

PIVOTAL FACET IN IMPLEMENTATION OF PUBLIC HOUSING SCHEMES IN INDIA

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Abstract

Implementing a policy requires a crucial technique and a number of parts that are interconnected in such a manner as to result in efficient implementation. As the execution of a public policy in housing requires the engagement of several parties as well as substantial financial and infrastructural resources, its success or failure is contingent on a number of critical factors. Since India's independence, a number of its public housing laws and programmes have been re-evaluated in order to weed out these key parts of policy execution. The implementation of the current policy in housing, Housing for All – Pradhan Mantri Awas Yojna, by a number of Indian states has also been analysed with the purpose of gaining a thorough understanding of all factors related to current housing trends. Then, based on all of these analyses, the important components of each stratum of policies or state strategy are filtered out. These essential components are sufficient to determine the legitimacy of any policy execution. These factors may serve as a tool for evaluating any current policy in housing or as a roadmap for future housing policies that may be free from gremlins and helps in achieving policy targets effectively.

Keywords: Affordable Housing, Rental Housing, Public Policy in Housing, Housing Policy Implementation, Housing for All.

INTRODUCTION

Any public policy or scheme or program developed by the government for the public welfare has been executed by concerned public welfare stakeholders, who are themselves members of the public. The framework of policy implementation facilitates the effective fulfilment of policy or scheme objectives. The government system comprises several parties, and as a result, it adheres to a stringently streamlined protocol that makes any implementation procedure complicated. An increase in the complexity of the implementation process generates opportunities for interviewing and gaps that may affect the policy's aims or targets, as well as the accomplishment that results. However, if these areas for overshadowing can be handled in a timely manner during policy implementation or when designing the implementation structure, then the route to effectively achieving goals would be clear. Similarly, public housing schemes or policies or programmes in India include several stakeholders and strata of recipients, resulting in a more complicated interacting matrix. Due to the complexity of public housing implementation, the purpose of this article is to identify those key features of shadows that may emerge. Efforts are being made to disclose the best possible factors, decisions, actions, procedures, and habits, which act as a gremlin to sacrifice the expected output or

implementing procedure benefits for stakeholders, in particular the beneficiary. These factors can be controlled in a timely manner, or even at the level of policy formulation, if they are known consciously. Consideration of these factors prior to implementation could make the entire process more sustainable, effective, resilient, and resistant to deviating from the policy goals. Further, it will serve as a guide when formulating new social housing policies, so that as many gremlins as possible are avoided and policy implementation is made more robust, ethical, and in line with policy objectives, without sacrificing the policy's charm and intent (Gopalan et al., 2015; Gupta, 2018; MoDWS, 2011; MoRD, 2020; Pophaliya et al., 2019; RBI, 2018; Reddy et al., 2018; Roychowdhury et al., 2020).

Since India's independence, the Government of India has made significant efforts to develop social housing with the aid of housing policy. The implications of housing policy had been addressed by ¹Five-year economic plans. Numerous policies and programmes have been formulated and implemented for the purpose of public housing, with slight variations in scheme objectives and implementation procedures, all with the noble objective of eradicating housing deprivation. Each time a public housing policy was formulated with goals, the reality after implementation remained inadequate. Due to constraints such as budget, lack of sufficient manpower, technical skills, innovation, etc., the policy formulation could only be piecemeal, resulting in fragmented outcomes. Over time, the lessons learned from these outputs and the substantial increase in the union's budget allowed for the formulation of the National Housing and Habitat Policy of 1998, which made housing a priority and specifically targeted flaws in urban housing infrastructure. The policy seeks to create surpluses in housing stock, whether on a rental or ownership basis, and to provide cost-effective, high-quality housing and shelter options to citizens, particularly the most vulnerable and the poor. Despite good intentions, the shortage of urban housing, particularly for the poor, persists with limited public participation. The Urban Local Bodies were still unable to meet the implementation level competency requirements. Even as late as the 2005 Jawaharlal Nehru National Urban Renewal Mission (JnNURM), the comprehensiveness of public housing remained disadvantaged. Housing was considered for 'all' for the first time in 2007, when 'Affordable Housing for All' became the objective of the National Urban Housing and Habitat Policy (2007). Since then, housing policies have been formulated with inclusiveness and inclusivity in mind, such as the Rajiv Awas Yojna (RAY) 2011 and the Pradhan Mantri Awas Yojna (PMAY) 2015-2022 (Khan et al., 2017; Chhaya, 2021; CRS, 2014; Tiwari et al., 2016; UN, 2021; Wadhwa, 2009).

