

HOUSING NEEDS OF THE URBAN POOR IN NAGPUR

Assessing the Applicability of the
PMAY, Housing for All Mission



INDIAN
HOUSING
FEDERATION

Supported by

TATA TRUSTS

Suggested Citation

Housing Needs of the Urban Poor in Nagpur - Assessing the Applicability of the PMAY, Housing for All Mission. City Say. Youth for Unity and Voluntary Action and Indian Housing Federation. (2018) Mumbai, India.

Published by:

YUVA (Youth for Unity and Voluntary Action)
YUVA Centre, Sector 7, Plot 23, Kharghar
Navi Mumbai – 410210 (INDIA)

HOUSING NEEDS OF THE URBAN POOR IN NAGPUR

Assessing the Applicability of the
PMAY, Housing for All Mission



INDIAN
HOUSING
FEDERATION

Youth for Unity and Voluntary Action (YUVA) is a non-profit development organisation committed to enabling vulnerable groups to access their rights and address human rights violations. YUVA supports the formation of people's collectives that engage in the discourse on development, thereby ensuring self-determined and sustained collective action in communities. This work is complemented with advocacy and policy recommendations on issues.

Contributors:

Nitin Meshram
Marina Joseph
Doel Jaikishen
Brishti Banerjee
Staff at IHF
Sayali Marwar

W: www.yuvaindia.org

E: info@yuvaindia.org



@officialyuva



@officialyuva



yuvaindia84



@yuvaonline

Published by:

YUVA (Youth for Unity and Voluntary Action)
YUVA Centre, Sector 7, Plot 23, Kharghar, Navi Mumbai – 410210 (INDIA)
November 2018

Designed by:

Tabish Shakil

TABLE OF CONTENTS

<i>Abbreviations</i>	<i>ii</i>
<i>List of Tables</i>	<i>iii</i>
<i>List of Figures</i>	<i>iii</i>
<i>Executive Summary</i>	<i>iv</i>
1. INTRODUCTION	1
2. HOUSING PROGRAMMES IN NAGPUR	5
3. METHODOLOGY	9
4. KEY FINDINGS	11
5. RECOMMENDATIONS	22
<i>References</i>	<i>24</i>
<i>Questionnaires</i>	<i>26</i>
<i>Annexures</i>	<i>31</i>
<i>About Us</i>	<i>32</i>

ABBREVIATIONS

AHP	Affordable Housing in Partnership	LIC	Life Insurance Corporation
BHK	Bedroom-hall-kitchen	LIG	Low Income Group
BLC	Beneficiary-led Construction	MHADA	Maharashtra Housing and Area Development Authority
BPL	Below Poverty Line	MHFC	Micro Housing Finance Company
BSUP	Basic Services for Urban Poor	MIG	Middle Income Group
CLSS	Credit Linked Subsidy Scheme	NHB	National Housing Bank
DHFL	Dewan Housing Finance Limited	NIT	Nagpur Improvement Trust
EMI	Equated Monthly Installment	NMC	Nagpur Municipal Corporation
EWS	Economically Weaker Section	OBC	Other Backward Class
GDP	Gross Domestic Product	PMAY	Pradhan Mantri Awas Yojana
GoM	Government of Maharashtra	PPP	Public-Private Partnership
GR	Government Resolution	RK	Room-kitchen
HDFC	Housing Development Finance Corporation	RTI	Right to Information
HIG	High Income Group	SC	Scheduled Caste
HUDCO	Housing and Urban Development Corporation	SRA	Slum Rehabilitation Authority
IHSDP	Integrated Housing and Slum Development Programme	ST	Scheduled Tribe
ISSR	In-situ Slum Redevelopment	ULB	Urban Local Body
JNNURM	Jawaharlal Nehru National Urban Renewal Mission	UN	United Nations

LIST OF TABLES

Table	Details	Page
2.1	HOUSES CONSTRUCTED UNDER BSUP BY SRA	6
3.1	SAMPLING OF SLUMS FOR THE STUDY	10
4.1	SAMPLE SLUMS SURVEYED, LAND OWNERSHIP AND HOUSING NEEDS	12
4.2	ESTIMATED BUDGET FOR HOME UPGRADATION	16
4.3	RENTAL CAPACITY OF THOSE DEMANDING NEW HOUSING	17
4.4	FINANCIAL CAPACITY FOR DOWN PAYMENT WITHIN 6 MONTHS AND POSSIBLE EMI	18

LIST OF FIGURES

Fig.	Details	Page
1.1	URBAN OVERVIEW IN NUMBERS	1
2.1	NAGPUR DEMOGRAPHICS	5
4.1	CUT-OFF DATE VERSUS HOUSING UPGRADATION	13
4.2	CUT-OFF DATE VERSUS NEW HOUSING	13
4.3	RENTAL CAPACITY OF 99% RESPONDENTS WHO DEMANDED NEW HOUSING	13
4.4	IDENTITY DOCUMENTS OF THOSE SEEKING HOUSING UPGRADATION/NEW HOUSING	14
4.5	CURRENT HOUSE SIZE VERSUS UPGRADATION/NEW HOUSING NEEDS	15
4.6	MONTHLY FAMILY INCOME OF RESPONDENTS SEEKING UPGRADATION	16
4.7	TYPES OF SAVINGS OF RESPONDENTS SEEKING UPGRADATION	16
4.8	MONTHLY FAMILY INCOME OF RESPONDENTS SEEKING NEW HOUSING	17
4.9	TYPES OF SAVINGS OF RESPONDENTS SEEKING NEW HOUSING	17
4.10	BUDGET FOR NEW HOUSE	18
4.11	MONTHLY FAMILY INCOME OF RESPONDENTS	18
4.12	NEW HOUSING PREFERENCES	19
4.13	AMENITIES NEEDED ALONG WITH NEW HOUSING	19
4.14	ESSENTIAL REQUIREMENTS AMONG THOSE SEEKING NEW HOUSING	19
4.15	UPGRADATION SOUGHT IN THE HOUSE	20
4.16	ESSENTIAL REQUIREMENTS AMONG THOSE SEEKING HOUSING UPGRADATION	20

EXECUTIVE SUMMARY

The discourse on provision of 'affordable housing' has become prominent and layered with the 'Housing for All Mission' launched in 2015. Affordable housing is defined purely in terms of provisioning new housing as per income brackets. 'Housing for All', on the other hand, promotes access to adequate shelter for every person. This includes a variety of housing options across contexts - shelter for the homeless, housing upgradation, provisioning of tenure security, protection against forced evictions, slum[#] notification, provisioning of basic services and infrastructure, land reservation for housing and developing new housing stock, among others.

In 2017, Youth for Unity and Voluntary Action (YUVA) partnered with Indian Housing Federation (IHF) to conduct a quantitative study of 3,000+ households in nine notified and five non-notified slums in Nagpur, the third largest city in Maharashtra. The aim of this study was to understand housing needs in the city towards informing housing provision in the context of the Housing for All Mission and the land titling (*malki patta*) initiatives of the local government.

This report brings to light the demand side of housing and juxtaposes it with supply side criteria under the Pradhan Mantri Awas Yojana (PMAY). Further, it assesses these findings against land regulations and recent efforts at providing land titles to slum residents in the city. The report draws correlations between socio-economic profiles of residents, slum status (notified or non-notified) and their housing needs.

The data reveals important trends in housing needs and aspirations, displaying a glaring disconnect between ideas of housing supply and people's access to such housing. Most of the sampled households were headed by daily-wage workers belonging to the economically weaker section (EWS) income category. When asked about their housing aspirations, a stark 91 per cent demanded housing upgradation and only 9 per cent demanded new housing. Of those who preferred upgradation, more than 78 per cent have been living in the same settlement for over 25 years. Among those

who preferred new housing, 60 per cent began living in these settlements over the last seven years and 99 percent were currently living on rent. It is evident that housing aspiration and imaginations are linked to current home ownership patterns and duration of stay in a locality.

While most aspired to upgrade their existing homes—either by building an additional room or constructing toilets—to do so under the PMAY they need to fulfil the scheme criteria. The report maps people's housing needs and aspirations to the following PMAY criteria: i) tenability, ii) land ownership, iii) state government determined cut-off dates, iv) ownership of a house elsewhere in India, v) possession of legal identity documents, vi) income and financial capabilities and vii) size of the house.

The study revealed the following major findings:

1. Majority of the surveyed households in notified slums that are presumed to be 'tenable' demanded for upgradation of their existing homes. Such settlements are automatically eligible for housing under the in-situ slum redevelopment (ISSR) vertical as per the PMAY guidelines.
2. None of the surveyed households had individual land ownership documents. Only 8.8 per cent had property tax receipts, thereby making access to upgradation under the PMAY an impossibility. While the local government is in the process of providing individual land titles (*malki pattas*), this is an ongoing, long bureaucratic process with only 727 titles distributed till June 2018.
3. The PMAY clearly states that state government cut-off dates determine eligibility under the scheme. Data revealed that majority who would choose the beneficiary-led construction (BLC) or credit linked subsidy scheme (CLSS) vertical met the cut-off date in Nagpur.
4. A contested criteria in the PMAY guidelines is that no household that claims benefits under the PMAY can have a *pucca* house anywhere in India.

[#] | Though we prefer to use the word 'basti' in place of 'slum' we have kept to this terminology as it is more common among the intended audience for this report.

Data revealed that 99 per cent of the surveyed households do not own a *pucca* house anywhere. This reiterates the point that the poor come to the city in search of livelihood and economic opportunities; availing housing is a byproduct of this process.

5. To access certain verticals (BLC and CLSS) of the PMAY it is essential to possess a host of identity documents. However, the data revealed that 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.
6. An underlying requirement to access the three verticals (AHP, CLSS and BLC) of PMAY, gap-funding & housing loan, is access to formal lending institutions. However, around three-fourth of the surveyed population are daily-wage workers with extremely low incomes (averaging less than INR 15,000 per month) thereby significantly reducing their access to formal lending institutions and any form of mortgage for loans. The stated financial requirement for 75 per cent of those who would choose upgradation is INR 2-3 lakh with an equated monthly installment (EMI) of less than INR 5,000. For those who would choose to buy a new house, majority preferred a 1 bedroom-hall-kitchen (BHK). Purchase of a house through the third vertical of the PMAY, i.e., affordable housing in partnership (AHP) was beyond their financial capacities. The total estimated budget for purchase of a new house for 60 percent of the respondents was below INR 7 lakh and 92 per cent of the respondents who demanded new housing could afford to pay less than INR 1.4 lakh as down payment with less than INR 5,000 as EMI.
7. Upgradation under the BLC vertical of PMAY has been centrally restricted, though allowed under CLSS, to households under 322 sq.ft for the EWS category (states are free to change this). Interestingly, majority of the EWS participants who chose upgradation had houses larger than 300 sq ft. It would be prudent on the part of the state to develop specific criteria to suit the needs

of slum residents in different cities. Among the respondents who demanded new housing, 87 per cent live in houses between 100–300 sq. ft in size and majority aspired to own a 1BHK in a locality with basic infrastructure and facilities.

Overall, the analysis of data in comparison with PMAY guidelines reflects that there is a glaring gap between people's aspirations, their capabilities and state imagination of housing provision. People's preferences are reflective of the reality that large scale housing provision has so far been created by people themselves and going ahead people would want to seek assistance to improve homes and neighborhoods they have built. It is important to note that slums in Nagpur have had an unfavourable relationship with the Slum Rehabilitation Scheme (SRS), which is a replica of the ISSR vertical, but has seen successful housing upgradation programmes in the past.

Based on the findings from this study, the following recommendations have been made:

1. People's participation is essential and should be encouraged to provide housing at the city level.
2. Land ownership should be disassociated or provided on priority with housing upgradation in the PMAY.
3. Land title (*malki patta*) implementation should be accelerated with a single window system.
4. A land dispute resolving mechanism should be set up at the urban local body (ULB) level.
5. Economic capacities of the urban poor should be revisited vis-à-vis housing facilitated by the state
6. Housing finance options should be tailor-made for the urban poor.
7. A basket of options should be provided under the 'Housing for All' Mission with space for city-specific needs.

To be a Mission that aims to house 'all', it is imperative to enable adequate housing, basic services, tenure security and new housing access for the urban poor, migrant workers and homeless. Each of these are equally important provisions to improve people's lives in urban areas.

CHAPTER 1 INTRODUCTION

1.1 INCREASING URBAN POPULATION: DRIVERS AND IMPACTS

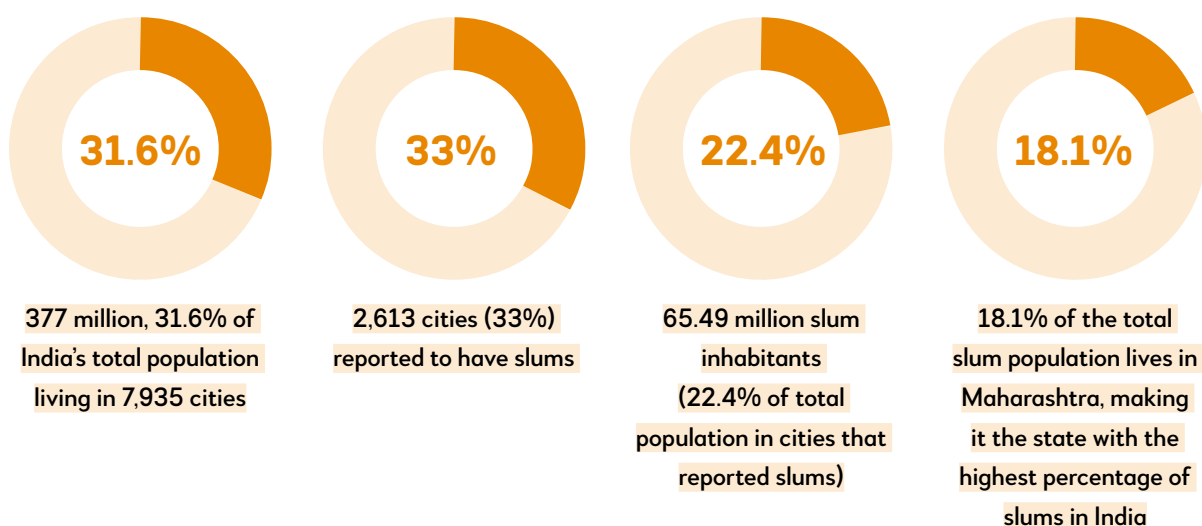
India is on the brink of an urban explosion. About one-third of the country's population lives in urban areas and contributes to two-thirds of the country's gross domestic product (GDP), accounting for 90 per cent of tax revenues (Firstpost, 2014). In the last 60 years, urban population has steadily increased in India. If we take into consideration the ratio of urban population to the total population, it was around 17 per cent in the 1950s, which rose to around 34 per cent in 2017 (The World Bank, 2017) and shows an upward trend for the decades ahead.

