

Prime Minister Awas Yojana (PMAY)-Housing for All

A policy brief on young children living in urban poverty
HUMARA BACHPAN CAMPAIGN initiative



HOUSING

Abstract

The Federal Government has now started giving high emphasis to meet the severe 'Housing' deficit in urban locations caused due to rapid urbanization. To manage the gap between demand and supply side for the urban poor effectively, several housing policies and regulations have been adopted by the Government during the last decade. While these policy initiatives are increasingly focusing on creating adequate numbers of urban housing stock, they are mostly short of strategies to build an enabling habitat for the resident households. Among others, children are the most vulnerable section of population to a range of environmental risks and concerns. However, children's typical needs are routinely ignored or misunderstood by these Housing policies and its guidelines and this brings high costs for them in terms of their impaired physical, mental and social development.

The current flagship program 'Pradhan Mantri Awas Yojana (PMAY) – Housing for All by 2022' has been launched by Ministry of Housing and Urban Poverty Alleviation (MoHUPA) with a goal to provide permanent shelter to urban poor households with significant deviations from previous schemes.

However, the program has many shortcomings, especially from a people-centered perspective: children are perceived as indirect beneficiaries and not stakeholders, there are little inclusive measures in the scheme, no control over the benefits, and long-term effects are neglected. It can be summed up that PMAY is mainly target oriented scheme and lacks sustainable elements.

This policy paper makes an attempt to discuss the impact of housing and neighborhoods on children and their development, and how through policy procedural tool children's needs and priorities can be incorporated into the housing policy purview of 'Pradhan Mantri Awas Yojana (PMAY) – Housing for All by 2022 without major cost increases and within the policy scope of land and finance mechanism. Scope of discussion in the paper is limited to propose a model child friendly Affordable Housing policy framework.

Role of 'Housing' is shaping the Childhood:

The quality of housing and surrounding environment affects not only physical health and safety and the capacity to learn but also children's emotional and social well-being. The slums typically lack proper sanitation, safe drinking water, or systematic garbage collection; there is usually a severe

shortage of space inside the houses where the children live, and no public spaces dedicated to their use.

Research has demonstrated that children are affected by the standard of their housing. This 'housing effect' is especially pronounced in relation to health (physical and mental), learning and safety. Growing up in poor or overcrowded

housing has both immediate and long-term impacts on a child's development. Homeless children are particularly disadvantaged because of the disruption to their schooling caused by homelessness.

According to 'Slums in India – A Statistical Compendium 2011', published by the Government of India, every eighth urban child in the country under the age-group of 0-6 years stays in slums. Moreover, the report compiled by the National Buildings Organization (NBO) of the Ministry of Housing and Urban Poverty Alleviation, reveals that children living in slums constitute 13.1 per cent of the total child population in urban areas, out of which close to 7.8million children under the age of 0-6 years are the hardest hit by the urban living conditions.

Despite the impact of housing on children and the huge social cost involved, both personally and to the wider society, government policy has paid surprisingly little attention to the issue. Housing has never been a significant intervention of the government taking into consideration the needs of the children.

A Deep relooking into PMAY- Housing for All (HFA)

Pradhan Mantri Awaas Yojana (Urban) launched in 2015 is the anchor scheme that makes direct intervention for creation of affordable Pucca Houses with water facility, toilet facility, 24X7 electricity supply and access for the urban poor including Economically weaker sections (EWS) and low - income groups (LIG) in urban areas. The scheme identified scope to address the housing requirements of the Urban Poor (including slums) in four verticals.

- Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource
- Promotion of Affordable Housing for weaker section through credit linked subsidy
- Affordable Housing in Partnership with Public and Private Sectors
- Subsidy for beneficiary-led individual house construction with significant deviations from previous schemes

The Housing for All programs under PMAY has the opportune moment to go beyond regular concept of low-cost housing and provides a scope of access to benefits to many disadvantaged groups. However, a deep relook into the availability of room for empowerment measures and inclusiveness under the policy were found to be inadequate. The beneficiaries are seen as passive in the first three pillars and there is a grave lack of empowerment measures and participatory opportunities.

The potentials and shortcomings in the PMAY Housing policy particularly from a child friendly approach is discussed here along with some recommended measures to address these failings by deliberating on how housing and habitat can be made more inclusive of and responsive to children needs.

Lack of Meaningful Participation

Prior to United Nation's Summit on 'Sustainable Development' where ensuring access for all to adequate, safe, affordable housing and basic services and upgrade slums by 2030 was fixed one among the 17 Global Goals of Sustainable Development Agenda, the Indian policy makers set up the mission of Housing for All by 2022 through announcing the 'Pradhan Mantri Awas Yojana-Housing for All' towards sustainable development.