The Pradhan Mantri Awas Yojna – Housing for all is the Government of India's flagship housing initiative. As its name implies, it is for everyone who requires it. This flagship programme aims to provide public housing to the greatest number of beneficiaries, regardless of their income class, sector, geographical location, etc., using the most effective housing policy implementation strategies. With its four² verticals, PMAY has attempted to meet the housing needs of 'All'. The comprehensive nature of this housing policy has made its implementation expansive. The greater the number of derivatives in policy elements, the more complex the implementation becomes. This makes it more vulnerable that the policy will be able to follow the exact path outlined by the policy's

creator. However, among the four verticals, the Beneficiary-led Individual House Construction/ Enhancement (BLC-N/ BLC-E) and Credit Linked Subsidy Scheme (CLSS) are limited to provide direct financial assistance to beneficiary in their bank accounts without interweaving of other stakeholders such as states, Urban local body, officials, private agencies, etc., thereby making it much more transparent, smooth, effective, and time bound completion of promises of policy objectives with high efficiency. The remaining two objectives In-situ Slum Redevelopment (ISSR) and Affordable Housing in Partnership (AHP) are Public-Private Partnerships (PPP) in which the government provides the land, whether it is occupied (in the case of ISSR, where in-situ redevelopment occurs) or virgin (in case of AHP component). As soon as the subject of land and its physical development arises, the interweaving begins, whether by the involvement of multiple stakeholders, pursuit of stringent formalities, incorporation of land-related local bylaws, imposition of market forces, or involvement of state government itself, making it cumbersome to maintain good governance (99acres, 2022; Bharti et al., 2019; Chetana, 2022; Qrius, 2019; Sharma, 2020).

The tenure of the current housing policy, "Pradhan Mantri Awas Yojana" (PMAY), expired in 2022; however, the progress of achieving its targets is still ongoing, therefore the government has given it an extension and will possibly be completed by December 2024. As the current housing policy in India is about to expire physically, the significance of time has come to identify the pivotal facets that are essential to its implementation. For the new housing policy to be exempt from the shortcomings of previous housing policies, the identification of those implementation nodes becomes significant. Those facets shall susceptible to become a gremlin and could potentially deviate, delay, dismantle, dim, or disrespect the policy's original objectives, even if considered unintentionally. In light of the fact that the government must spend 2 percent of its annual Gross Domestic Product (GDP) on social housing in order to neutralise the housing shortage for the foreseeable future, whereas the actual outlay has remained around 0.13 percent of GDP, timely consideration of these aspects would serve as a gem for policymakers. As a result, the consciousness in the housing policy implementation advocates itself, making it a justice for what had been released in the form of expenditure for social, fundamental need (Adlakha, 2015; Khaire et al., 2022; Kumar et al., 2022; Sarkar et al., 2016; Tsou et al., 2008).

MATERIALS AND METHODS

In order to achieve the objective of this paper, i.e., to trace out the pivotal factors in housing policy implementation, the approach followed comprises of studying India's public housing policies since independence to current based on secondary sources. Among the secondary sources, the reports released by the Ministry of Housing and Urban Affairs (MoHUA) of the Government of India contributed significantly to its worth. The remaining materials consist of research articles, policy documents, and other reports. Assessment of policies focuses on their implementation tactics, interactive approaches, stakeholders, and decision-making interludes. For a comprehensive evaluation, the evaluation of policies is divided into two sections. The first of which examines housing

