



Review of Housing Policies With Thrust on Urban Poor, Case Study of Jaipur

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REVIEW OF HOUSING POLICIES WITH THRUST ON URBAN POOR: CASE STUDY OF JAIPUR

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Abstract

The rise of ghettos might be considered as the side-effect during the process of urbanization in a creating nation like India. Urban areas are the engines of monetary development which add to the crucial changes in the general public prompting financial turn of events and modernization. The urban areas, regardless of their size, give all prospects of different occupations and aggregate administrations, for example, wellbeing, training, social, mechanical, business or modern administrations and along these lines go about as significant purpose of advancement openings. Jaipur being assuming a noticeable job in the economy of the state, urban populace, particularly the urban helpless countenances difficult issues because of populace pressure, weakening in the physical condition and personal satisfaction. As an outcome, the urban condition, is falling apart quickly. These insufficiencies have genuine effects especially on the urban poor. In the end, the size and spread of ghettos around there not just assist us to recognize that it isn't adjusted and obsessive marvels on the urban setting yet in addition a declaration of urban neediness that is as yet overwhelming in the urban economy in India.

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Introduction

Urbanization indicates a dispersion of the impact of urban focuses to a rustic hinterland. Urbanization can likewise be characterized as a procedure of packing of populace in a specific region. The procedure of society's change from a dominantly provincial to a prevalently urban populace is characterized as „urbanization“. Indian urbanization has continued as it has somewhere else on the planet as a section and result of financial change. Occupational related move from horticulture to urban-based industry and administrations is one major part of the change. Because of industrialization individuals have begun moving towards the modern zones looking for work. This has brought about the development of urban areas and towns. The effect of urbanization on space, condition and personal satisfaction is colossal. The arrangement of infrastructural offices required to help such enormous centralization of populace is lingering a long ways behind the pace of urbanization.. All urban communities have extreme deficiency of lodging and other infrastructure facilities. These insufficiencies have genuine effects especially on the urban poor. Metropolitan urban areas are considered as the engines of financial development. Their requests for regular and financial assets, for example, land, lodging, and other required framework are frequently focusing on their natural settings. The lack of housing facilities shows itself from various perspectives: development of ghettos and aimless turn of events, stuffing and lacking administrations, expanding vagrancy, hypothesis and profiteering in land and houses. Given the tenacious development of urban populace and the troublesome monetary condition, the housing issue will additionally decline except if coordinated measures are taken to improve the day to day environments of larger part of powerless segments of the society, both in rural and urban regions. The undertaking ought to be to achieve the objective of shelter for all.

The helpless structure around one fourth of the urban populace, particularly in creating nations like India. They have insufficient safe house, don't approach essential framework and administrations, are inadequately paid for the

administrations they render regularly work in dangerous conditions with long working hours, face embarrassment at the working environment and are abused by the police and organization. They frequently live in downtowns in old and weather beaten houses where rents are moderately low or in sub urban areas, near the homes wherein they work offering residential types of assistance. Numerous new contestants are asphalt occupants while the luckier live in vagrant settlements in urban basic land in downtowns territories. Arranging Commission's information got from purported Tendulkar strategy. It characterizes neediness not as far as yearly salary, yet regarding utilization or spending per individual over a specific period for a bin of basic products. Further, this procedure sets distinctive neediness lines for rustic and urban zones.

Rajasthan has the largest area in the country which is 10.41% of the country's area. As per the 2011 census, urban population in Rajasthan is 24.8%. In Rajasthan total housing shortage in the urban sector was estimated to be 1.05 million by Technical Group on Housing Shortage, constituted by Govt. of India out of which more than 85% is in the EWS/LIG category. Jaipur is the state which has consistently taken number of housing policy initiatives especially for urban poor. The impact of the policies needs to be evaluated against the broad goals and principle of adequate 'shelter for all' The study findings can be useful in evolving some new guidelines and policy framework to solve the housing problem to some extent. So the main research questions that arise here are:

- What are the various government interventions for increasing the supply of adequate shelter for urban poor and what is their effect on ground?
- In spite of various efforts made by government why these policies are not able to reach to the lower segment of population.

Objectives of the study

- To study of housing policies over the years and the provisions for poor in those policies.
- To study the present housing scenario and actual demand for housing.
- To explore the various supply mechanisms, schemes and programmes in the state for the benefit of targeted section.
- To review the issues at policy and institutional level in achieving the target of housing stock for urban poor.
- To give recommendations for the provision of adequate and affordable shelter for urban poor.

