



SHELTER

11.1 BACKGROUND

Housing activities are known to have the capacity to play a significant role in socio-economic development of a region because they help in not only the creation of 'shelter' for the people but also in generating employment opportunities for a large variety of skilled and unskilled workforce, which is a prerequisite for growth and development of settlements.

In the context of the Regional Plan policy of 'induced growth' of selected settlements in the National Capital Region, evidently large scale housing activities are essential elements of the overall development programme to help them absorb population and economic activities, thus helping in reducing population pressure on Delhi and achieving balanced development of the entire region.

A number of public agencies-area development authorities, state housing boards, local bodies, etc. are involved in the delivery of both developed plots and built-up dwelling units. Many public sector undertakings and Central Government agencies also construct houses for their employees as staff quarters. Besides these, cooperative societies are also active participants in housing production. Private sector entrepreneurs who develop plots and construct flats are comparatively new entrants in this sector and their operation is largely confined to towns nearer Delhi.

The efforts by these organized institutional agencies is no match for individuals/households who help in the creation of a much larger number of units, constructing new houses or converting old units through repairs/renovations, additions/alterations etc. In fact the region outside the metropolis today largely depends on individual effort to build houses.

11.2 ISSUES

Shelter in the region is generally inadequate, especially in the Priority Towns. A review of the shelter scenario, as part of the review exercise of Regional Plan-2001, shows that the Priority Towns (targeted for accelerated development to absorb additional population) suffer from various forms of housing deficiencies. About 15-20% of the housing stock is dilapidated, either they are *kutchra* units made of non-durable materials or without access to drinking water, toilet and lighting facilities etc. Besides this, overcrowding and congestion are common. It was estimated that Priority Towns in NCR would need a supply of about 6.25 lakh dwelling units by 2001 (0.50 lakh for removing the current shortage, 1.75 lakh to cater to the normal population increase and 4.00 lakh for absorbing the additional population proposed to be deflected to these towns).

It was also observed that public sector agencies like the housing boards, development authorities etc. had not been able to deliver the requisite number of housing units and, therefore, the housing problem was accentuating. Slums and squatter settlements were increasing.

11.3 STRATEGIES

One of the factors which has impaired the housing supply in NCR towns is their slow pace of development. These towns have also been rather slow in coming up with the requisite level of infrastructure support, a prerequisite for the fast development. The strategy of induced development in these towns may have to be looked upon afresh in the light of past experience and decisions may have to be taken in the form of package for each of the selected settlements, which would act as the much needed catalyst for accelerating the growth of these towns. The housing deficit/demand is intrinsically linked to various local factors such as potential of the area, economy, affordability etc. the State Government/local agencies need to work out the housing requirements and prepare phased programmes taking into account these factors so as to meet the demand.

The SCOPE, CPWD, DDA etc., which are involved in developing office complexes, should have joint ventures with their counterpart development agencies/authorities in the towns of NCR viz., GDA, NOIDA, Greater NOIDA, UPHB, HUDA etc. for creation of new office complexes especially in the Central NCR towns. The Central Government and its agencies can create the facility of General Pool Accommodation in the Central NCR towns for supporting these complexes as well as housing government employees of NCT-Delhi. These complexes should also have provisions for essential facilities such as CGHS, Kendriya Bhandars, Kendriya Vidyalayas and dedicated transport services linking them with the work centres/office complexes in NCT-Delhi.

Cooperative effort has been accepted universally as an effective mechanism for satisfying the housing needs of the people, especially, since it helps in the production of a considerably large number of dwelling units at comparatively lower costs. It would, therefore, be appropriate to encourage the efforts being made by the Cooperatives to supplement the efforts of individuals/households in creating adequate housing stock. The private sector, community based organizations (CBOs), non-governmental organizations (NGOs) and self help groups (SHGs) should be involved in slum development and upgradation activities.

As envisaged in the National Housing and Habitat Policy, 1998, public agencies should perform the role of facilitators by providing developed land and legal & infrastructure support to enable the private sector to make heavy investments in housing (refer Box 11.1).

