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ROLE OF MHADA IN DEVELOPMENT OF WEAKER SECTION

3.1 Introduction:

House is important need for life. Various problems are occurred at time of constructing house such as low income and man power scarcity etc. The Urban housing program and rural housing program are governed by Government of India.

Housing is a state subject. The Union Government is however responsible for the formulation of policy with regard to program and approaches for effective implementation for social housing scheme, particularly those pertaining to weaker section of the society.

The Government has identified "Housing for all" as priority area with particular emphasis on the need of vulnerable construction of 20 lakh additional units every year with emphasis on Economically Weaker Section (EWS) and Low Income Groups (LIG) of the population as also the need to SC/ST and other vulnerable groups out of 20 lakh additional house. 7 lakh houses are to be constructed in urban areas and the remaining 13 lakh rural areas.

3.2 Housing Scheme for Economically Weaker Section of MHADA

Housing is one of the basic requirements for human survival. Housing construction is important for urban development. Currently various housing program in urban areas for under the below poverty line people. Following housing program available in urban areas in Maharashtra, for urban development.

3.2.1 Twenty Point Programme

The 20-Point Programme envisages the nation's commitment to eradicate poverty, reduce income disparity, socio-economic inequalities and also to provide basic amenities, including housing, for improving the quality of life of the poor and other weaker sections of the society.

The Ministry of Housing & Urban Poverty Alleviation is the nodal Ministry to monitor the following points:-

- Economically Weaker Section (EWS) Housing
- Low Income Group (LIG) Housing and
- Environment Improvement of Urban Slums (EIUS)

3.2.1.1 Economically Weaker Section (EWS) Housing

Investments for EWS housing are made by the State Governments and UT Administrations through provision made under their Plans. This is supplemented by loans from Institutional finance. Refinance is also available from the National Housing Bank to States, HUDCO, Co-operatives and other Organizations involved in the construction of EWS Housing.

3.2.1.2 Low Income Group (LIG) Housing

This scheme is long term in nature and is being executed by the State Governments/Union Territories through Housing Boards and Housing Departments. The Budget provisions are made under the States/ Uts Plans and are supplemented by institutional finance.

3.2.1.3 Environmental Improvement of Urban Slums (EIUS)

The objective of the scheme is to ensure environmental improvement of urban slums by extending basic infrastructure in the peripheral dwelling units. Under this scheme, State Governments and Union Territories promote environmental improvement by providing the following basic amenities.

1. Water Supply
2. Sewer-open drains with normal outflow avoiding accumulation of stagnant waste water
3. Storm water drains
4. Community baths and latrines
5. Widening and paving of existing pathways
6. Street lighting

7. Other community facilities to slum dwellers.

3.2.2 National Slum Development Programme (NSDP)

The National Slum Development program was launched in August, 1996 under NSDP Additional Central Assistance (ACA) was released to the states for the development of urban slums. The objective of this program was upgradation of urban slums, by providing physical amenities like water supply, storm water, drains community both, widening and paving and existing cones, sewers, community toilet, street lights etc. Besides the provision to community infrastructure and social amenities like Pre-school Education, Maternity, Child Health and Primary Health Care including immunization etc. the program also had a component of shelter up-gradation or construction of new houses.

3.2.2.1 Objectives of the Scheme

Up-gradation and Improvement of Urban Slum through Development of Infrastructure and Housing Activities like Development of Roads, Drains, Street Light, Drinking Water Community latrine and bath etc.

3.2.2.2 The Components of this Scheme:

1. Provision of physical amenities like Water Supply, Storm Water Drains, Community baths, Widening and paving of existing taxes, Sewers, Community latrines, Street lights etc.
2. Community Infrastructure: Provision of community centers to be used for Pre School Education, Non formal Education, Adult Education, Recreational activities etc.
3. Community Primary Health Care Centre buildings can be provided (It is proposed that after creation of Infrastructure facilities the concerned Municipalities will seek the support of Registered Medical Practitioners / Government Doctors in the State / NGOs) CBO / Philanthropic Associations to man these centers.
4. The scheme will attempt to bring about convergence between schemes being implemented by different line departments and may also provide missing links, if required.

5. Provision for Shelter: The Scheme must have a component of shelter Upgradation or construction of houses (Included. EWS) as may be registered. This is a necessity if genuine slum improvement is to be done. Not less than 10% of the allocation to States under this assistance shall be utilized for constant and up gradation of houses for the urban poor.
6. The Scheme has also component of shelter up-gradation, or construction of new Houses for the urban poor.
7. The scheme shall be implemented at the grass root level by the neighborhood committees and community development societies.

