



International Journal of Multidisciplinary Research and Growth Evaluation



International Journal of Multidisciplinary Research and Growth Evaluation

ISSN: 2582-7138

Received: 28-09-2021; Accepted: 15-10-2021

www.allmultidisciplinaryjournal.com

Volume 2; Issue 6; November-December 2021; Page No. 99-102

An analysis on the housing estate in India in reference to the rising urban slums and what is the current role of the economy sector to provide housing to all

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DOI: <https://doi.org/10.54660/anfo.2021.2.6.4>

Abstract

12 to 13% of the GDP is spent on housing which incorporate gross rent, utilizes and owners imputed rent. Housing is important for all, India is a developing economy, housing price and affordable varies from city to city and also depending upon the population of the state, for better income and education facilitates people shift to the metropolitan cities or smart cities. Delhi, Mumbai, Chennai, Surat, Bangalore are facing a rise in population, where people are facing housing problems, in India people either have their own homes or they live in rented house, 65,000 million

population live in the slums area in rural India due to heavy storm or cyclone the kaccha houses flow away. 1 % of the village have paccha houses which is part of smart villages. The government has launched many schemes for providing housing loans and construction of loans, however with the growing population, we require more space for housing, the smart city mission is one of the ways to provide housing for all. We need to adopt smart technology, smart living and smart housing which will provide maximum benefit at a limited cost.

Keywords: Housing, economy, GDP, Technology, Metropolitan cities, smart living, smart housing, smart technology

Introduction

Housing price has an effect on our income, the way we spend and on what. Increase in housing prices makes it difficult for people to find a property ladder, the rise in price badly affects the middle class and lower class families of any society. Majority of the rich people and upper middle class people have their own house, some live on rent houses and many of them don't have a home, they live in footpaths or form a small camp and like. Housing policies can also shape where people would choose to live, work and go further with their education. The cost also depends on the location of the house, the nearby facilities and design of the building and homes, If a building is built near in a posh location, the cost of living with also be high, even take it in an IT region. People might choose a house also taking into consideration the community and how close or far it is from their office and college. College going students who shift to a different state or country for their higher education, they usually live in rent homes. Whereas people who shift to a other state or country purchase a home for itself. Every country has its different ways of living and building homes. Today, due to climate change we see construction of green building, earthquake prone buildings. If we take about the housing system of India, the rate varies from state to another and one city to another, for instance Mumbai is the most expensive city in India, it is the financial capital of India along with know as the city of dreams, it is the city of actors, business. People in Mumbai live in flat, those flat are highly expensive, you find limited number of Bungalows. These building are very high, Navi Mumbai which is more developed has huge building, the flat range in crores, Moreover people prefer to live in flats, it's their lifestyle, while in Mumbai 52% of the population live in the slum region because of the high cost of flats, and the population is really, most of the middle class people and lower class people live in rent homes. The rent is also not less for per square room. Bangalore which is the second most expensive city and as per 2021 it has been regarded as the best city to live in due to its hi-Tech development, along with sustainable living. Chandigarh, which is also very expensive, here majority of the people are very rich, you hardly find poor people, Chandigarh is also the first planned city, over their people live in their own homes, everyone has their individual homes, they are not rented, with their own garden and other facilities. The city is rich, above all it's a very clean city, pollution free.

Research Methodology

For the purpose of this exploration, I have used an amalgamation of two of the archetypical social sciences research tools application-as they are authentic and brilliant method to assemble statistics from multiple appellants in a methodical and convenient way.

Questions were asked to the common youth, public policy Analyst, urban people, farmers, interviews –consisting of several interrogations which were dispersed among representative of each contender group.

Objective of the Research Paper

The main areas of exploration in this paper incorporate:

1. India's Housing system, lifestyle and demand
2. What are the schemes introduced by the government to provide housing for all and home loans.
3. How can housing for all, improve the economy and eradicate poverty from India.