Box 11.1

NATIONAL HOUSING AND HABITAT POLICY 1998

Salient Features

Objectives

- Creation of surpluses in housing stock either on rental or ownership basis
- Providing quality and cost effective shelter options, especially to vulnerable groups and the poor
- Removing legal, financial and administrative barriers for facilitating access to land, finance and technology
- Forging strong partnership between private, public and cooperative sectors to enhance the capacity of the construction industry to participate in every sphere of housing and habitat
- Using technology for modernising the housing sector to increase efficiency, productivity, energy efficiency and quality
- Empowering Panchayati Raj institutions and village cooperatives to mobilise credit for adding to the housing stock

Role of all the Stake Holders

Central Government

The Central Government's role in implementing the Policy is to take steps to bring in legal reforms including formulation of effective foreclosure laws. Further, it has to devise macro economic policies to enable flow of resources to the housing and infrastructure sector, develop a debt market for housing and infrastructure fully integrated with the financial markets in the country. For this purpose the Government has to set up a National Shelter Fund to meet the requirement of low cost funds for the housing needs of the poor. It is also required to promote research and development and transfer of technology for construction of houses and evolve parameters for optimal use of available resources to promote development and growth in a

sustained manner.

The housing policy recognises the necessity of providing fiscal concessions for housing, infrastructure, innovative and energy saving construction materials and methods and also setting up a regulatory mechanism to ensure that the concessions are correctly targeted and utilised.

The Central Government is also required to develop and enforce appropriate ecological standards to protect the environment and provide a better quality of life in human settlements. It should also promote the creation of a secondary mortgage market.

State Governments

The State Governments are required to liberalise the legal and regulatory regime to give a boost to housing and supporting infrastructure, promote private sector and cooperatives in undertaking housing construction for all segments in urban and rural areas. They are also required to undertake appropriate reforms for easy access to land and promote decentralised production and availability of building material.

The State Governments have to facilitate training of construction workers by converging other development programmes through Building Centres and other agencies. Besides they are to empower the local bodies to discharge their responsibilities in regulatory and development functions.

Local Authorities

The role of local authorities is to identify specific housing shortages and prepare District Housing Action Plans for rural areas, devise programmes to meet housing shortages and augment supply of land for housing, particularly for vulnerable groups and plan expansion of both urban and rural infrastructure services. They are also required to enforce effectively regulatory measures for planned development.

Public/Private Housing Finance Companies

The policy anticipates that the public/private housing finance companies will redefine their role and move away from the traditional approach to housing finance and develop and expand their reach to meet the needs of people. Besides this they may have to devise schemes to lend at affordable rates to those who are in dire need of housing finance support, mobilise resources from provident funds, insurance funds, mutual funds etc. for house building activities and develop innovative instruments to mobilise domestic savings.

Housing Boards/Corporations/Development Authorities and Other Public Agencies

The policy envisages that Housing Boards and other agencies involved in housing development will revamp their method of working and redefine their role for facilitating land assembly and development of infrastructure, moving away from direct construction activity. For achieving their objectives they will have to forge partnerships with the private sector and cooperatives for housing construction in an efficient manner and devise flexible schemes to meet the user's requirement.

Corporate, Private and Cooperative Sectors

The policy accords a very high importance to corporate, private and cooperative sectors in housing delivery. They are expected to take the lead role in land assembly, construction of houses and development of amenities. In the endeavour they should forge partnership with State Governments and local authorities for construction of houses and collaborate with the State Governments to work out schemes for slum reconstruction on cross subsidization basis.

Research and Technology Transfer Organisations

These institutions are required to direct research efforts to locally available raw materials and reduce the use of scarce natural resources and replace them with renewable resources. They may also have to standardise new technology for easy adoption by various public and private construction agencies and also promote energy efficiency in building materials and construction methods. This will also entail promoting use of renewable energy sources for the housing sector particularly, solar, bio-mass and waste based energy.