By mentioning Housing for 'All', the mission envisions a housing structure and neighborhood accessible, safe and appropriate for its residents of all age group including children. The neighborhood to be made user friendly, the policy has extended little opportunity of seeking resident's opinion in the designing process through some association only under the slum rehabilitation component.¹

But there is no scope for children participation in designing their living environment with an implicit assumption that improved conditions for a community at large will affect children in the same way that they affect everyone else and children are younger enough to contribute efficiently in the critical process of planning and designing.

As per the rights of the child under the UNCRC, the best interest of children must be of the primary concern in making decisions which affects them, government has the responsibility to take all available measures to make sure children's rights are respected, protected and fulfilled. Not only do they have the right to voice in matters what concern them, it is clearly expressed in the UNCRC that they are also experts on their own environments, well placed to identify the problems that concern them and the solutions that best address their concerns.

The UN Habitat Agenda specifically states that:

*The needs of children and youth, particularly with regard to their living environment, have to be taken fully into account. Special attention needs to be paid to the participatory processes dealing with the shaping of cities, towns and neighborhoods; this is in order to secure the living conditions of children and youth and to make use of their insight, creativity and thoughts on the environment.*²

Physical Limitations of the Housing Structure

The myth that one size fits all as a solution while providing residential units to the eligible homeless households under all the verticals of the policy may lead to risks of overcrowding. While the HFA guideline places four options all except one restricts the size of the house to 320 Square feet.

The permissible size of carpet area has been fixed based up on the economic category; housing size is up to 30 Sqm for EWS category and that is up to 60 Sqm or LIG category under Affordable Housing under Credit Linked Subsidy

1. Clause 4.8.6 of Housing for All (HFA) Guidelines-2016

2. Habitat Agenda Para. 13

(2nd Vertical) instead of household member density. The overcrowding home environment can become a source of distress for children. Research with working-class children in India has linked chronic crowding to behavioral difficulties in school, poor academic achievement, elevated blood pressure and impaired relationships with parents among children.³

Again, the housing infrastructure design in neither of its vertical gives emphasis of making the dwelling unit child friendly nor making any mandate of building children friendly infrastructures such as parks and recreational spaces, day care centre for children under six of working parents.

While land scarcity has limited the scope of PMAY, the Clause 4.8.4 of Housing for All (HFA) Guidelines-2016 says that the land left available under in-situ slum redevelopment vertical will be sold to the private developers instead of being used to improve the livability with increased carpet area to cross subsidize the project.

Need of Community based Planning

Planning, design and innovations should suit the needs of a varied population. There is a need to develop community-based planning and infrastructure development which cater to different age groups and genders, since one size does not fit all.

Child Led Planning-An appropriate tool for Community based Planning

Humara Bachpan campaign uses a participatory planning approach CLP which aims to incorporate the views and opinions of children in the urban planning and development process. It is a process in which children map their communities in terms of identifying the issues, analyzing and prioritizing those and planning for creating their dream neighborhood. It is a process to capture the needs and aspirations of children for creation of their dream neighborhoods leading to better living conditions.

The findings from the tool can be used as evidence for influencing the city master plans and zonal developments plans and urban development policies ultimately leading to creation of child friendly cities.

Inadequate Safety & Security Measures

The Technology Sub-Mission under the policy guideline will facilitate adoption of modern, innovative and green technology for layout of design and building plans. It will also ensure the safety and security measures from the environmental hazards to be included in the building standards.⁴

However, children security measures such as protected terrace, balcony and staircase, covered water storage and septic tanks, high raised kitchen platform, height of handrail and the height of staircase to be used by children, housing apartments with fire extinguisher and child accessible

emergency exit are not given due importance in the building standards adopted under policy framework.

Emphasizing the accessibility factor, the clause 4.8.10 of the policy makes a mandate that while making allotment, families with Persons with Disabilities (PwDs) and senior citizens should be given priority to avail housing units in the ground floor. Young children are equally vulnerable to accidents while using staircase, peeping through balcony etc.

Requirement of Functional Sustainability

The Pradhan Mantri Awas Yojana for housing is one among the urban poverty alleviation scheme and therefore it becomes a prerequisite of the program to incorporate the livelihood ensuring component within the policy stratum. Though there are certain reflections included in this direction in the policy functionalities, to allocate houses to the slum dwellers near their place of occupation under the in-situ development sub-scheme of PM Awas Yojna (PMAY-Urban), this doesn't accomplish the goal of alleviation of urban poverty.