A major force driving increased urban population is the scope offered by cities for employment opportunities, better standard of living and other amenities. As Ramanath Jha states, there are three 'Es' driving people's movement to cities. The first is Economy. A city must provide employment, with people gathering together to offer their talents and services, helping the economy grow further. When people gather in a place, they obviously need to live there and desire a

certain quality of life offered to them so that they can become productive instruments in the city's economy. That aspect is encapsulated in the word Environment, essentially referring to basic amenities expected—good air, clean water, efficient transportation, a good residence and other infrastructure, education, health and recreational facilities, all of which allow you to be a productive member of the city's employment force. The third word is Equity. It is not enough to enhance quality of life and offer economic benefits only to a section of the people. Unless both economy and environment are available equitably to all citizens, the city will not remain balanced. The seeds of inequality are sown when any of these elements are neglected (Jha, 2014).

The pace of increase in the urban population has not kept up with the pace of provisioning of housing facilities, especially for the poor and marginalised. This has, in turn, resulted in a rise in the number of street dwellers, slums, informal settlements and shadow rental markets, leading to increased number of people living

Fig 1.1 | Urban Overview in Numbers *Source: Census 2011*



in poor conditions. This means that not all are without a house or a shelter, but the legal documents and living standards of most of the households do not comply with the formal housing system (Paul and Dhanuraj, 2016).

The UN Habitat found that about three billion people or 40 per cent of the world's population would need proper housing by 2030 (UN Habitat, 2005). In simple terms, housing stands for a shelter that would ensure one's safety and support the activities of daily living. There is a clear mismatch between demand and supply and it is in between this mismatch that people create their own habitats that are termed 'slums'. Municipal governments fail to provide adequate amenities such as water, power, open spaces and other basic services in such settlements and often people create alternate means of access to such services within these settlements.

The term 'slum' has had a distinctly consistent negative connotation. The 'social component' of the slum definition bears the danger of articulated prejudice and stigmatisation of slum residents, which raises doubts about whether 'slum' is a useful name in the first place. There has always been a very pessimistic interpretation of the material, social and institutional challenges associated with slums and there are hardly any narratives that highlight the productive potential of a slum—'a slum of hope' and not of 'despair' (Nuissi and Heinrichs, 2013).

1.2 URBAN HOUSING IN INDIA: POLICY SHIFTS

Housing in India is not a Constitutional Right but is interpreted as an essential component of the Right to Life (Article 19, Constitution of India)¹. Housing and Shelter are State subjects and while the Central Government provides guidelines and directions, states have their own specific housing programmes targeted towards the poor. To facilitate operationalisation of these programmes, institutional mechanisms are set up, including housing boards and development authorities at the state/city level.

Housing policies of the Government of India have undergone significant transformation since the 1950s. While policies were welfare-centric in the early years post-independence, in more recent years they have been driven by larger economic interests and neoliberal concerns. From the early 1950s to the present, the

OUTLINING INFORMAL SETTLEMENTS

The Habitat III Issue Papers (2015) outlined 'informal settlements' as residential areas where:

- A. Inhabitants have no security of tenure vis-à-vis the land or dwellings they inhabit, with modalities ranging from squatting to informal rental housing
- B. The neighbourhoods usually lack, or are cut-off from, basic services and city infrastructure and,
- C. The housing may not comply with current planning and building regulations, and is often situated in geographically and environmentally hazardous areas. In addition, informal settlements can be a form of real estate speculation for all income levels of urban residents, affluent and poor.

In 2016, the New Urban Agenda was adopted by 167 countries globally (including India), that put housing at the centre of the future of global urbanisation.

Among the 17 Sustainable Development Goals (SDGs), Goal 11 focuses on sustainable cities and communities. One of the targets of this goal is that by 2030, countries must ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums. The SDGs are a global commitment by countries worldwide to 'leave no one behind' and work towards safe, sustainable cities and communities, based on participatory and democratic approaches. India is a signatory to the same. (United Nations, 2015).

¹ | In contrast, 81 Constitutions around the world have right to housing mentioned in their Constitution. http://www.mercylaw.ie/_fileupload/Right%20to%20Housing%20Report.pdf

focus of the housing policy discourse has changed from physical provisioning of housing to its financing. It is now actively promoting the participation of the private sector in ensuring 'Housing for All' (Mittal, 2014).

The Housing and Urban Development Corporation (HUDCO) was set up in 1970 to make finance available at subsidised rates for housing programmes targeted towards the poor. Post liberalisation, the emphasis in India turned to enabling the private and co-operative housing sectors. In this regard, 25 new housing finance institutions were set up between 1990 and the early 2000s. This process enabled home ownership among the middle income group (MIG) and high income group (HIG) households, which further saw a boost in lending and construction activities targeted at these households.

The Ninth Five Year Plan, during which the National Housing and Habitat Policy (1998) was formulated, stated its main focus on households at the lower end of the housing market, particularly below poverty line (BPL) families, women-headed homes and scheduled castes and scheduled tribes (SCs/STs) (Steering Committee on Urbanization–Planning Commission, 2011). Through this policy, the government also

decided to correct the imbalance caused by excessive dependence on public agencies. The shift was towards promoting public–private partnerships for tackling housing and habitat issues. This policy reflected initial shifts in the government's position from being a provider to a facilitator of housing. However, this facilitating role of the government gained momentum with Jawaharlal Nehru National Urban Renewal Mission (JNNURM) in 2005, where a serious attempt was made to engage the private sector in delivery of housing.

Under the JNNURM, the processes of housing construction were regulated by the central, state and local bodies. This Mission reflected the fragmented approach of the State and a clear strategy on convergence was lacking. While priority was given to in-situ redevelopment in the Mission, its two housing programmes, Basic Services for Urban Poor (BSUP) and Integrated Housing and Slum Development Programme (IHSDP) emphasised construction of new housing units. Additionally, JNNURM ignored micro financing options, land reforms and failed to ensure community participation. Moreover, the urban local bodies' (ULBs') involvement with respect to external borrowing and alternate financing was low (Hingorani, 2011).

1.3 EVOLUTION OF MICRO HOUSING FINANCE

The housing finance market in India has been evolving over the past few decades. Co-operative housing societies were the primary drivers in the institutional housing finance sector, originally. When funds accumulated under provident fund or loan against insurance policies were the only options available, Housing Development Finance Corporation (HDFC Ltd) came in as a boon to the salaried class of borrowers. This shifted the situation for the salaried class who had, till then, managed to own a house only post retirement to achieving home ownership during their employment tenure itself.

The Sub-Group on Housing Finance for the Seventh Five Year Plan (1985–90) identified the non-availability of long-term finance to individual households on any significant scale as a major lacuna impeding progress

of the housing sector and recommended the setting up of a national level institution. The Committee of Secretaries set up the High Level Group under the Chairmanship of Dr. C. Rangarajan, the then Deputy Governor, Reserve Bank of India, to examine the proposal and recommended the setting up of National Housing Bank (NHB) as an autonomous housing finance institution. The Hon'ble Prime Minister of India, while presenting the Union Budget for 1987–88 on 28 February 1987, announced the decision to establish the NHB as an apex level institution for housing finance. Following that, the National Housing Bank Bill (91 of 1987), providing the legislative framework for the establishment of NHB, was passed.

The banks participated in a limited way by setting up housing finance subsidiaries to provide housing loans

to the MIG families. The early part of this millennium saw a big shift in the approach from the banking sector, especially State Bank of India, which started focusing on retail lending, especially housing loans. ICICI Bank made massive strides in retail housing loans and shifted the approach which was hitherto branch-based to service at the doorstep. Many new generation housing finance companies started to enter the sector in the next couple of decades.

Most of the new-generation housing finance companies started focusing on the opportunity that was available in the low-income housing finance space. GRUH Finance, an HDFC subsidiary, is considered a pioneer in this sector. Dewan Housing Finance Ltd (DHFL) in a very limited way was also working on providing loans for the informal segment as a product variant in its portfolio. The real push came in this space in the last 10

years when more housing finance companies started focusing on low-income informal segment clients. These companies, referred to as Micro Housing Finance Companies (MHFCs) have been increasing the width and depth of the housing finance market in recent years. A recent report by FSG pegged the contribution of this segment of companies at INR 27,000 crores (Das, C., Karamchandani, A., & Thuard, A, 2018).

This decade also saw the advent of small finance banks, with the introduction of the guidelines for such entities by the Reserve Bank of India. 10 entities, most of them leading micro-finance companies, have been allowed to set up small finance banks. These small finance banks along with Bandhan Bank, which became a bank in 2014, are expected to play a significant role in the low-income housing finance sector.

1.4 INDIA'S HOUSING PARADOX

The Report of the Technical Group on Urban Housing Shortage (2012–17) constituted under the Ministry of Housing and Urban Poverty Alleviation, estimated the shortage of urban housing in India to be 1.9 crore dwelling units. Around 95 per cent of this shortage is concentrated in the population identified as economically weaker section (EWS) and the low income group (LIG). As per a study by India's Ministry of Rural Development (MoRD, 2011), the total rural housing shortage for the Twelfth Five Year Plan (2012–17) is 4.4 crore dwelling units. The same study identified access to finance as a critical and fundamental prerequisite for sustainable habitat development. While public and private banks have, over the years, attempted to bridge the gap, access to finance for the urban poor has remained limited as many of them do not possess the requisite collateral required to access loans.

India's housing industry is at a curious cross-road today. In spite of the housing shortage identified in the EWS and LIG section, the focus of builders is to create housing for the HIG section. Developers are unable to sell the housing stock in most of India's top cities and the case is the same in tier-II cities as well. Unsold

inventories across India have gone up to 46–55 months but despite the inventory pile up, the prices haven't softened. Given the high pricing of housing, buyers are staying away from the market, hoping for price drops, while on the other hand the builders have slowed down and are not taking up new projects in the market and this in turn is resulting in a huge deficit of housing in India (Pratap, 2017). The sufferers are not just the poor, but with time housing is becoming unaffordable even for the middle class.

In talking about the 'paradox of India's urban housing shortage', Gautam Bhan talks about how the issue of affordable housing at scale can be best tackled by the community's own building efforts, provided they receive the requisite support from the government and regulatory bodies. This can help tackle the country's housing shortage 'without building a single new unit'. By upgrading the current lot of vulnerable and inadequate housing stock, the country can take strides towards ensuring housing for all, instead of relying only on government or private sector participation to address the gap (The Hindu, 2015).

CHAPTER 2

HOUSING PROGRAMMES IN NAGPUR

2.1 ABOUT NAGPUR

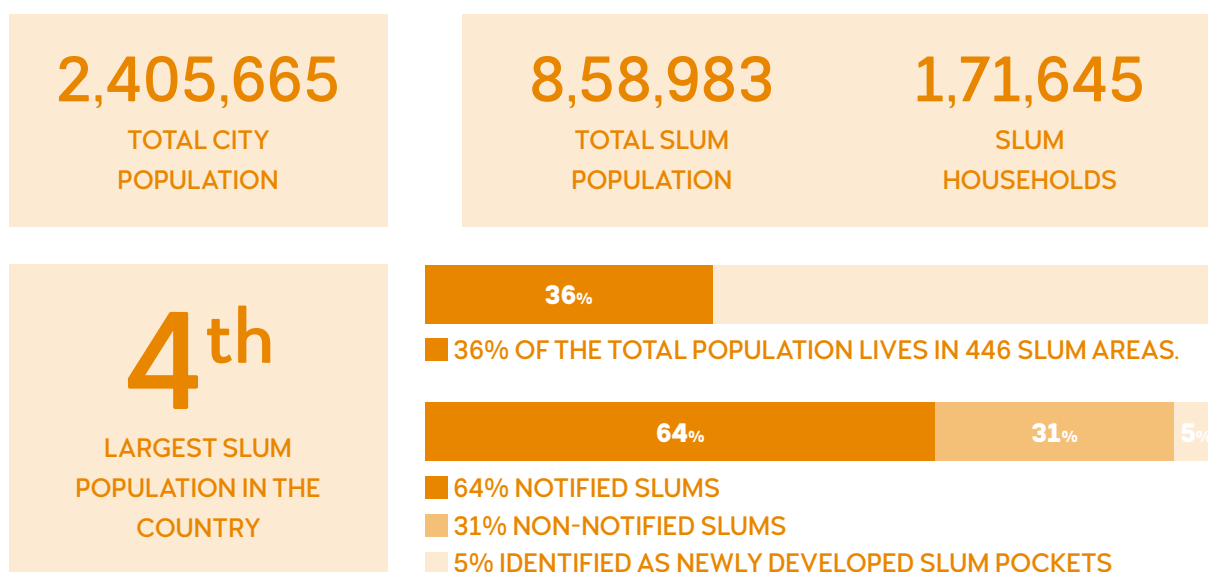
Nagpur, the second capital of Maharashtra state, achieved the status of a capital city in 1702 AD. Different rulers such as the Gond King Bakht Buland in the seventeenth century, tribal kings in the eighteenth century and the British at the end of the eighteenth century ruled the city. However, significant development of Nagpur took place during the British period. The British realised the importance of Nagpur as a geographical centre as its surroundings were rich in cotton production, and this led to the establishment of the railway line in 1867 connecting Nagpur to Bombay. In the early nineteenth century, people from the western part of Vidarbha and Chhattisgarh began migrating to the city in search of jobs and started settling in what is now the old city area of Nagpur, i.e., near Empress Mill. Preceding the division of Maharashtra on 1 May 1960, Nagpur district was part of Central provinces and the Berar province, with Nagpur city as the capital city from 1947–1956. After the division of Maharashtra, Nagpur

district along with Vidarbha merged with the state of Maharashtra.

Today, Nagpur has a population of 24.05 lakh, and is spread over 217.56 sq. km., of which about 90 sq. km. is considered as a developed area (CHF, 2008). Hinduism is the majority religion of the city with 69.46 per cent followers, and Buddhism is the second most popular religion with 15.57 per cent following it. The city's economy is mainly based on local commerce, mining and a concentrated industrial sector. Nagpur is also known for its research centres, universities and schools, with one of the highest literacy rates in India (91.92 per cent) (Census, 2011).

Nagpur is currently administered by the Nagpur Municipal Corporations (NMC), which is a democratically elected civic body. The Nagpur Improvement Trust (NIT), which previously carried out

Fig 2.1 | Nagpur Demographics Source: Census 2011 and City Sanitation Plan, NMC



the development of civic infrastructure in the city was set to be dissolved by 2017 end; the decision received a stay order some months ago (Times of India, June 2018). Post dissolution of the NIT, the Nagpur Metro Region Development Authority (NMRDA) will take over the development of the metropolitan region. The NMC area is divided into 10 zones which are presently subdivided into 136 wards.