It is also necessary for them to promote disaster mitigation techniques for new constructions as well as strengthening of existing houses to prevent continuing loss of housing stock and human lives from natural hazards like earthquakes, cyclones and floods.

One of their important role is to disseminate information about new technologies and provide training to construction workers in the use of new technologies.

Cost-effective construction techniques involving local materials and innovative housing designs should be extensively propagated to make the housing units not only cheaper and durable, but also energy-efficient, aesthetically pleasing, functionally fulfilling and environment-friendly.

Innovative concepts like ‘work-cum-shelter’, ‘incremental housing’ etc. should be adopted to cater to the specific needs of individual household thereby effecting savings as well as opportunity costs.

Access to convenient housing finance for all segments of the population should become a reality through financing institutions, liberalised credit terms and mortgage requirements.

11.4 SLUMS/INFORMAL SECTOR HOUSING

Because of acute shortage of affordable shelter, many of the migrants tend to encroach city space and squat on all forms of land, be they reserved for public utilities and services, commercial and office complexes, play grounds, parks etc. Such unauthorized squatter settlements, bereft of basic amenities, are not only over-crowded and unhygienic but also prone to various environment hazards.

An attempt was made for the first time during the Census 2001 to collect detailed data about slum areas of the country particularly in cities/towns having a population of 50,000 or more based on Census 1991. All the inhabitants of the areas, which have been notified as slums by the State Government under any legal provision or recognized by them as such, have been accordingly considered as slum population for this purpose. Besides areas in cities/towns, which satisfy, the usual criteria for declaring an area as slum have also been included.

For the purpose of Census 2001, slum areas broadly constitute:

- i) All specified areas notified as ‘Slum’ by State/Local Government and UT Administration under any Act.
- ii) All areas recognized as ‘Slum’ by State/Local Government and UT Administration, which may not have been formally notified as slum under any Act.
- iii) A compact area of at least 300 population or about 60-70 households of poorly built congested tenements, in unhygienic environment usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities.

The situation obtaining from this information for the four largest metropolitan cities and the NCR is shown in Boxes 11.2 and 11.3.

Box 11.2			
SLUM POPULATION			
<i>(in Four Largest Metropolitan Cities of India, 2001)</i>			
Name of City	Total Population	Slum Population	% of Population in Slums
Greater Mumbai	1,19,14,398	58,23,510	48.88
Delhi Municipal Corporation (Urban)	98,17,439	18,54,685	18.89
Kolkata	45,80,544	14,90,811	32.55
Bangalore	42,92,223	3,45,200	8.04
<i>Note: Data pertains to Municipal Corporations.</i>			

Delhi continues to face the problem of mushrooming growth of Jhuggi-Jhompri (JJ) Clusters on land pockets belonging to various land owning agencies i.e., DDA, MCD, NDMC, Delhi Cantonment Board, Railways, Government Departments, CPWD, L&DO, Departments of Delhi Government and other autonomous organisations.

Box 11.3					
SLUM POPULATION IN NCR (2001)					
Sub-region/Cities	Population		%age of Slum population	Sex Ratio	Literacy Rate
	Total	Slum			
NCT-Delhi (MC-Urban)	98,17,439	18,54,685	18.89	825	48.17
Haryana (Urban)	61,14,139	14,21,839	23.25	824	73.91
1. Panipat	2,68,823	1,02,813	38.25	798	72.14
2. Sonapat	2,25,151	75,454	33.51	853	78.47
3. Rohtak	2,94,537	90,645	30.78	871	78.04
4. Bahadurgarh	1,26,746	39,478	30.90	820	79.12
5. Rewari	1,00,946	51,754	51.27	862	81.42
6. Gurgaon	2,01,759	33,570	16.64	815	82.68
7. Faridabad (MC)	10,54,981	4,91,131	46.55	796	74.26
8. Palwal	1,00,528	15,589	15.50	859	60.67
Rajasthan (Urban)	1,32,05,444	12,06,123	9.13	900	66.19
1. Alwar	2,60,245	15,923	6.11	883	58.36
Uttar Pradesh(Urban)	3,45,12,629	43,99,005	12.75	859	54.68
1. Meerut	10,74,229	4,71,316	43.87	867	52.06
2. Ghaziabad	9,68,521	2,58,834	26.72	863	61.42
3. Hapur	2,11,987	90,964	42.91	876	49.55
4. Bulandshahr	1,76,256	50,292	28.53	837	55.96
5. Modinagar	1,12,918	33,103	29.31	816	63.54
6. NOIDA	2,93,908	26,824	9.12	812	60.24