The policy periphery should go beyond only the physical aspect of providing housing and basic amenities and also should include the functional aspects such as skill upgrading and extending livelihood opportunities for the rehabilitation of the urban poor households.

Inadequate Data of Actual Housing Need

There is a critical concern associated with the policy about the exact figure of housing needs. The official figures of housing deficit contradict a lot from the actual figure available under different household surveys.

Lack of Suitable Mechanism for Maintenance

The policy frameworks have no budget allocation or institutional mechanism provision for maintenance of the affordable housing units or the community infrastructures built in the slum rehabilitation component, which may lead to creation of more numbers of informal settlements. The clause 2.6 of the HFA guideline under 'Coverage & Duration' component encourages formation of association of beneficiaries under the scheme 'Resident Welfare Association' (RWA) to take care of maintenance houses and community services built under the mission. However, this should be made mandatory and the responsibility of RWA formation should be assigned with the private project developers under the Terms of Reference (ToR).

Conclusion & Recommendations:

To conclude this discussion, it should be said that Affordable Housing planning guidelines already incorporate many elements that could secure children's right to an adequate standard of living, such as secure tenure, housing with access to basic services, and access to health and education. But the framework focuses on providing access to housing instead of providing the control. The scheme is not focused on people-centered development but on a numerical provision of

3. Evans, G.W., S.J. Lepore, B.R. Shejwal and M.N. Palsane (1998), "Chronic residential crowding and children's wellbeing: an ecological perspective"

4. Clause 9.1, 9.2 & 9.3 of Housing For All (HFA) Guidelines-2016

housing in order to become a slum-free country in the given time.

As the well-being of children – in terms of health, nutrition, education and protection – is closely connected to the quality of physical living environments and to the delivery of and access to services, children must be central to slum improvement programmes. Slum improvements ensured by 'PMAY- Housing for All' should ensure children's direct participation in local area planning and design for slum improvements and this would be a good step forward in creating child-friendly cities in India.

Recommendations

1. Meaningful child participation mechanism should be embedded at all stages of the housing policies. From need identification, location selection, housing structure design to sustainability and maintenance, the value chain must ensure children partaking.
2. For neighborhood planning and making the public infrastructures usable for all including children, participatory planning tools may be adopted to capture the needs, aspirations of young children and infusing those into the Detailed Project Reports (DPR) of slum rehabilitation as well as other segments of Affordable Housing Policy.
3. The policy framework should have flexibility norms to build extra space or build extra rooms for the houses having overcrowding problem due to high member density through support of public agencies.
4. Additional Floor Area Ration (FAR), as provided in the Master Plan may also can be examined with a view to provide flexibility and also to utilize the scarce urban land optimally. Flexible range of FAR on a site may be based upon its Additional FAR Factor which is a product of 'creativity' and 'context'.
5. The incremental housing segment under the Credit Linked Subsidy and the Beneficiary led individual house construction or enhancement verticals can be value added by encouraging building up or customizing the housing infrastructure child friendly.
6. The interest subsidy may be given to those households having children with special needs to build additional accessible features in the dwelling units.
7. Towards child safety and security concern, households having small children may be given next priority after senior citizen and Persons with Disabilities (PwDs) for house allotment on ground floor or maximum first floor as the ground floor units are safe for small children with little barriers. Children living in the ground floor or first floor units can have access to play outside too.
8. The construction of child specific community infrastructures such as parks, recreational spaces, children study room, Anganwadi centre and childcare centre for the children of working parents should be a mandate in every slum rehabilitation project under the 2% allotted land of permissible built up area for neighborhood development under PMAY.
9. Setting up of Livelihood business incubators in the in-situ rehabilitation segment will be helpful for creating jobs at local level and reduce un-employment by creating a favorable ecosystem for entrepreneurial development in the neighborhoods.
10. To meet the Policy target of addressing the housing needs of all intended households, city-wise database for EWS/LIG beneficiaries identifying their income levels, occupation, family size, and prospective work locations must be created or updated. The database to be made available to the city planners, developers and the financial institutions to help them understand, reach out to their prospective customers and also ensure transparency in allocation of housing units.
11. The RWA working agenda should not be limited to maintenance of housing structures only, but should ensure the operations and maintenance of public utilities such as means of safe drinking water, proper sanitation, electricity, community roads, community halls, toilets, recreational space, and garbage clearance within the slum province. The RWA should also be made responsible to uphold the slum environment safe and secured free from any kind of violence.
12. Creation of revolving maintenance fund with an initial corpus fund to RWA can be taken into consideration under the PMAY budgetary mandates. Child participation in RWA meetings will guarantee a friendly physical environment for children in the slum.



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