SUMMARY AND CONCLUSIONS

This research exercise was conducted with the avowed objective of understanding the state of housing in Indian cities, in terms of the patterns created determinants involved and implications thereof. The scope and subject matter of inquiry were dictated by visible research gaps within the theme of housing and the perspective from which housing was viewed for the purpose of this research endeavour.

Existing literature on housing focuses primarily on distortions in the housing system and limits itself to the description of such distortions often at the micro level. Housing at the macro level has not received due attention. The dynamics of the housing system or even the recognition that such a system exists has, not been adequately addressed. The present work seeks to redress this imbalance. Accordingly it rests on the predicates that:

- housing extends beyond the mere size and structure of the dwelling to include the availability of basic services like potable water, sanitation and electricity;
- housing is inequitably distributed, ranging as it does from ‘sprawling bungalows in leafy suburbs’ to ‘shanty towns with dilapidated structures sans amenities;
- housing may be viewed as a dynamic system that has for its elements - land, finance, amenities, construction material and state policy;
- dynamism to the system is provided by actors such as housing provision and financial institutions, households, urban local bodies and the state; and
- like any other system it has forward and backward linkages, within a larger system, that emerge in the form of implications for and of housing.
Accordingly, the state of housing was analysed in terms of its quantity, quality and equity. The spatial spirit of the discipline decreed that all three be studied in terms of patterns produced. The availability of data through Census of India, 1991, facilitated the conduct of the exercise at the macro level for all the 300 cities (towns having a population of at least 100000 each), to the exclusion of other towns. This was due partially to the non-availability of data for towns below the city status but primarily because it was felt that the housing problem was experienced most acutely in the cities. It may be added that cities in 1991, accounted for almost two-thirds of the total urban population in India.

The housing system was analysed at both the macro and micro levels. While the elements of the housing system, chiefly, finance, state policy and provision modes (institutional arrangements for producing houses) were viewed at the macro level, the functional system or the dynamics of the system, that is actual provision of housing, access of housing finance and households strategies for acquiring houses were subjected to an in depth analysis at the micro level. Here Ludhiana City was adopted as the case study. A rapidly growing industrial centre, also regarded as the ‘Manchester of India’, the city is an attractive destination for migrants originating both from within and outside the state of Punjab. In the year 1991, it was the only metropolis north of Delhi. With a considerable proportion of the population residing in unauthorised localities, as is typical of most rapidly growing cities in the developing world, it had then just started feeling the pinch of housing pressure. A study of this nature for this metropolis was lacking.
Conducting the exercise along two parallel spatial scales necessitated the adoption of ‘twin methodologies’. At the macro level a critical aspect of the methodology was the identification of indicators of housing adequacy, housing quality and housing equity. Conceptual underpinnings and data availability governed the choice of indicators. Housing adequacy was equated with availability of space and strength of shelter. The indicators chosen to reflect these included: houseless households, household: house ratio, incidence of kutcha houses, tenant households and households dwelling in single room dwellings. Housing quality was judged from the access to basic amenities. Data for household access to safe drinking water, electricity and sanitation facilities in cities, available with the Census of India, 1991, was used. The parity in access to basic amenities between scheduled caste and non-scheduled caste households was taken to be a measure of housing equity. The high proportion of scheduled caste households among the residents of slum localities, as compared to that in the planned segment of the city, supported the adoption of the above indicator. Here data was available only by the rural/urban component of districts and not by cities. To circumvent this problem, the urban component of such districts that had high proportions of city population (more than 75 per cent) was taken as representative of the city picture. Indices of housing pressure, housing quality and housing equity were calculated by aggregating the weighted scores of different cities along the selected parameters and standardizing these against a national average of 100.