Literature Review

Lodging strategies of the Government of India have made considerable progress since the 1950s. While toward the beginning of "arranged turn of events" the approaches were more government assistance driven, later on these came to be driven by a very much characterized heavenly body of financial interests. Simultaneously, the job of the legislature has likewise changed step by step from being a supplier of lodging to being just a facilitator of lodging action. lodging related enactments and reports identifying with different lodging plans . For a simpler understanding it partitions the period since 1950s into four stages. The principal stage generally includes the initial two decades, when the underlying arrangements were coming to fruition and the legislature was attempting to address the issues of all segments of society . The subsequent stage is generally the period from the mid 1970s to mid 1980s; in this period, the legislature acknowledged that it can't serve all the segments of society and consequently began concentrating just on more fragile areas (WS) . The third stage is generally the period from the mid 1980s to mid 2000s. In this period, neoliberal approaches advanced into the talk and its center changed from physical arrangement of lodging to its financing. The last stage alludes to the last 10-12 years. In this period, the administration has authoritatively received the job of facilitator. It is presently advancing the support of private part in lodging exercises for all the segments of society , while itself assuming a lower priority in every one of these exercises.

Before analyzing any policy it is very important to understand its basic components. Following are critical factors for housing provision

- **Land Supply**

Land is the most basic contribution for lodging. The capacity or eagerness of governments to discover adequate land for the urban poor is a steady issue in all urban areas. The deficiency of land drives up the cost, and prompts hypothesis and political intervention. Supplying reasonable land to the poor is one of the hardest errand looked by governments. The strategy must be to guarantee a pluralistic land showcase, and empowering scant open assets to be focused to those most out of luck. This involves security of residency, overhauling of administrations and disposal or decreases of controls, norms and guidelines. The impact of such measures is to add to land esteems and costs decreasing the openness of the poor to land. The administration should locate the correct harmony between a control of theory and costs and the "opportunity" of the huge and little scope private division and family units.

- **Accessibility to Housing Finance**

Affordable finance is the next most critical input for housing and infrastructure services. Lodging reasonableness, saw as a jumble between family unit's capacity/readiness to pay, is a significant imperative for advertise based way to deal with lodging. During the last around 30 years, a wide scope of lodging fund foundations have been built up like HDFC, HUDCO, and NBO (National Building Organization). Main issues in finance accessibility are the rapidly increasing prices of dwelling units, the underwriting criteria adopted by the lending institutions include regularity of income, equity contribution by the borrowers, and other pre-requisites such as collaterals, guarantee etc., which are difficult for a large segment of the population to fulfill. Issues like subsidy based approach, land title and land tenure, longer repayment periods, risk perception etc. The reach of the formal housing finance institutions is quite limited.

- **Material and technology**

Some of the building materials and technologies like burnt clay bricks, cementitious binders, walling, flooring and roofing materials, wood substitutes etc. contributes in resolving the colossal problem of housing shortage. The billets built with such conventional materials as specified in the regulations are very expensive. There is a need to embrace savvy advancements by updating customary advances and nearby materials just as utilizing current development materials.

- **Affordability of House**

Affordable housing is defined as a decent, quality housing that costs no more than 30 percent of a household's gross monthly income for rent/mortgage and utility payments. Significant portion of urban population belonging to the relatively low income group are forced out of the formal housing market and resolve their need from the informal housing market called as incremental housing. But lack of affordability and irregular source of employment and income either delays the process of incremental housing among the low income families. Affordability involves not only cost of housing finance but also that of land, infrastructure, building materials, technology and high interest rates also contributes other problem.

- **Institutional Capacity**

As stated that the poor group is not able to take care of its housing needs on its own because of various critical factors. So government agencies have to step in to solve the problem. Efforts have been made within the limitations of financial constraints and other compulsions, to extend support to urban and rural poor through schemes and programs undertaken directly by government and by government sponsored organizations and authorities, but results have never been sufficient to solve the problem. So it is very necessary to enhance the institutional capacity of the government agencies to improve the efficiency and effectiveness of various programmes and to provide a strong administrative support for all housing activities.