Literature Review

Most of the metropolitan city where the population is above 3 million, there is a demand for more housing to accommodate the growing population, there is expanding of land, smart cities are constructed to provide housing facilities. Delhi, Mumbai, Kolkata, Bangalore, Chennai these are the top metropolitan cities, with every passing day the population rising, people from the rural India prefer to go to Delhi, Mumbai, Surat and Tamil Nadu because of greater opportunities, migrants are usually from the states of Odisha, Uttar Pradesh, Bihar, Rajasthan. Surat has been regarded as a smart city, it has brought in humongous opportunities of people. In fact college going students for their higher studies prefer to go to Delhi, Mumbai, Chennai and Bangalore for their higher education as they are best provisions of universities education in India. So this is how the population is rising, college going student either live in rent houses or in paying guest. This has rapidly increased the population, whereas in Kolkata there are millions of migrant living, coming from Bangladesh, so finding a house for living is a bit difficult. The government has introduced the smart city mission to accommodate more people, provide them access to basic necessity like water supply, electricity, education and health care, this smart city mission is the construction of 100 satellite towns. Even we talk about people living in the rural India, they live in kaccha homes which is ruined up by extreme rainfall, thunderstorm, natural calamities like floods and cyclones. The government has been working on the development of smart villages by the construction of pucca houses which are sustainable and can withstand cyclone, heavy rainfall. However only 1% of the villages may have pucca houses. All these pucca houses constructed in the rural India, have a solar panel to provide electricity to them. The other thing that is taken into consideration while purchasing a flat for a middle class or a lower class family is access to water and electricity, in many cities there is lack of water supply, water is not available all 7 days, 24 hours supply. In many parts of Delhi, people are dependent on water tanks. Uttar Pradesh is declared as the smart state which has been working over the years to provide better facilities to its people. Noida city has provided employment economy and housing to majority of the people, with the construction of new buildings, having access to all basic necessity for the working people. This is the side of improvement, where there are millions of people in India who

are living in the slums region or at the footpath over the year because of no housing.

Findings

Different cultures have different outlook, some people consider ownership of homes as an important part of life, it makes you a part of the society. Investing in property is seen as a wise economic decision. The cost of housing rises when houses are built taking huge amount of time. There is lack of land available, government doesn't invest much, over the years we have seen some of the buildings have remained as it was ever since the British rule, in Kolkata you will particularly find buildings which have existed, there have been no up gradations. In India, more than 50 % of the people live in their own house, 13% live with their families and 30% live in rent homes. We see a rise in home ownership taking an important shape in India. Affordable housing for India people consider of a housing where you have the provisions for two wheeler parking and four wheeler parking, many of the families prefer a community park and easy access to the nearby market. In cities like Delhi and Mumbai parking cars and bike/scooter is a problem outside buildings who don't have provisions. In India while purchasing a home few things are taken into consideration for the buyer: the cost of property for 80% of the people, security of the family and individual 71%, distance from the office is 65%, 62% look for parking of wheels and 53% other necessities like roads, water supply and electricity. We also have other elements like quality of the building that is 71% of the people, return on investment is a matter of 64% of the population, Maintenance for 49%, developer reliability 64% of the population and neighbors 23 %.