For the micro level study, primary data was collected through a questionnaire canvassed among 500 households in the city. The questionnaire sought information on housing conditions, housing strategies and residential choice behaviour. The state of
housing within the city, it was observed, varied with the mode of development of the locality. An assortment of localities existed within the city. These included: ‘organically evolved’, which witnessed secular evolution over generations such as the old part of the city; built by public undertakings, such as Punjab Housing Development Board and Improvement Trust for sale to the public; raised by government, parastatal or organised private sector for housing their employees; co-operative housing localities; and unauthorised localities, constructed haphazardly on land not meeting the legal requirements. The last type of localities were the slums and jhuggi-jhopris. The adoption of such a classification of localities as the basic unit of analysis, at the micro level, is one of the salient features of the present work. While imparting a spatial flavour to the exercise, these localities were also the spatial platform where the elements of the housing system (land, infrastructure, amenities, finance, state policy and households) interacted in a varied manner to impart distinct housing character to each of these.

Care was taken to include within the sample all housing types and groups, ranging from bungalows to tenements and households that were squatting to those that had constructed their own houses. Data collected thus was supplemented through information available from secondary sources including the Municipal Corporation, Ludhiana Improvement Trust and Punjab Urban Planning and Development Authority. Observed ground realities were woven into the analysis.
The following hypotheses were framed for testing:

- Owing to the rapid pace of urbanisation, unaccompanied by a parallel enlargement of the housing stock, an acute shortage of housing is expected in Indian cities.
- The quality of housing differs by location, size and function of a city.
- Since housing is a capital-intensive activity, its quantity and quality will be inequitable by regions and locality.
- India, being a welfare state, the government intervened for removing distortions in the housing system.

The first hypothesis was validated. Housing was found to be inadequate on several counts: 0.5 per cent of all households were houseless, 3 per cent shared their house with other households, 10 per cent resided in kutcha houses, 33 per cent resided in rented houses and 40 per cent resided in single room dwellings. Housing shortage is more acute in the larger cities especially the metropolises, than in the smaller cities. It is of a higher order in cities located in regions that have traditionally attracted migrants. On the other hand, the housing situation is comfortable in areas known for rural-urban commuting, such as Kerala and Punjab.

Patterns of housing inadequacy conform to those of regional development: the developed periphery faces greater housing pressure than the relatively underdeveloped heartland; and erstwhile British administered areas continue to be under greater housing pressure than areas administered by native rulers. Essentially, housing pressure emanates from migratory streams set in motion by the prevalence of regional disparities in development. Cities are attractive destinations for migrants seeking employment. In the process, these migrants add to the pressure on housing.
The analysis of data revealed that the most acute manifestations of housing inadequacy are overcrowding (single room dwelling units), fragility of structure (kutcha houses) and temporary tenure (tenant households). As such these emerge as the strongest indicators of housing shortage and should be used to measure the same in place of the commonly used, houseless households and house: household ratio, both of which are relatively weak.

The second hypothesis was also affirmed. Housing quality, which tests the efficacy of housing in providing desired living conditions, was analysed in terms of household access to basic amenities. It was found that every tenth household resided in a kutcha house, every fifth household lacked access to safe drinking water, every fourth household was denied access to electricity and every third household was bereft of toilet facility. Housing quality is a function of location, population size and state priority. Location is particularly significant in providing access to safe drinking water (presence of sub-surface sources depends on geological structure) and electricity (through proximity to areas having potential for hydro-electricity development or thermal plants) and in determining the incidence of pucca houses (high where building materials are available locally).

Population size of the city could work to the advantage of housing quality. This holds true in respect of access to drinking water supply and toilet facility. Million cities being best placed on both counts. This contradicts the popular perception which views housing quality as declining with increasing size of cities. The greater financial capacity of the larger urban local bodies works to their advantage. On the other hand, the proliferation of slums in the larger cities moderates their access to electricity and increases the proportion of unserviceable kutcha houses. Smaller cities tend to adopt
and accentuate the hue of the region in which they are placed. Million cities on the other hand tend to be more like each other and may depart from the surrounding regional scenario.