- **Legal framework**

When government institutions are able to hold the responsibility to provide social housing, then private sector has to step in to shoulder the responsibility. But the legal system being so rigid that private players don't want to invest in housing, and if want then only for higher income groups for the simple reason of more profitability and low risk involvement. So legal reforms have become one of the very major critical factor for housing supply

It is important to discuss the various agencies in housing sector actors involved in the housing delivery process to understand their roles and responsibility. Those agencies are:

- Central-government offices
- Agencies at the state level
- City-level open offices
- Primary helpful social orders
- Private designers and manufacturers
- Individuals or family units

It would be additionally proper to talk about the seven distinct techniques for cover conveyance for breaking down the adjustments in them.

- Accommodation from an open office
- Ownership through a recruit buy framework presented by an open office
- Ownership through self-money from an open organization
- Purchasing from a private office with or without a legislature/institutional advance
- Securing a house as an individual from a Cooperative Group Housing Society
- Construction of a house by the proprietor himself/herself or through temporary workers with or without an institutional credit
- Renting a house in the market

Study Area

Housing makes significant visual impact on the overall appearance of the city and its urban form. Housing configuration can make or mar the total city image and its social and cultural life. Jaipur is a densely populated city with high rise development and scenic beauty all around.

No. of Household and household size in JMC

| Year | Population | Households | % Decadal HH Growth Rate | HH Size |
|------|------------|------------|--------------------------|---------|
| 1971 | 615258 | 107998 | - | 5.7 |
| 1981 | 977165 | 178296 | 65.1 | 5.5 |
| 1991 | 1458183 | 262560 | 47.2 | 5.6 |
| 2001 | 2322575 | 408888 | 55.7 | 5.7 |

Source: Master Development Plan 2025

The family unit circulation by the salary class demonstrates greater part in the section of Rs5000 to Rs 10,000. There are a larger number of family units having lesser than Rs 10,000 salary, when contrasted and All India normal. Normal month to month salary in all the types of business is not exactly the All India normal. The reasons could be

low foundation advancement. And furthermore, low populace thickness of Rajasthan could adversely impact the development of a city like Jaipur. It tends to be seen that the normal month to month income across family units are simply the most noteworthy for the utilized entrepreneurs. Their month to month salary is higher than All India normal. The normal profit over all work in Jaipur are lesser than the All India normal, per capita salary of the Rajasthan state just being Rs 5055 every month.

More than 50% the growth of Jaipur city has been analysed since the last decade. The above table shows the decadal growth in households and the household size over the decades.

- **Households and Housing Units in City**

Jaipur Municipal Corporation has an aggregate of 4,74,751 houses according to Census of India 2001 out of which, 74.95% of the houses are utilized as living arrangement, 3.3% are utilized as home cum other use, 15.4% are utilized as shop and office, which sums to a 93.6%. The remainder of 6.4% of the houses are utilized for reason, for example, lodgings, hold up, medical clinic, dispensary, manufacturing plant, workshop and other non private use.

Number of households and housing units

| Total Households | Households with House | Houseless Households | %Houseless Households | No. of Census Houses | % of occupied census houses | % of vacant census houses |
|------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------------|---------------------------|
| 408888 | 375021 | 33867 | 8.3 | 537343 | 88.4 | 11.6 |