3.2.3 Two–Million Housing Programme

The Two- Million Housing Programme was launched by the Government in the year 1998-1999. With the objective of providing “ Housing to All” with emphasis, in weaker section and the low income groups, as a part of the two million housing programmed HUDCO was assigned a target of 10 lakh units annually, six lakh units in rural areas and four lakh units in urban area.

3.2.4 Lok Awas Yojana

Urbanization and Industrialization in Maharashtra State has been increasing at fastest rate as compared to the other States in India. Due to migration of families there has been increase in slum areas in Maharashtra State. In order to improve and elevate the living standards of slum dwellers, the Government has been providing civic amenities like water, sewerage, pathways, street lights, etc. under the Slum Improvement Programme. The Government of Maharashtra since 1st October 1999 has transferred the scheme of National Slum Development Program (NSDP) to Housing Department wherein the provision of providing housing to the slum dwellers has been made. The part of the grant will have to be used for this purpose. Based on above concept, the Govt. of Maharashtra in Hosing and Special Assistance Department has formulated a housing scheme for urban poor living in slums in the State be amalgamating various provision existing in G.R. related to housing scheme of Government of Maharashtra, such as grant for construction of houses for people belonging to backward classes (special component plan of Social Welfare Department) have been considered to be utilized in the above mention scheme. The Government of Maharashtra has resolved

and issued the Government Resolution dated 11th August, 2000 for Lok Awas Yojana as well as the Government Resolution issued by the Social Welfare Department dated 1st April 1998 which provide subsidy under Special Component Plan.

For the implementation of the scheme, it has been decided to constitute District Housing Committees under the Chairmanship of District Collectors. The committee will comprise of CEO /ZP/Municipal Commissioner (CO), Municipal Mayor, President of Council and District Welfare Officer would be the member of the committee. The officers from MHADA would be designated as District Housing officer as a member-secretary of the committee.

Review of the above scheme is proposed to be taken by guardian minister of the district as well as by DUDA.

The District Housing Committee is empowered to formulate the scheme, to decide the beneficiaries, to disburse and recover the loan from the beneficiaries and Collector to grant administrative approval to the scheme.

The land lease is decided to be give in the name of female member of the family and preferences will be give to the families who have following the family planning concept as per the Government policy.

Infrastructural services like Water, Sewerage, Road, etc. are proposed be provided by the local bodies from their funds as well as from the NSDP funds

The District Housing Officer will be assisting and guiding the beneficiaries for taking up the construction of his own house. He will also assist him in procurement /disbursement of subsidy and loan as per the progress of work. As joint account in the name of District Housing officer and the beneficiary will be opened in the bank for the purpose.

3.2.5 Basic Services to the Urban Poor (BSUP)

In post- independence era while population of India has grown three times, the urban population has grown five times. The rising urban population has also given rise to increase in the number of urban poor. The ever increasing number of slum dwellers causes tremendous pressure on urban basic services and

infrastructure. In order to cope with massive problems that have emerged as a result of rapid urban growth, it has become imperative to draw up a coherent urbanization policy/strategy to implement projects in select cities on mission mode.

3.2.5.1 Objectives of Scheme

1. Focused attention to integrated development of Basic Services to the Urban Poor in the cities covered under the Mission.
2. Provision of Basic Services to Urban Poor including security of tenure at affordable prices, Improved Housing, Water supply, Sanitation and ensuring delivery through convergence of other already existing universal services of the Government for Education, Health and Social security. Care will be taken to see that the urban poor are provided housing near their place of occupation.
3. Secure effective linkages between asset creation and asset management so that the Basic Services to the Urban Poor created in the cities, are not only maintained efficiently but also become self-sustaining over time.
4. Ensure adequate investment of funds to fulfill deficiencies in the Basic Services to the Urban Poor.
5. Scale up delivery of civic amenities and provision of utilities with emphasis on universal access to urban poor.

3.2.6 Integrated Housing and Slum Development Programme (IHSDP)

There is need to strengthen the urban planning process by integrating the urban poor in the city planning and development process in a participatory manner and evolve City wide strategies to provide alternatives to slum formation. Strategies like making land available to the poor at affordable prices through reservation of land for EWS housing and ensuring the provision of housing, urban infrastructure and Transport services on the fringes of the Cities, can provide alternatives that would restrict the formation of new slums. The Hon'ble Prime Minister took a step forward in this direction by launching a scheme namely Integrated Housing & Slum Development Programme (IHSDP) on 3rd December, 2005. The Integrated Housing & Slum

Development Programme (IHSDP) aims at combining the existing schemes of VAMBAY and NSDP under the new IHSDP Scheme for having an integrated approach in ameliorating the conditions of the urban slum dweller who do not possess adequate shelter and reside in dilapidated conditions.

