Chapter-2

CONCEPT OF HOUSING

2.1. Meaning of Housing:

In popular imagination, a house is a building with a kitchen, a bathroom and bedrooms, built sturdily and having a municipal address. But many city dwellers do not live in such places. Poor live in hutments, cubicles; those with more income live in flats rented out by their employer, a private landlord or public housing agency. In higher income groups larger dwellings are found with trees, gardens, neighbourhood security, watchmen in attendance, well furnished spacious home with servants’ quarter and a range of modern amenities. Therefore, a house can be many things in both appearance and in its meaning and significance to those who live there.

- **Housing as shelter**: The simplest and the most traditional definition of housing is ‘shelter’. Undoubtedly, every human being requires shelter, a roof over his head, and for most of the individuals, it means a home, a permanent ‘base’ where a greater part of one’s life is spent. Obviously, then it is a great force moulding the mind, character, attitude and behaviour of the people. The location of housing determines the social and economic development of the citizens. For example, crime rate is observed to be higher in slums.

- **Housing as an industry**: Some past studies have argued that housing industry plays a crucial role in the political, economic and social order. It provides employment for thousands of people who are involved in the construction of new houses, manufacturing components and supplies. It contributes nearly one-fourth of our national wealth. Further, it is also identified that housing in an urban setting plays an important role in the use of energy, the design of transport networks and communication system.

- **Housing as Production**: Becker (1973) sees house as a production unit, intent upon maximizing utility or satisfaction, because, it combines market goods and household labour as inputs to produce goods and services of ultimate satisfaction. Stretton (1976) also emphasizes the economic value of social exchange in housing. He views...
‘housing’ as the central social and economic asset in the ‘domestic sector’, which utilizes capital, resource, time and energy. Therefore omission of this domestic sector leads to underestimation and distortion of economic activity.

In affluent countries, from concern for social justice and economic efficiency, housing requires a simultaneous solution to questions of production technology, the provision of capital and credit, accessibility for low-income households and beneficial location network of public utilities, social infrastructure and other social and commercial investment. The whole housing process, in the development of housing stock and in the provision of housing related services is organized for interdependence on the wider urban environment. The houses are designed to the specifications accorded by building regulations; estates are planned and approved with their houses, roads, recreational, educational and other facilities. Houses are built strictly to specifications and plans, finally houses are occupied.

Whereas, in developing countries the process often begins with the illegal occupation of land, following which building takes place. Then the process may become legitimized with the provision of basic utilities by the political intervention. Then the land is brought within the officially recognized urban land development scheme. In this process tenure rights become established for the occupants and urban services are brought into the squatter areas. Sometimes squatter and encroachment housing lack economic recognition, ultimately lead to lowering the contribution of housing to the national economy. In both the worlds, proximities to job, social infrastructure and healthy environment give housing much of its economic value.

2.1.1. Plot Housing:

For plot housing, infrastructure facilities, such as roads, drainage, electric supply, water supply, etc. are made by the housing society or the municipal authorities, and each house owner is free to build his house, on a discrete piece of developed land, to his own taste, within the provisions of the building bye-laws.

2.1.2. Group Housing:

In group housing, the idea of private ownership of land does not hold good, and houses as well as infrastructure facilities have to be provided cooperatively. This results in a
certain amount of standardization in houses designs and types; inevitably, every house owner’s precise requirements may not be fully translated into the house provided to him.

2.2. Definition of Housing:

Although the definition of housing varies, majority of scholars define a building or a part of building which is designed to be occupied by a single family or an individual.

R. Neutra (1951) broadly described housing as ‘interior and exterior spaces’ and specifically as “a nursery in which a child spends its formative years, the bath in which essentials of cleanliness are taught, the structure containing the rooms, the streets to which the structure belongs.” (C.S. Yadav, 1987, Page no.4). “Housing is more appropriately defined as a process involving the interaction between an organism and its environment. The organism may be single individual, a family or a communal group. The environment refers to natural surrounding along with political, economic, social and cultural environments surrounding the organism.” (C.S.Yadav, 1987, page no.4)