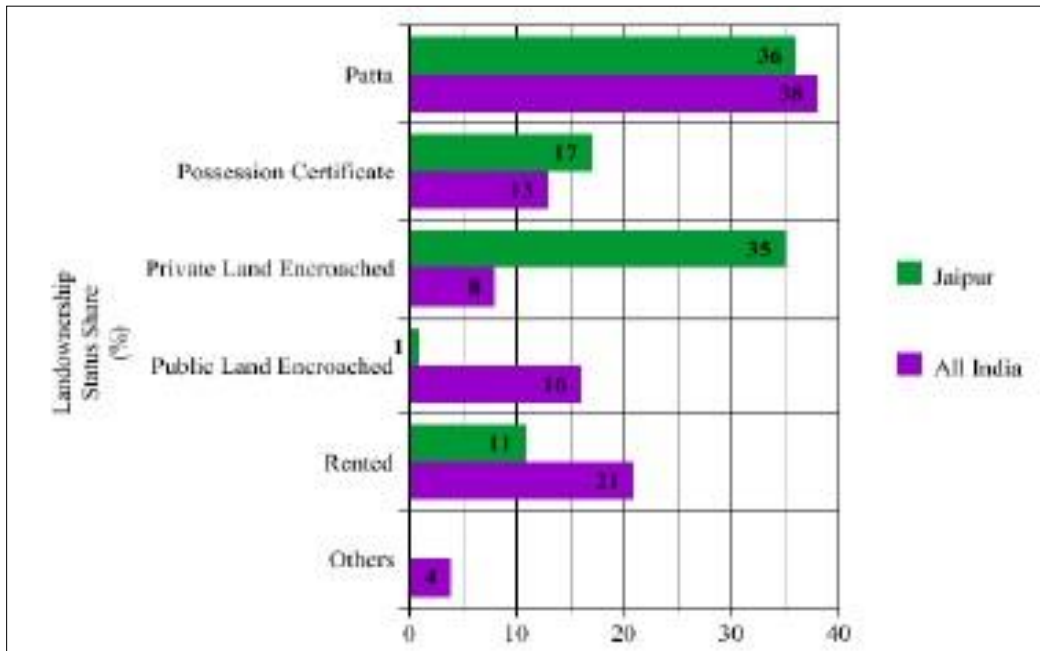
Source: Master Development Plan 2025

- **Housing Conditions**

2.45% of the total residence and 1.5% of the residence cum other use houses are in dilapidated condition which needs attention.

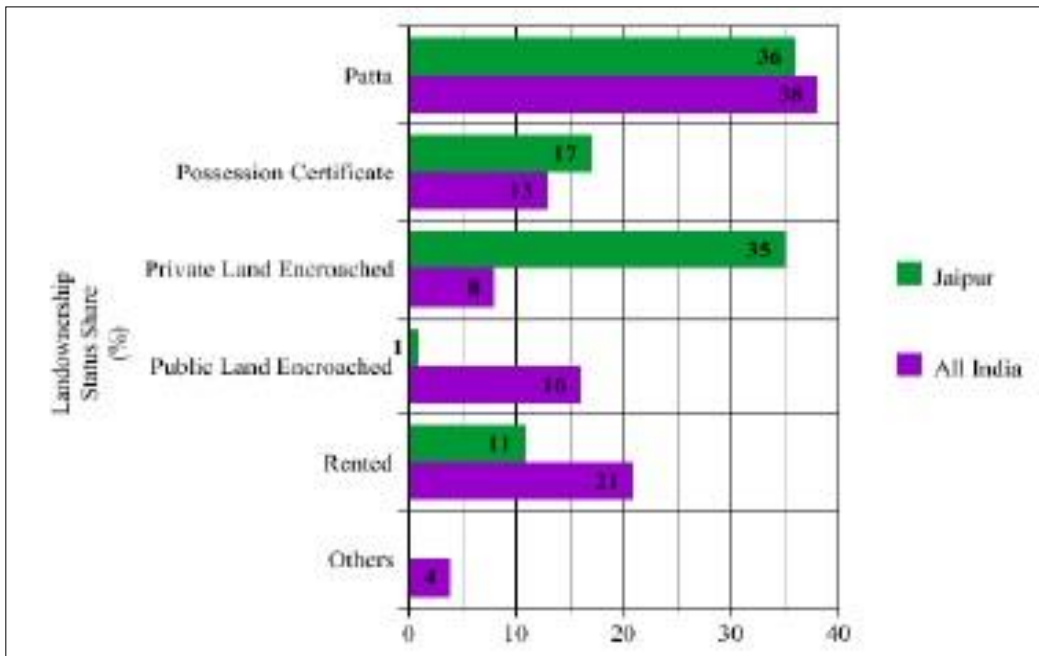
- **Urban Poor**

According to enumeration, State of Rajasthan has 3.94 lakh ghetto family units having populace of 20.68 lakhs. In Jaipur District there are 61,858 family units having 3.24 lakh populace living in ghettos. State Government reports and introductions put the quantity of ghettos in Jaipur to 238, involving 80,000 family units lodging 4.15 lakh people, which is around 13% of city populace. According to, Population Foundation of India report 2012, RAY 2011 overview (Rajiv Awas Yojna) states that there are 192 ghettos under JMC and another 46 under JDA.