3.2.6.1 Objectives of the Scheme:

The basic objective of the scheme is to strive for slum less cities by adopting holistic slum development with a healthy and enabling urban environment by providing adequate shelter and basic infrastructure facilities to the slum dwellers of the identified urban areas.

3.2.6.2 The components of this scheme:

1. Provision of Shelter including upgradation & Construction of new houses.
2. Provision of Community toilets.
3. Provision of Physical amenities like water supply, storm water drains, Community bath, widening and paving of existing lanes, Sewers, Community latrines, Street lights, etc.
4. Community infrastructure like provision of Community centers to be used for Pre-School Education, Non-formal Education, Adult Education, Recreational activities etc.
5. Community Primary Health Care center Buildings can be provided.
6. Social amenities like pre-school education, non-formal education, adult education, maternity, child health and primary health care including immunization, etc.,
7. Provision of Model Demonstration projects.
8. Sites and Services / Houses at affordable costs for EWS & LIG categories.
9. Slum improvement and rehabilitation projects.

3.2.7 Valmiki Ambedkar Awas Yojana (VAMBAY)

Ministry of Urban Development and Poverty Alleviation of Government of India has announced a scheme called “Valmiki Ambedkar Awas Yojana” (VAMBAY) for providing housing to the slum dwellers. This will bring profound social change in the state of slum dweller and welfare endowing him with an identity and integrating him with social milieu.

The provisional population of urban area in India is about 28.53 Crores as per provisional census data of 2001. TCPO of Government of India projected the urban slum population of 62 million by 2001. This indicates India is urbanizing markedly and slums in urban India are increasing alarmingly. The Planning Commission of Government of India at the beginning of the 10th plan indicated shortage of housing in urban area would be 16.76 million. Of this, 10 Million houses would be needed for Economically Weaker section alone who can be broadly categorized as “Below poverty” beneficiaries. In view of this the twin problem of shelter delivery for urban poor and upgradation urban slums are inextricably linked. The Central Government has already launched two programmers namely ‘Swarna Jayanti Sahakari Yojana’ and ‘National Slum Development Programme’ (NSDP) to bring the urban poor above poverty line through self-employment, wage employment and capacity building. The NSDP is basically a programme for environmental improvement of slum dwellers. In view of this the Central Government has announced the Valmiki Ambedkar Awas Yojana (VAMBY).

VAMBAY Houses will be Earmarked and Allotted as under, i) SC/ST not less than 50%, Backward classes 30%, Other weaker section 15% (OBC, BC etc. as defined in any particular State), ii) Physically and mentally handicapped person 3%, iii) Preference to the woman who head household, urban poor who are members of self-help group and persons eligible for beneficiaries as defined by state Government.

If sufficient number of beneficiaries as above are not available in city/slum, other categories can be included after due certification by Competent Authority. Houses will be allotted in the name of female member and alternatively in the name of husband and wife jointly. SUDA and DUDA will identify the beneficiaries and formulate the project, estimate and submit the same to Government of India/HUDCO through State Government for release of fund. Land will be provided by Stat Government either in-situ, partly in-situ or by relocation. Land title will be give to the selected beneficiaries with the condition of repayment of loan if any.

Upper limit of cost of construction is as a) Under normal Circumstance Maximum Rs.40,000/- for an area not less than 15sq.mt. Provision for sanitary latrine.b) Ceiling on Construction Assistance; The average cost of VAMBAY house is Rs 40,000 to 60,0000 for mega city, Rs.50.000 for metro city and 40,000 for cities having

population up to 10 Lakh. c) For rental housing 50% grant by SUDA/Implementing Agency and 50% to be borrowed by the agency. d) 20 % portion to VAMBAY available for upgrading existing house in slum. e) Town planning normal are applicable. f) 20 % grants is be used for Nirmal Bharat Abhiyan. (For construction WC's).

3.2.7.1 Funding Pattern;

1. Proportion of Government of India subsidy to HUDCO loan will be 1.1%
2. HUDCO will release subsidy and land directly to SUDA
3. In case HUDCO loan is not require, state can mobilize its matching portion either form beneficiaries of lone source other than HUDCI, urban local body of state fiancés. HUDCO will release Government of India Grant component only after the state share of 50%, deposited in the designated account of implementing agency.
4. SJSRY and NSDP can be dovetailed and synergized with VAMBAY.
5. Annual allocation of Government of India is expected to be Rs.1,000 crores
6. With matching fund/grant of Rs. 1000 crore from state Government it is expected to complete 4 lakh additional houses in the country.