A comprehensive definition of housing is provided by Samuel Aroni (1978) who postulates that “every society, developed or developing, has a basic need for housing. For many individuals, alone or as a part of a family unit, a house be it a cave or castle, is hopefully more than just physical shelter. It should be a home, a residing place in which to try, to fulfill the fundamental purpose of human society, namely a scheme rewarding happy or at least livable life still based on the family as its fundamental unit, a house and home also represent an extended womb for the young during the formative years, during their physical, psychological, educational and emotional development, so vital both to the person and to the community. Through its nature, physical location and characteristics, a house provides the enabling or constraining influence on a variety of important services. These include physical services such as power, water, transportation or sewage; social services such as health, education or recreation; and economic services such as opportunity for work and income. For the individual or the family, the house is both, shelter and symbol of physical protection and physiological identity of economic value and foundation for security and self-respect.” (C.S. Yadav, 1987, page no. 4)
Architectural definition: According to Census of India (2001), “a census house is a building or a part of building used or recognized as a separate unit because of having a separate main entrance from the road or common courtyard or staircase etc. It may be occupied or vacant; it may be used for residential or non-residential purpose or both. If a building has a number of flats or blocks which are independent of one another having separate entrances of their own from the road or a commons staircase or a common courtyard leading to a main gate, they will be considered as separate census houses. If within a large enclosed area there are separate buildings, then each such building will be one or more separate census houses. If all the structures within an enclosed compound are together treated as one building then each structure with a separate entrance should be treated a separate census house” (Sinha, 1976, page no.9). Census of India divides the houses based on building materials in the following types:

a. Permanent/Pucca Houses: “Houses, the walls and roof of which are made of permanent materials. The material of walls can be any one from the following, namely, galvanized iron sheets or other metal sheets, asbestos sheets, burnt bricks, stones or concrete. Roof may be made of from any one of the following materials, namely, tiles, slate, galvanized iron sheets, metal sheets, asbestos sheets, bricks, stones or concrete.” (Census of India, 2001)

b. Temporary/Kutcha Houses: “Houses in which both walls and roof are made of materials, which have to be replaced frequently. Walls may be made from any one of the following temporary materials, namely, grass, thatch, bamboo, plastic, polythene, mud, unburnt bricks or wood. Roof may be made from any one of the following temporary materials, namely, grass, thatch, bamboo, wood, mud, plastic or polythene.” (Census of India, 2001)

2.3. Factors Influencing Housing Design:

I. Influence of Ecology: One of the basic principles of human ecology is the conception of life as a continuous struggle for adjustment of organisms to their environment. A population adjusts to its physical world through coordination and organisation of individual actions to form a functional unit. According to Stewart (1976), housing designs are influenced by the natural environment, the size and characteristics of
population and available technology and the social organisations, economic and political activities and cultural values within a broad ecological context.

II. **Influence of Industrial Revolution**: Prior to the Industrial Revolution, family was supposed to be the major social institution, and consequently family was believed to be a closely knit, largely self-sufficient unit. Colonial houses were designed with kitchens and work areas with smaller rooms, varied according to period of construction and heritage and built by the occupants. Industrialisation was followed by the new inventions, new machinery, new techniques and new forms of production and distribution that largely produce an influence on design and arrangement of housing. By 1820, wood or coal burning cast iron stoves began to replace the fireplace. Gas and electric stove and steam heating system became popular by the beginning of the 20th century. Water supply, plumbing and sanitation have developed slowly during the 19th century. However, the modern form of housing came to exist at the turn of the century with kitchens, separating dining rooms, a number of bedrooms, bathroom, veranda etc.

III. **Influence of family structure**: Industrial Revolution is considered as one of the factors of change in family functions, which influenced the house design in the western World. In India it has started in early fifties. The family size was reduced, thus less inside space in the house was required. This led to homes being designed for maximum comfort and convenience. The spacious drawing rooms of former years were replaced by open plans with flexible spaces that could be adapted to the family's changing needs. In course of time multipurpose family rooms developed in response to the informal living pattern. Family size and the stage in the life cycle have greatly influenced the type of housing that is needed at a given point in time. Demand for ownership of a single family house and more space within the house increase with the increasing family size and reaches at a peak at about the age of 35 to 54, then declines gradually. In Kolkata particularly the split in joint families have increased the tendency of residing small apartments.

IV. **Influence of family values**: Different families view a house in different ways. According to Dean (1966) “one family may view the house as primarily a place for family interaction and the nurturing of children, while another may emphasise individual development” (C.S. Yadav, 1987, page no. 8). **Baer and Montgomery**
(1955) identified four basic value groups: economy, family centred, personal and prestige. The economy oriented families emphasised on price and durability of home. The family centred group conceived the housing design to enhance the well-being and security of the family members. The third group places emphasis to personal enjoyment and privacy. Lastly, the fourth group considered their house as a symbol of success (C.S. Yadav, page no. 8). These distinct variations in value orientation required a variety in housing alternatives within any market of housing.

V. Influence of Standards, Codes and Zoning: At the national level, Government institutions and health agencies influence design and construction. The minimum housing standard as determined by the Government results in housing development of identical dwellings. These standards are very important because through this influence on the building industry, they virtually dictate the size of dwelling units. They also result in better utilisation of space.

Building codes are laid down to regulate new constructions and to bring changes in existing buildings by means of remodeling. This is necessary in order to ensure good quality of housing.