Patterns of housing quality are generally coterminous with state boundaries, alluding to the role of state administration and policy in provision of services. This is especially true of the availability of electricity. Access to electricity is high in the cities of Punjab, Maharashtra and Gujarat, where it was a state priority. Functionally diverse and vibrant cities perform better than single function cities. That apart, poverty (in Bihar, Orissa, interiors of Andhra and Karnataka), vulnerability to natural hazards (along the east coast) and a high component of urban outgrowth outside the statutory city limits (as in Kerala), all contribute to poor housing quality. Access to electricity, followed by incidence of kutcha houses, is the most salient indicator of housing quality.

The third hypothesis pertaining to inequity in access to housing between scheduled caste and non-scheduled castes is validated. The spatial picture is of course, complex. The housing disparity index standardised against an average of 100 varies from a high of 183.7 in Gaya, Bihar, to a low of -7.09 in Gandhinagar, Gujarat. Housing disparity is low in the cities of Maharashtra, Gujarat, Punjab and Himachal Pradesh. This is linked with their relatively high level of economic development, greater politicisation of scheduled castes and high overall levels of housing quality. Apart from those mentioned above, other states depict low disparity levels in big cities only. This is attributed to greater financial capacity of the bigger urban local bodies. On the other hand, ‘social stratification’, as in Bihar, Rajasthan and Haryana, ‘low levels of economic development’ as in the interiors of Andhra and Karnataka and ‘inferior
aggregate housing quality’ as in the southern states of Tamil Nadu, Kerala, Karnataka and Andhra, foster disparity between scheduled caste and non scheduled caste households. Intra-state patterns are more or less homogenous, pointing to the role of public policy. In essence, economic development fosters equity while poverty breeds disparity and state efforts may be successful in mitigating these.

The adequacy, quality and equity dimensions of housing conditions among Indian cities present a strong case for state intervention. Although government employees were being provided with reasonably standard residential accommodation since even before independence, the vulnerable groups started receiving attention only after independence. There were efforts to rehabilitate slum dwellers and to facilitate housing by economically weaker sections. But the problem was so colossal that it could be touched only on the fringe. It seems that the social welfare schemes have their limitations and these must be accompanied by earnest efforts at raising the income level of the poor.

Varying perspective towards housing as ‘shelter’, ‘investment’ ‘a sector of economy’, ‘an architectural artifact’ and ‘a problem’ have evolved over time and so also have policy objectives and the role played by the State. Vacillating, initially between being a provider of housing and a regulator of housing activity, the State in the initial three decades of planning (1951-81) created a network of institutions to speed up and give direction to housing activity. A three tier institutional network at the central, state and city levels was constituted. Central level agencies provide policy directives, innovative building technologies and data base on housing; state level agencies are engaged in preparation of plan of action for and actual provision of housing; and city
level agencies are responsible for the provision and maintenance of amenities alongside land development and housing provision. Supporting this institutional network was a legal and regulatory framework. The policy measures failed to yield results, with the gap between demand and supply increasing and the target population remaining unserved. The remedy to the situation was perceived to lie in the disengagement of the public sector and invitation to the organised private sector. This goal was sought, almost to the exclusion of all else, for the following two decades (1981-2001). The zenith of dependence on the private sector was reached in the statement of the National Housing Policy wherein the private sector was expected to take up housing for the vulnerable sections as well. Meanwhile the housing finance system had evolved from being a budgetary grant to one that was sourcing the potential of the private sector. In the process, lending conditions were made more liberal, interest rates on housing loans were reduced, households were offered incentives to avail housing loans and loans were targeted directly at individuals, bypassing intermediaries, such as state housing agencies.

The strategy proved counter productive. Although the supply of housing increased, the problem of housing the poor remained. There were no mechanisms to control urban land prices except for those resulting from the operation of market forces. Formal sector finance flows into housing almost doubled but these were not directed towards the vulnerable sections. No wonder then that the Tenth Plan (2002-2007) reasserted the need on the part of the state to intervene directly in the provision of housing for the poor.