From the 1970s, there was a proliferation in the number of slums, as people began migrating to the city and lived in proximity to their location of work. Nagpur's Development Plan (1971) identified, for the first time, 45 slum areas in the city. About 18 per cent slums are on private land, 34 per cent on mixed ownership land and 48 per cent on land owned by the government (Prathan and Kushwaha, 2018). The settlements have

rapidly grown on public and private lands, with houses being 'kutchi'², 'pucca'³ and 'semi-pucca'⁴ and having insecure legal tenure.

The city stands testimony to the stark reality of housing the fourth largest slum population in the country. Nearly 36 per cent of its people live in 446 slum areas. There are almost 8.58 lakh people living in 1.41 lakh structures in these slums which have poor basic facilities, according to the figures of City Sanitation Plan prepared by the NMC's Health Department. It is important to note that out of 446 slums, 287 (64 per cent) have been notified, 137 (31 per cent) slums are non-notified, while 22 (5 per cent) have been identified as newly developed slum pockets on the outskirts (Dravekar, 2011).

2.2 HOUSING POLICIES IN NAGPUR

A number of housing programmes have been promoted by the local government, focusing on slum upgradation, slum redevelopment, provision of tenure security, land reservation for poor in new projects, development of sites and services and upgradation of urban slums. Some of the major policies are:

2.2.1 SLUM IMPROVEMENT PROGRAMME (1972–1994)

The main objective of this scheme was to bring basic infrastructure into the city's slum settlements—water supply, sewer lines, drainage, roads and street lighting, etc. This scheme was implemented by the NMC. (Anon, 2018)

2.2.2 BASIC SERVICES FOR URBAN POOR (BSUP) COMPONENT UNDER JAWAHARLAL NEHRU NATIONAL URBAN RENEWAL MISSION (JNNURM) (2006–ONGOING)

The BSUP scheme was introduced in 2006 for slums on government lands. It is implemented by the Slum Rehabilitation Authority (SRA), Nagpur. The criteria for slum selection was the predominance of *kutchi* and *semi-kutchi* houses, lack of basic services and amenities. The slums were located on NMC, NIT, railway land, defence land or in areas selected for large infrastructure development.

Table 2.1 | Houses constructed under BSUP by SRA

Source – Slum Rehabilitation Authority, 2018

NAME OF THE SLUM	STRUCTURES BUILT
ZINGHABAI TAKLI	145
JATTARODI (NARA-NARI)	279
VANJARA	214
BORKAR NAGAR DHAMMADEEP NAGAR	120
AADIWASI GOANDTOLI	100
PANCH JHOPDA	214
GOPAL NAGAR (DEPUTY SIGNAL)	180
BEJANBAGH	99
SEVADAL NAGAR	430
SHRAVASTI NAGAR	118
SANJAY NAGAR	139
NEW PANDHRAPODI	201
INDIRA NAGAR	366
INDIRA MATA NAGAR	317
SAVITRI BAI PHULE NAGAR	25
LUMBINI NAGAR	148
BHADANT ANAND KHOSHLYAN NAGAR	185
SANJAY GANDHI NAGAR	240
MOUZA NAARI	544
TOTAL	4,064

2 | (MoSPI, 2018) The walls and/or roof of which are made of material such as unburnt bricks, bamboos, mud, grass, reeds, thatch, loosely packed stones, etc. are treated as kutchi house.

3 | (MoSPI, 2018) A pucca house is one which has walls and roof made of the burnt bricks, stones (packed with lime or cement), cement concrete, timber, etc.

4 | (MoSPI, 2018) A house that has fixed walls made up of pucca material but the roof is made up of material other than that which is used for pucca houses is called a semi-house. http://mospi.nic.in/sites/default/files/Statistical_year_book_india_chapters/HOUSING-WRITEUP_0.pdf

In Nagpur, a total of 6,252 dwelling units were supposed to be constructed under the BSUP. However, 4,064 dwelling units have been constructed until 8 August 2018 (details in Table 2.2). There are three components of the BSUP—in-situ upgradation, construction of new housing, and relocation.

2,697 houses were upgraded, 424 new flats were built and slums which are on railway land were moved to three relocation sites where 943 houses have been constructed by the SRA (RTI to Slum Rehabilitation Authority, Answer Received on 8 August 2018).

For members of scheduled castes and scheduled tribes (SCs/STs), 10 per cent of the amount for the construction of the dwelling unit has to be paid, and for other backwards classes (OBCs) it is 12 per cent of the total amount. (Slum Rehabilitation Authority, 2018).

2.2.3. RAJIV AWAS YOJANA (2007)

Rajiv Awas Yojana was a Government of India housing programme aimed at creating a 'Slum Free India' by giving support to those states who are willing to assign property rights to slum residents. Nagpur was a pilot city under this programme in Maharashtra, which started in 2007. No houses were built under this scheme (RTI to Slum Rehabilitation Authority, Answer Received on 8 August 2018).

2.2.4. RAMAI AWAS YOJANA (2008–ONGOING)

Ramai Awas Yojana is a Government of Maharashtra scheme. Its primary objective is to provide housing for the poor and the project is implemented by the Social Justice Department for poor SC families and neo-Buddhists. The Social Welfare Department sent a list of 4,706 beneficiaries to the NMC. However, selected beneficiaries from 1 April 2014–31 March 2018 were only 1,031 (RTI to Slum Department NMC, Answer Received on 5 September 2018)

In a new announcement, the Maharashtra Government has sanctioned more than 1 lakh houses (Awas Yojana, 2018) under Maharashtra Ramai Awas Yojana housing scheme 2018 for poor families. The subsidy for rural households increased from INR 70 thousand to 1 lakh (News & News, 2018). The Social Justice Department

has sanctioned these houses in Aurangabad, Amravati, Mumbai, Nagpur and Nashik division for FY 2018–19 under Ramai Awas Yojana.

2.2.5. SLUM REHABILITATION SCHEME, NAGPUR (2006–ONGOING)

The Government of Maharashtra launched the Slum Rehabilitation Scheme in 1996. This scheme uses land as a resource to redevelop slums. The scheme for building houses for the poor had two models in Nagpur. The first had 70 per cent funding from the central government and the remaining 30 per cent was to be raised by the builder by selling transfer of development rights in the market. The second had a funding ratio of 50 per cent central, 20 per cent state and 9 per cent municipal grant and 11 per cent beneficiary contribution.

The Slum Rehabilitation Authority (SRA) in Nagpur planned to build around 13,600 houses for the poor in the city, but over time the target was revised to 3,000 houses. This scheme failed miserably due to the unviable financial model and lack of response from people owing to the location and size of the flats being offered. (Roy, 2013) (Commonfloor, 2012).

2.2.6. INTEGRATED LOW COST SANITATION SCHEME (2010–ONGOING)

In line with 'Toilet for Every House' vision of the Government of Maharashtra, the NMC constructed 7,500 toilets after preparing a City Sanitation Plan, based on a survey conducted. The scheme covers all the economically weaker section (EWS) households, which have dry latrines and aims to construct new latrines where none are present. (Smartnet.niua.org, 2018). After the selection of the beneficiary, an amount of INR 8,000 (first installment) was to be given to the households for the construction of the toilets. Post completion of the primary work, the remaining installment of INR 8,000 was released by the NMC.

2.2.7. PRADHAN MANTRI AWAS YOJANA (PMAY) (2015–ONGOING)

The PMAY 'Housing for All' Scheme has a schedule of 17 June 2015–31 March 2022. For Nagpur, the Union Minister Nitin Gadkari and Chief Minister Mr Fadnavis had announced the plan for 50,000 houses (Lokmat

Times, July 2018). In Nagpur, houses will be built by the NIT and Maharashtra Housing and Area Development Authority (MHADA).

Online applications for PMAY were sought through the NMC. Of the 72,000 citizens who filled online applications, 41,478 citizens submitted applications in the direct office with necessary documents. Only 18,000 applicants were eligible (SRA, 2018). The All India Institute of Local Self Governance has been given the task to sort the applications. The construction of houses by NIT has already been started in four different locations in Mouza Wathoda (264 houses), Khasra No. 63 Mouza Tarodi Khurd (2,374 houses), Khasra No. 62 Mouza Tarodi Khurd (942 houses) and Mouza Wanjri (960 houses) for the EWS (RTI to NIT, Answer Received on 4 April 2018).

2.2.8. INDIVIDUAL LAND TITLES (MALKI PATTAS)

A landmark decision by the Government of Maharashtra in recent years has been the provision of individual land titles (*malki patta*) for slum residents in Nagpur. The first Government Resolution (GR) by the Housing Department of Maharashtra related to *malki pattas* for slums in Nagpur was passed on 10 July 2002 (Housing Department, GoM, 2002) (check Annexure I). As per this GR, households were eligible to receive *malki pattas* or land titles if their names appeared on the voter's list on or before 1 January 1995. To get the *malki pattas*, residents had to form a co-operative society within two years of getting *pattas*.

There was no implementation of the GR in spite of the constant follow up by the people. Over the years, this demand was raised during the Nagpur Assembly to remind the Government of Maharashtra to fulfill their promise for *malki pattas*. The continuous movement led to two more GRs being passed in 2016—one dated 16 July 2016 (Housing Department, GoM, 2016) (check Annexure II) and another dated 24 August 2016 (Urban Development Department, GoM, 2016) (check Annexure III). The GR of July 2016 extended eligibility to the current cut-off date of 1 January 2000 and provided individual land titles for slums towards accessing benefits under the beneficiary-led construction (BLC) component of PMAY. The August 2016 GR was applicable only for slums on land under the NIT, offering tenure rights for 30 years on a joint-ownership structure (with the husband and wife as co-owners), with the first 500 sq. ft. provided free of cost for SCs/STs/OBCs. This GR is applicable to Nagpur and other cities of Maharashtra (except Mumbai, Pune and Pimpri-Chinchwad). The latest GR (Housing Department, GoM, dated 3 January 2017) (check Annexure IV), extended land tenure rights to all slums in Nagpur. The GR also stated that slums located on government-owned land (such as those under the NMC, NIT, Collector land) will be given land tenure rights by the respective authorities. This has been a historic decision towards protecting rights of slum residents and enabling them with security of tenure. It will help residents access assistance for housing upgradation under the PMAY that requires land to be in the name of the owner.

CHAPTER 3 METHODOLOGY

This study aimed to understand housing needs among those living in both notified and non-notified slums in Nagpur based on ownership and renting patterns. The selected slums have varying histories and tenure. It was a conscious attempt to understand the differences in housing needs among those living in notified slums (recognised by the local government and provided adequate services), and those that are not.

Using a quantitative method, data was collected from 3,864 households across nine notified and five non-notified slums. An average sample of 45 per cent from each slum was drawn. From the total 3,864 sampled slum households 2,998 households were selected from the nine notified slums and 866 households from five non-notified slums. This distinction was made keeping in mind the percentage of slums in Nagpur. As per the Nagpur Municipal Corporation (NMC), there are a total of 446 slums, of which 64 per cent are notified, 31 per cent are non-notified while an additional 5 per cent has been identified as newly developed slum pockets

on the outskirts. A representative sample of 65 per cent notified and 35 per cent non-notified slums were selected for this study (details in Table 3.1). Households were selected using a purposive sampling strategy, given the high density in these settlements.

A structured questionnaire consisting of close-ended questions was used and data was collected through hand-held smart devices using LumStic, a data collection tool that helps organisations enable positive societal change in a methodical way through a data ecosystem. A total of five surveyors and two supervisors were engaged in data collection between March–September 2017. They were trained in the collection tool and a pilot survey was also conducted.

The primary data was then analysed on SPSS. The primary data was further substantiated with secondary data collected from journals, online sources, newspaper and books.

Table 3.1 | Sampling of Slums for the Study *Source for slum population: Slum List 2014, NMC*

	POPULATION	HOUSEHOLD	ACTUAL SAMPLING PERCENTAGE	NO. OF SAMPLED HOUSEHOLDS
NOTIFIED SLUMS (9)				
LAXMI NAGAR	600	124	85%	106
NANDANVAN 1*	12,000	3,000	41%	1,230
ANGULIMAL NAGAR	600	100	43%	43
BABABUDH NAGAR	1,500	750	48%	362
TAJ NAGAR	800	400	45%	182
JAGDISH NAGAR	700	250	41%	103
SEVADAL NAGAR	4,500	900	49%	449
SHANTI NAGAR	2,400	400	69%	279
PILLI NADI (NORTH)	1,800	600	40%	244
SUB TOTAL	24,900	6,524	46%	2,998
NON-NOTIFIED SLUMS (5)				
RAMTEKE NAGAR	2,500	550	48%	266
NEW VAISHALI NAGAR	550	140	50%	71
SHIVANKAR NAGAR	3,000	600	61%	368
PILLI NADI (SOUTH)	500	100	44%	44
NANDANVAN 2*	1,600	500	23%	117
SUB TOTAL	8,150	1,890	46%	866
TOTAL	33,050	8,414	46%	3,864

*Nandanvan is a single slum in east Nagpur. Nandanvan 1 is the section of the slum notified in 1984 while Nandanvan 2 is a non-notified slum developing since 1981. The survey was conducted in both parts.

CHAPTER 4

KEY FINDINGS

This chapter presents the data analysis and findings from the survey. A total of 3,864 sampled slum households were surveyed from across 14 notified as well as non-notified slums in Nagpur, out of which 2,998 participant households were selected from nine notified slums and 866 households from five non-notified slums.

4.1 MAJORITY RESPONDENTS PREFER HOUSING UPGRADATION TO NEW HOUSING

Among the sampled households, only 8.54 per cent (330 households) of the total surveyed population demanded for new housing while most, i.e., 91.4 per cent (3,535 households) demanded for home

upgradation. The demand for housing upgradation came from almost 90 per cent of those from notified slums and 94 per cent surveyed in non-notified slums.

4.2 LINKING HOUSING ASPIRATIONS WITH PMAY

The findings are correlated with existing housing aspirations and criteria under the Pradhan Mantri Awas Yojana (PMAY) to access government subsidised housing. The chapter makes special reference to the PMAY guidelines (Ministry of Housing and Urban Poverty Alleviation, 2016) and eligibility under the four verticals of the scheme:

1. In-situ slum redevelopment (ISSR) with participation of private developers using land as a resource
2. Credit-linked subsidy scheme (CLSS) for weaker sections through credit linked subsidy

3. Affordable housing in partnership (AHP) with public and private sector participation
4. Subsidy for beneficiary-led individual house construction or enhancement (BLC)

The PMAY guidelines state that all slums that are 'tenable' should be considered for the first vertical, i.e., ISSR. Under this vertical, slum rehabilitation takes place with participation of private developers using land as a resource. **Data revealed that majority of those living in notified slums, which are presumed to be 'tenable', preferred to upgrade their existing homes rather than move to new housing facilities.**

4.3 CORRELATING EXISTING HOUSING SITUATION WITH PMAY CRITERIA

4.3.1 LAND OWNERSHIP: AN ESSENTIAL CRITERIA TO ACCESS HOUSING

In terms of land ownership there are varying land owners for each settlement (details in Table 4.3.1). Only 8.8 per cent of those who lived in these houses before the cut-off year 2000 have tax receipts for their house. With respect to *malki patta*, which aims to ensure individual land titles to slum residents, it was found that 59.9 per cent are aware about its benefits

while 39.9 per cent have no idea of its existence. While provisioning of malki pattas are under process in select slums, as per the data no individual resident can establish land ownership, hence the PMAY verticals of their choice (i.e., CLSS or BLC) would not apply to them.

