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# Study of Various Government Schemes for Rejuvenation of the Urban Poor

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**Abstract:** Now a day, improving quality of life of slum dwellers is one of the major issues faced by government. Therefore, government schemes are implemented all over India to tackle this issue. In this paper, we study and analyze the various government schemes for economically weaker section in urban areas. The current conditions of slums can be improved by providing them suitable government schemes. These government schemes provide basic amenities such as toilets, water supply, proper drainage, sewage system and basic infrastructure facilities. Some of them are only designed for basic services and improvement in sanitation strategies, for sustainable management of the slum area. This paper shows aim and objectives of schemes, some of the guidelines, Expected number of beneficiaries and status of every government scheme.

**Keywords:** Government Scheme, Slum, Redevelopment, Rejuvenation, Urban Poor, Housing, Yojana

## I. INTRODUCTION

India is the most populated country after China. Rapid urbanization causes migrants from rural area to cities in search of better life and job opportunities. Due to massive amount on migration, there is load on infrastructure and housing. Shortage of housing results in formation of Slums. Slums consist of poorly built tenements situated illegally on private or government land. Basically, slum is group of 60-70 households in compacted area which are unfit for human habitation, lacking basic services and infrastructure, and often built in disregard of planning bye-laws. One in six urban Indians lives in slum housing due to inadequate income, unstable and irregular employment, and poor services.

Provision of adequate housing is much needed for economically weaker section and lower income group (i.e. EWS and LIG). It is very necessary to provide affordable and sustainable houses for urban poor living in the slums. The government is taking initiatives since last few decades to improve this condition. By implementing various schemes, Government is trying to enhance the supply of affordable houses to the urban and rural poor.

Some of these schemes provide rehabilitation or resettlement to slum dwellers. Some schemes are implemented for sanitation and basic infrastructure. Few of these provide financial assistance to poor for their betterment. Even though nature of these schemes is different, primary aim of these schemes remains same that is uplifting life of urban poor. Thus, it is necessary to study all these schemes.

## II. VARIOUS GOVERNMENT SCHEMES

### A. Valmiki Ambedkar Awas Yojana

Valmiki Ambedkar Awas Yojana (VAMBAY) is a centrally sponsored scheme for the benefit of Slum Dwellers. It was introduced at the end of year 2001. The scheme is primarily aimed at uplifting the housing problems for the Slum Dwellers living below poverty line in different towns and cities of the country.

#### 1) Objectives of VAMBAY

- a) Providing shelter or upgrading the existing shelter for people living below poverty line in urban slums.
- b) To achieve the goal of slum less city.
- c) To provide healthy and enabling urban environment to help slum dwellers to come out of their poverty level.

Urban slum dwellers living below the poverty line that does not possess adequate shelter gets the benefit of this scheme. Proposals are prepared by nodal agencies of State Governments and submitted to HUDCO who, in turn, process and forward them to the Ministry of Urban Development. The Ministry releases the funds only after a VAMBAY account is opened by the State Nodal Agency and the share of the State/Union Territory Government is deposited in that account. Fifty percent of the total cost of construction, upgrading of dwelling unit as subsidy and balance 50% are provided as loan.

The implementation of Valmiki Ambedkar Awas Yojana (VAMBAY) was implemented along with other programs such as National Slum Development Programme (NSDP), Swarna Jayanthi Shahari Rozgar Yojana (SJSRY) and community sanitation project Nirmal Bharat Abhiyan.

**B. Jawaharlal Nehru National Urban Renewal Mission (JNNRUM):**

Jawaharlal Nehru National Urban Renewal Mission (JNNRUM) was a city modernization scheme started in year 2005 targeted for seven years with aim creating economically productive, efficient and responsive cities.

Following are the objectives (JNNRUM):

- 1) Focused attention to integrated development of infrastructural services in the cities covered under the Mission.
- 2) Secure effective linkages between asset creation and asset management so that the infrastructural services created in the cities are not only maintained efficiently but also become self-sustaining over time.
- 3) Ensure adequate investment of funds to fulfill deficiencies in the urban infrastructural services.
- 4) Planned development of identified cities including peri-urban areas, out growths, urban corridors, so that urbanization takes place in a dispersed manner.
- 5) Scale up delivery of civic amenities and provision of utilities with emphasis on universal access to urban poor.