policy at the national level since India's independence. The stratification of its timeline is based on the grouping of Five-Year Plans based on their broad after-effects, i.e., the first three Five-Year plans covering from India's independence to 1965, then the next three Five-Year plans to 1985, followed by a club of the seventh Five-Year plan and its successive Annual Plans until 1992, when Liberalisation, Privatisation, and Globalisation (LPG) was introduced in India to combat the economic problem. Then, from the beginning of globalisation to the launch of the Jawaharlal Nehru National Urban Renewal Mission (JnNURM)³ in 2005 to the middle of the tenth Five-Year plan, massive urban reform efforts were undertaken. The timeline concludes with the beginning of the ongoing flagship housing policy, 'Housing for All - Pradhan Mantri Awas Yojana' (PMAY), in 2015, and its expected completion in 2022; as a second section of this methodology (named as '(vi). From 2015 to 2022 State wise' in this paper). Now, the policy has been extended until December 31, 2024, to allow remaining assignments to be completed. The first section comprises of macro level examination of broad post-implementation outcomes or affects at national level that largely summarises the takeaways from the respective timeline period regarding the housing policy and their intent. In depth statistics for each scheme or policy in housing has not been included such as, how much money was released, how many units were expected versus how many were delivered, how much delay was caused, etc (FICCI, 2020; Kacholia et al., 2021; KPMG, 2017; Meshram, 2006; Sinha et al., 2021; Hingorani, 2011; WRI, 2019).

The second section is the detailed last sub-part of first section which highlights the current ongoing implementation policy in housing, i.e., PMAY, based on different methods and comprehensive planning adopted by different states of India based on their local needs, in order to trigger out crucial aspects in scheme implementation through in-depth filtration. This section includes some relevant quantitative data, which makes it better to understand the pros and cons of policy implementation methodology in the current context. A state-by-state analysis of the PMAY implementation procedure was conducted because the implementation of the PMAY policy is the responsibility of the states, as directed by the Central Government in the policy framework. Not only is the implementation in the hands of the states, but so is the formulation of the framework, which allows for flexibility in formulation based on the local conditions of the states. Herein lies the unintentional weakness in policy framework which may act as a gremlin that may alter the policy's formulation, objectives, implementation methods, etc (Mukherjee et al., 2016; Sivam et al., 2016). For this purpose, it has been separately analysed. The selection of states for analysis is based on their geographic area and location within India, such as Uttar Pradesh's location in the north of the country. Similarly, Madhya Pradesh is located in the centre of the country, Odisha in the east, Gujarat in the west, and Tamil Nadu in the south. Finally, the results are presented in two tables, with each table containing the aforementioned section-specific results. The discussion is based on a synthesis of the results.

Framework in Implementation of Public Housing Policies in India; a Timeline



(i) From 1947 to 1965 – Just after independence in 1947, Public housing schemes such as the ‘Subsidized Housing Scheme for Industrial Workers & EWS (1952)’, the ‘Low Income Housing Scheme (1954)’, the ‘Slum Clearance & Improvement Scheme (1956)’, and the ‘Rental Housing for State Government Employees (1959)’ were primarily intended to provide workers with affordable housing. However, state governments were primarily responsible for its execution and the central government was the primary source of funding. As a consequence, there was a paucity of funding, and the building of these public housing units was delayed, resulting in subpar living units. The inadequacy and locational unsuitability of the land assembly for the public housing made it impossible for the recipients to travel. All of these reasons contributed to the growth of private housing, which was mostly used by higher income groups, while lower income groups remained separated and inattentive. Participation in the community was likewise unrealistic (Gol, 1954; The Slum Areas (Improvement and Clearance) Act, 1956; The U.P. Industrial Housing Rules, 1959; MoWHS, 1960).

(ii) From 1965 to 1985 - In this period, after the third five-year plan, the state government also contributed to the provision of funding for public housing developments. Prior to that time, central governments served as facilitators rather than suppliers. The housing schemes ‘Environment Improvement of Urban Slums (1972)’, ‘Sites and Services Schemes (1980)’, and ‘Schemes of urban low-cost sanitation for liberation of scavengers (1981)’ were primarily intended to improve the public infrastructure and sanitation services by implementing revolutionary measures such as a ban on manual scavenging. Cross-subsidization is used in lieu of larger subsidies to address cost concerns. In addition, with the development of financial organisations like as Housing and Urban Development Corporation Limited (HUDCO) and Housing Development Finance Corporation (HDFC), the path to public housing for Middle Income Groups (MIGs) and High-Income Groups (HIGs) got much simpler. This was also followed by a quick reorganisation of institutions and the government structure, resulting in implementation delays and restricted community engagement. Again, all of these factors favoured the production of more housing by private parties, resulting in a rise in the private housing stock (Kacholia et al., 2021; S. Khan et al., 2017; KPMG, 2017; Meshram, 2006; MoST, 2003).

