

AIR Spotlight: Housing for All Policy Initiatives and Progress

AIR Spotlight is an insightful program featured daily on the All India Radio Newsonair. In this program, many eminent panellists discuss issues of importance which can be quite helpful in [IAS exam](#) preparation.

This article is about the discussion on *Housing for All Policy Initiatives and Progress*.

Participants:

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Context: India-ASEAN relations.

Introduction:

- Prime Minister of India has handed over 3000 newly constructed flats at Kalkaji in New Delhi. These are constructed under the In-situ Slum Rehabilitation project.
- It is basically an effort to provide Housing For All under Pradhan Mantri Awas Yojana-Urban (PMAY-U).
- In June 2015, the Prime Minister announced the 'Housing For All' Mission by 2022, as the Government of India realized that even after seven decades of Independence, people still lack pucca houses.
- It was estimated in 2017 that the rate of migration of people from rural to urban areas is increasing drastically. According to a United Nations report, 40% of India's population will be urbanized by 2030. Moreover, some metro cities like Delhi and Mumbai will bear the highest pressure of the population.

Background Details:

- As a consequence of high rates of urbanization and poor financial conditions, people started living in slums and squatter settlements.
- The health and working productivity of the people were compromised.
- It was estimated in 2017 that India needs at least one crore houses for homeless people across 4000 districts.
- Pradhan Mantri Awas Yojana was launched in 2015 and the Government of India decided that by 2022 homeless people should have pucca houses to live in.
- The Mission addresses the housing requirements for different categories such as the Economically Weaker Section (EWS), Lower Income Group (LIG), and Middle Income Group (MIG) apart from the slum dwellers.

Progress of the PMAY-U Scheme:

- One crore houses were estimated till 31st March 2022. The government has already constructed 62 lakh houses and money has been sanctioned for another 40 lakh houses.
- However, this figure was revised and as per the estimates of 31st October 2022, there is a demand for approximately 1.12 crore houses, and the construction of around 64 lakh houses are complete.
- The scheme is further extended till 31st December 2024 by a Cabinet decision of the Government of India.
- There is an investment of about 8 Lakh Crore in the real estate sector that have a multiplier effect on the other sectors of the economy.

Impact of the Housing For All scheme:

- Investment in the housing sector has a multiplier impact on 265 other industries like cement, steel, etc. The other ancillary industries also feel the effect of the housing boom equally.
- This can give a boost to economic activities in the country.
- It would further create new jobs thereby increasing the employment rate. This would further kickstart a virtuous cycle where an increase in employment will increase the income of the people, giving a boost to the consumption rate. It would ultimately add to the [GDP \(Gross Domestic Product\)](#) of the country.
- Moreover, housing is one of the three basic necessities (Food, Clothing, and Shelter) of human life. A pucca house with basic utilities of water and electricity will create positive impacts on overall health.
- The working productivity of an individual can rise and the standard of living can improve, giving a boost to the economic growth and development of the country.
- It will also provide the opportunity for these sections of people to send their children to schools, giving a boost to the literacy rate and building human capital.
- A pucca house facility also ensures safety and security, building trust in the Government of the day and strengthening democracy.
- The arrangements provided under the scheme like interest subsidies and easy loans will encourage more people to build their own houses.

In-situ Slum Rehabilitation component of the Scheme:

- Slums are improper shelters with inadequate facilities in the periphery of the urban areas where people live for a long time.
- People from low economic strata that are not financially sound are forced to live in such locations as a consequence of migration.
- This also creates a lot of socioeconomic problems.

- More than 3000 flats were allotted in the Kalkaji extension of New Delhi, under the In-situ Rehabilitation component. It should be noted that Kalkaji is a slum settlement in Delhi.
- The In-situ Rehabilitation provides better pucca house facilities to people who have been living there for a long time.
- The improved facilities would create a positive impact on the health and overall well-being of the residents. This would also ensure better education facilities for the children as the personal disposable income would increase.
- It would also guarantee a more harmonious and peaceful society.

Future Course of Action:

- Since housing is a state subject, States will have to play a significant role in the coming future.
- Collaboration of both the Central and State governments is required to register further success in the project.
- A recent development in the field is the [Light House Scheme](#), which is launched on a pilot basis. It uses sustainable technology to build houses at a faster pace. It aims to build energy-efficient houses.
- Technology will play a larger role in the coming times and can aid the government in achieving the target in the stipulated time. It should be noted that 16 lakh houses are being constructed using technology.

In the last couple of years, it is observed that innovation is the basic driver of growth in all sectors of the economy. This is particularly significant after [COVID-19](#). Thus innovation and technology will also leverage the housing and construction sector.