Table 4.1 | Sample slums surveyed, land ownership and housing needs

Source for land ownership - Slum List 2014, NMC

	NAME OF THE SLUM	LAND OWNERSHIP	PERCENTAGE HOUSEHOLDS DEMANDING HOUSING UPGRADATION	PERCENTAGE HOUSEHOLDS DEMANDING NEW HOUSING	NUMBER OF SAMPLED HOUSEHOLDS
NOTIFIED SLUM	LAXMI NAGAR	NIT	2.90%	1.50%	106
	NANDANVAN 1 (NOTIFIED)	NIT, NMC, COLLECTOR	31.70%	33.60%	1,230
	ANGULIMAL NAGAR	COLLECTOR	1.20%	0.30%	43
	BABABUDH NAGAR	NIT, COLLECTOR, PRIVATE	9.20%	11.50%	362
	TAJ NAGAR	NIT, COLLECTOR, PRIVATE	4.40%	7.90%	182
	JAGDISH NAGAR	PRIVATE	2.60%	3.30%	103
	SEVADAL NAGAR	NIT, PRIVATE	11.70%	10.30%	449
	SHANTINAGAR	NIT	7.20%	7.60%	279
	PILLI NAGAR (N)	PRIVATE	6.10%	8.20%	244
SUBTOTAL			90.7%	9.3%	2,998
NON-NOTIFIED SLUM	RAMTEKE NAGAR	PRIVATE	6.7%	8.50%	266
	NEW VAISHALI NAGAR	COLLECTOR, PRIVATE	2.00%	0.30%	71
	SHIVANKAR NAGAR	PRIVATE	9.90%	5.80%	368
	PILLI NADI (S)	NIT, PRIVATE	1.20%	0.30%	44
	NANDANVAN 2 (NON NOTIFIED)	NIT, NMC, COLLECTOR	3.20%	0.90%	117
SUBTOTAL			94%	6%	866
TOTAL					3,864

NMC= Nagpur Municipal Corporation, NIT= Nagpur Improvement Trust, Private= Companies, individuals, etc but not any slum residents

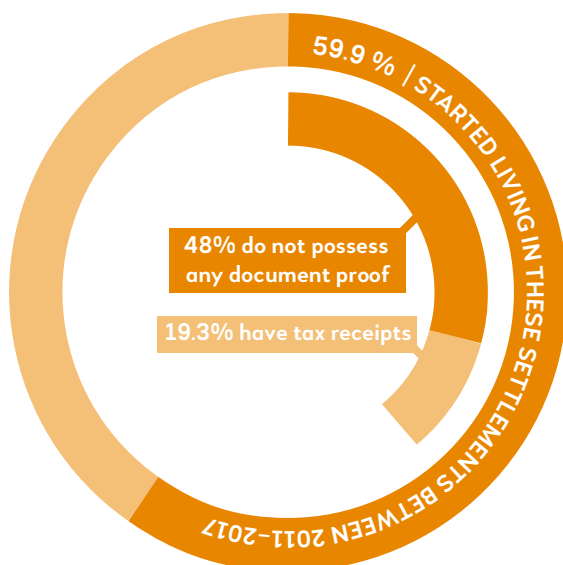
4.3.2 CUT-OFF DATE AND HOME OWNERSHIP: DETERMINING FACTORS FOR UPGRADATION OR NEW HOUSING

Fig 4.1 | Cut-off date versus housing upgradation



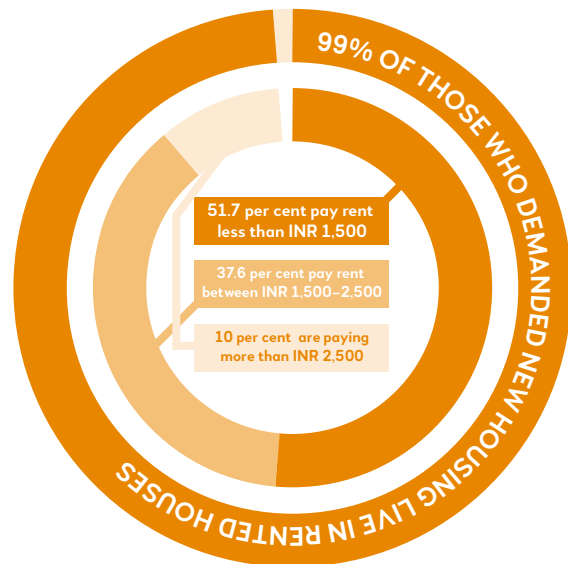
Of those who demanded housing upgradation, 86.4 per cent of the participants (♂) have been residing in the surveyed bastis before the cut-off date of 2000 and 13.6 per cent who chose housing upgradation (♀) have begun living in these settlements after 2000.

Fig 4.2 | Cut-off date versus new housing



The dataset disclosed that 59.9 per cent who demanded new housing started living in these settlements between 2011–2017. Among them, 48 per cent do not possess any document proof of the house and only 19.3 per cent have tax receipts for their house.

Fig 4.3 | Rental capacity of 99% respondents who demanded new housing

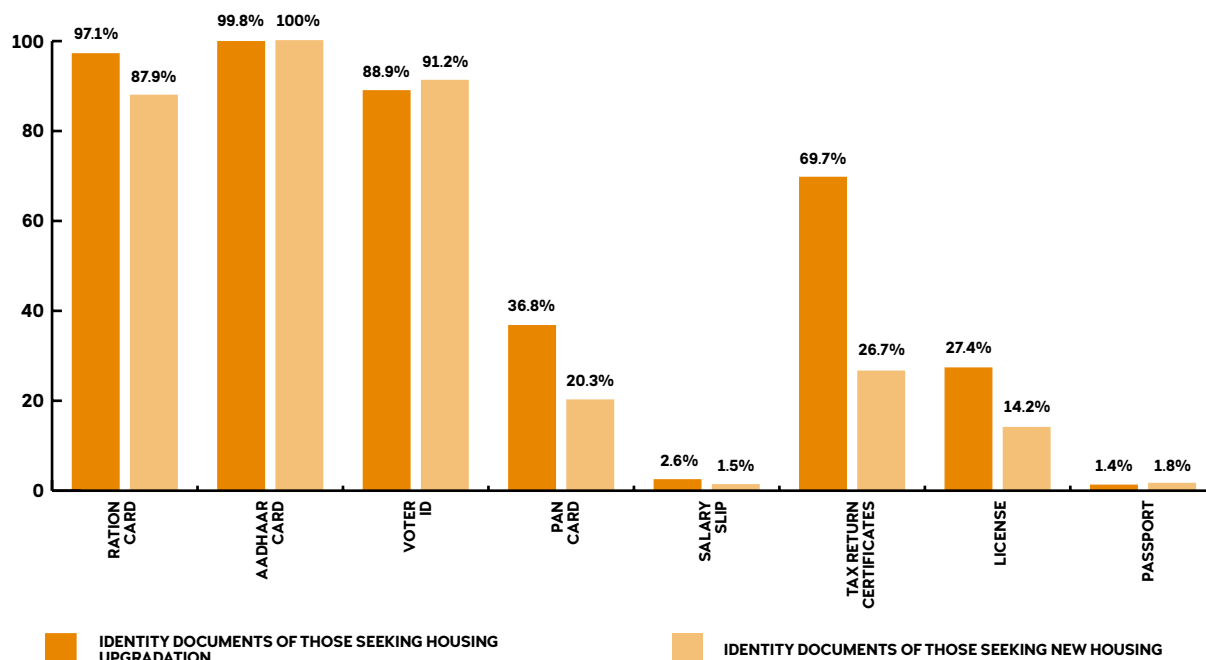


Interestingly, 99 per cent of those who demanded new housing live in rented houses. Among them, 51.7 per cent pay rent less than INR 1,500, 37.6 per cent pay rent between INR 1,500–2,500 and 10 per cent are paying more than INR 2,500 as rent per month.

PMAY clearly states that State Government cut-off dates determine eligibility under the scheme. Data revealed that majority who would choose the fourth vertical i.e., BLC, meet the cut-off date in Nagpur.

4.3.3 IDENTITY DOCUMENTS: A PREREQUISITE TO ACCESS GOVERNMENT HOUSING SCHEMES

Fig 4.4 | Identity documents of those seeking housing upgradation/new housing



To be a beneficiary of PMAY, the documents that are required are any unique identification number - Voter ID, Aadhaar Card, valid passport, etc. In case of availing benefits under BLC or CLSS, beneficiaries may also be required to furnish a letter from a recognised public authority or public servant verifying the identity of the individual, and/or land utility bill, rent agreement on stamp paper, bank statement reflecting address of the borrower, etc. These document types can be further

categorised in four groups—proof of identity, address, category (SC, ST, others) and nationality.

The data revealed that an Aadhaar Card is one document which almost all the surveyed slum households possess, but the possession of other important document proofs that are absolutely essential to avail benefits under the BLC and CLSS vertical PMAY vary.

4.3.4 OWNERSHIP OF HOUSES ELSEWHERE IN INDIA: A DETERRENT TO ACCESSING PMAY HOUSING

The scope of eligibility to be a beneficiary of PMAY is beyond mere possession of document proofs. The eligibility conditions very specifically mention that the beneficiary family/household should not own a *pucca* house in any part of the country, either in their name or in the name of any of their family members. **The data reveals that 99 per cent of the surveyed slum households do not own a *pucca* house anywhere in India. This is also telling of the fact that the poor come to the city in search of livelihood but not housing.**

a. Ownership of houses elsewhere in India of those seeking housing upgradation:

Of the people who prefer renovation and upgradation of their existing houses, only 0.7 per cent (25) have houses elsewhere in India. Among them, merely 28 per cent (7) of them own a *pucca* house elsewhere in India.

b. Ownership of houses elsewhere in India of those seeking new housing

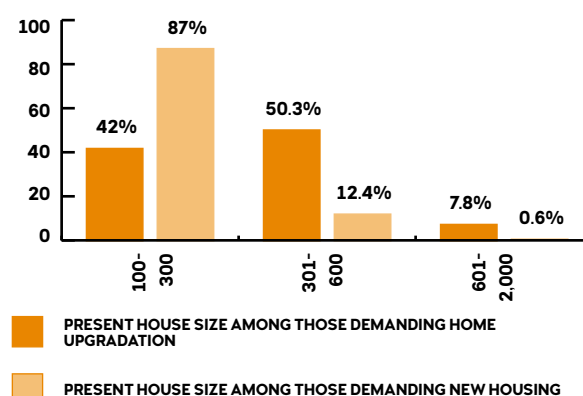
Only 4.8 per cent respondents have houses elsewhere in India. Among them merely 2 per cent (4) own a *pucca* house elsewhere in India.

4.3.5 CURRENT HOUSE SIZE VERSUS PMAY CRITERIA

The PMAY supports construction of houses up to 30 sq. m. (which is up to 322 sq. ft.) carpet area with basic civic infrastructure for economically weaker section (EWS) and 60 sq. m. for low income group (LIG) households. While states/UTs have flexibility in terms of determining the size of the house and other facilities at the state level in consultation with the Ministry, there is no enhanced financial assistance from the Centre for the same.

Almost 57 per cent of the households that chose upgradation have a current house size larger than 300 sq. ft. whereas among those demanding a new house the current house size for 87 per cent is within 300 sq. ft. **Data revealed that majority who chose upgradation had houses larger than 300 sq. ft. and wanted to expand this via construction of an additional room. BLC would therefore have to accommodate the reality of housing aspirations, rather than restrict construction eligibility to households under 322 sq ft. as specified by PMAY. CLSS however, allows for housing finance without limit on housing size.**

Fig 4.5 | Current house size versus upgradation/new housing needs

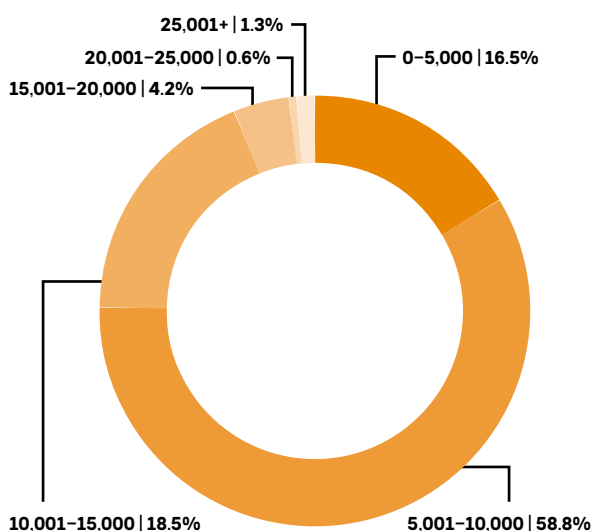


4.3.6 INCOME, SAVINGS AND REQUIRED FINANCIAL ASSISTANCE

4.3.6.1 Income, Savings and Required Financial Assistance Among Those Seeking Housing Upgradation

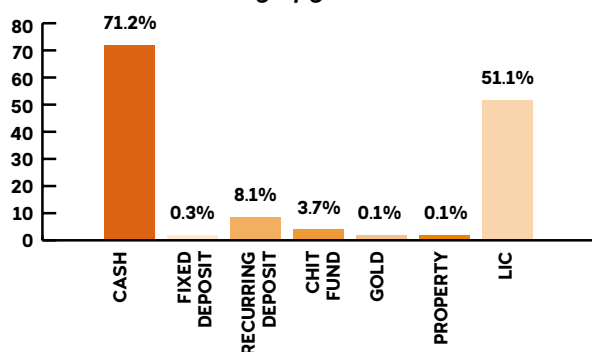
To avail benefits under any of the three verticals of PMAY (CLSS, AHP and BLC), beneficiaries are matched to income eligibility criteria. The EWS includes those whose annual household income is less than INR 3 lakh and LIG includes those who have annual household income ranging between INR 3–6 lakh.

