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URBAN HOUSING PROBLEMS AND POLICES IN INDIA: A STUDY OF TELANGANA

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Abstract

Urbanization is a significant indicator of economic development and ought to be seen as a beneficial aspect of overall expansion. One basic human necessity is housing. The nation still has a rising housing shortage, especially among the impoverished, even after 75 years of independence. The metropolitan population's explosive increase has made the problem worse. Housing and essential services in cities are being overburdened by the continuous movement of rural residents to cities in search of employment. There is a severe housing shortage in urban areas, and the gap between supply and demand is growing every day. The high cost of land and building materials makes housing in cities unaffordable for the impoverished. Urban housing policies are desperately needed to solve India's housing crisis for the impoverished. In this context the article examines the urban housing problems and policies in Telangana state.

Key words: Urbanization, Human need, Housing, Affordable homes, Telangana.

Introduction

Urbanization should be seen as a beneficial aspect of overall expansion and as a significant indicator of economic advancement. Additionally, as a nation's economy expands, so do its towns and cities, increasing the urban sector's economic contribution. States and cities have quite different spatial patterns of urbanization. In this context, the spatial polarization of employment opportunities and other commercial amenities is reflected in the pattern of population concentration in large cities. In the nation's cities, housing has grown to be a major problem.

A basic human requirement is housing. The nation is still dealing with an increasing housing shortage, especially among the impoverished, even after 75 years of independence. The fast urban population expansion has made the problem worse. The ongoing movement of rural residents to urban areas in search of employment is placing an unsustainable strain on urban housing and essential services. There is a severe housing shortage in urban areas, and the gap between supply and demand is growing daily. The high cost of land and building materials makes housing in cities unaffordable for the impoverished. Policies for substandard housing in urban areas are desperately needed to solve India's housing crisis.

Housing Programs in Urban India

The phrase "affordable housing" mostly refers to urban regions in India. The Ministry of Housing and Urban Poverty Alleviation is in charge of urban housing and human settlements at the national level, while the Ministry of Rural Development is in charge of rural housing. AH as a concept and policy is propelled by the latter ministry.

Over the past 60 years (from 1950 onwards), the Indian government has implemented an excessive number of policies and programs to solve the nation's growing housing problem. The ongoing decline in living conditions, especially for the impoverished, is proof that these regulations have had little overall effect.

The framework for affordable housing is provided by the National Urban Housing & Habitat Policy (NUHHP-2007), Basic Services for the Urban Poor (BSUP), Integrated Housing & Slum Development Programme (IHSDP), Jawaharlal Nehru National Urban Renewal Mission (JNNURM-2005), and the Rajiv Awas Yojana.



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Housing poverty in Urban India

Urbanization has led to an increase in the number of people living in slums and squatter settlements, and the housing conditions of the economically disadvantaged segments of society have gotten worse. The underprivileged and economically disadvantaged groups of society have been forced to occupy outlying lands with low housing stock quality and obsolescence as a result of the growing land and real estate crisis in urban areas

Problem of urban housing

Cities are implied to do well when they are stated to as "engines of economic growth." India's urbanization process has advanced slowly. Soon after independence, the economy's market forces were stifled by the industrial system. Due to excessive regulation, Indian industry has stalled due to obvious inefficiencies, a lack of competition, obstacles to the entry and exit of new businesses, the administrative complexity of obtaining licenses, and tariff and non-tariff barriers. After recognizing the crucial connection between industrialization and economic expansion, the government reevaluated its industrialization strategy. Consequently, the early 1980s saw the start of liberalization reforms, which gathered momentum in the early 1990s.

India's urbanization has been driven by the unorganized manufacturing and service sectors. By utilizing agglomeration economies, the rise of India's services sector and informal manufacturing has aided in the development of bigger cities. There is an obvious connection between being a member of the lower economic classes or low-income groups and living in slums. One distinctive characteristic of EWS or LIG members is that they are primarily self-employed. India's urbanization, which has failed to produce stable, productive formal jobs, contributes to the explanation of slums.

The inability of the affordable housing market to serve residents of informal settlements should also be taken into account. Formal developers are not motivated to deliver reasonably priced household supplies in the current economy. Affordable housing projects are typically located on the outskirts of cities or in suburbs with poor infrastructure and connections because they need large tracts of land to build large quantities of affordable housing that can be priced appropriately for the EWS and LIG categories. The severe lack of reasonably priced housing in the city is also a result of the rent control laws that are in existence in many Indian towns. The theory is that new investment in rental housing has halted because rental restrictions have decreased returns on rental properties and made evicting tenants more challenging.