It was implemented in 937 cities across India 10, 55,559 houses are constructed out of which 8, 85,873 houses are occupied by the beneficiaries. It targeted the underdeveloped cities with a provision of basic services like water supply, solid waste management; sanitation etc. The mission will support construction of houses up to 25 square meter carpet area with basic civic infrastructure.

**C. Rajiv Rinn Yojana (RRY)**

Rajiv Rinn Yojana (RRY) was a Central government sponsored scheme which was introduced in year 2008. It is an Interest subsidy scheme. The main purpose of this scheme is provides home loan with central government interest subsidy to EWS /LIG who do not own a house in his/her name. The scheme is helpful for not only EWS section but also LIG section having average annual income up to one lakh and in between one to two respectively. The scheme provides maximum five lakh and eight lakh to EWS section and LIG respectively. This scheme provides Minimum 21Sq.m Carpet area. The maximum carpet area is 28 sq. For constructing new houses or addition of the Kitchen/Bathroom/Room in the existing building, the subsidy will be 5% on interest charged on loan amount.

**D. Affordable Housing in Partnership (AHP):**

Affordable Housing in Partnership (AHP) scheme was introduced in year 2009 as part of BSUP component of JNNURM and subsequently, it was dovetailed with Rajiv Awas Yojana (RAY) in year 2011 aims at to establish the Public Private Partnership amongst the Private sector, Cooperative sector, urban local bodies and financial services sector. Affordable Housing in Partnership Scheme (AHP) was also continued as part of RAY with suitable amendments.

Following are the objectives of AHP:

- 1) Institutionalizing mechanisms for prevention of slums including creation of affordable housing stock.
- 2) Address the Housing shortage through Public Private Partnership (PPP).
- 3) Provide necessary fillip to the activities of the Housing Boards and Development Authorities
- 4) Encourage State Governments/ Union Territories to provide incentives to facilitate accelerated creation of affordable housing stock.

AHP encourages the private sector to participate in making affordable housing. 65 BSUP cities are beneficiaries for this scheme. 19,072 DU's are completed. By providing this scheme, it may increase the affordable housing stock. Government provides subsidy at the rate of Rs.50, 000 per affordable unit or 25% of the cost of infrastructure whichever is lower. 21-40 sq. m of carpet area will allotted to the EWS/LIG.

**E. Rajiv Awas Yojana (RAY)**

Rajiv Awas Yojana (RAY) scheme announced in year 2009 aims at slum free India in five years and would focus on according property rights to slum dwellers. Later, it was launched in 2011 in two phases from which 'Preparatory Phase' ended in 2013 and then it was included as part of 'Pradhanmantri Awas Yojana- Housing for All by 2022.'

Following objectives are set to achieve this aim:

- 1) Improving in housing, basic civic infrastructure and social amenities for slum dwellers.
- 2) To find the causes leading to creation of slums.
- 3) Facilitating a supportive environment for expanding institutional credit linkages for the urban poor.
- 4) Strengthening institutional and human resource capacities at the Municipal, City and State levels
- 5) Legal recognition of slums and bringing them into the formal system.

- 6) Redress the failures of the formal system. 183 projects were completed under this scheme. The property rights to slum dwellers are given, in the name of the wife or in the name of both wife and husband. Fifty percent (50%) of the cost of provision of basic civic, social infrastructure, amenities and of housing, including rental housing, and transit housing for in-situ redevelopment in slums would be given by the Centre. For the North Eastern and Special Category States, the share of the Centre would be 90% including the cost of land acquisition, if required. The carpet area about 25 sq. will give to the beneficiaries.

A minimum beneficiary share of 12%, (10% in the case of SC/ST/BC/OBC/PH and other weaker sections) of the cost of the shelter is recovered from the beneficiary so that it has value to him/her. Where the beneficiary is a female-headed household, a household with one member physically or mentally handicapped, etc., the state may not ask for more than the minimum contribution. The central funds are released in three installments.