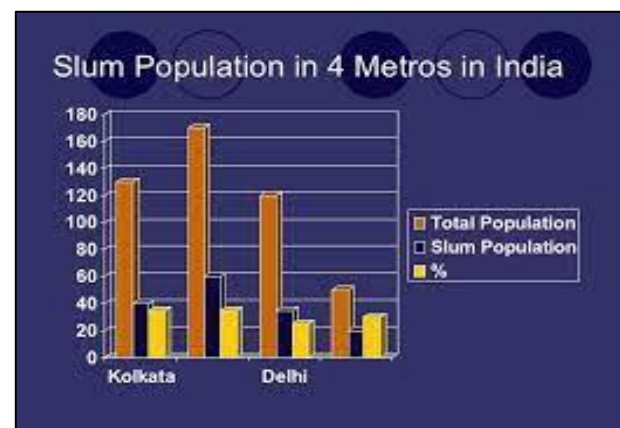


Fig 1

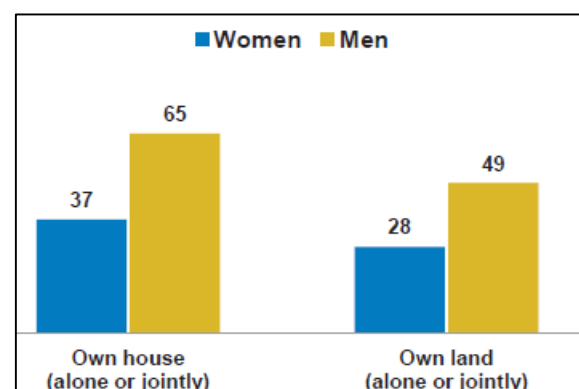


Fig 2

In order to provide housing for all, the government has launched some schemes for both urban and rural housing, Pradhan Mantri Awas Yojana which aims to achieve housing for all by 2022, affordable housing scheme for all which includes lower income, Middle income group and economically weaker sections for both urban and rural people. Pradhan Mantri Awas Yojana for rural India, it people chosen as per the data collected from national level socio –economic and caste report. The individual states have introduced housing facilitates for the people we have the Haryana Housing Board scheme if offers freehold construction and residential plots for construction and allocation for the socially and economically weaker section. However there are certain terms and conditions for this scheme following that we have Kerala Housing Board, it provides home loans and construction scheme for the economically weaker section. M.N Laksham Veedu Punarnirmana Padhanti, under this scheme you can reconstruct the dilapidated twin houses into a single units and construct a single house. Kerala state housing Board finances 50 % of the subsidy amount like for general category is it 75,000, for Scheduled Caste is it 1,00,000 rupees and for Scheduled Tribe it is 1,25,000. Innovative Housing Scheme –under this scheme, residential flats are constructed for the displaced labourers who come from economically weaker section of the society, 2121 flat have been constructed under this scheme on government land. Tsunami Rehabilitation Programme – it is a coastal housing and resettlement program from particular district of Coastline states. Suraksha Housing Scheme –it was the economically weaker section living in both urban and rural India, the government provides a capital subsidy of INR 9000 for each house, the beneficiary will have to contribute 2000 rupees, and a loan of 19,000 will be provided for construction for a building costing 30,000. If voluntary organization are connected with the scheme, then they will provide the entire loan for construction. Under the new Suraksha Housing Scheme, loan will be provided for construction depending on the Plinth area. The Maharashtra Housing and area development authority scheme – provides affordable housing scheme, this scheme is provided on the basis of the income of a person, a person who is able 18 years or above can access this scheme, along with that he needs to be a domicile of Maharashtra and have PAN card. Delhi Development Authority (DDA) Scheme, NTR urban housing scheme this was introduced to help the underprivileged people of Andhra Pradesh. With special loan facilitates for the SC and ST, West Bengal Housing Board Scheme, Tamil Nadu Housing Board Scheme and many more. The central and the state government together are collaborating to housing schemes and home loans to the people.

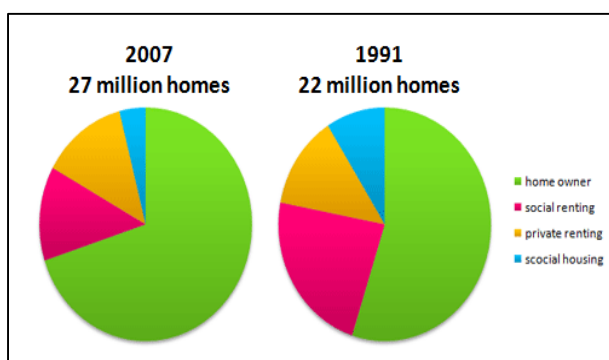


Fig 3

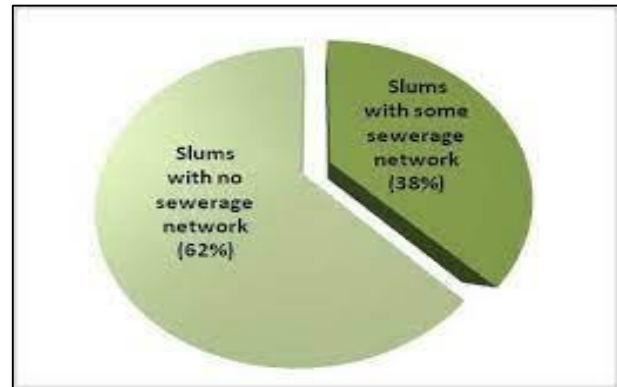


Fig 4

Way Forward

65,000 million people in slums region in India and Mumbai has the largest slum population. In spite of so many schemes till people don't have homes, one of the reason behind is the lack of knowledge among the people about the new schemes. Living in a state of poverty and miserable lifestyle, people are hardly aware about it. The Poor and vulnerable section of the society have been neglected. We need to introduce awareness programme whereby, all the people are introduced to the scheme related to housing for all category of people both in the urban and rural India. The scheme needs to reach out to the slums region. The cost of housing should reduce, as only 1 % of the people in India belong to the rich category, else don't have the money to afford, this is why many of the house have not been sold in the posch areas, later on they need to reduce the cost to sell it. We need to make sure that all the flats have access to water supply and electricity and above all safety and security for its residents. We could construct more eco-friendly homes which will held to eliminate the problem of electricity and water supply. We can construct passive houses and green building which will minimize the use of air conditioners and heaters which will also save electricity. Installing of solar panel on the roof, use of renewable energy in rural India. Use of smart technology and smart housing for all which will bring twin advantage to the people which will also reduce slums in India. Everyone will live in a house with proper sanitation provisions which will reduce poverty and health issue accordingly.

Conclusion

India requires more housing facilitates, construction of pucca houses and housing at an affordable price looking at the income and economic status, The cost of housing varies from city to city dependent upon the lifestyle of majority of people. For instance Mumbai has an expensive lifestyle where as Kolkata is a cheap metropolitan city to live in. The government has introduced many schemes for providing home loans and construction space of poor and the economically weaker section. People are unaware about the schemes so we need to inform people about the schemes and how they can apply for it. Housing is a basic right which every citizen should have. Housing for all will also increase the economy growth of India, alleviate poverty and inequality and reduce gap between the rich and poor.

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