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Housing the poor

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In 2008, for the first time in history, more people will begin to live in cities than in villages. According to the State of World Population Report 2007, the world's urban population is 3.3 billion out of a total world population of 6.6 billion. If the current trend continues, the number of urban dwellers will reach almost 5 billion by 2030. In India the urban population is expected to become 576 million in 2030 from the current 328 million.

With this rapid urbanisation, one of the biggest challenges will be providing affordable housing to citydwellers, especially the poor. Housing is integral to the well-being of a family. Over a billion people around the world live in appalling conditions of urban slums lacking the benefits of adequate housing. In India alone, about 100 million persons live in slums and slum-like conditions without adequate basic facilities such as piped water, sanitation, schools, health, and so on. These numbers are expected to touch 200 million by 2020.

According to a Planning Commission Report, the urban housing shortage as in March 2007 was around 24.71 million and it will increase to 26.5 million by 2012. Ninety-nine per cent of this short-

fall in housing is with regard to economically weaker sections (EWS) and low-income groups (LIG) which contributes to squatting and slum formation.

There is a need for adequate EWS/LIG pockets or colonies on serviced land spread across the cities and especially near employment centres where people can live at affordable costs rather than squatting on vacant lands. Such housing pockets could be developed by government bodies under the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) or the Integrated Housing and Slum Development Program (IHS DP). Private developers, colonisers and co-operative societies should be encouraged further with tax benefits and other incentives to make housing available to the economically poor at nominal rates. Joint sector projects between governments

and the private sector such as the Bengal Ambuja Housing Project, are a few important steps which are already in place.

Government bodies should also seek support from NGOs and other civil society organisations in planning houses for the poor in terms of design and facilities. They can ensure the involvement of the urban poor in housing and resettlement efforts so that the plan is developed by those who have to be settled and relocated. For example, the National Slum Dwellers Federation works actively

with the Mumbai authorities to develop and implement the resettlement plan and ensure that the most vulnerable are not missed out. They map each household and issue identity cards to each member of the household. This ensures transparency in the rehabilitation efforts.

NGOs can also play an important role in loan recovery by encouraging and facilitating slum communities to save part of their earnings in recurring deposits and by making microfinance available to them. Facilitating such regular savings helps the more vulnerable families to benefit from such housing schemes.

Finally, it is also important to look for new methods of land use planning and management factoring in the population growth projections. We can nurture more middle-level cities to offload megacities to some extent. These middle-level and smaller cities need development focus, infrastructure investment and political attention in order to "prepare" them for any such role.

Housing the poor is an urgent and important need for building socially inclusive cities offering equity of life for all. What we need is accurate planning and mainstreaming of the urban poor in the economic growth story of our urban areas.

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