(iii) From 1985 to 1992 - State governments continued to contribute to the allocation of funds for public housing schemes such as ‘Indira Awas Yojana (1985)’, ‘Urban Basic Service Scheme (1986)’, ‘National Housing Policy (1990)’, ‘Night Shelter for Pavement Dwellers (1990)’, and ‘Urban basic services for the poor (1990)’ during this time period. Due to the similarity of these schemes’ goals and objectives, scheme implementers were confronted with the challenge of prioritising their respective ambitions. The integrated aspect of the Indira Awas Yojana was wasted, and policy interventions continue to be

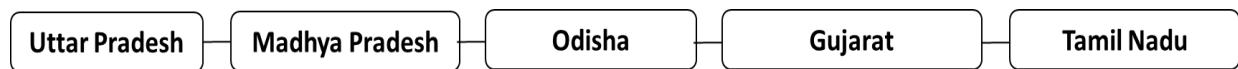
fragmented. The policy objectives were obscured by a considerable degree of overlap between these goals (MoUD, 1992; NIUA, 1991).

(iv) From 1992 to 2005 - This was a period of globalisation, and institutional improvements after the 73rd and 74th constitutional amendment acts enabled municipal administrations to advance in a more mature manner. Local governments were tasked with implementing housing programmes like as the 'National Slum Development Program (1996)', the '2 million Housing Program (1998)', and the 'Valmiki Ambedkar Awas Yojana (2001)', while state governments served as its supporters. Financial institutions proceeded to reinforce their foundations, therefore creating a legitimate house credit market. Although the Urban Local Bodies (ULBs) were empowered, they lacked the technical and institutional competence to properly implement the aims of housing plans. In truth, there was no alternative funding option for these local governments. Consequently, the limited community engagement, inefficient implementation methods, construction delays, and quality of housing, remained unsatisfactory. Privatization fostered growth in private housing, but the financing options for low-income groups remained unidentified (MoHUA, 2004; NHB, 2023).

(v) From 2005 to 2015 - Mission such as 'Jawaharlal Nehru National Urban Renewal Mission' were the result of an integrated approach; as a result, local governments had multiple institutions that made the implementation process more complex, where it was difficult to maintain inter-departmental coordination, thereby delaying the process of approvals and sanctioning, which in turn increased construction costs. In addition, local administrations lacked the competence to execute the whole procedure successfully. Numerous impediments connected to financing mechanisms, such as the absence of suitable alternative funding sources and credit lending channels for lower income groups such as Low-Income Group (LIG) and Economically Weaker Sections (EWS), led to beneficiaries being unprivileged. The One Size Fits All implementation strategy, which favoured new developments over in-situ renovation, resulted in unsuitable and unjustifiable public housing for recipients (Kamath, 2020; MoHUPA, 2005; Nallathiga, 2007).

(vi) From 2015 to 2022 (State Wise) - Since 2015, with the release of the TG-12⁴ report on Housing Shortage and its accompanying statistics, Housing for All has been governed by the 'Pradhan Mantri Awas Yojana (PMAY)' as a successor to its predecessor housing policy, Rajiv Awas Yojna (RAY). As the implementation of housing is a state responsibility with financial share of 60:40 between Centre & State, this time too states were responsible for housing implementation under the four PMAY verticals. States were permitted to develop implementation frameworks and adjust their flexibility based on their own requirements. However, the implementation approach adopted by states in PMAY varies, resulting in a number of issues during implementation, the most significant of which are the unavailability of suitable affordable land to build housing, the lack of adequate physical infrastructure, stringent layout sanctioning approval framework, the continued use of old-age construction technologies, and the cost inflation of building materials such as can be understood with example of EWS housing unit in a Metropolitan

area whose cost is around INR13.34 lakhs. Other major issues include the low Floor Space Index in most areas (1.0-3.0), with the exception of Mumbai (4.5), and the identification of beneficiaries who are predominantly from the unorganised sector, such as EWS and LIGs. Consequently, several states have emphasised PMAY verticals on their own wisdom (CRISIL, 2018; Goel, 2018; Dr. N. Khan, 2019; U. Sengupta et al., 2022). As per the latest release by Government of India in March 2023, the PMAY accounts for total investment of INR8.31 Lakh Crore for which a total of 1.22 crore houses are sanctioned under the four verticals of it (Deloitte, 2016; KPMG, 2014; MoHUA, 2023; Joshi, 2022; Kaul et al., 2018; Prabhakar, 2021; Sengupta et al., 2023; Shroff, 2021). Following is a state-by-state evaluation of PMAY: -



