered and housing finance market was deepened. The National Housing and Habitat Policy unveiled in 1998 aimed at ensuring 'shelter for all' and better quality of life to all citizens by using the unused potential in public, private and household sectors. The key objective of the policy was on creating strong public-private partnership (PPP) for tackling the housing problems and the Government proposed to offer fiscal concessions, carry out legal and regulatory reforms and create an enabling environment for the development of housing sector. The Policy emphasised the role of the private sector, as the other partner, to be encouraged to take up the land assembly, housing construction and investment in infrastructure facilities.

In the post-2000 period of economic globalization, Jawaharlal Nehru National Urban Renewal Mission (JNNURM), an urban-focused programme to encourage cities to go for phased improvements in the civic service levels was launched in 2005. The National Urban Housing and Habitat Policy-2007 formulated by the Government of India spells out the following goals for sectoral development in the housing sector to: (i) recognise that shelter is a basic human need next to food and clothing; (ii) put emphasis on 'Affordable housing for all'; (iii) promote sustainable Habitat; (iv) focuses the spotlight on multiple stakeholders including cooperatives; (v) forge strong partnership among private, public and

cooperative sectors to participate in every sphere of housing and habitat; (vi) cooperatives to develop land and to get land from local authorities at affordable rates; (vii) provide proper legal framework for housing cooperatives; (viii) encourage multi-purpose cooperatives for urban poor; (viii) tackle the problems of housing in urban settlements, including improvement of slum and squatter areas; and (ix) to emphasize appropriate fiscal concessions for housing and infrastructure.

In June 2015, at the launch of the Pradhan Mantri Awas Yojana-Urban (PMAY-U), Prime Minister Shri Narendra Modi said that a house is not just four walls and a physical structure but is also a means for social transformation as it provides aspirations for a better life. He added that by 2022, when the nation celebrates its 75th year of Independence, the Government will provide every houseless family with the means to own a house. Amidst these promises, the PMAY-U was launched as a unique scheme to solve India's 'housing shortage' by offering four different housing options (components) for those belonging to the Economically Weaker Section (EWS) and Low Income Groups (LIG). The scheme guidelines were amended in 2017 to include the Middle Income Groups (MIG) as well. The four components include:

- i. In-Situ Slum Redevelopment (ISSR) which means rehabilitation of slums by building houses through private participation for the eligible slum dwellers on the land under the slums.
 - ii. Affordable Housing in Partnership (AHP) with the extension of central assistance of Rs. 1,50,000 for affordable housing projects done by States, either through its agencies or in partnership with the private sector for the EWS.
 - iii. Beneficiary-led Individual House Construction/Enhancement (BLC) with the extension of direct central assistance of Rs. 1,50,000 to families belonging to EWS categories to either construct a new house or enhance the existing house on their own.
 - iv. Credit-Linked Subsidy Scheme (CLSS), the provision of loans ranging from Rs. 6-12 lakh at lower rates of interest, to weaker and mid-income sections for the construction of new homes or renovation of existing homes.
- ☞ **Credit Linked Subsidy Scheme (CLSS)** : Under the Mission, credit linked subsidy component is being implemented as a demand side intervention in order to expand institutional credit flow to the housing needs of urban poor. Interest subsidy is credited upfront to the loan

account of beneficiaries through Primary Lending Institutions resulting in reduced effective housing loan and Equated Monthly Instalment (EMI). The Net Present Value (NPV) of the interest subsidy is calculated at a discount rate of 9 %.

☞ **Credit Linked Subsidy Scheme for EWS/LIG :** Beneficiaries of EWS and LIG seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5% for tenure of 20 years or during tenure of loan whichever is lower. The credit linked subsidy will be available only for loan amounts upto Rs. 6 lakhs and additional loans beyond Rs. 6 lakhs, if any, will be at non-subsidized rate. Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing. The carpet area of houses being constructed under this component should be upto 30 square metres and 60 square metres for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakh only.