3.2.7.2 Salient Features:

1. Slum dwellers below poverty line and member of EWS who do not posses adequate shelter.
- 2 .The definition of the slum for the purpose of VAMBAY is as under.
 - a) All areas notified as slum by State/Local Government/Union Territory under any Act.
 - b) All areas recognized as slum by State/Local Government/Union Territory, which have not been formally notified as a slum under any Act.

C) A compact area of at least 300 population/60-70 households of poorly built congested tenements in an unhygienic environment usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities.

d) Beneficiaries who construct the house, make his own arrangement for construction material, engage labor and also contribute family labor.

e) Freedom for manner of construction of houses to beneficiaries.

f) The layout, size type design would depend upon local condition and discretion of the beneficiary.

3.2.8 Rajiv Awas Yojana

The Government has announced a new scheme called Rajiv Awas Yojana (RAY) for the slum dwellers and the urban poor. This scheme aims at providing Central support to States that are willing to assign property rights to slum dwellers. The Government's effort would be to create a Slum-free India through the implementation of RAY.

- Bringing existing slums within the formal system and enabling them to avail of the same level of basic amenities as the rest of the town;
- Redressing the failures of the formal system that lie behind the creation of slums; and
- Tackling the shortage of urban land and housing that keep shelter out of reach of the urban poor and force them to resort to extra-legal solutions in a bid to their sources of livelihood and employment.

Rajiv Awas Yojana would extend support to state that are willing to assign property rights to people living in slum areas. The main focus of the RAY is an integrated approach aimed at bringing within the formal system those who are forced to live in extra-formal spaces and in denial of right to services and amenities available to those with legal title to city spaces and at correcting the deficiencies of the formal system of urban development and town planning that has failed to lead to conditions of inclusiveness and equity. So that henceforth, new urban families, whether by way of migration or natural growth of population have recourse to housing with vicarious amenities and are not forced from lack of options to create encroachments and slums and live extra legal lives in conditions of deprivation of rights and amenities.

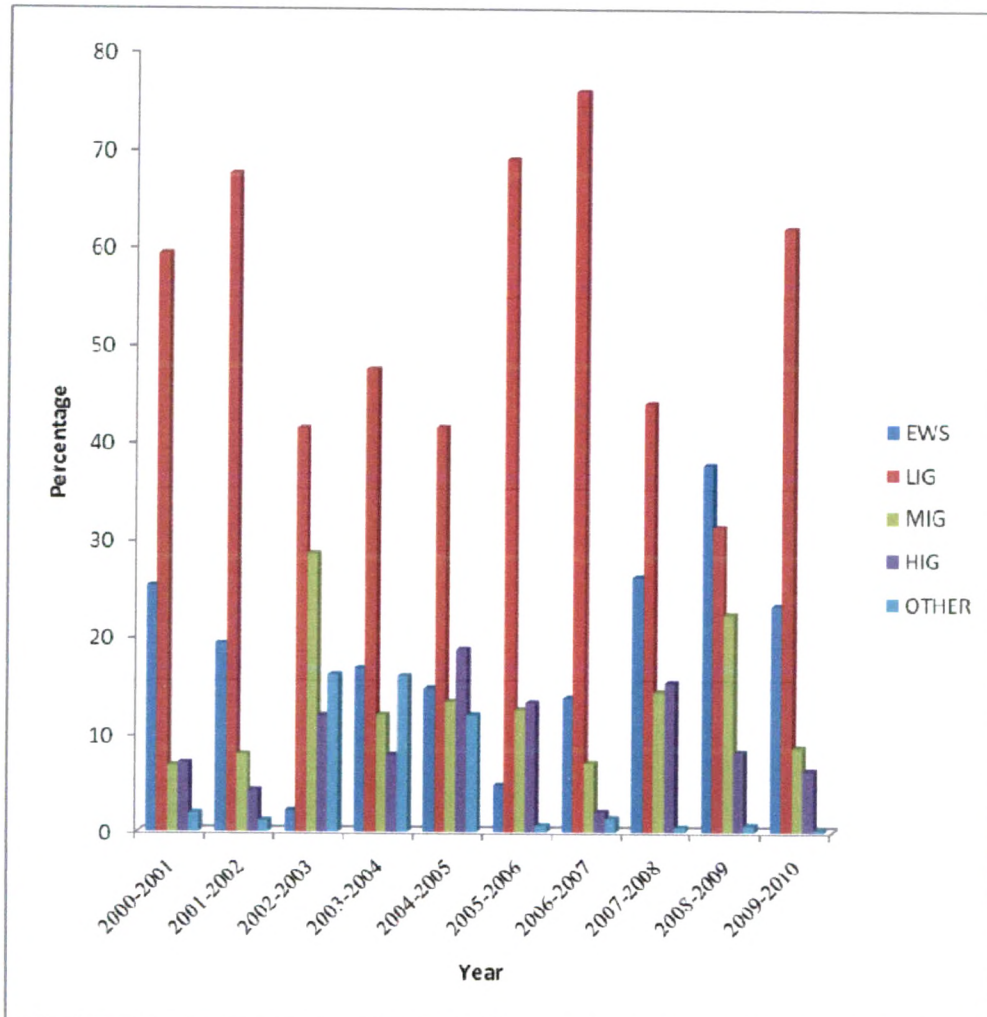
The component of RAY; a) Integrated development of all existing slums notified or non-notified. i.e. development of infrastructure and housing in the slum/ rehabilitation colonies for the slum dwellers/ urban poor, including rental housing; b) Development/ improvement maintenance of basic services to the urban poor, including water supply, sewerage, drainage, solid waste management approach and internal road, street lighting, community facilities such as pre-schools child care centres, schools, health centres, community toilets/ baths, informal sector markets, livelihoods centres, etc; c) Convergence with health, education and social security schemes for the urban poor and connectivity infrastructure duly connecting slums with city wide infrastructure facilities/ projects; and d) Creation of new housing stock for the economically weaker sections low income and low middle income groups, with provision of civic infrastructure and services, on ownership, or rental-purchase basis.