When low-income clients lack reliable income documentation, banks and conventional housing financing providers are reluctant to lend to them. Clients in this group are regarded as low-quality, high-risk credit assets. These financial institutions make it impossible for slum dwellers, who are typically self-employed, to get home loans.

Housing programmes for the poor

Environmental Improvement of Urban Slums, EWS-LIG housing program, VAMBAY, Million Housing Program, night shelters, land reservation for the poor in new projects, locations, and services, and other measures for the poor have all been put into action. For the poor, several states have created their own housing-specific programs.

In order to provide affordable funding for low-income housing projects, the Housing and Urban Development Corporation (HUDCO) was founded in 1970.

The NUHHP can only offer guidance because housing is a state matter. To implement the plan, state governments must take specific steps. The NUHHP does not establish a timetable for accomplishing the goals of the Housing Policy for the same reason. As previously mentioned, the NUHHP uses a dual policy approach to accomplish the goal of universal access to affordable housing.



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Housing schemes in the 21st century

1. Jawaharlal Nehru started a national urban regeneration project called the Jawaharlal Nehru National Urban regeneration Mission (JNNURM). The JNNURM was founded in December 2005 with the goal of enhancing India's cities via planned, reform-driven development. The Mission acknowledges that cities have been given the responsibility of serving as the main catalyst, motor, and agent in the process of long-term development. It therefore aims to create cities that are "economically productive, efficient, equitable, and responsive."

2. JNNURM has two sub-missions dedicated to housing issues in cities:

3 Basic Services for the Poor in the City (BSUP). The BSUP, which is administered by the Ministry of Urban Development, is intended to renovate and improve slum settlement conditions by ensuring universal access to basic services like as water and sanitation, as well as social infrastructure such as health, education, and social security.

4. Programme for Integrated Housing and Slum Development (IHSDP). IHSDP aims to address inadequate housing for urban slum dwellers in cities and towns, excluding those who were targeted under BSUP, as of the 2001 Census.

5. The Rajiv Awas Yojana (RAY). In June 2011, the initiative was introduced under the title "Slum Free India." The program's motivation recognizes that the government and market cannot defend the urban poor's right to a respectable and decent life. Its main objective is to give affordable dwellings access to necessary municipal services. The government intends to use the effort to circumvent the factors that have prevented the government and market from providing housing and other basic necessities for the urban poor. This operation is expected to stop slums from spreading in the future. The strategy also highlights how crucial it is to integrate informal settlements into the official economy.

6. Pradhan Mantri Awas Yojana is the sixth scheme. The Central government launched it in 2015 with the goal of eradicating India's urban housing scarcity by 2022.

- Credit Linked Interest Subsidy (CLSS): For 15 years or until the loan is repaid, whichever comes first, interest on home loans up to INR 600,000 obtained by the Economically Weaker Sections (EWS) and the Low-Income Group (LIG) is subsidized at a rate of 6.5%. The Net Present Value (NPV) of the interest subsidy will be computed using a 9% discount rate. The subsidy makes loans more accessible to the urban poor by lowering the loan and Equated Monthly Instalments (EMI).

- Affordable Housing in Partnership (AHP): If the projects fulfill certain requirements, states and UTs that initiate affordable housing programs independently or in conjunction with the private sector are qualified for Central aid. A federal grant of INR 1.5 lakh per EWS house is available for all EWS dwellings in a housing project that allocates 35 percent of its housing stock to the EWS category and has a total size of at least 250 units.

- Beneficiary-led individual house construction or enhancement (BLC): EWS households can construct new homes or renovate existing ones with INR 1.5 lakh in central assistance under this category. If they present the required documentation, households that do not fit into any of the aforementioned verticals are also qualified.

Social networks are so important to slum dwellers that many would choose to remain in the slums rather than relocate to freshly constructed dwellings. When slum dwellers are in need of money, these social networks offer them insurance and informal funding.



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In general, neither the RAY nor JNNURM programs have been effective in lowering housing poverty. Rather, in order to compel people to accept subpar housing, the programs have a tendency to interfere with their social networks and employment.

First of all, the JNNURM Mission Declaration itself is fraught with contradictions: on the one hand, it aims to create economically productive and equitable cities, while on the other hand, it views as unacceptable any program that aims to produce wages and new employment opportunities. Additionally, the mission's relocation efforts have largely failed to maintain slum dwellers' current employment opportunities, let alone generate new ones.