Housing strategies, as operative in some countries, bring into relief the positive role that NGOs and CBOs play in housing provision for the poor, particularly when they operate in tandem with the state and private players within the sector. The potential of these needs to be exploited.
The position of Ludhiana City with regard to housing adequacy, quality and equity is visibly comfortable. It emerges as one of the relatively better-served cities in the country. Less than 2 per cent of the households reside in kutcha houses. 96 per cent have access to safe drinking water, an equal proportion have access to electricity, 87 per cent to toilet facility and 82.22 per cent have all three facilities. Its score on the housing pressure index is 86 against an average of 100 and that along the housing disparity index is even lower at 58.

This is not to imply, however, that there are no variations in housing patterns at the intra city level. The picture at the micro level reveals a variety of shades. The housing scene in Ludhiana City comprises an amalgam of residential localities that display housing characteristics, distinct from each other. The core of the city is organically evolved primarily through consecutive sub-division and accretion of houses as these were passed on in inheritance from one generation to the next. These localities are, consequently, congested and deficient in infrastructure due to the crowding densities. The planned segment of the city, built by the Improvement Trust and Punjab Housing Development Board, lies to the south and southwest of the city. Situated away from both industrial pollution and hazardous physiography, this segment enjoys all basic amenities, a clean environment, a high social status and high land values. The situation of the governmental and institutional residential sectors in close proximity adds to the prestige of this sector. Diametrically opposite, languishing under the shadow of industrial pollution or the threat of imminent waterlogging are the illegally developed unauthorised localities including slums of the city. These occupy the environmentally hazardous north, northeast and southeast parts of the city. Here basic amenities are invisible and chaotic development a rule.

The housing patterns visible, are spatial expressions of the dynamic housing system that is linked with a number of factors and processes operative at the city level. These include historical legacy, economic structure and level of growth, social and political
climate, demographic response and administrative decisions. Housing patterns in Ludhiana city bear witness to the role played by each of the above.

The role of historical legacy is evident from the fact that the typology of localities that existed at the close of the nineteenth century, under colonial rule, persists even today. Not only that, housing development that followed, perpetuated already existing patterns and was a visible spatial expansion of these. For instance, planned residential development took place as an extension of Civil Lines towards the southwest and western parts of the city. Industrial slums came up in the south and southeast, in proximity to the industrial areas and as an extension of the first industrial slums. Additional unauthorised residential development took place on the physiographically disadvantaged northern side of the city where the very first slum of the city came up almost a century and a half ago.

Such patterns may also be linked to certain administrative decisions especially those regarding the siting of key institutional areas like the Punjab Agricultural University and that of work areas like the ‘Industrial Estate’ and ‘Focal Point’. The former proved a magnet for the siting of planned localities while the latter attracted industrial slums in their proximity. Planned residential development itself was the result of the constitution of development agencies like ‘Ludhiana Improvement Trust’ and ‘Punjab Housing Development Board’, another administrative decision.

Economic boom resulting from the Green Revolution and heightened industrial activity within the city led to an expansion of the housing space. The largest number of planned localities came up during the decade of the seventies. This was explained by an increase in the purchasing power of the denizens of the city, the extension of municipal limits in 1976 and the active role of the planning and development agencies. Simultaneously the growth in employment opportunities within the
industrial sector invited job seekers, in multitudes, leading to the development of slums.

Economic slump associated with the rise of terrorism during the decade of eighties led to a rise in housing densities with households from surrounding villages seeking the safety of the city and those staying in the city showing a preference for flatted development rather than independent houses. The socio-political turmoil in the state prompted residential segregation on religious basis. With the return of peace, however, one witnessed the resurgence of class based residential sectors. The tendency of migrants emanating from a common place to congregate has led to residential segregation along ethno-regional basis. Further one notices the formation of 'ghettos' within the city that display socio-cultural traits that are at variance with the rest of the city. The role of human behaviour in determining the state of housing, in fact, extends beyond the formation of segregated social areas in the city.