Fig 4.6 | Monthly family income of respondents seeking upgradation



Income: A stark 92 per cent who wish to upgrade their homes earn less than INR 15,000 per month. A mere 1.3 per cent of participants have income greater than INR 25,000. In addition, the data reveals inconsistent income of the surveyed households. **72 per cent of the surveyed slum households earn daily wages and they do not have a consistent source of income.**

Fig 4.7 | Types of savings of respondents seeking upgradation



Savings: The basic savings that people manage to do is mostly in the form of cash. **Around 71.2 per cent of the people claim to have their savings in cash.** The other major savings is in the form of Life Insurance Corporation (LIC) schemes for 51.1 per cent respondents. This is followed by 8.1 per cent people who have recurring deposits, 3.7 per cent have chit fund investments, and almost negligible number of participants have investments in fixed deposits, gold and properties.

Ownership of household goods: Many households (i.e., 45.3 per cent) own a television. This is followed by a refrigerator (25 per cent) and two-wheelers (25 per cent). There are only a handful of people who own a washing machine or three- or four-wheelers.

Table 4.2 | Estimated budget for home upgradation

		MONTHLY EMI					TOTAL
		<5,000	5,000-7,000	7,001-9,000	9,001-11,000	11,001-13,000	
BUDGET FOR HOME UPGRADATION	<50,000	1.6%	0.0%	0.0%	0.0%	0.0%	1.6%
	50,001-1,00,000	7.4%	0.6%	0.0%	0.0%	0.0%	8.1%
	1,00,001-2,00,000	14.7%	0.5%	0.0%	0.0%	0.0%	15.2%
	2,00,001-3,00,000	70.9%	3.9%	0.2%	0.1%	0.0%	75.1%
	% OF TOTAL	94.6%	5.0%	0.2%	0.1%	0.0%	100%

Household Budget for Home Upgradation: While people wish to upgrade their houses, the financial requirement and budget is high and ranges between INR 2–3 lakh for 75.1 per cent households. Around 15.2 per cent participants require INR 1–2 lakh for home upgradation. This is followed by 8.1 per cent and 1.6 per cent of people whose budget ranges between INR 50,000–1 lakh and less than INR 50,000, respectively. It is to be noted that 94.6 per cent participants can

afford an equated monthly installment (EMI) of less than INR 5,000 and only a few can pay EMI ranging between INR 5,000–9000 on a monthly basis.

92 per cent of households demanding upgradation belong to the EWS category. Given very low incomes and insecure employment, it is impossible to avail loans from formal financial institutions as outlined by the PMAY. However, upgradation with the amount sanctioned under PMAY BLC (INR 1.5 lakh central subsidy and INR 1 lakh state subsidy) is near their need of INR 2–3 lakh indicated by 75.1 per cent of surveyed households, majority of whom (94.6 per cent) can pay an EMI of less than INR 5,000 per month.

4.3.6.2 Income, Savings and Required Financial Assistance Among Those Seeking New Housing

Income: Among those who aspire for new housing, the third vertical of the PMAY, i.e., AHP is an appropriate option. However, affordability of housing for EWS under the public–private partnership (PPP) model is based on market rates and accessing loans is cumbersome if not impossible. Given people's minimal and inconsistent daily income, formal financial institutions are hesitant to process loans. Among those who demanded a new house, 99 per cent earn less than INR 15,000 per month.

Fig 4.8 | Monthly family income of respondents seeking new housing

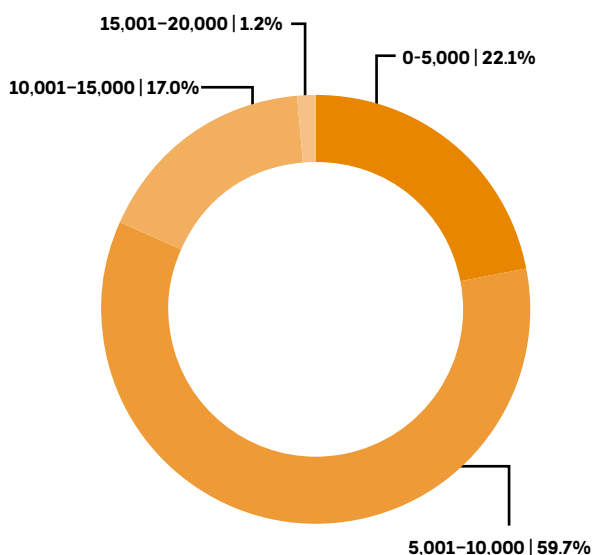
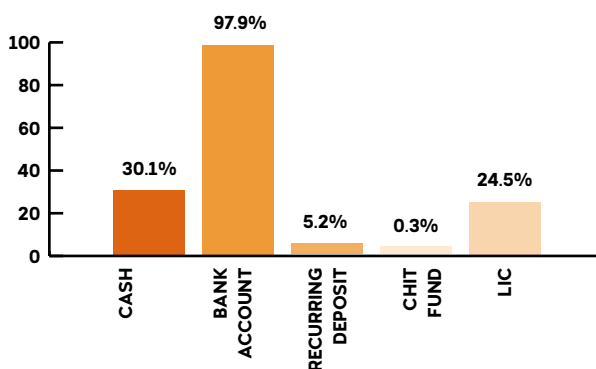


Fig 4.9 | Types of savings of respondents seeking new housing



Savings: Interestingly, a major percentage of the surveyed population, (i.e., 97.9 per cent people) have their savings in their bank account. Around 30 per cent and 24.5 per cent, respectively, have savings in the form of cash and LIC plans. Only 5.2 per cent save in recurring deposits and a negligible amount (0.3 per cent people) have savings in chit funds.

Table 4.3 | Rental capacity of those demanding new housing

			RENT				
			<1,500	1,501-2,500	2,501-3,500	3,500<	TOTAL
HOUSE OWNERSHIP TYPE	RENT/LEASE	COUNT	169	123	31	4	327
		% OF TOTAL	51.7 %	37.6 %	9.5 %	1.2 %	100 %

Rent: Almost all the people who demanded new housing live in rented houses, with 51.7 per cent of them paying rent less than INR 1,500. 37.6 per cent pay rent between INR 1,500–2,500 and few pay more than INR 2,500.

4.4 FINANCIAL ASSISTANCE FOR HOME PURCHASE, DOWN PAYMENTS AND EMI

When asked about their idea of an affordable estimate budget for a new house, majority (59.4 per cent) stated INR 7 lakhs. The remaining 30 per cent stated that they could afford a house between the range of 7-9 lakhs, while 9.1 per cent and 1.5 per cent stated that they could afford a new house between INR 9-11 lakhs and more than 11 lakhs respectively.

Since a layman would not necessarily know the market rates, the figures quoted are at random and based on what they probably felt they could afford.

Fig 4.10 | Budget for new house

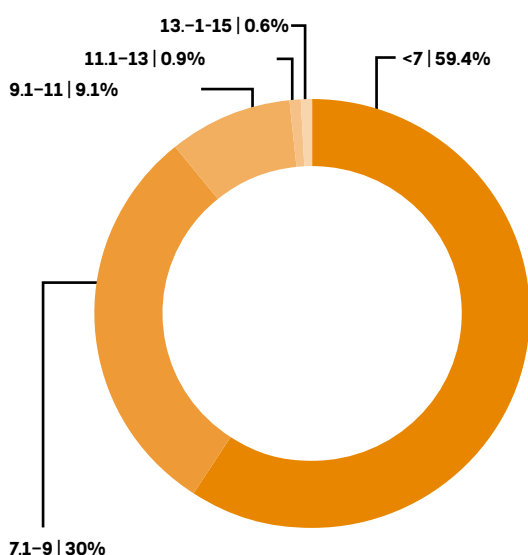
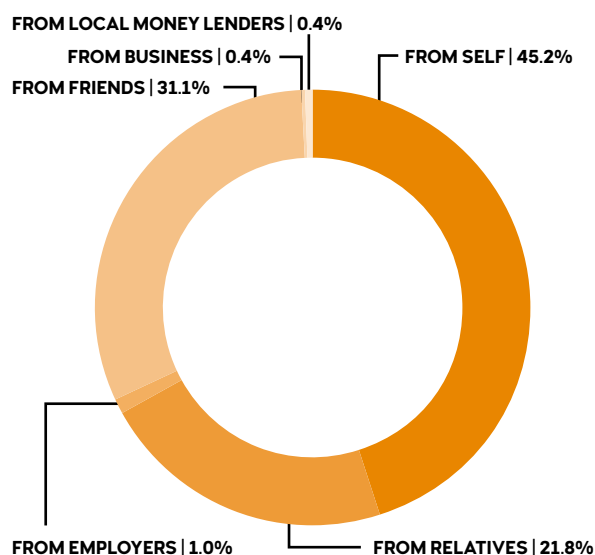


Table 4.4 | Financial capacity for down payment within 6 months and possible EMI

			POSSIBLE EMI			
			<5,000	5,000-7,000	7,001-9,000	TOTAL
POSSIBLE DOWN PAYMENT WITHIN 6 MONTHS (IN LAKH)	<50,000	% OF TOTAL	85.5%	6.4%	0.3%	92.1%
	50,001-1,00,000	% OF TOTAL	6.4%	1.2%	0.0%	7.6%
	1,00,001-2,00,000	% OF TOTAL	0.3%	0.0%	0.0%	0.3%
TOTAL		% OF TOTAL	92.1%	7.6%	0.3%	100%

A direct relationship can be seen between possible down payments and EMI. 92.1 per cent people can afford to pay less than INR 1.4 lakh as down payment with less than INR 5,000 as EMI. Around 7.6 per cent people can pay down payment between INR 1.4-1.8 lakh, along with EMI of INR 5,000-7,000. **The source of money gathered by people for a new house includes personal savings (45.2 per cent), from relatives (21.8 per cent), friends (31.1 per cent), employers (1 per cent) and 0.4 per cent from business and local money lenders.**

Fig 4.11 | Monthly family income of respondents



Ownership of household goods: A good share (55.4 per cent participants) owned a television set. This was followed by 19.8 per cent who possess refrigerators in their houses and 13.1 per cent with two-wheelers. Only a nominal section of the population owned a washing machine, three- or four-wheelers, and around 10 per cent people had absolutely no facilities available.

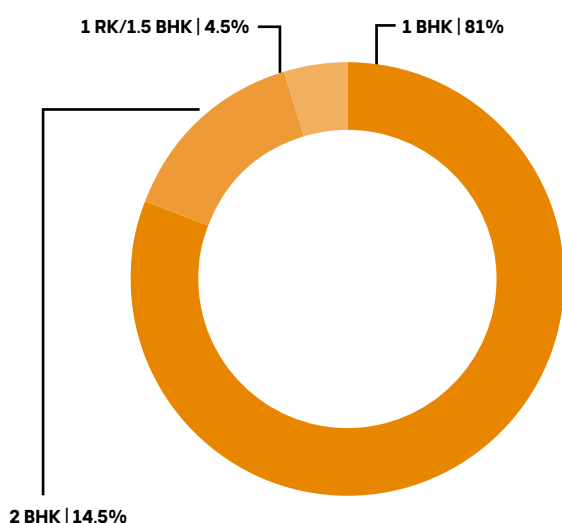
4.5 HOUSING ASPIRATIONS

4.5.1 AMONG RESPONDENTS WHO SEEK NEW HOUSING

Amongst the surveyed population who desire new housing, a comparison can be drawn of them being the possible beneficiary to avail AHP (third vertical) of PMAY whereby the Mission will provide financial assistance to EWS houses being built with different partnerships by States/UTs/cities and to make available houses for EWS category at an affordable rate. States/UTs, either through its agencies or in partnership with the private sector, including industries, can plan affordable housing projects. Central assistance at the rate of INR 1.5 lakh per EWS house would be available for all EWS houses in such projects.

Analysis of the surveyed population's demands showed that housing preference for most of the people is 1 bedroom-hall-kitchen (BHK), irrespective of their incomes. Around 81 per cent people think they can afford 1BHK, followed by 14.5 per cent people for 2BHK. Only very few of them prefer 1 room-kitchen (RK) or 1.5BHK.

Fig 4.12 | New housing preferences

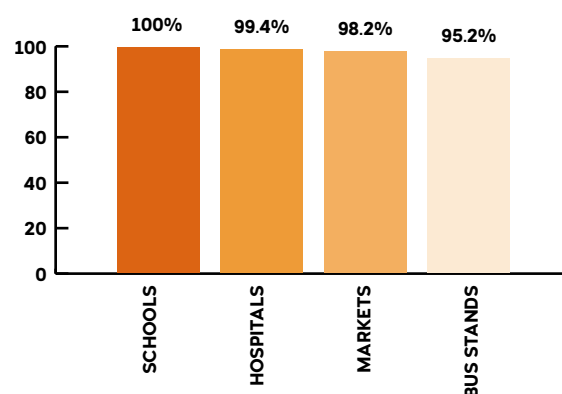


Around 50 per cent people already have two rooms in their house, followed by 41.1 per cent people having one room. Only 7.6 per cent and 1.2 per cent, respectively, have three and four rooms in their house.

Most respondents, 73.6 per cent (i.e., 39.1 per cent and 34.5 per cent) have mud or brick plastered walls, respectively. It is followed by 23.3 per cent people whose house walls are made of bricks but not plastered.

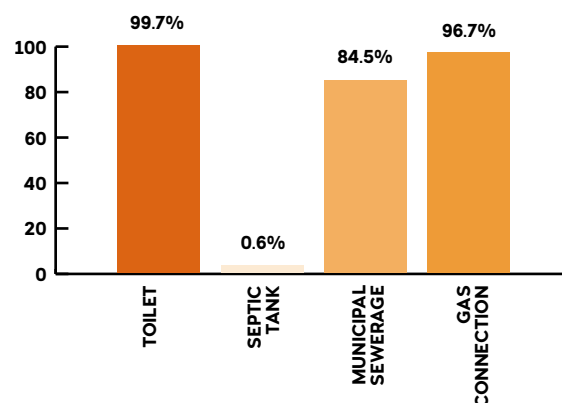
The majority thus live in semi pucca houses.

Fig 4.13 | Amenities needed along with new housing



Almost all the respondents stated that they need access to basic civic amenities like schools, hospitals, bus stand and a market. They expressed positive response for schools (i.e., 100 per cent), hospitals (99.4 per cent), markets (98.2 per cent) and for bus stand (95.2 per cent). In terms of essential services within the house, toilets, gas connections and municipal sewerage ranked the highest.

Fig 4.14 | Essential requirements among those seeking new housing



4.5.2 AMONG THOSE SEEKING HOUSING UPGRADATION

The data revealed that majority wanted an upgradation of their existing homes. As per the PMAY, this fits into the BLC which is a subsidy provided by the government to enhance an existing house, or the CLSS, which allows Primary Lending Institutions to give housing loans that are eligible for subsidies.