☞ **Credit Linked Subsidy Scheme for MIG :** The CLSS for MIG launched in 2017 covers two income segments in the MIG viz. Rs.6,00,001 to Rs.12,00,000 (MIG-I) and Rs.12,00,001 to Rs.18,00,000 (MIG-II) per annum. In the MIG-I, an interest subsidy of 4% has been provided for loan amounts up to Rs.9 lakh while in MIG-II, an interest subsidy of 3% has been provided for loan amount of Rs.12 lakh. The interest subsidy will be calculated at 9% NPV over maximum loan tenure of 20 years or the actual tenure, whichever is lesser. Housing loans above Rs. 9 lakh and Rs. 12 lakh will be at non-subsidized rates. It supports acquisition/ construction of houses (including re-purchase) of 160 square meters and 200 square meters carpet area for MIG-I and II respectively as per income eligibility

Houses Sanctioned and Completed

The Technical Group on Urban Housing Shortage (TG-12), constituted by the Ministry of Housing and Urban Poverty Alleviation (MoHUPA) in 2012 stated that there was a shortage of 1.88 crore housing units over the period 2012-2017. Of these, the EWS alone accounts for 1.06 crore units or 56% of the total shortage. The LIGs require 74.1 lakh housing units or 39.4% whereas Middle and Higher Income Groups have a deficit of 8.2 lakh or 4.4% of the total shortage. The gap is mostly in the affordable sector, i.e., EWS and LIG segments accounting for about 96% of the total shortage.

The PMAY-U initially set up a target of constructing 2 crore houses by 2022, which was later reduced to 1.2 crore, according to the demand survey conducted in different States. So far 90.73 lakh houses have been sanctioned by the Ministry of Housing and Urban Affairs (MoHUA) by October, 2019. Of the total houses sanctioned, construction work has started in 60.6% (55,00,096) houses till October, 2019. The construction of 28.01 lakh houses has been completed. A total of 25,25,694 houses have been occupied by the beneficiaries of PMAY-U as on 28th October, 2019. The State-wise progress of PMAY-U is depicted in Table-1. This includes the subsumed projects of the erstwhile housing scheme under the Jawaharlal Nehru National Urban Renewal Mission (JNNURM). The data indicates, therefore, that five years into implementation there has been a little over 21% completion rate against the target of building 1.2 crore houses.

Table-1 : Pradhan Mantri Awas Yojana (Urban) – Housing for All (HFA) State-wise Progress (since 2014)

(As on 28.10.2019)

S. No.	Name of the State/UT	Project Proposal Considered	Houses Sanctioned	Houses grounded* for construction	Houses completed*	Houses occupied*
1.	Andhra Pradesh	570	12,50,116	6,88,404	3,12,489	1,58,762
2.	Bihar	413	2,87,552	1,44,789	58,179	61,603
3.	Chhattisgarh	1469	2,53,743	1,68,579	60,058	60,888
4.	Goa	10	722	663	663	663
5.	Gujarat	1027	5,92,832	4,76,546	3,40,242	3,03,328
6.	Haryana	538	2,65,851	42,539	17,864	18,084
7.	Himachal Pradesh	131	9,915	7,018	2,736	2,686
8.	Jammu & Kashmir	287	47,744	25,481	5,606	6,773
9.	Jharkhand	388	1,96,875	1,27,945	67,191	67,145
10.	Karnataka	1854	5,90,689	3,25,072	1,57,279	1,54,719
11.	Kerala	437	1,24,801	94,560	55,358	56,013
12.	Madhya Pradesh	1360	7,32,610	5,36,446	2,92,168	2,96,390
13.	Maharashtra	964	11,38,241	4,35,855	2,43,327	2,64,601
14.	Odisha	533	1,42,310	93,589	54,706	52,576
15.	Punjab	764	78,918	42,369	17,492	20,008
16.	Rajasthan	396	1,95,750	1,05,753	72,299	71,371

17.	Tamil Nadu	2982	7,32,582	5,47,526	2,56,309	2,30,089
18.	Telangana	246	2,14,756	1,81,816	94,856	52,582
19.	Uttar Pradesh	3595	14,01,899	8,54,761	3,49,146	3,49,051
20.	Uttarakhand	178	37,777	19,909	11,277	11,423
21.	West Bengal	418	4,07,801	2,83,365	1,55,630	1,56,006
22.	Arunachal Pradesh	48	7,230	6,870	1,645	1,745
23.	Assam	237	80,952	50,334	15,392	17,073
24.	Manipur	27	42,823	23,692	3,206	3,915
25.	Meghalaya	36	4,670	1,569	1,066	943
26.	Mizoram	32	30,258	9,986	1,990	2,419
27.	Nagaland	50	28,760	20,520	3,846	4,656
28.	Sikkim	11	535	507	242	294
29.	Tripura	63	80,426	50,769	38,760	38,760
30.	A&N Island (UT)	3	612	36	20	20
31.	Chandigarh (UT)	-	287	5,247	5,247	5,620
32.	D&N Haveli (UT)	3	4,758	3,846	2,034	2,034
33.	Daman & Diu (UT)	6	1,027	634	486	486
34.	Delhi (UT)	-	15,651	56,231	39,631	17,360
35.	Lakshadweep (UT)	-	-	-	-	-
36.	Puducherry (UT)	24	11,560	7,950	2,577	2,608
	Grand Total	19,100	90,73,033	55,00,096	28,01,017	25,52,694