The socio-economic profile of the household; its choices regarding access of sources of finance, locale and time of house acquisition; in essence, its interaction with the existing institutional arrangements (or lack of these) and the policy framework; all combine in a variety of ways to translate into the prevailing housing situation. Households in Ludhiana city, from the view point of housing behaviour, may be classified into five categories: the recent poor migrant seeking employment in the unorganised sector, the well-to-do migrant employed in the organised sector, the migrant eligible for institutional/government housing, the migrant wishing to acquire a house in the city and the native household that resides in an inherited house. The acquisition of housing in the city is a function of the household’s aspirations and affordability circumscribed within the options offered by the system. The manner in which this system functions is visible in the case of Ludhiana City.
A lack of affordability on the part of the migrant labour, his desire to reside in proximity to his work place and his dependence on a social support system, all lead to his choosing to rent accommodation in unauthorised localities, possibly in tenements located close to the work area of the city, already housing a number of households from his native place. On the other hand, financial capacity, an urge for quality of life and the desire to have an impressive address result in the financially well-off migrant seeking rented accommodation in the planned and well serviced localities of the city. Households eligible for institutional and governmental accommodation forming more than one fifth of the sampled population, emerge as a blessed lot. The easy availability of housing loans to employees of the organised sector is an incentive for them to acquire houses at an early date. A long waiting period at times stretching to more than a decade, before the allotment of official accommodation and a long stint of stay in a single city act as additional spurs. This is especially true of those depending on institutional accommodation. On the other hand, frequent transfers in place of posting and assured availability of official accommodation, delay the decision regarding place of house acquisition. All the same, less than one-third of the households put off house acquisition till retirement. Contrary to popular belief, availability of official accommodation rarely delays acquisition of own house.

More than three-fifths of the households in Ludhiana City, reside in owned houses. About two-thirds of these have built or purchased these at personal level, while the remaining have inherited these. The transition from rented to owned accommodation, once again is a factor of financial ability. The rich do so within a period of 5 to 10 years, the poor may take as long as 20 years. The propensity to own a house is governed by age of head of household (above 35 years) for the financially sound and duration of stay for the poor migrant. The latter initiates the process after about 15 years of stay in the city. Decision regarding the place of house construction, precedes
that regarding the time of house construction, implying spatial parameters are more critical than temporal. One critical spatial parameter is the choice of locality to reside in. This is once again determined by the socio-economic profile of the household.

Households that are native to the city, owing to their greater financial ability, construct in planned and organically evolved localities, where land is serviced. In contrast, households those are migrants, employed in the unorganised sector in lowly paid jobs and financially constrained, cannot afford to purchase land in formally developed localities. The logical solution for these then is to reside in one of the numerous unauthorised localities that have mushroomed, sans basic amenities as a result of the inability of the housing agencies at the state and city level to provide reasonably priced serviced land in adequate quantity. Thus, whereas, the adoption of the city for purpose of house construction is a factor of long-term association, the choice of locality is largely a matter of financial capacity. The type of locality chosen has a bearing on the future quality of housing in the city. As such the supply of serviced land, reasonably priced, is pertinent for good quality constructed houses.

For households that are in a hurry to own their house; those that sight a good bargain and those that wish to reside in a particular locality, purchasing a readymade house / flat, emerges as a viable option. Almost 15 per cent of the sampled households had adopted this mode of house acquisition. Readily available housing finance is a prerequisite for exercising this option. Many a time this is managed through sale of property at an erstwhile place of residence. Three fourths of the purchased houses comprise flats allotted by public agencies that are resold by the allottees, normally at a premium, alluding to speculative investment in housing. The incidence of acquiring houses through purchase is bound to rise with an increase in flatted development necessitated by a paucity of land to build independent houses. The incidence of purchasing houses in older localities and their subsequent renovation has led to the
regeneration of some of these localities. However, a large segment of the older localities still predominantly comprise households residing in inherited houses.