Uttar Pradesh - Under the Beneficiary-led Construction (BLC) component, the government of Uttar Pradesh has established criteria for the issuance of the first construction instalment of INR50,000 immediately after sanctioning of house. The state subsequently realised that the first instalment was insufficient to complete construction to the lintel level. Therefore, the second instalment of INR1,50,000 was paid when the construction reached the plinth level, and the third instalment of INR50,000 was paid upon project completion. This resulted in a sluggish rate of development, as recipients were unable to save enough money to invest in the construction of their homes, and consequently had to borrow funds from the market at a high interest rate, thereby rendering public housing unaffordable. However, the establishment of a call centre in 2019 was an effort to increase accountability. In addition, an app called 'SUDA' is available in the Google Play store for filing complaints. The quality and satisfactory resolution of all 1,990 calls pertaining to the problems of the beneficiaries was one hundred percent. Through this initiative, beneficiaries and other stakeholders received comprehensive information. Similarly, under the Affordable Housing in Partnership component (AHP), recipients were given free property titles, and planning and building processes were standardised to expedite the implementation process flow. State Urban Development Authority and District Urban Development Agency were in charge of the housing allocation procedure (MoHUA, 2019, 2021, 2022f, 2022d, 2022e, 2022c, 2022a, 2022b, 2023).

Madhya Pradesh - Government of Madhya Pradesh has delegated implementation to Urban Local Bodies, and land titles have been awarded to landless individuals under BLC. More than 45,000 Pattas⁵ have already been issued. Using PMAY, the government has attempted to provide shelter for flood victims. In addition, drone-based mapping has been conducted in tribal regions in order to create an inclusive society for tribal populations. Several environmental conservation programmes, including as Ankur Abhiyan, were also considered for integration with PMAY. More than 2,956,444 trees have been planted, including 47,197 trees planted under the AHP vertical and 2,48,202 trees planted under the BLC vertical by the beneficiaries. Those beneficiaries who are construction employees, have received an extra subsidy of INR 1 Lakh to lighten their payment burden.

Other forms of financial aid, such as 'Shramik Karamakar Mandal', have also been introduced (MoHUA, 2019, 2021, 2022f, 2022d, 2022e, 2022c, 2022a, 2022b, 2023).

Odisha - The majority of slums in the state of Odisha led to the formation of the 'Jaga Mission' for in-situ slum redevelopment. In addition to receiving land rights, slum residents have also received a drone survey of the present condition. Local organisations, such as nongovernmental organizations (NGO) and Community Based Organisations (CBO), were enlisted to increase community engagement, and the self-construction of homes for construction workers provided an ideal chance for openness and accountability. This also increased the employment rate and expedited project completion. The uniformity of building processes may not be ideal for a one-size-fits-all approach, but it has saved a great deal of time. To date, the Umerkote Municipality in Odisha has authorised 815 Dwelling Units, of which 677 have been constructed. Reaching the objective within the allotted time frame was the primary obstacle to achieving 100 percent completion status. However, the other components of PMAY remained obscured (MoHUA, 2019, 2021, 2022f, 2022d, 2022e, 2022c, 2022a, 2022b, 2023).

Gujarat - The Gujarat government identified public-private collaboration as a crucial component for successful implementation. The objective of slum rehabilitation on private property and redevelopment of existing public colonies is to increase housing stock. Free allocation of EWS-type dwellings with at least 37 square metres of carpeted area, two rooms, a kitchen, a toilet, and a bathroom, and all essential facilities. There is also a 12 square metre retail space who operate a business in the slum (Brahmbhatt, 2020; Mukherjee et al., 2020; Paul et al., 2016). However, the planning and execution procedures for the private player bidding process are stringent. At least fifty percent of the three FSIs available to the private landowner, or the number of slum inhabitants, whichever is greater, shall be utilised to construct affordable housing. In the event that 50 percent of the FSI is not utilised, the remaining FSI must be converted into affordable housing at the discretion of the private landowner. Transferable of development rights, free selling rights, and increased Floor space index (FSI) have made allocation of dwellings to beneficiaries free of charge in order to improve financing methods and prevent a scarcity of money. The engagement of the community, private landowners, and non-governmental organisations has made the whole process much more dynamic. Under PMAY-2019 awards, the Gujarat Government also got Best State for ISSR projects in the Special category (MoHUA, 2019, 2021, 2022f, 2022d, 2022e, 2022c, 2022a, 2022b, 2023).