The fact that the policy's execution has fallen short of its goal to provide everyone with basic services exacerbates the issue. After all, productive workforces are the foundation of productive societies, and a productive workforce cannot function without necessary services. In the instance of RAY, no practical steps have been done to address the lack of formal employment and halt the growth of slums, despite a declared commitment to do so in the mission paper.

One may argue that both JNNURM and RAY have made it possible for cities to address the housing crisis by constructing reasonably priced dwellings. However, creating new residences cannot come at the expense of lost jobs or a poorer level of life, because these are the aims for which housing acts as a vehicle.

However, it should be mentioned that a greater proportion of the homes built under these schemes have been occupied. To that degree, these plans could be deemed effective. It's crucial to keep in mind that these initiatives have only provided housing for current slum dwellers and have done little to halt the expansion of slums before proclaiming success.

Reliable and unambiguous land titles are a requirement for government grant applicants under the Beneficiary-Led Construction component. It ignores the fact that India's property and land records are in poor condition, which leads to the widespread issue of unclear land titles. It is challenging for prospective housing plan members to get property records since they are under the jurisdiction of a separate organization than the one responsible for housing concerns. Additionally, the majority of housing constructed or renovated by the low-income group is situated on the periphery and fringes of cities that the government has not classified as "urban." They are therefore not qualified to receive financial aid under the PMAY (U) program.

Regarding the Credit-Linked Subsidy component, people were only informed if they would get the interest subsidy under the PMAY (U) plan after taking the loan. Many people were therefore unable to benefit from this offer. [37] It is evident that the financial support provisions of the PMAY (U) plan have not been able to enhance the housing affordability quotient because they do not understand the nature of urban poverty. Due to inadequate implementation of both CLSS and BLC, PMAY (U) has been unable to resolve the urban poor's financial exclusion from housing.

Housing Programmes in Telangana

The 2 BHK Housing Scheme was introduced by the Telangana government to assist those who are homeless, live in huts, or rent a place. This housing program's main objective is to provide accommodation for Telangana's low-income citizens. The Telangana administration claims that establishing Hyderabad as a slum-free city is a revolutionary move.

This housing scheme will be one of the most prestigious housing projects ever undertaken in Asia. Developers were given permission by the state government to take on projects under this scheme. To expedite the construction process, the government agreed to cut the deposit from 3% to 1%. The state government has also agreed that all contractors who engage in this scheme will receive free sand. The Mahatma Gandhi National Rural Employment Guarantee Act (NREGA) and the Swachh Bharat Mission will be used to fund the construction of toilets under this housing programme.



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To provide a comfortable lifestyle for the tenants, these residences are equipped with water, electricity, and waste disposal systems, among other things. In addition, each block will have a park, school, library, fire station, and bus stop. Two lofts are included in the residences. Adilabad, Karimnagar, Khammam, Mahboobnagar, Medak, Nalgonda, Nizamabad, Hyderabad, Ranga Reddy, and Warangal are among the cities where these affordable 2BHK residences can be found. The Telangana State Housing Corporation director would collaborate with district collectors, government administrators, and the GHMC commissioner. Flats in the range of Rs. 5 lakhs to Rs. 8.65 lakhs are given out for free. The housing department has taken on the construction of 2.8 lakh apartments.

Merge of Telangana 2 BHK Housing Program with PMAY: The primary goal of merging this scheme with PMAY is to collect building money. A single unit in the 2 BHK category will cost approximately Rs. 5.30 lakhs. Telangana Government will have to spend Rs. 3.80 lakhs each unit after integrating 2 BHK housing plans with PMAY. The state government plans to raise Rs. 2,500 crore from HUDCO, Rs. 1,365 crore from PMAY funding, and Rs. 185 crore from its own resources. To date, the government has invested Rs. 6,792 crore on Telangana's 2BHK Housing Scheme, with a total created space of 7 lakh sq.ft.

The state government is building residences in approximately 40 areas, with Phase I focusing on the districts of Ranga Reddy, Medchal, and Sanga Reddy. The state has also recognised 28 slums in the Greater Hyderabad Municipal Corporation (GHMC).

Conclusion:

Government of India adopted many policies on Housing after independence even state governments also framing programmes for poor on housing. JNNURM, Indira Awas Yojana, Rajiv Joyana, and Prime minister awas yojana are some of the important policies of central government on providing house for the poor communities. Telangana state after its formation in 2014 adopted many policies and Double bed room programmes is very much significance in this context, The government has begun to focus on providing housing facilities, but it has not given much effort to tackling problems related to human settlements, such as upgrading and managing municipal services, building affordable housing, conserving energy, and recycling waste.

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