Source: Census 2001, Census of India

The migrants come to Delhi in search of gainful employment opportunities, which are easily available in unorganised and informal segments of the metropolitan economy. Delhi started witnessing the problem of jhuggies- jhompris from the early sixties onwards. The huge influx of population from all parts of the country resulted in proliferation of JJ clusters/squatter settlements.

Box 11.4		
SLUM AND JJ CLUSTERS IN DELHI		
S. No.	Item	Position as on 31.03.1999
1.	Number of JJ Clusters	1,080
2.	Number of Basti Vikas Kendras	192
3.	Number of Shishu Vatikas	199
4.	Number of Jan Suvidha Complexes	
	i) Pucca	292
	ii) Prefab	131
	iii) Mobile Toilet Vans	101
	Total	524
5.	W.C. seats of JSCs	
	i) Pucca	11,290
	ii) Prefab	3,496
	iii) Mobile Toilet Vans	1,414
	Total	16,200
6.	Number of Plots developed for relocation of JJ Squatters	13,000
7.	Number of plots allotted to JJ Squatters	11,097
8.	Number of Night Shelters	19
9.	Number of Katras	309
10.	Number of plots developed under In-situ-upgradation of JJ Clusters	5,022

Source: Socio Economic Profile of Delhi 2001-2002, Planning Department, GNCT of Delhi.

Most migrants are unskilled construction workers, low wage earners in small-scale industrial activities, petty traders and community service personnel etc. who may not be able to move out to far-away location, where they do not have any assured source of earning. They are often reluctant to shift from their more convenient central locations within the city to outlying areas away from their places of employment due to the distance involved and the extra transportation expense, etc. Since these migrants have their roots

somewhere else, either at the place of the last residence or place of birth, they are very often reluctant to invest in formal housing and resort to squatting. In this situation, there is a need to provide them sites with bare minimum facilities within their affordability limits. The facilities at such sites could be gradually upgraded on incremental basis.

Studies have revealed that settlers in these JJ clusters are pursuing various informal economic activities making significant contribution to the city's economy and over a period, have established an inter-dependent relationship with the formal commercial, industrial and manufacturing functions in the city. From domestic help and unskilled factory jobs to semi-skilled and manual work, they are now an essential requirement of the city's daily life. The cheap labour that they provide, the large numbers of domestic help and service personnel that they consist of, and the sizable informal functions they perform, make them significant partners in Delhi's life and existence.

The broad policy adopted in Delhi is that no fresh encroachments shall be permitted on public land and past encroachments, which had been in existence prior to 31st January 1990, will not be removed without providing alternatives. A three-pronged strategy has been adopted for dealing with the problems of jhuggi-jhompri as under:

- i) Relocation of those jhuggi households where the land owning agencies are in a position to implement projects on the encroached land pockets as per requirements in larger public interest, and they submit requests to Slum and JJ Department for clearance of the jhuggi cluster for project implementation and also contribute due share towards the resettlement cost.
- ii) In-situ upgradation of JJ Clusters and informal shelters in case of those encroached land pockets where the land owning agencies issue NOC to S&JJ Department for utilisation of land. However, the utilisation of land under this strategy is linked with the clearance of the project by the Technical Committee of the DDA.
- iii) Extension of minimum basic civic amenities for community use under the scheme of Environmental Improvement in JJ Clusters and its component scheme of construction of Pay and Use 'Jansuvidha Complexes' containing toilets and bathrooms and also introduction of mobile toilet vans in the clusters irrespective of the status of the encroached land till their coverage under one of the aforesaid two strategies.