The surveyed population who desire housing upgradation can be possible beneficiaries of the BLC, fourth vertical of PMAY, whereby the Mission will provide assistance to individual eligible families belonging to EWS categories to either construct new houses or enhance existing houses on their own. Such families may avail of central assistance of INR 1.5 lakh and state assistance of INR 1 lakh for upgradation of existing houses under the mission. A beneficiary desirous of availing this assistance shall approach the urban local bodies (ULBs) with adequate documentation regarding availability of land owned by them. **Beneficiaries in slums which are not being redeveloped can be covered under this component if beneficiaries have a kutcha house.**

Among those seeking housing upgradation, the basic upgradation required on priority for 86.6 per cent people includes additional rooms. Majority also had houses that were between 300–600 sq ft in size. This is due to acute shortage of space and increasing size of families. The essential need for toilet construction is also high (i.e., 82 per cent). It is followed by requirement to build roofs (65.1 per cent), plastering of walls (55.4 per cent), pucca house construction (43.8 per cent) and house levelling (23.6 per cent).

Among those seeking upgradation, the requirement for toilets and gas connection dominates the list of essential facilities. It is noted that 99.5 per cent and 98.3 per cent, respectively, expressed their desire to have toilets and gas connection in their houses. 54.5 per cent people expressed the need for a municipal sewerage as well. However, only 0.7 per cent people claimed septic tanks as an essential requirement.

Fig 4.15 | Upgradation sought in the house

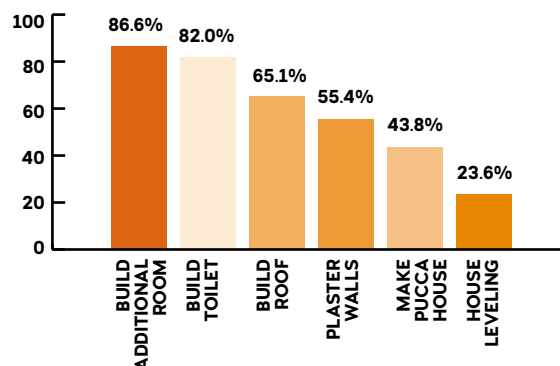
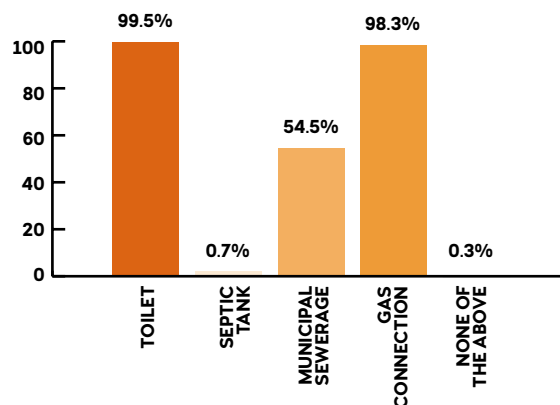


Fig 4.16 | Essential requirements among those seeking housing upgradation



4.6 SOCIO DEMOGRAPHIC PROFILE

The gender of the respondents were 65.3 per cent male, 34.7 per cent female and 0.1 per cent transgender. 33 percent of the total surveyed respondents were illiterate.

Among those who chose housing upgradation 41.2 per cent belong to the SC category. In terms of employment 74.1 per cent are daily wage workers, 4 per cent are private employees, 2.3 per cent government employees, 1.6 per cent retired and 0.2 per cent are engaged in other professions.

Among those who chose new housing, 39 per cent belong to the SC category. In terms of employment 83 per cent are daily wage workers, 9 per cent are unemployed, 5 per cent are private employees and only 2 per cent are government employees.

For those who demanded new housing, current travel distance from home to work is around less than 7 km for 65 per cent of the residents and 67 per cent take less than 45 minutes to reach their place of work.

CHAPTER 5 RECOMMENDATIONS

Based on concerns raised by the people and the findings of the study, the following recommendations have been made towards realising adequate habitats in Nagpur

1. PEOPLE'S PARTICIPATION IS ESSENTIAL AND SHOULD BE ENCOURAGED TO PROVIDE HOUSING AT THE CITY-LEVEL

The overarching preference for housing upgradation, with 91.4 per cent of the sampled population opting to upgrade their existing homes, is telling of people's aspirations. However, as per the criteria set by the Pradhan Mantri Awas Yojana (PMAY) the people would not be able to access this vertical. This findings reveal how the current PMAY guidelines, while progressive, are also far removed from people's needs.

The local and state government should engage deeply with residents to understand their needs, and present various options for housing upgradation in consultation. Each city is bound to have varied housing needs and this report is testament to Nagpur's needs. To initiate people's participation towards adequate housing efforts, slums need to be relooked, not as 'problems' but urban phenomena—housing created by those who contribute to the city's economy in the absence of any formal provisioning.

2. LAND OWNERSHIP SHOULD BE DISASSOCIATED OR PROVIDED ON PRIORITY WITH HOUSING UPGRADATION IN THE PMAY

Though the surveyed slums did not possess land ownership, over many years slums acquire a quasi legal status. They are notified, not forcibly evicted over time and the urban local body (ULB) even provides basic services within these settlements. Moreover, the people possess legal identity documents. Land ownership status should therefore not serve as the sole determining factor to access upgradation. (Mahadevia, Joshi, & Gogoi, 2010). Slum tenure (notification) and

citizenship status that is struggled for and negotiated over decades must be considered to enable access to subsidy for housing upgradation under the PMAY. This is especially true for households that have all necessary documentation but cannot access upgradation owing to absence of land ownership.

3. LAND TITLE (MALKI PATTA) IMPLEMENTATION SHOULD BE ACCELERATED WITH A SINGLE WINDOW SYSTEM

There have been important steps taken by the authorities towards initiating the provision of land titles for slums in Nagpur. However much of the implementation remains slow due to bureaucratic delays, lack of land records, old land reservation records, among other issues. Due to these factors, accessing land tenure takes months for many settlements in spite of constant follow-up and negotiations. There needs to be a single window system that enables residents to initiate and complete the process of accessing land titles without having to negotiate with multiple institutions and officials for every step of the process.

4. A LAND DISPUTE RESOLVING MECHANISM SHOULD BE SET UP AT THE ULB LEVEL

The 'Handbook on Land Tenure for Slum Free Cities' (Mahadevia, Joshi, & Gogoi, 2010) states the need for a dispute resolving mechanism in ULBs with regard to provision of land tenure. This holds true for Nagpur where there are numerous legislations, administered by various departments and agencies. Lack of information among people, officials in departments and bureaucracy leads to unending delays in provisioning of land titles. A dispute resolving mechanism on land concerns will be effective for a city where land titling is set to take place

at a large scale.

5. ECONOMIC CAPACITIES OF THE URBAN POOR SHOULD BE REVISITED VIS-À-VIS HOUSING FACILITATED BY THE STATE

Majority (59 per cent) of those who aspired for new housing mentioned that they need a minimum of INR 7 lakh to purchase a new house. Majority (75 per cent) of those who wished to upgrade their homes, needed INR 2–3 lakh for the same. The former requires housing cost to be disassociated from land cost for housing of this range to be made available. The latter is what the PMAY provides under the beneficiary-led construction (BLC) component. With regard to the cost of 'affordable housing', there is a dissociation between people's economic capacities and what is provided by the government. To bridge this gap there is a need to revisit financial subsidy and costs of 'affordable housing' based on people's capacities.

For those who require housing loans, their inconsistent income (due to daily-wage earning) and assumptions by banks related to non-payment of EMI makes loans almost inaccessible to them. In addition to limited access to formal financial institutions, the amount of paperwork involved in accessing loans is often intimidating.

6. HOUSING FINANCE OPTIONS SHOULD BE TAILOR-MADE FOR THE URBAN POOR

With recent developments in provisioning of land tenure rights in Nagpur and demands for housing upgradation, the market for housing finance among the economically weaker section (EWS) is large. However, incremental housing finance needs more products and innovations, including various loan options with improved access to finance to service this demand effectively. Banks and government bodies should go beyond what is outlined under the credit linked subsidy scheme (CLSS) vertical of the PMAY.

7. A BASKET OF OPTIONS SHOULD BE PROVIDED UNDER THE 'HOUSING FOR ALL' MISSION WITH SPACE FOR CITY-SPECIFIC NEEDS

The 'Housing for All' Mission is an opportunity to improve habitats in urban areas. It should provide multiple options to people of various socio-economic

capacities. Providing land tenure through land titles is one such option; ensuring supply of housing for the poor and reservation of land for public housing must also be promoted. In the case of Nagpur, for example, those who are not eligible to access individual titles, would benefit from the implementation of the May 2006 GR on paid affordable housing for those with residential proof from 1 January 2000 to 1 January 2011 (check Annexure 5). The new housing thus provided should enable access to adequate services. The enabling of adequate housing, basic services, tenure security and new housing access for urban poor, migrant workers and homeless should be the aim of a mission that aims to house 'all'. They are equally important provisions to improve people's lives in urban areas, at the core of which remains their homes and immediate surroundings.

REFERENCES

Anon, (2018).

<http://www.mahades.maharashtra.gov.in/files/report/SlumAreaDevelopmentProgram.pdf>

Awas Yojana. (2018). Maharashtra Ramai Awas Yojana - 1 Lakh Houses for Poor People - Awas Yojana.:

<http://www.awasyojana.in/maharashtra-ramai-awas-yojana-1-lakh-houses-for-poor-people/>

Bhan, Gautam. (2015, June). From slums to neighbourhoods. The Hindu. Retrieved November, 2018, from

<https://www.thehindu.com/opinion/op-ed/from-slums-to-neighbourhoods/article7295297.ece>

Census of India. (2011). Retrieved August 13, 2018, from

<http://censusindia.gov.in/>

Commonfloor. (2012, August 1). SRA slum projects not generating demand in Nagpur. Commonfloor. Retrieved November, 2018, from

<https://www.commonfloor.com/news/sra-slum-projects-not-generating-demand-in-nagpur-26436>

Das, C., Karamchandani, A., & Thuard, A. (2018). State of the Low-Income Housing Finance Market 2018. FSG. Retrieved October 2018, from

<http://ficci.in/spdocument/22983/State%20of%20the%20Low-Income%20Housing%20Market%20-%20High%20Res%20wo%20press%20marks%20-%202005-14....pdf>

Dravekar, S. (2011, June). Over a lakh in Nagpur have no toilet. The Times of India. Retrieved November, 2018, from

<https://timesofindia.indiatimes.com/city/nagpur/Over-a-lakh-in-Nagpur-have-no-toilet/articleshow/8983393.cms?referral=PM>

Ferguson, B., & Smets, P. (2009). Finance for Incremental Housing, Current Status and Prospects for Expansion. Habitat International,1-11. Retrieved July, 2018, from

[http://web.mit.edu/incrementalhousing/references/pdfs/FINANCE FOR INCREMENTAL_ FERGUSON_Hab_Intl2010.pdf](http://web.mit.edu/incrementalhousing/references/pdfs/FINANCE%20FOR%20INCREMENTAL_FERGUSON_Hab_Intl2010.pdf)

Ganjapure, V. (2018). HC stays govt's move to dissolve NIT - Times of India.

<https://timesofindia.indiatimes.com/city/nagpur/hc-stays-govts-move-to-dissolve-nit/articleshow/64578446.cms>

Habitat III Issue Papers. (2015). UN Conference on Housing and Sustainable Development,22. Retrieved October 30, 2018, from

https://unhabitat.org/wp-content/uploads/2015/04/Habitat-III-Issue-Paper-22_Informal-Settlements.pdf

Housing Department, Government of Maharashtra (GR No.Grunidho-2009/CR 49/ GND-2). (2009, February 18). Retrieved July, 2018, from

[https://www.maharashtra.gov.in/Site/Upload/Government Resolutions/English/20090220142005001.pdf](https://www.maharashtra.gov.in/Site/Upload/Government%20Resolutions/English/20090220142005001.pdf)

Housing Department, Government of Maharashtra. (2002, July 10). Retrieved April, 2016, from

<https://www.maharashtra.gov.in/Site/Upload/Government%20Resolutions/Ratnagiri/GMPRO70201.PDF>

Housing Department, Government of Maharashtra. (2016, July 16). Retrieved July, 2018, from

<https://www.maharashtra.gov.in/Site/Upload/Government%20Resolutions/English/201607161537578809.pdf>

Housing Department, Government of Maharashtra. (2017, January 03). Retrieved January, 2017, from

<https://www.maharashtra.gov.in/Site/Upload/Government%20Resolutions/English/201701031837443109.pdf>

Hingorani, P. (2011). Revisiting Low Income Housing A Review of Policies and Perspectives. India Urban Conference 2011. Retrieved October 30, 2018, from

<http://iihs.co.in/knowledge-gateway/wp-content/uploads/2017/07/Low-Income-Housing.pdf>

India's Urban Population to Reach 600 mn by 2031: UN-backed Report. (2014, September 29). FirstPost. Retrieved July 13, 2018, from

<https://www.firstpost.com/india/indias-urban-population-reach-600-mn-2031-un-backed-report-1716149.html>

Jha (2014). Counting the Urban Poor. Agenda. Retrieved July, 2018, from

http://infochangeindia.org/downloads/agenda_28.pdf

Kushwaha, P., & Pathan, R. (2018, January). International Journal of Innovative Research in Science, Engineering and Technology. Redevelopment of Slum and its Challenges and Solutions. Retrieved October/November, 2018, from

https://www.ijirset.com/upload/2018/january/71_Redevelopment_jj.pdf

Lokmat News Network (2018, July). 72K people's hopes of own home dashed, thanks to NMC. Nagpur First.

Retrieved 2018, from

<http://epaperlokmatt.in/Archive/lokmattimes/sub-editions/Nagpur First/2018-07-29/1>

Mahadevia, Joshi, & Gogoi. (2010). Handbook Land Tenure for Slum Free Cities. Ahmedabad, Gujarat: Ministry of Housing and Urban Poverty Alleviation. Retrieved November 12, 2018, from

https://cept.ac.in/UserFiles/File/CUE/Handbook/01_Handbook Land Tenure for Slum-free Cities_Resize.pdf

Matte. (2014). Increase in Grant of Ramai Gharkul Yojana. Maharashtra Times. Retrieved October 20, 2018, from

<https://maharashtratimes.indiatimes.com/maharashtra/nagpur-vidarbha-news/ramai-gharkul-yojana/articleshow/39184487.cms>

Ministry of Housing and Urban Poverty Alleviation. (2016). Pradhan Mantri Awas Yojana: Housing for All (Urban) Scheme Guidelines. Retrieved October 2018, from

<https://hudco.org/writereaddata/PMAY.pdf>

Mittal, G. (2014, November 7). A Short History of Housing Policies in Independent India. Roti, Khata Aur Makaan. Retrieved October 30, 2018, from

<http://housing.hydlab.in/?p=165>

MoHUA. (2008). Integrated Low Cost Sanitation Scheme Revised Guidelines, 2008. Retrieved 2018, from

[https://smartnet.niua.org/sites/default/files/resources/Integrated Low Cost Sanitation Scheme \(ILCS\) Revised Guidelines.pdf](https://smartnet.niua.org/sites/default/files/resources/Integrated Low Cost Sanitation Scheme (ILCS) Revised Guidelines.pdf)

Nagpur Municipal Corporation (2018) .Total no. of beneficiaries in Ramai Awas Yojana 2018,

RTI:No/487/Slum/2018

Nuissl, H., & Heinrichs, D. (2013). Slums: Perspectives on the Definition, the Appraisal and the Management of an Urban Phenomenon. Journal of the Geographical Society of Berlin,144(2). Retrieved July, 2018, from

<https://www.die-erde.org/index.php/die-erde/article/viewFile/57/45>

Paul, N., & Dhanuraj, D. (2016). Deciphering the Challenges in Housing for Urban Poor. Centre for Public Policy Research. Retrieved October 30, 2018, from

<https://www.cppr.in/wp-content/uploads/2016/11/Deciphering-the-Challenges-in-Housing-for-Urban-Poor.pdf>.