*Including incomplete houses of earlier NURM

*Breakup of 60,000 beneficiaries and subsidy of Rs.1988.84 crore awaited from CNAs

Source : Ministry of Housing and Urban Affairs

Funds Sanctioned and Released under PMAY-U

A total of 19100 project proposals involving investment of Rs. 5,54,379.25 crore have been considered up to October, 2019. A sum of Rs 1,42,529.93 crore has been sanctioned as central assistance under the scheme, out of which about 40.6% of the sanctioned amount adding up to Rs. 57,895.76 crore has been released over the last five years.

Big Boost to Housing and Infrastructure

Real estate, housing and infrastructure are at the forefront of the Government's policy to boost economy and push up growth. It has liberalized FDI in construction development, significantly reducing minimum area and capital investment requirements for foreign real estate developers. This eased

foreign investment for the sector, troubled by regulatory bottlenecks and paucity of funds. The second wave of FDI reforms in 2016, allowing 100 % FDI in civil aviation, food processing sectors and easing norms in defence and pharmaceutical sectors, was much to the advantage of real estate. Fully realizing that cities are the engines of growth, the Government, following the global trend of promoting urbanisation, directed its policies towards improving cities productivity. It launched key reform programmes of 'Atal Mission of Rejuvenation & Urban Transformation' (AMRUT) and 'Smart Cities Mission', adopting incentive based approach, directly linking financial incentives to reforms undertaken by urban local bodies for developing urban infrastructure in cities. AMRUT is targeted to rejuvenate 500 cities on PPP model, benefiting 2 crore urban households.

The Government through its reform initiatives is focusing on improving the quality of human life. And for that purpose, a City Livability Index has been launched for major cities on the basis of quality of life they offer. As urban infrastructure holds the key to urban transformation, the Government is putting emphasis on boosting urban infra investment. The policy initiatives on the infrastructure front are clearly showing results. The cost overruns in central sector infrastructure projects has come down sharply in recent years, reflecting increased efficiency in project implementation and faster clearances.

As part of its urban reforms agenda, the Government's mission of 'Housing for All by 2022' assumes great significance. And to ensure the success of its ambitious programme, the Government has taken enabling policy decisions like according infrastructure status to affordable housing, tax incentives for affordable housing to builders and home buyers and credit linked interest subsidy under PMAY to home seekers. Now the interest deduction has gone up to Rs. 3.5 lakh on purchase of self-occupied house costing up to Rs. 45 lakh.

The setting up of Real Estate Investment Trusts (REITs) and providing for paced up listing; will come handy to fund capital-starved developers. The Benami Property Act, aimed at stamping out black money and other measures to weed out cash transactions, are also going to check artificial & speculative spurt in prices and making homes more affordable. The enactment of the Real Estate Regulation and Development Act (RERA) is going to boost real estate and housing by bringing in transparency and credibility, protecting the interests of property buyers and making the business regulated and more organised. Notwithstanding these path breaking reform initiatives, the immediate challenge before the Government is to ensure smooth and effective implementation of these measures while executing its on-going agenda of reforms like single window clearance, ease of doing business, rental housing, rationalization of land prices

and stamp duty among others. The Government is making all out efforts to see that the cumulative effect of all its reform initiatives ensures transformational changes on ground, bringing in significant improvement in the quality of life of the common man.