Tamil Nadu - The Government of Tamil Nadu has allotted Tamil Nadu Slum Clearance Board as nodal agency to implement PMAY in the state. State government was clear with technology driven approach to be accumulated in PMAY implementation. Also, the involvement of technical students as Technograhis⁶ has made the implementation process more robust and accountable with due completion of Light House projects (LHP). For funding mechanism, Floor Space Index (FSI) has been increased from 1.5 to 2.0, also providing cement at concessional rate to EWS under BLC. Also, micro finance was introduced to provide loans for low- or weak-income groups. This all have led the reduced

time of construction and cost (MoHUA, 2019, 2021, 2022f, 2022d, 2022e, 2022c, 2022a, 2022b, 2023).

RESULTS

Results are broadly classified into two categories which are presented in two tables. The table 1 highlights critical facets identified in during chronological evolution of policies in housing. The table 2 highlights the significant concerns identified in the state-by-state implementation of Pradhan Mantri Awas Yojna.

Table 1: Critical Facets identified in during chronological evolution of policies in housing

Time period	Critical Facets identified
1947-1965	Funds to implement; Implementation delays; Quality of Houses; Location of Public housing; Land assembly; Public Participation; Private housing involvement
1965-1985	Cost Overrun; Housing Finance; Government structure reorganization; Implementation Delays; Public Participation; Private housing involvement; Lack of loan credit facility for low-income classes due to inability of proving a formal income source
1985-1992	Overlapping of Schemes Objectives; Policy integration; Fragmented interventions
1992-2005	Capacity of implementing bodies; Alternative finance mechanisms; Community participation; implementation delays; quality of housing; private housing ecosystem
2005-2015	Integrated approach; Multiplicity of institutions; inter-departmental coordination; layout sanctioning framework; cost overrun; technical competence; finance mechanisms;
2015-2022	Land suitability of housing; adequate physical infrastructure; layout sanctioning framework; old-age construction technologies; cost inflation; low FSI; identification of beneficiaries; Non-usage of Government land, stringent land use policies, land use conversion restrictions, low reach to formal markets

Source - Author

Table 2: Significant concerns identified in the state-by-state implementation of Pradhan Mantri Awas Yojna

State	Significant concerns identified
Uttar Pradesh	Release of funds in installments; implementation delays; public housing affordability; Accountability; Standardised procedure for implementation
Madhya Pradesh	Use of technology; Allied schemes integration; Self-construction ecosystem;
Odisha	Use of technology; Community participation; self-construction ecosystem; employment enhancement;
Gujarat	Public-private partnerships; redeveloping of existing public colonies; Transfer of development rights; increase FSI; community participation
Tamil Nadu	Use of technology; involvement of technical students; New-age construction technology; increased FSI; Micro finance; Rate Concession in building materials

Source - Author

Certain essential features of policy implementation, particularly housing plans and policies, may operate as either restraints or aids in policy implementation. While analysing the important nodes of policy execution in numerous housing policies since India's

independence, some common nodes remained consistent. Other issues have also been rationalised in the execution of PMAY.

Funds to implement, Location of public housing like far from work place, Economic affordability for beneficiaries, beneficiary participation, beneficiary identification, benefits to EWS or LIG, departmental coordination, quality of public housing delivered, land assembly for housing, improper usage of government land, stringent land use policies, land use conversion restrictions, low reach to formal markets, low public housing stock, capacity of implementing agencies, duration - approval & construction, multiplicity of government bodies, housing finance availability, low Floor Space Index values in most areas, faith in government, overall implementation can be summed up as those crucial elements on which policy in housing can be evaluated.

DISCUSSION

Following the commitment to serve the goals of sustainable development, public welfare is an effort to serve all aspects of society and ensure a minimum level of tolerable living conditions for all. In a similar line, eliminating housing deprivation via the implementation of various public housing policies or initiatives is an essential step toward achieving this objective. In this setting, the implementation and the structure of it become an extremely important part of the process.