(Populace Foundation of India, 2014)

Condition of Housing status



- Estimation of Housing shortage

Housing Shortage Jaipur 1961-2025

| Year | Population | Houses | D.G.R (%) | House hold | D.G.R. (%) | House hold size | House Shortage(%) |
|------|------------|--------|-----------|------------|------------|-----------------|-------------------|
| 1961 | 410376 | 76352 | - | 80420 | - | 5.1 | - |
| 1971 | 639768 | 103256 | 35.24 | 111256 | 38.34 | 5.75 | - |
| 1981 | 1015160 | 183741 | 77.95 | 184425 | 65.77 | 5.5 | - |
| 1991 | 1518325 | 269705 | 46.68 | 271916 | 47.44 | 5.58 | - |
| 2001 | 2322575 | 375021 | 39.05 | 408888 | 50.37 | 5.68 | 144042 (35.23%) |
| 2011 | 3602000 | 543780 | 45 | 654909 | 60.17 | 5.5 | - |
| 2021 | 5419208 | 815670 | 50 | 1022492 | 56.13 | 5.3 | - |
| 2025 | 6495000 | 995117 | 55 | 1273529 | 61.38 | 5.1 | 278412 (21.86%) |

Source: Derived from Census of India

The lack depends on number of Households, lodging stock, overabundance of Household over lodging stock, blockage in families, out of date quality in families and up degree of brief houses as there is a greater amount of urbanization and an expanding pattern towards progressively family units, the requirement for lodging likewise increments proportionately.

The should be satisfied by the satisfactory flexibly of houses as private townships, plans and so forth

Research and Data

Jaipur city has 3,073,350 populations with 17% share of total urban population of Rajasthan and has 32.2 percent decadal growth in population. Urban Poverty and slums is one of the most critical problems in urban development .10 percent of the population is below the poverty line in Jaipur 6, 88,430 (22.4 %) urban populations have to reside in slum areas in 2011. 238 slums location are listed by administration in 2011. Processes of slum development are jointly administered by Jaipur Municipal Corporation (JMC) in 192 slums and by Jaipur Development Authority (JDA) in 46 slums It has enlisted 59476 slums household. The biggest katchi basti in the city is located east of Jawahar Nagar along bypass road where about 7000 families are residing. The slum dwellers often get located on any vacant plot in the city convenient to them. These are predominantly the environmentally sensitive locations in the city including forests, flood prone areas, etc. Majority of the slums are located on forestland. 27% are in flood prone areas and 18% along main roads. The slum improvement programmes have been initiated in the city from 1973 onwards. The main programme includes the National Slum Development Programme (NSDP), Valmiki-Ambedkar Awas Yojana (VAMBAY), BSUP (JNNRUM) and other improvement programmes by JDA.

▪ Development plan

The Master Development Plan 2025 in its execution has seen a flood in the Residential improvement in the entire of Jaipur Region. The change request spread over the district. The expansion and centralization of genuine improvement can be seen distinctly inside 227 sq. km, anyway the applications for Residential change are past the urbanisable region of MDP 2011. It requires and keeps on requiring limitations on the utilization and control of land. The lodging deficiency is required to arrive at 2,78,412 by 2025

The New private plans proposed to diminish the lodging lack. The New Township strategy being visualized to address the essential needs of urban poor by assigning land under EWS/LIG/MIG classes. The financial creation of the populace explains strategy for urban poor and monetarily more vulnerable area. The job of the Authority is to be both as a supplier and facilitator. The lodging system really turns out to be toward this path, the new lodging territories which have been specified in the urban region is represented by township strategy. The unapproved provinces are administered by the State strategy of regularization.

Relocation of slums:

The Kacchi Basti as are spread over urban region. In instances of restoration in-situ arrangements by method of upgradation by furnishing least developed convenience with regular territories and offices are to be guaranteed. In the migration matters, moderate lodging strategy arrangements to be followed. The ghetto improvement strategy under open private cooperation further takes care of these areas. In general the lodging strategy is to give the subjective neighborhood wanting to people in general everywhere for peaceful living. The internal center of neighborhood to be guaranteed with essential local locations and the optional exercises to be constrained to the fringe 18 mtr. or more streets

.Land tenure security

The State Government of Rajasthan is committed to the development of slums and improving the quality of lives of slum dwellers. It has articulated its commitment through a series of policy statements, key among these relate to its policies on land tenure/titles to slum dwellers, livelihood promotion and urban housing and habitat development.