3.3 Progress of Dwelling Units Constructed by MHADA

Table 3.1 Progress of Dwelling Units Constructed by MHADA

Year	EWS	LIG	MIG	HIG	OTHER	Total Dwelling Units	Expenditure in lakh
2000-01	1044	2462	279	290	79	4154	9856
%	25.13	59.27	6.72	6.98	1.90	100.00	
2001-02	1013	3549	418	223	57	5260	15235
%	19.26	67.47	7.95	4.24	1.08	100.00	
2002-03	93	1796	1235	516	698	4338	24546
%	2.14	41.40	28.47	11.89	16.09	100	
2003-04	1361	3862	975	642	1301	8141	20619
%	16.72	47.44	11.98	7.89	15.98	100	
2004-05	997	2824	903	1270	816	6810	30541
%	14.64	41.47	13.26	18.65	11.98	100	
2005-06	228	3325	601	634	30	4818	21755
%	4.73	69.01	12.47	13.16	0.62	100	
2006-07	94	521	48	14	9	686	10183
%	13.70	75.95	7.00	2.04	1.31	100	
2007-08	1618	2723	886	943	29	6199	26635
%	26.10	43.93	14.29	15.21	0.47	100	
2008-09	1578	1309	932	342	27	4188	49076
%	37.68	31.26	22.25	8.17	0.64	100	
2009-10	3184	8546	1185	860	28	13803	78969
%	23.07	61.91	8.59	6.23	0.20	100	

Graph No. 3.1 Progress of Dwelling Units Constructed by MHADA



***Note:** - EWS- Economically Weaker Section, LIG- Low Income Group, MIG- Middle Income Group and HIG- High Income Group

Above table and graph no. 3.1 shows that the information about progress of dwelling units constructed by MHADA. Since inception, up to March 2010, MHADA has constructed and redeveloped 437877 dwelling units. Out of total constructed unit 25.13 per cent share was economically weaker section during 2000-01 which was declined 19.26 per cent in 2001-02. Further year observed that floatation in dwelling units construction. Finally in 2009-10 it was 23.07 per cent share was EWS. It is that the MHADA helping to economically weaker section with the help of provide

housing facilities but share of Low income group share is more than EWS. As well as the expenditure on dwelling units construction has been increasing from 9856 lakh in 2000-01 to 78969 lakh in 2009-10.

3.4 Conclusion:

Shelter is a basic human need next to food and clothing. The State Government has been pro-active in its pro-poor housing policies to meet housing challenges. In Maharashtra, urbanization level is 42 % and with a view to effectively address to the housing problems in urban areas, the State Government has set up the Maharashtra Housing and Area Development Authority (MHADA) and City and Industrial Development Corporation (CIDCO) Limited. In the urban areas, the Government has successfully implemented the rural housing schemes such as National Slum Development Programme, Two-Million Housing Programme, Twenty Point Programme - 1986, Rajiv Awas Yojana, Valmiki Ambedkar Awas Yojana, Integrated Housing and Slum Development Programme (IHDS), Basic Services to the Urban Poor (BSUP), Lok Awas Yojana with a view to provide quality houses to the families below poverty line and for weaker sections.

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