The organically evolved parts of the city particularly, have a large proportion of such households that have inherited their houses. In all more than one third of the households those own their houses have inherited these. In the ‘Old City’ and ‘Civil Lines’ this proportion is more than three fourths. Inheriting a house in the older parts of the city, is tantamount to being beset with problems like ‘deficiency of urban amenities’, ‘paucity of space’ and decaying neighbourhoods, manifest in an over burdened infrastructure and dilapidated housing structures. Given the choice, most households would like to move out from such houses. However, inherited houses are not always such a bane. Those located in the planned segment of the city and enjoying basic amenities as well as high land values induce households to stay on. The potential of inherited houses to check the demand for new housing and at the same time, provide an alternative in the face of a lack of better options, needs to be explored. Loans for house improvement at the household level and neighbourhood regeneration at the community level are a must for this.

One notices a housing transition within the city where households first move from tenancy to ownership and subsequently from low quality neighbourhoods to high-class localities. The first is more typical of migrant households and the second is manifest in housing strategies of natives or second-generation migrants. Security of tenure, it appears, is more crucial than quality of housing. The time taken to complete this transition is, by and large, a factor of the financial status of the household, with the well off completing the transition in a far shorter time span.
Understandably then, paucity of finance is cited as the biggest constraint in house acquisition. To overcome this constraint, households either stagger the construction process over time, or if they are constructing in planned localities, they avail loans that may in the future be repaid by giving part of the house on rent. The financial capacity of a household depends upon the value of assets it possesses and its earning prowess. In addition the household’s ability to rake in finance from external sources is also critical. Ironically, the financially capacitated households possess greater ability in this regard. This is because they have access to formal sector loans. This access is made easier due to the fact that such households normally reside in planned and serviced localities. In fact, nowhere is the difference by locality as obvious as it is in the case of source of finance accessed. Amongst the four main sources of finance, savings are most popular in the organically evolved segment of the city. These contributed more than two thirds of the total housing finance and were accessed by 96 per cent of the households. About two-fifths depended exclusively on this source. Sale of assets is a favoured source in localities that have gained households through the process of intra city residential mobility or in localities inhabited by well to do in-migrants. Formal sector loans are accessed mainly in planned and developed localities especially those that have come up in the last two decades. Accessed by less than one-fourth of the households, these contributed slightly more than one-tenth of the total financial outlay on housing. Informal sources are accessed throughout the city, more than half the population depends at least partially on these. Their contribution to the total housing finance kitty however is less than one-tenth.

The restricted spatial spread of the loans emanating from the formal sector is explained by their terms of lending. ‘Employees Provident Fund’ and ‘employer’ as sources of finance, are available only to employees of the organised sector, most of who reside in authorised localities. The same is the case with Life Insurance Corporation and General Insurance Corporation. Commercial banks by virtue of their lending conditions exclude those employed in the unorganised sector, while Housing
Development and Finance Corporation does not lend money to households that wish to build in unauthorised localities. Inequitable access is woven into the lending conditions of most lending agencies. The state as a source of finance, however, is more equitable. It has been accessed, in both authorised and unauthorised segments of the city. With the partial withdrawal of the state from this sphere, it is no wonder that access of formal sources of finance remains low.

Access of formal sources of loan is determined by the ‘availability of loan’, ‘the need and inclination to access these’ and ‘the terms of lending’. In times to come access of these sources is likely to increase because of rising construction costs (rising needs) and a fall in interest rates and simplification of lending procedures (favourable terms of lending). However, a substantial chunk of the households are likely to remain outside the ambit of the formal sector on account of their being ineligible to access these loans, by virtue of their low affordability, residence in unauthorised localities and employment in the unorganised sector.