Population of Nagpur (2017). Retrieved 2018, from

<http://indiapopulation2017.in/population-of-nagpur-2017.html>

Pradhan Mantri Awas Yojana (Urban): Scheme Guidelines. (2016, March). Retrieved October 30, 2018, from

<https://hudco.org/writereaddata/PMAY.pdf>

Pratap, R. (2017). Builders Sitting on Unsold Inventory of 46 Months. The Hindu Business Line. Retrieved July 26, 2018, from

<https://www.thehindubusinessline.com/news/real-estate/builders-sitting-on-unsold-inventory-of-46-months/article9457545.ece>

Report of the Working Group on Urban Poverty, slums and Service Delivery System. (2011). Planning Commission. Retrieved June, 2018, from

http://planningcommission.nic.in/aboutus/committee/wrkgrp12/hud/wg_Final_Urb_Pvt.pdf

Roy, A. (2013, November 25). Slum rehabilitation schemes flop in Nagpur. The Times of India. Retrieved 24 October, 2018, from

<https://timesofindia.indiatimes.com/city/nagpur/Slum-rehabilitation-schemes-flop-in-Nagpur/articleshow/26332498.cms>

Slum Atlas of Nagpur 2008. (2008). Global Communities. CHF International. Retrieved 2018, from

<https://www.globalcommunities.org/publications/2008-nagpur-slum-atlas.pdf>

Slum Rehabilitation Authority (2018). Housing allocation under BSUP component RTI:No/SRA272/2018

UN Habitat. (2005). Financing Urban Shelter. Retrieved, October, 20018, from

<https://unhabitat.org/wp-content/uploads/2005/11/GRHS05F2.pdf>

UN Habitat. (2005). Financing Urban Shelter. Retrieved, October, 20018, from

<https://unhabitat.org/wp-content/uploads/2005/11/GRHS05F2.pdf>

UN Habitat III: New Urban Agenda. (2017). New Urban Agenda. Retrieved July, 2018, from

<http://habitat3.org/wp-content/uploads/NUA-English.pdf>

United Nations. 2016, October 20. The New Urban Agenda: Key Commitments. Sustainable Development Goals. Retrieved October 2018, from

<https://www.un.org/sustainabledevelopment/blog/2016/10/newurbanagenda/>

Urban Development (UD), Government of Maharashtra. (2016, August 24). Retrieved August, 2018, from

<https://www.maharashtra.gov.in/Site/Upload/Government%20Resolutions/English/201608241724529925.pdf>

Working Group on Rural Housing for the Twelfth Five Year Plan, MoRD (2011),

<http://nbo.nic.in/Images/PDF/urban-housing-shortage.pdf>

QUESTIONNAIRE 1

HOUSING UPGRADATION

23 – 03 – 17

NAGPUR - HOME IMPROVEMENT SURVEY FORM

Nagpur - Home Improvement / नागपूर - घर सुधारणा
Indian Housing Federation

YUVA shall use this survey form in their areas of operation to assess the housing demand and need of the communities. / युवा हे सर्वेक्षण फॉर्म त्यांच्या भागात गृहनिर्माण मागणी आणि समुदाय गरज मुल्यांकन ऑपरेशन करण्यासाठी वापरेल.

- Name/ नाव
- Mobile Number 1/ मोबाइल क्रमांक
- Current Address/ सध्याचा पत्ता
- Age/ वय
- Sex/ सेक्स
 - ☐ Male/ नर
 - ☐ Female/ महिला
 - ☐ Others/ इतर - Please Specify/ नरिदष्टि करा
- Educational Qualification/ शैक्षणिक पात्रता
 - ☐ <10th
 - ☐ 10th
 - ☐ 12th
 - ☐ Degree/ पदवी
 - ☐ Post Graduate/ पदव्युत्तर
 - ☐ None of the above/ वरीलपैकी काहीही नाही
- Vocation/ पेशा
 - ☐ Private Employee/ खाजगी कर्मचारी
 - ☐ Government Employee/ सरकारी कर्मचारी
 - ☐ Daily wage labour/ दैनिक मजुरीवर
 - ☐ Retired/ नवृत्त
 - ☐ Unemployed/ बेरोजगार
 - ☐ Other/ इतर
- Duration of vocation (in years)/ पेशा कालावधी (वर्षे)
- Religion/ धर्म
 - ☐ Hindu
 - ☐ Muslim
 - ☐ Buddhist
 - ☐ Christian
 - ☐ Sikh
 - ☐ Others
- Caste/ जात
 - ☐ General
 - ☐ SC
 - ☐ ST
 - ☐ OBC
 - ☐ Other/ इतर
- Family Member Details/ कुटुंब सदस्य तपशील
 - Relationship to the head of the family/ कुटुंब प्रमुखाशी संबंध
 - ☐ Spouse/ पत्नी, पती
 - ☐ Son/ मुलगा
 - ☐ Daughter/ मुलगी
 - ☐ Son -In-Law/ जावई
 - ☐ Daughter-in-Law/ सूत
 - ☐ Mother/ आई
 - ☐ Father/ वडील

- ☐ Sister/ बहीण
- ☐ Brother/ भाऊ
- ☐ Granddaughter/ नात
- ☐ Grandson/ नातू
- ☐ Other/ इतर

ii. Age/ वय

iii. Vocation of beneficiary/ पेशा

- ☐ Private Employee/ खाजगी कर्मचारी
Please specify (Designation, Work Place /Type)/ नरिदष्टि करा (पद, काम ठिकाण)
- ☐ Government Employee/ सरकारी कर्मचारी
- ☐ Daily wage labour/ दैनिक मजुरीवर
- ☐ Retired/ नवृत्त
- ☐ Unemployed/ बेरोजगार
- ☐ Other/ इतर
Please specify (Designation, Work Place /Type)/ नरिदष्टि करा (पद, काम ठिकाण)

12. Who takes decision at home? / घरी निर्णय कोण घेते?

- ☐ Self/ स्वतः ची
- ☐ Spouse/ पत्नी, पती
- ☐ Couple/ जोडी
- ☐ Family/ कुटुंब
- ☐ Other/ इतर

Please specify (their relation with family)/ नरिदष्टि करा (त्यांच्या कुटुंब संबंध)

13. Monthly family income (in rupees)/ कुटुंबाचे मासिक उत्पन्न (रुपयात सांगा)

14. Type of savings/ बचत प्रकार

- ☐ Cash/ रोख
- ☐ Bank account/ बँक खाते
- ☐ Fixed Deposit/ मुदत ठेव
- ☐ RD/ आवृत्ती ठेव
- ☐ Chit fund/ चिटफंड
- ☐ Gold/ गोलड
- ☐ Property/ मालमत्ता
- ☐ LIC
- ☐ Other/ इतर

Please specify/ नरिदष्टि करा

15. Monthly Savings (in Rupees)/ मासिक बचत (रुपयात सांगा)

- ☐ < 2000
- ☐ 2001 – 4000
- ☐ 4001 – 6000
- ☐ 6001 – 8000
- ☐ 8001 – 10000
- ☐ >10000

16. Facilities at Home/ घरी असलेल्या सुविधा

- ☐ Washing machine/ वॉशिंग मशीन
- ☐ Refrigerator/ रेफ्रिजरेटर
- ☐ TV
- ☐ Two-wheeler/ दुचाकी
- ☐ Three-wheeler/ तीन चाकी
- ☐ Four-wheeler/ चार चाकी
- ☐ None of the above/ यापैकी काहीही नाही

17. Which of the following essentials does your house have? / आपल्या घरात खालील कोणत्या आवश्यक सुविधा आहेत?

- ☐ Toilet/ शौचालय
- ☐ Septic Tank/ सेप्टिक टँक
- ☐ Municipal Sewerage/ महापालिका सांडपाणी
- ☐ Gas connection/ गॅस कनेक्शन
- ☐ None of the above/ यापैकी काहीही नाही

18. Access to Land and Housing ownership/ जमीन आणि गृहनिर्माण मालकी प्रवेश

i. Since when are you living in this basti? (state the year - eg: 2005)/ आपण या बस्ती मध्ये कधी पासून राहात आहात? (वर्ष राज्य - उदा: 2005)

ii. Type of Land ownership of the Basti? / बस्ती जमीन मालकी प्रकार

- ☐ NMC
- ☐ NIT
- ☐ Collector's Land/ जलिहाधिकारी जमीन
- ☐ Private Land/ खाजगी जमीन
- ☐ Society land (authorized and unauthorized)/ समाज जमीन (अधिकृत आणि अनधिकृत)
- ☐ Other/ इतर
- ☐ Don't Know/ माहिती नाही

iii. Type of house ownership/ घर मालकी प्रकार

- ☐ Owned/ मालकी
 - Document Proof/ दस्तऐवज पुरावा
 - Sale Deed/ विक्री डीड
 - Photo of the Sale Deed/ विक्री डीड फोटो
 - Power of attorney/ अधिकारपत्र
 - Tax Receipt/ कर पावती
 - 7/12
 - None of the above/ वरीलपैकी काहीही नाही
- ☐ Rent/Lease/ भाडे / लीज
 - Document Proof/ दस्तऐवज पुरावा
 - Rent agreement/ भाडेकरार
 - None of the above/ वरीलपैकी काहीही नाही
 - Rent/ भाडे
 - Security Deposit/ सुरक्षा ठेव
- ☐ Inherited/ वारसा
- ☐ Informally owned/ अनौपचारिक मालकीच्या

iv. Are you aware of the Malliki Patte (slum) distributed by the government? / आपल्याला Malliki Patte (झोपडपट्टी) शासनाची जाणीव आहे का?

- ☐ Yes
- ☐ No

Are you aware of the terms and conditions imposed by NIT to get malliki patte? / आपल्याला malliki patte प्राप्त करण्यासाठी एनआयटी यांनी लागू केलेल्या अटी व परिस्थितीची जाणीव आहे का?

- ☐ Yes
- ☐ No

v. Have you accessed any government housing schemes like VMAY, RAY, BSUP, Other? / आपण कोणत्याही सरकारी आवास योजना जसे VMAY, रे, बी.एस.यू.पी. ह्यांचा लाभ घेतला आहे का ?

- ☐ Yes
- Which Scheme? / कोणती योजना?
- ☐ VMAY
- ☐ RAY
- ☐ BSUP
- ☐ Other/ इतर - Please Specify/ नमूद करा
- ☐ No

What is the reason? / कारण काय आहे?

19. Would you like to form a Housing Society in your basti? / आपण बस्ती मध्ये एक सहकारी गृहनिर्माण संस्था स्थापन करू इच्छिता?

- ☐ Already exist/ आधीच अस्तित्वात
- ☐ Yes
- ☐ No
- ☐ Don't know/ / माहिती नाही

20. Do you own a house elsewhere in India? / आपण दुसरीकडून भारतात मालकीचे घर आहे का?

- ☐ Yes
- What is the nature of the house? / घर स्वरूप काय आहे?
- ☐ Kutcha/ कुच्चा
- ☐ Pucca/ पक्के
- Where? (State, Taluka/District, Village)/ कुठे? (राज्य, तालुका / जिल्हा, गाव)
- ☐ No

21. Which of the following home improvements would you like to do? / तुम्हाला खालीलपैकी कोणते घर सुधारण करण्याची इच्छा आहे?

- ☐ Build additional Rooms
- How many? / कती?
- ☐ Build Toilet/ शौचालय तयार
- Toilet closet type/ शौचालय खोली प्रकार
- ☐ Indian
- ☐ Western
- ☐ No preference/ प्राधान्य नाही
- ☐ Both/ दोन्ही
- ☐ Build Roof/ छप्पर तयार
- ☐ Plastering of walls
- ☐ Make a Pucca house
- ☐ House leveling/ घर स्तर
- ☐ Other/ इतर - Please specify/ नमूद करा

22. Budget for the above selected home improvement option? / वर नमूदलेल्या घर सुधारणेसाठी कती बजेट लागेल?

- ☐ < 50000
- Please specify (in rupees)/ नमूद करा
- ☐ 50000 - 100000
- ☐ 100000 - 200000
- ☐ 200000 - 300000
- ☐ > 300000
- Please specify (in rupees)/ नमूद करा

23. Own Contribution? / स्वतः च्या योगदान?

24. Possible monthly EMI (in rupees)/ शक्य मासिक ईएमआय (रुपयात)

- ☐ < 5000
- ☐ 5000 - 7000
- ☐ 7001 - 9000
- ☐ 9001 - 11000
- ☐ 110001 - 13000
- ☐ >13000
- Please specify (in rupees)/ नमूद करा

25. If you have an existing loan, please answer the following:/ आपल्याला एखाद्या वदियमान करून आहे, तर माग पुढील उत्तर द्या:

- ☐ From whom/ कोणाकडून
- ☐ Amount/ रक्कम
- ☐ EMI/ ईएमआय

26. Documents available/ दस्तऐवज उपलब्ध

- ☐ Ration card/ रेशन कार्ड
- ☐ Aadhar card/ आधार कार्ड
- ☐ Voter ID/ व्होटर आयडी
- ☐ Pan Card/ पॅन कार्ड
- ☐ Salary slip/ पगारपत्रक
- ☐ Tax Return certificates/ टॅक्स रटर्न प्रमाणपत्रे
- ☐ Driving licence/ वाहन चालवण्याचा परवाना
- ☐ Passport/ पासपोर्ट

27. Please upload ID proof/ पुरावा अपलोड करा

28. No. of Rooms in the House? घरात खोली कती आहे?

29. Type of Walls/ भिती प्रकार

- ☐ Brick plastered/ ब्रीक नवीन गलावा
- ☐ Brick un-plastered/ ब्रीक रद्द नवीन गलावा
- ☐ Mud/ गाळ
- ☐ Tin sheet/ पत्र्याचा तुकडा
- ☐ Other/ इतर - Please Specify/ नमूद करा