1. The Rajasthan Government Patta Policy-2005
2. Housing Policies
 - Rajasthan Urban Housing and Habitat Policy-2006
 - Affordable Housing in Urban Areas of Rajasthan Policy-2009
 - Environmental Improvement of Urban Slums (EIUS) 1972
 - Upgradation/ improvement or resettlement of Katchi Bastees in Jaipur 1972
 - Urban Basic Services for poor (UBSP) 1990
 - National Slum Development Programme(NSDP) 1996-97
 - Apna Ghar Yojana 2000
 - Rajiv Awas Yojana (RAY) 2009
 - Chief Minister's Jan Awas Yojana 2015
3. Valmiki Ambedkar Malin Bastee Awas Yojana (VAMBAY) 2001
4. Jawaharlal Nehru National Urban Renewal Mission JnNURM

Analysis

The current strategy for regularization of unapproved provinces is by the arrangement of essential framework to improve the personal satisfaction. The unapproved provinces, regardless of whether arranged in private or open land, regularization ought to be done according to the Government orders gave time to time. While doing the regularization it must be guaranteed that improvement of physical and social framework, the base important/achievable degree of administrations and network office are to be accommodated.

Scheme are made to gain short term political gains and not for the benefit of the people.

- An integrated approach is always lacking.
- Community participation is very less, even the Mohalla Samitis are not successful.
- Schemes are discontinued and new schemes are launched, instead of improving the old schemes. This affects the continuity and results of the scheme.
- Patta Act and Colonization rules are good approaches taken by state government but coverage and implementation mechanism needs to be improved to make them more effective.

Conclusion and Recommendations

From the analysis of the previous data it can be concluded that, policy implementation has always been a problem. Formal housing is out of the reach of poor people. Whatever supply is developed for EWS, is very less in comparison to the demand. Government attempts to provide housing are also failing as non subsidized housing is not reaching to the right target group. In case of in-situ development and site & services programmes there are problems of non availability of micro finance for house upgradation and community participation.

So the government can basically work in 3 directions to solve the housing problem:

1. Government acting as facilitator by encouraging more and more of private sector participation and creating suitable environment for private players.
2. Government acting as formal housing provider for poorest section of society through various social housing schemes.
3. Upgradation of existing slums either relocation or in-situ development.

But to achieve the goal of adequate shelter for all following are at most important:

1. Identification of right target group and understanding their requirements (Beneficiaries).
2. Affordability of the Urban Poor (paying capacity)
3. Enhancing the institutional capacity of governmental agencies.
- 4.Reduction in the corruption and removal of red tapism.

Urban Housing Sector in Rajasthan is at take-off stage. The cities are growing further and demand for habitable areas in on upsurge. The sector is undergoing several changes with changing market scenario. In this context, the enabling environment for urban housing sector has also undergone several structural changes in last decade.. Based on the review of urban housing policies, following challenges and opportunities have emerged:

Policy Review

| Issues/ Challenges | Recommendations |
|--|--|
| <ul style="list-style-type: none"> • Government land for housing projects is scantily available and mostly available at outside city limits unfavorable for demand led development. Unavailability of formal affordable housing within city limits. • Subdued interest of private developers in housing projects and low response to PPP projects in affordable housing segment • Shortfall of government resources in meeting housing shortage | <ul style="list-style-type: none"> • Promote redevelopment projects within city limits to increase housing stock within city limits and adopt and implement land pooling framework to create more supply of land within limited resources. • Enhance PPPs to attract private investments into housing sector and make projects more attractive through FSI and TDR incentives and relaxed development control norms wherever possible. • Leverage low cost mass construction technology to produce housing units quickly and in cost efficient manner and engage existing man-power on project development and high level monitoring. • Ensure mandatory reservation of affordable housing at neighborhood level for inclusive and balanced urban development. • Focus efforts on catalyzing private sector efforts and regulating real estate development to protect interests of vulnerable groups with tools such as real estate regulation act. • Operationalize shelter fund to leverage finance for affordable housing projects • Building center scheme should be restarted, which is an innovative approach to give boost |

| | |
|--|--|
| | <p>to the alternative construction technology and materials.</p> <ul style="list-style-type: none"> • NGOs and self help groups should be encouraged for community empowerment and government interventions should be minimum |
|--|--|

Reforms at Institutional Levels:

- Slum Clearance and Improvement Boards should be established.
- Rajasthan Housing Board should introduce a price mechanism wherein low-cost housing stock attracts least penalties and overheads in case of urban poor.
- Coordination should be insured amongst all the agencies involved in providing housing as a whole, especially aiming at low-cost stock. This would realize better and timely solutions for poor housing.
- For ensuring self-help, the beneficiaries should be educated to take-up the challenge .

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