Such households find refuge in unauthorised localities and are aided exclusively by informal sources of finance including friends, relatives, moneylenders and kitties. The last is an innovative method of finance mobilization, comprising voluntary savings with an informally constituted group that operates more on mutual trust than any firm rules or regulations. Its greatest strength lies in the fact that it serves a wide range of income groups. The secret of widening the net of formal sector sources, so, lies in tailoring the principal of loan as well as the lending conditions to suit the lower income groups. The involvement of NGOs and CBOs could go a long way in achieving this goal.
A comparison of the findings at the macro and micro levels reveals that the micro level analysis serves to strengthen the conclusions arrived at the macro level. At the macro level housing pressure is related to development levels, housing quality to the financial capacity of the urban local bodies and housing equity is a function of both financial ability and state priority. At the intra-city level, high level of economic dynamism increased housing pressure within the city and was also concomitant with the proliferation of slums leading to low housing quality. Low housing quality levels were perpetuated by the inability of the institutional arrangements to deal with the rapid population influx. Disparity in access to housing is inbuilt in the existing provision mechanisms of the state as well as the private sector. In addition, the micro level study brings to fore other factors critical to determining the housing situation, notable among these being, the residential choice behaviour of individual households, in turn governed by their socio-economic profile, the availability of serviced land and finance for the house acquisition.

Spatial expressions of housing produced at the intra-city level have implications for the city system. The location of distinct high and low class housing sectors in opposite directions in the city leads to spatial polarisation in housing standards. Segregation on religious and ethno-regional basis puts paid to the 'melting pot' thesis, besides containing a threat to the law and order situation. Most worrisome however is the disparity in the quality of environment between different segments of the city. While the high-class residential localities enjoy access to clean drinking water and clean air, the unauthorised slum localities bear the brunt of the city’s industrial pollution. Slums in the city it emerges pay the price for a sullied environment wrought by the more privileged residents of the city.

The present research exercise culminates in some relevant policy implications. The state needs to adopt a pro-active role in the amelioration of housing conditions in
Indian cities in general and the removal of housing inequity both at the inter and intra city levels, in particular. At the inter city level this may be achieved by the removal of inter regional disparities in development levels and strengthening intra regional linkages to check migration to urban places. At the intra city level, special attention should be paid to make the system more inclusive. Simultaneously, there is a need to generate more finances for the alleviation of the housing environment. High-density areas like the old parts of the city should be injected with higher doses of infrastructure. This should be supplemented with, conservation of housing stock. The change of land use from residential to commercial should be discouraged.

Housing supply needs to be augmented at all levels from low income to high-income groups. This calls for the inclusion of a variety of agents. The private sector may be asked to pitch in as far as the high income groups are concerned, while, direct state intervention on behalf of the marginalised sections may be looked forward to. The tapping of household savings for the augmentation of housing finance could be left to community based and non-governmental organisations. The individual household may be encouraged to invest in rental housing. This would require the redrafting of rent laws in the favour of the landlord.

An analysis of the state of housing in Indian cities hints at some future research themes. In the light of the adverse ratio between population and resources, there is a need to conduct research on the nature of housing-environment interface; the production of ecologically friendly and climatically suitable houses. Conservation of the housing stock and regeneration of derelict areas within the city needs attention. The implications of the variety in spatial forms of housing ranging from ‘leafy suburbia’ to ‘dilapidated core areas’ and from ‘planned high rise development’ to ‘spontaneous ghetto formation’; and relating these with the mental maps of the city, as envisaged by households residing in each of these, is another potential theme for
research. The housing strategies of socially and ethnically vulnerable groups such as women headed households, the aged, the physically challenged and other minorities also seek attention.

The road to housing amelioration lies along the conservation and judicious use of existing housing stock; the creation of additional stock through the stimulation of a variety of agents; and the inclusion of the element of distributive justice in its access. In terms of the developing world, the hunger for ownership of a house and the tendency to put down roots, both of which are an inherent part of the psyche of the households, as against the situation in the developed world where households had to be induced into home ownership, is a strength that needs to be harnessed to increase the housing stock. Simultaneously, solutions to problems like spatial polarisation of housing standards, ghettoisation, residential segregation and hazardous environmental conditions, that have emerged as a by-product of the prevailing housing scenario, need to be sought and woven into the policy framework before these acquire disastrous dimensions.

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