Therefore, the crucial areas that were identified during the implementation of the housing programme become a criterion for evaluating the efficacy of policy in housing and a tool for evaluating its effectiveness after it has been implemented. In addition, these criteria may serve as important learning points that may be taken into consideration when developing new housing policies or initiatives. Because of this, it will be possible to carry out housing policies more efficiently and to achieve the scheme or objectives of the policies as nearly as is practically possible.

The criteria that have been outlined are sufficient enough to either result in the successful execution of a policy or in its failure to do so. The method in which these vital aspects are regulated by the many policy stakeholders will determine how this turns out. The stakeholders will determine the extent to which they are able to manage these essential aspects of policy implementation as well as the manner in which they do so.

Consequences of the mismanagement of these aspects are naturally more detrimental to the policy's structure. These facets contribute in delaying the achievement of the physical targets of policy. The formation of a portion of non-starter houses⁷ is one of the most significant negative causes of the mismanagement of these facets. As of the most recent assessment by the Ministry of Housing and Urban Affairs, there are a total of 7.93 lakh non-starter houses under ISSR, AHP, and BLC (MoHUA, 2023).

Under the BLC vertical, there are numerous reasons, such as mobilisation of funds with beneficiary to ground the houses, permanent migration, death of single household beneficiary, family disputes, unwillingness to dismantle the existing house, lack of valid land ownership document, etc. In addition, under AHP and ISSR projects, land disputes,

court cases, or the unwillingness of beneficiaries to choose houses in a particular location are common reasons for the same. Even completed homes under ISSR and AHP remain vacant with implementing agencies such as Urban Local Bodies, private builders, etc. due to lack of physical and social infrastructure.

This is primarily due to the ongoing construction of adjacent block units and other site activities, which delays the occupancy of physically completed blocks. Such blocks or units become habitable only after all on-site construction activities, including the installation of basic amenities, have concluded. As stated in the reports, 0.5 lakh and 5.14 lakh unoccupied houses are with implementing agencies under the ISSR and AHP verticals, respectively.

This unintentional unoccupancy has the potential to become a significant problem. Even so, there is no specified deadline for delivering the completed houses to the beneficiaries. Still for current on-going policy PMAY, there is no standard time-line set vertical-wise as per broad format given by ministry or in the PMAY guideline. According to the respective Detailed Project Reports (DPRs) submitted by the States or Union Territories, the timeframe for the completion of houses under the Scheme varies from State to State. There are even some indications that a combination of issues in the states affects the occupancy rate of houses, as measured by the AHP vertical. It could be illustrated by the situation in Bengaluru, Karnataka, where some houses have been completed but the intended recipients refuse to accept them. Therefore, before beginning the next construction, agencies must collect new applications and obtain the beneficiaries' approval that they are interested in these homes. That is the void. This is the actual time that differentiates sanctioned from grounded status.

Still prevalent today is the facet of overlapping objectives of schemes, such as the convergence of PMAY with Atal Mission for Rejuvenation and Urban Transformation (AMRUT) for water supply, Swachh Bharat Mission- Urban (SBM-U) for toilet construction, Pradhan Mantri Jan Arogya Yojana (PM-JAY) for health benefits, Pradhan Mantri Ujjawala Yojana (PM-UJY) for domestic gas connection, Deendayal Antyodaya Yojana- National Urban Livelihood Mission (DAY-NULM) for skill upgradation and livelihood in most of the States and Union Territories of India.

This convergence sounds socially beneficial, but it may not permit interference with the implementation or reduction of objectives for each policy. The inability of beneficiaries to provide their funding share is one of the most prominent obstacles as a strict formality, as banks have been largely reluctant to approve loans to beneficiaries who lack a stable income or proof of income. Few States also facilitate credit to the recipient by signing a tripartite agreement with the bank, the recipient, and the state as guarantor. However, it is all in vain. Beneficiary's share must be funded through a suitable provision or mechanism, particularly for financially deprived lower income groups like Low Income Groups (LIGs) and Economically Weak Sections (EWS), where proving income source is a greater challenge than proving income itself.