In view of the enormity of the problem of slums in cities/towns at the national level, the Ministry of UD&PA has framed draft 'National Slum Policy' (refer Box 11.5). This policy will go a long way in solving this gigantic problem.

The concept of 'holding areas' should be incorporated in the Master/Development Plans of the cities/towns in the NCR to be prepared by the State Governments. Such areas would be dedicated for temporary settlement of migratory influx for a specified period of time, enabling them to economically and physically integrate with the formally developed areas. This is likely to check the growth of slums and unauthorised colonies in the towns/cities.

Relocation/resettlement efforts in the past either failed or had only limited success mainly because many newly located sites deprived the residents of the much needed job opportunities. In this context, it has also been suggested time and again that the possibility of solving the problem of slums in Delhi should be explored in the regional context.

Box 11.5**NATIONAL SLUM POLICY***Salient Features***Objectives**

- To integrate slum settlements and the communities residing within them into the urban area as a whole by creating awareness amongst the public and in Government of the underlying principles that guide the process of slum development and improvement and the options that are available for bringing about the integration.
- To strengthen the legal and policy framework to facilitate the process of slum development and improvement on a sustainable basis.
- To establish a framework for involving all stakeholders for the efficient and smooth implementation of policy objectives.

Salient features

The policy primarily endorses and promotes an upgrading and improvement approach to deal with slums and informal settlements as opposed to resettlement. It proposes that all existing planning instruments such as master plans, landuse plans etc. should be modified to ensure that slums and informal settlements can be properly integrated into the wider urban area.

The policy states that all physical upgrading and improvement in informal settlements should adopt a community-based approach with the active involvement of members of the community at every stage of design, implementation, and maintenance of services and assets. It sets forth specific norms and guiding principles for physical infrastructure developments and the desirability of collection of user charges.

The policy also emphasises improving access to social services-health, education, child labour and child rights and public distribution system-as their effective delivery would also reduce social inequities and promote integration of people residing in slums into the social and economic networks of the city as a whole.

The policy recognises the importance of economic empowerment of the slum dweller and lays guidelines for provision of financial services for the poor and economic support/enterprise development designed to address the livelihood needs of the urban poor.

The policy proposes a sustainable financing mechanism for slum improvement through a Slum Development Fund at the State level, while recognising the role of private sector funding and institutional finance.

The policy proposes a Consolidated Service Tax on properties located in slums. It gives measures for strengthening municipal governance and management in the context of slum areas. It also proposes establishment of a system of monitoring and evaluation at different levels of government in order to find out the extent to which the programmes under the policy are being implemented and whether the policy objectives are being achieved.

The policy is committed to a shelter up-gradation approach that will enable, support and extend individual and community initiatives for housing provision.

Incorporating some of the important features outlined in the policy, the Central Government has announced the 'Valmiki Ambedkar Malin Basti Awas Yojana (VAMBAY)' for construction of dwelling units, upgradation of slum tenements and provision of basic amenities like water supply and sanitation in slums.

Source: National Slum Policy (Draft), Ministry of Urban Development and Poverty Alleviation, October 2001.

The NCR Planning Board is providing financial assistance to the State Governments for several development programmes in various sectors such as residential, commercial, industrial and infrastructure schemes. Most of these programmes have a strong employment content besides the provision of concomitant infrastructure including housing.

A joint approach with active cooperation between DDA, GNCT-Delhi and the development authorities of the towns in NCR (i.e., HUDA, GDA, MDA, NOIDA, etc.) should be adopted wherein NCT-Delhi could consider entering into necessary agreements/joint ventures with them for:

- i) purchasing the existing vacant EWS plots and flats available for immediate occupancy in these towns; and /or
- ii) investing in fresh development of such facilities in these towns for resettlement and taking full advantage of the Government of India's (MOUD&PA) innovative schemes like VAMBAY etc. in establishing housing colonies for the poor and needy.

In either case, these settlers would have to be relocated preferably close to their work places, on the rail, road transport corridors with the fast commuting transportation system.