30. 31. Type of Roof/ छप्पर प्रकार

- ☐ Cement Concrete/ समिट काँक्रीट
- ☐ Tin sheet/ पत्र्याचा तुकडा
- ☐ Tarpaulin/Plastic/ ताडपत्री / प्लॅस्टिक
- ☐ Grass/Thatched/ गवत / गवताचे
- ☐ Asbestos/ कड्ड्या रंगाचा
- ☐ Other/ इतर - Please Specify/ नमूद करा

31. Size of present house (in sq feet)? / उपस्थित घर आकार (चौरस फूट मध्ये)
32. Photo of Home Interior/ घर आतील फोटो
33. Photo of Home Exterior/ घर बाह्य फोटो
34. Name of the Surveyor/ भूमापक नाव
35. Date of the Survey
36. Name of the Slum/ झोपडपट्टी नाव
 - ☐ Laxmi Nagar/ लक्ष्मी नगर
 - ☐ Nandanvan (Notified)/ नंदनवन (अधिसूचित)
 - ☐ Angulimaal Nagar/ अंगुलीमाल नगर
 - ☐ Bababudh Nagar/ बाबाबुद्ध नगर
 - ☐ Taj Nagar/ ताज नगर
 - ☐ Jagdish Nagar/ जगदीश नगर
 - ☐ Sevadal Nagar/ सेवादल नगर
 - ☐ Shanti Nagar/ शांती नगर
 - ☐ Pilli Nagar/ पिल्ली नगर
 - ☐ Ramteke Nagar/ रामटेके नगर
 - ☐ New Vaishali Nagar/ नवीन वैशाली नगर
 - ☐ Shivankar Nagar/ शिवणकर नगर
 - ☐ Pilli Nadi (South)/ पिल्ली नदी (दक्षिण)
 - ☐ Nandanvan (Non - Notified)/ नंदनवन (नॉन - अधिसूचित)

QUESTIONNAIRE 2 NEW HOUSING

1. Name/ नाव
2. Mobile Number 1/ मोबाइल क्रमांक
3. Mobile Number 2/ मोबाइल क्रमांक
4. Current Address/ सध्याचा पत्ता **
5. Age/ वय *
6. Sex/ सेक्स **
7. Educational Qualification/ शैक्षणिक पात्रता **
8. Vocation/ पेशा **
 - ☐ Private Employee/ खाजगी कर्मचारी
 - ☐ Government Employee/ सरकारी कर्मचारी
 - ☐ Other/ इतर
 - ☐ Retired/ नवृत्त
 - ☐ Unemployed/ बेरोजगार
 - ☐ Daily wage labor/ दैनिक मजुरीवर
9. Duration of vocation (in years)/ पेशा कालावधी (वर्षे) **
10. 10) Distance between work and home (in kms)/ काम आणि घरामधील अंतर (किलोमीटर) **
 - ☐ <3
 - ☐ 3 - 5
 - ☐ 5.1 - 7
 - ☐ 7.1 - 10
 - ☐ 10.1 - 15
 - ☐ >15
11. 11) Travel time between work and home (in mins)/ काम आणि घरी दरम्यान प्रवास वेळ (मिनिटांत) **
 - ☐ <15
 - ☐ 15 - 30
 - ☐ 31 - 45
 - ☐ 46 - 60
 - ☐ >60
12. Religion/ धर्म **
 - ☐ Hindu
 - ☐ Muslim
13. Caste/ जात **
 - ☐ General
 - ☐ SC
 - ☐ ST
 - ☐ OBC
 - ☐ Other/ इतर
14. Family Member Details/ कुटुंब सदस्य तपशील
 - ** Relationship with the head of the family/ कुटुंब प्रमुखाशी संबंध
 - ☐ Spouse/ पती, पत्नी
 - ☐ Son/ मुलगा
 - ☐ Daughter/ मुलगी
 - ☐ Son -in-Law/ जावई
 - ☐ Daughter-in-Law/ सूत
 - ☐ Mother/ आई
 - ☐ Father/ वडील
 - ☐ Sister/ बहीण
 - ☐ Brother/ भाऊ
 - ☐ Granddaughter/ नात
 - ☐ Grandson/ नातू
 - ☐ Others/ इतर
15. Age/ वय **
16. Vocation/ पेशा
 - ☐ Private Employee/ खाजगी कर्मचारी
 - ☐ Government Employee/ सरकारी कर्मचारी
 - ☐ Daily wage labor/ दैनिक मजुरीवर
 - ☐ Retired/ नवृत्त
 - ☐ Unemployed/ बेरोजगार
 - ☐ Other/ इतर
17. Who takes decision at home? / घरी निर्णय कोण घेते? **
 - i. Self/ स्वतः ची
 - ii. Spouse/ पती, पत्नी
 - ☐ Couple/ जोडी
 - ☐ Family/ कुटुंब
 - ☐ Other/ इतर
18. Monthly family income (in rupees)/ कुटुंबाचे मासिक उत्पन्न (रुपयात सांगा) **
19. Type of savings/ बचत प्रकार **
 - ☐ Cash/ रोख
 - ☐ Bank account/ बँक खाते
 - ☐ Fixed Deposit/ मुदत ठेव
 - ☐ RD/ आवृत्ती ठेव
 - ☐ Chit fund/ चिटफंड
 - ☐ Gold/ गोल्ड
 - ☐ Property/ मालमत्ता
 - ☐ LIC/ एलआयसी
 - ☐ Other/ इतर
20. Monthly Savings (in Rupees)/ मासिक बचत (रुपयात सांगा) **
 - ☐ < 2000
 - ☐ 2001 - 4000
 - ☐ 4001 - 6000
 - ☐ 6001 - 8000
 - ☐ 8001 - 10000
 - ☐ >10000
21. Facilities at Home/ घरी असलेल्या सुविधा **
 - ☐ Washing machine/ वॉशिंग मशीन
 - ☐ Refrigerator/ रेफ्रिजरेटर
 - ☐ TV
 - ☐ Two wheeler/ दुचाकी
 - ☐ Three wheeler/ तीन चाकी
 - ☐ Four wheeler/ चार चाकी
 - ☐ None of the above/ यापैकी काहीही नाही
22. Which of the following essentials does your house have?/ आपल्या घरात खालील कोणत्या आवश्यक सुविधा आहेत? **
 - ☐ Toilet/ शौचालय
 - ☐ Septic Tank/ सेप्टिक टँक
 - ☐ Municipal Sewerage/ महापालिका सांडपाणी
 - ☐ Gas connection/ गॅस कनेक्शन
 - ☐ None of the above/ यापैकी काहीही नाही
23. Access to Land and Housing ownership/ जमीन आणि गृहनिर्माण मालकी प्रवेश
24. Since when are you leaving in this basti? (state the year - eg: 2005)/ आपण या बस्ती मध्ये कधी पासून राहात आहात ? (वर्ष राज्य - उदा: 2005) **
25. Type of Land ownership of the Basti?/ बस्ती जमीन मालकी प्रकार **
 - ☐ NMC
 - ☐ NIT
 - ☐ Collector's Land/ जिल्हाधिकारी जमीन
 - ☐ Private Land/ खाजगी जमीन
 - ☐ Society land (authorized & unauthorized)/ समाज जमीन (अधिकृत आणि अनधिकृत)
 - ☐ Others/ इतर
 - ☐ Don't Know/ माहिती नाही
26. Type of house ownership/ घर मालकी प्रकार **
 - ☐ Owned/ मालकी
 - ☐ Rent/Lease/ भाडे / लीज
 - ☐ Inherited/ वारसा
 - ☐ Informally owned/ अनौपचारिक मालकीच्या
27. Do you own a house elsewhere in India?/ आपण दुसरीकडे भारतात मालकीचे घर आहे का? **
 - ☐ Yes
 - ☐ No

28. House preference?/ हाऊस प्राधान्य? **
☐ 1RK
☐ 1BHK
☐ 1.5BHK
☐ 2BHK
☐ Others
29. Preferred Civic Amenities/ प्राधान्य नागरी सुविधा **
☐ School/ शाळा
☐ Hospital/ गुणालयात
☐ Bus Stand/ बस स्टॅंड
☐ Market/ बाजार
☐ Other/ इतर
30. Budget for new house (in lacs)/ नवीन घरासाठी बजेट (लाख) **
☐ <7
☐ 7 - 9
☐ 9.1 - 11
☐ 11.1 - 13
☐ 13.1 - 15
☐ >15
31. Possible down payment within 6 months (in lakhs)/ 6 महिन्यांच्या आत शक्य डाऊन पेमेंट (लाख मध्ये) **
☐ <1.4
☐ 1.4 - 1.8
☐ 1.81 - 2.2
☐ 2.21 - 2.6
☐ >2.6
32. How will you gather the down payment? / आपण कसे डाऊन पेमेंट गोळा कराल? **
☐ On your own/ स्वतः हुन
☐ From Relatives/ नातेवाईक
☐ From Employer/ कंपनीचे
☐ From Friends/
☐ Partners/ भागीदार
☐ From Business/ व्यवसाय पासून
☐ Local money lender/ स्थानिक सावकार
☐ Other/ इतर
33. Possible monthly EMI (in rupees)/ शक्य मासिक ईएमआय (रुपयात) **
☐ < 5000
☐ 5000 - 7000
☐ 7001 - 9000
☐ 9001 - 11000
☐ 110001 - 13000
☐ >13000
34. If you have an existing loan, please answer the following:/ आपल्याला एखाद्या वदियमान कर्ज आहे, तर मग पुढील उत्तर द्या:
35. From whom/ कोणाकडून
36. Amount/ रक्कम
37. EMI/ ईएमआय
38. Documents available/ दस्तऐवज उपलब्ध **
☐ Ration card/ रेशन कार्ड
☐ Aadhar card/ आधार कार्ड
☐ Voter ID/ व्होटर आयडी
☐ Pan Card/ पॅन कार्ड
☐ Salary slip/ पगारपत्रक
☐ Tax Return certificates/ टॅक्स रटिन्स प्रमाणपत्रे
☐ Driving licence/ वाहन चालवण्याचा परवाना
☐ Passport/ पासपोर्ट
39. Please upload ID proof/ पुरावा अपलोड करा
40. No. of Rooms in the House? घरात खोली किती आहे? **
41. Type of Walls/ भिंती प्रकार **
☐ Brick plastered/ ब्रीक नवीन गलावा
☐ Brick un-plastered/ ब्रीक रद्द नवीन गलावा
☐ Mud/ गाळ
☐ Tin sheet/ पत्र्याचा तुकडा
☐ Other/ इतर
42. Type of Roof/ छप्पर प्रकार **
☐ Cement Concrete/ समिट काँक्रीट
☐ Tin sheet/ पत्र्याचा तुकडा
☐ Grass/Thatched/ गवत / गवताचे
☐ Tarpaulin/Plastic/ ताडपत्री / प्लॅस्टिक
☐ Asbestos/ कड्या रंगाचा
☐ Other/ इतर
43. Size of present house (in sq feet)?/ उपस्थिति घर आकार(चौस फूट मध्ये) **
44. Photo of Home Interior/ घर आतील फोटो
45. Photo of Home Exterior/ घर बाह्य फोटो
46. Name of the Surveyor/ भूमापक नाव ** Characters left: 2
47. Date of the Survey **
48. Name of the Slum/ झोपडपट्टी नाव
☐ Laxmi Nagar/ लक्ष्मी नगर
☐ Nandanvan (Notified)/ नंदनवन (अधिसूचिती)
☐ Angulimaal Nagar/ अंगुलीमाल नगर
☐ Bababudh Nagar/ बाबाबुद्ध नगर
☐ Taj Nagar/ ताज नगर
☐ Jagdish Nagar/ जगदीश नगर
☐ Sevalal Nagar/ सेवाल नगर
☐ Shanti Nagar/ शांती नगर
☐ Pilli Nagar/ पिल्ली नगर
☐ Ramteke Nagar/ रामटेके नगर
☐ New Vaishali Nagar/ नवीन वैशाली नगर
☐ Shivankar Nagar/ शिवणकर नगर
☐ Pilli Nadi (South)/ पिल्ली नदी (दक्षिण)
☐ Nandanvan (Non - Notified)/ नंदनवन (नॉन - अधिसूचिती)

ANNEXURES

To view Annexures I–V, please head to:

<http://yuvaindia.org/wp-content/uploads/2017/03/Annexures-for-Housing-Needs-of-the-Urban-Poor-in-Nagpur-report-YUVA-IHF.pdf>

ABOUT US

ABOUT IHF

Indian Housing Federation (IHF) is a non-profit Section 8 company that was incubated through the Housing for All Program at Ashoka Innovators for the Public. The goal of IHF is to enable access to housing for low-income communities. The organisation aims to do this by working with various stakeholders in the affordable housing space and developing solutions to bridge gaps in the sector. IHF is currently working on improving five aspects of the affordable housing sector, namely,

1. Enabling access to micro housing finance
2. Supporting implementation of government schemes and policies
3. Enhancing housing quality and sustainability through construction technical assistance
4. Helping low-income communities secure land and tenure rights
5. Improving overall post-occupancy maintenance of the dwelling units including behavioral change aspects for dwellers

The organisation is developing a platform of various stakeholders working in the affordable housing sector, to encourage collaborations and solutions through partnership development. Additionally, IHF is also creating a network of Housing Facilitation Centres across the country that would serve as one-stop locations for low-income communities to access affordable housing in their city/district/locality.

IHF has worked with the PMAY missions/state governments of Assam, Odisha, Tamil Nadu, and Uttar Pradesh and discussions with Haryana are at an advanced stage

ABOUT YUVA

Youth for Unity and Voluntary Action (YUVA) is a non-profit development organisation committed to enabling vulnerable groups to access their rights. YUVA encourages the formation of people's collectives that engage in the discourse on development, thereby ensuring self-determined and sustained collective action in communities. This work is complemented with advocacy and policy recommendations. Founded in Mumbai in 1984, currently YUVA operates in the states of Maharashtra, Madhya Pradesh, Odisha, Assam and New Delhi.

At the community-level, through an integrated 360-degree approach, YUVA delivers solutions on issues of housing, livelihood, environment and governance. Through research, YUVA creates knowledge that enhances capacity building. Through partnerships in campaigns, YUVA provides solidarity and builds strong alliances to drive change.

YUVA's work in Nagpur, focusing on issues of land and housing rights in slums, has continued for over 14 years. Specifically, our focus has been on enabling people's access to land tenure.



In 2017, Youth for Unity and Voluntary Action (YUVA) partnered with Indian Housing Federation (IHF) to conduct a quantitative study of 3,000+ households in nine notified and five non-notified slums in Nagpur, the third largest city in Maharashtra.

The study aims to understand housing needs in the city towards informing housing provision in the context of the Pradhan Mantri Awas Yojana, Housing for All Mission, and the land titling (*malki patta*) initiatives of the local government.