A large number of beneficiaries of these income classes have informal sources of income, such as the Gig Economy, Daily wagers, Construction Laborers, etc., where it makes no sense to ask for their monthly bank statements or address proof, and many people don't even have a single bank account. A centrally sponsored scheme known as the Pradhan Mantri Jan-Dhan Yojana (PM-JDY) is attempting to address this problem due to its magnitude. There is also a concern regarding the participation of stakeholders in the scheme's implementation as a whole. Given that the state is already involved as a directorate, urban local body, and other private agencies are the implementers, the remaining opportunity for participation lies with Third-party monitoring agencies and beneficiaries themselves.

Third-party monitoring agencies were given the responsibility to ensure the quality standards of construction in a phased manner; however, comprehensive monitoring of the entire implementation process, from house approval to key distribution, is required. This would significantly be able to track every minute step in policy implementation from beginning to end within the specified timeframes, regardless of the type of stakeholder involved and its power, especially for first parties. Similarly, regular beneficiary participation and consent can be incorporated into this process, transforming it into a proactive participatory approach and granting them equal rights, leaving no need even for a separate social audit. Multiple facets can be resolved and controlled through effective monitoring of them, by involving Third-parties, or by a stringent technology-based solution such as implementation monitoring software, or by integrating advanced construction or implementing techniques, or by reducing the stringency of the official layout sanctioning process and approval, or by a coherent combination of these, or other such effective measures. Regardless of the manner in which a policy is executed, what is necessary in the end is the disciplined achievement of policy goals and the resulting societal benefits.

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Statements & Declarations

This manuscript is of 'Research' type.

Author contributions

Conceptualization: Mukesh Kumar Ruhela, Safiullah Khan; Methodology: Safiullah Khan; Formal analysis and investigation: Mukesh Kumar Ruhela, Safiullah Khan; Writing - original draft preparation: Mukesh Kumar Ruhela; Writing - review and editing: Mukesh Kumar Ruhela; Resources: Mukesh Kumar Ruhela; Supervision: Safiullah Khan

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This manuscript following the ethical issues as per the Helsinki Declaration.

Disclosure statement

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Data availability statement

Data sharing is not applicable to this article as no new data were created or analyzed in this study.

Informed Consent

All necessary consents were taken while conducting and developing this study.

Foot Notes:

- 1) The Five-Year Plans were a series of economic development plans implemented by the government of India to encourage industrialization and economic growth. The first Five-Year Plan was initiated in 1951 and series lasted until 2017.
- 2) Four verticals of PMAY are In-situ Slum Redevelopment (ISSR), Credit Linked Subsidy Scheme (CLSS), Affordable Housing in Partnership (AHP), and Beneficiary-led Individual House Construction/ Enhancement (BLC-N/ BLC-E).
- 3) The Government of India launched the Jawaharlal Nehru National Urban Renewal Mission (JnNURM) in December 2005 in an effort to improve the infrastructure and services in urban areas across the country. The programme was named after India's first Prime Minister, Jawaharlal Nehru, and was part of the government's efforts to address the challenges of India's rapid urbanisation.
- 4) The Ministry of Housing and Urban Poverty Alleviation constituted the technical group on estimation of urban housing shortage for the Twelfth Five-Year Plan (TG-12) with the following terms of reference: to review the methodology adopted for estimation of urban housing shortage and propose a sustainable and viable methodology; estimation of housing shortage and housing requirement at national and state level in urban areas during the 12th plan period; and to suggest a mechanism for strengthening the system of collection housing statistics and developing a national data base for urban areas.
- 5) A patta is a legal document issued by the government of India that validates land title to an individual or entity. It is also known as the Record of Rights and the Land Revenue Record (RoR). It contains the details about the property's owner.
- 6) Technograhis are students, faculty members, academicians, and stakeholders from IITs, NITs, and engineering, planning, and architecture colleges. They are enrolled in the Global Housing Technology Challenge - India (GHTC-India). The GHTC-India aims to identify and mainstream innovative construction technologies. The Housing Ministry launched an online enrolment module for Technograhis under Light House Projects. The National Informatics Centre webcasts the enrolment of Technograhis for Live Laboratories. Technograhis are expected to innovate and adapt new construction technologies to their local needs. Housing for All is organizing webcasts and e-learning sessions for Technograhis to create awareness of new technologies.
- 7) As per Ministry of Housing and Urban Affairs, Government of India, non-starter houses are those which are sanctioned under the housing policy, but left to be grounded.

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