The funding pattern is as follows

Table I FUNDING PATTERN

Sr. No.	Type of City	Component	Centre	State	Urban Local Body	Beneficiary
1.	Population 5 lakh and Above	Housing	50%	25%	-----	25%
		Infrastructure	50%	25%	25%	-----
2.	Population less than 5 lakhs	Housing	75%	15%	-----	10%
		Infrastructure	75%	15%	10%	-----
3.	States like J&K, H.P, Uttarakhand	Housing	80%	10%	-----	10%
		Infrastructure	80%	10%	10%	-----

Source:- Rajiv Awas Yojana, Module 1, Ministry of Housing & Urban Poverty Alleviation

#### F. Atal Mission for Rejuvenation and Urban Transformation (AMRUT)

Atal Mission for Rejuvenation and Urban Transformation (AMRUT) a centrally sponsored scheme was established by current Prime Minister in June 2015. It focuses on sewage network and water supply. The objectives of Atal Mission for Rejuvenation and Urban Transformation (AMRUT) are:

- 1) Ensure that every household has access to a tap with assured supply of water and a sewerage connection.
- 2) Increase the amenity value of cities by developing greenery and well maintained open spaces.
- 3) Reduce pollution by switching to public transport or constructing facilities for non-motorized transport (e.g. walking and cycling).
- 4) Provide water supply, avoid flooding due to storm water drains, environment friendly public transport services, green spaces, recreation Centre's for children. Five hundred cities been selected based on population, vicinity to main water bodies, tourism interest and hill etc. 89 town are selected for implementation of the scheme. The state government provide subsidy of 6.5% on interest for the housing loan.

#### G. Pradhanmantri Awas Yojana- Housing for All by 2022.

'Pradhan Mantri Awas Yojana' (PMAY) was launched in June 2015 by NDA government. The aim of PMAY is providing "Housing for All" by the year 2022.

Following objectives were set to achieve this aim:

- 1) Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource
- 2) Promotion of Affordable Housing for weaker section through credit linked subsidy

- 3) Affordable Housing in Partnership with Public & Private sectors
- 4) Subsidy for beneficiary-led individual house construction

“Housing for All” Mission for urban area will be implemented during 2015-2022. This Mission will provide central assistance to implementing agencies through States and UTs for providing houses to all eligible families/beneficiaries by 2022. A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family should not own a pucca house either in his/her name or in the name of any member of his/her family in any part of India to be eligible to receive central assistance under the mission.

The mission will support construction of houses up to 30 square meter carpet area with basic civic infrastructure. States/UTs will have flexibility in terms of determining the size of house and other facilities at the state level in consultation with the Ministry but without any enhanced financial assistance from Centre. Slum redevelopment projects and Affordable Housing projects in partnership should have basic civic infrastructure like water, sanitation, sewerage, road, electricity etc. ULB should ensure that individual houses under credit linked interest subsidy and beneficiary led construction should have provision for these basic civic services.

All 4041 statutory towns as per Census 2011 with focus on 500 Class I cities would be covered in three phases as follows:

Phase I (April 2015 - March 2017) to cover 100 Cities selected from States/UTs as per their willingness.

Phase II (April 2017 - March 2019) to cover additional 200 Cities.

Phase III (April 2019 - March 2022) to cover all other remaining Cities.

Comparative study of above schemes are given below:

Table ii COMPARATIVE STUDY OF ALL ABOVE SCHEMES.

Scheme	JNNURM	RRY	AHP	RAY	AMRUT	PMAY
Established	2005	2008	2009	2013	2015	2015
Area	25Sq. m	21-28Sq. m	21-40Sq. m	25Sq. m	N.A	30Sq. m/60Sq. m
Beneficiaries	939 cities/towns	N.A	65 BSUP cities	183 projects	500 cities/towns	500 cities
Income Category	All	EWS,LIG	EWS,LIG	EWS,LIG	EWS,LIG Urban Rural	EWS,LIG
Current Status	10,55,549 houses completed	N.A	19,072 DU completed	13,881 DU completed	89 towns undertaken	100 towns covered

Source: Annual Report 2016-17, Ministry of Housing & Urban Poverty Alleviation, March2017

### III. CONCLUSION

After studying all the government schemes for economically weaker section in urban areas, we found that “Pradhanmantri Awas Yojana” is more beneficial than other government schemes. Because all the objectives of all schemes are covered under this scheme and it will provide sustainable and affordable housing with almost all facilities to the slum population. During development works like providing basic infrastructure facilities, basic services, sanitation etc. it provides employment not only to the local slum dwellers but also rural migrants. The government schemes provided improves the living condition of people living in slums in terms of employment, health, education

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