Constraints

This is not the first time that an ambitious housing programme like Housing for All is being implemented by the Central Government. Earlier also, attempts were made by successive Governments to improve basic services, provide tenure security, upgrade existing infrastructure and create new housing units with a vision of creating a 'Slum Free India'. Although similar in vision, the PMAY-U: Housing for All by 2022 adopted a much more decentralised system in financing the construction and development of housing. This has generated a hope that PMAY-U would overcome the challenges of previous schemes and would introduce new ways of providing affordable homes. However, in spite of the availability of flexible and low-interest housing loans, people are not coming forward for housing projects due to the high costs of land, particularly in urban areas. Moreover, to access certain components like BLC and CLSS of the PMAY it is essential to possess a host of identity documents. While the Aadhaar card is a document which almost all individuals possess, there is a variance in the possession of other required documents to access housing.

Lack of access to finance from formal financial institutions, limited private sector participation in affordable housing schemes in urban areas, limited access to suitable land banks for affordable housing projects, continued growth of slums, lack of trained masons, etc. are some of the constraints coming on the way of smooth implementation of scheme.

Under the AHP component, especially in the bigger metros, it appears that affordable housing projects can only be built on the outskirts of the city, far away from people's workplaces. If location is not taken into account, there will be very few takers for these houses as some of the biggest factors influencing people's decision to purchase a home are based on travel time to workplace and affordability. For instance, in dense metropolises such as Mumbai and Delhi, where real estate is notoriously expensive, affordable housing projects under the scheme seem to be restricted to suburbs and satellite towns far from the city. Affordable housing has been granted infrastructure status, which gives housing developers additional benefits to boost their interest in these projects, but the delivery of house construction has not moved at a fast pace as expected from these reforms. For ordinary people, the timely delivery of the house still remains a distant dream.

Suggestions for the Way Forward

In order to overcome the constraints on the way of providing Affordable Housing for All by 2022, there is need to ensure easy access for the poor to institutional finance, encourage use of alternate and sustainable building materials and construction technologies that offer safer and disaster resistant affordable houses. At the same time, up-gradation of existing slums by providing them with basic amenities and improving physical and social infrastructure like roads, sewage and drainage systems, parks, waste disposal and management, hospitals, schools, etc. is critical as it would be the most economically viable option to improve the living conditions of the disadvantaged segment of the population living in slums. This will also avoid their displacement to far-off locations.

People who are safe from eviction, with a sense of long-term stability are much more likely to invest in their housing or community. Thus, the State Governments should promote the provision of land tenure rights. Some of the State Governments have provided or are in the process of providing land tenure rights or pattas to individuals living in slums. The ownership of land in these areas has led to higher human development indices and better quality of life for the poor. Therefore, different types of tenure should be explored so that the beneficiaries can take advantage of the scheme. Most importantly tenure rights should preferably be given in the name of the women in the household to promote women's empowerment.

Under the PMAY-U, the emphasis is given on the construction of houses; other potential housing solutions such as rental housing have not been included. In current situation, with high rates of migration to urban centres for work, the concept of large-scale rental housing equipped with basic amenities can come to the rescue. Additionally, this also suits the income volatility and high-risk profile of low-income households working in the informal sector. As per Census-2011, nearly 1.1 crore houses were lying vacant across the country and making these houses available on rent will complement the vision of Housing for All by 2022. Therefore, the vacant houses need to be unlocked by bringing transparency and accountability in existing system of renting of premises.

Various urban development schemes should work in synergy with each other. Similarly, as there are multiple land-owning agencies in the country, true and complete convergence will be realised when there is effective coordination between State Governments and Central Authorities to use their resources and reach the Housing for All by 2022 goal together. Further, the data available on the scheme at present is limited to the number of constructed and under-

construction projects in different States. The Government must ensure the monitoring of qualitative indicators of housing such as material quality assessment, adequacy, accessibility, etc. In addition, there is a need for real-time data on location, component of the scheme, targeted population and funding, which will enable transparency & accountability and also ensure cooperation and participation from the wider civil society.

The land which is lying idle with various sick or loss making public sector undertakings of the Government should be used for affordable housing projects under the PMAY-U. Simultaneously, the land locked under slums as an unused asset needs to be utilised by the Government to provide affordable housing, otherwise the real beneficiaries will be builders who buy land at concessional prices under the scheme and use a major chunk of the land to build houses for Middle and High Income Groups and make huge profits under the garb of these schemes. We must find more viable and creative solutions that address specific local needs to reduce the scale of housing shortage in the country, strengthen monitoring mechanisms and encourage the participation of citizens in decision making to realise the dream of Housing for All.

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