Zoning laws have been established to control haphazard development of housing and emphasise on an orderly development of housing design. Thus standards, codes, zoning and regulations are implemented to restrict haphazard development of the city housing. Moreover, each of these regulations was an attempt by the social organizations to control conditions unfavourable to desired city housing. In India National Building Code 2005 is being implemented strictly throughout the country. Unfortunately the housing development in Kolkata has followed none of these regulations till 1960.

2.4. Approaches to the Study of Housing in Developing Countries:

Urban housing has to be seen in a many-sided way. Housing problems require simultaneous solutions in shelter, in social justice, in eco efficiency, in finance and in relationship to a range of public and private services in the urban environment – water, sewage, drainage, shops, educational facilities, recreational opportunities, work and so on. The conglomerate nature of housing is further complicated when one places it in the
context of such countries as India which are in the process of information of status from ‘less developed to newly industrialised.’

Housing ranges from pavement dwelling space, through self-help construction, to modern villas and apartments. This description of housing relates to rural-urban migration, to underemployment or unemployment, to the informal sector of the economy, to changing social needs and desires among the rich and the poor households, and to the change in economy. For the poor housing value is understood as proximity to work, as access to cheap housing space, as obtaining security in tenureship and access to basic amenities. For the rich, housing value relates to the quality of environment and facilities for good education, recreation and for enjoying other urban services. They also depend upon the poor to provide cheap services in their residential areas as servants.

2.4.1. Economic Approach:

The theoretical literature on economic development grew in the 1950s and 1960s under the influence of Keynes’s economic theories.

The Harrod (1948)-Domar (1957) approach, particularly influenced by Keynes’s economic theory, was used in development policies in developing countries. This approach emphasised the levels of savings and investment to growth in a very specific way which emphasised on capital-output or K:O ratio. The reason behind this is capital investment is considered as the really scarce resource in a developing country because consumption exceeds investment as mass poverty prevails. Therefore the capital becomes a ‘lump’ or ‘stock’ which produces a flow of goods or services in any period. Through a time of several years the flow of output would be sufficient to repay the initial investment and to provide economic justification for the investment.

This view of economic growth was criticised by Myrdal (1968) and Streeton (1972). According to their observation the definition of ‘capital’ and ‘output’ are narrowly based as it does not take into account human capital investment in education, health and other social goods. Consumption in nutritious food, sanitary housing, and mass literacy can increase productivity. Housing may have these effects in ‘productive consumption’ which was absent in Harrod-Domar Theory. Its outputs would be measured as the rental
values, and the capital re-payment period would be much longer than in other investments which would lead to investment in industry, commerce, etc.

**Myrdal** contributed a new theory of “Cumulative Process Development”. According to Myrdal development proceeds from primary change, leading to secondary which again reinforces the primary change in a spiral of change. This secondary change is subject to the underlying forces of income, level of living, technology of production, attitude to work and effectiveness to public policies. Housing could play a positive role in this cumulative process of change. Growth in income enhances the possibility for developing affordable, sanitary housing. Then income will rise further by reducing absenteeism from work, better housing will also enable study and education to develop further. These changes in education and lifestyle may again raise incomes from upgraded skills of living.

New housing theory for the developing countries came into existence in the 1960s. Contributions came from the intellectuals from Economics, Social Science, Architecture and Town Planning. **Charles Abrams** (1964) was one of the key pioneers in housing theory for developing countries having on location experience in India, South America and Caribbean. He observed in 1960s that squatter settlement was occurring on a massive scale largely due to migration and public housing programmes were very insignificant in fulfilling housing demands. He also observed that United Nations had only provided technical missions. Squatter settlement was a necessity due to scarcity of legal title. By squatter settlement they could economise on housing costs. Therefore he concluded that the reason behind failure of public housing was the high price. So it was frequently exchanged by the poor and allocated to HIG. Ultimately he did not set out any policy programme solutions, but he had given theoretical explanation to the key factors of migration and squatting.

**Burns** (1964, 1977) added further economic explanation to housing theory. He considered K:O ratio was an inappropriate criterion for determining levels of investment in housing rather housing has wider contribution to the total economy. Housing can add to income and employment. Increased income and output in housing contribute to the reduction of K:O ratio in other sectors of economy. “Burns’s own research was to study whether in various places better housing had led to improved productivity in factories,
to better education and health and to lower rates of social deviance.” (Cedric Pugh, 1990, page no.54) It means social benefits can be extended from better housing, which improves social efficiency. But these social benefits would not in themselves justify massive investment in formal housing programme, rather suggest support for slum up gradation and expanding site and service programmes. Burns offered further arguments in favour of some sort of investment in housing, as spending on housing construction has multiplying effect on income and employment. Compulsory savings can be induced also from home ownership programmes.

Frankenhoff (1966) questioned the validity of K:O ratio as a guide for housing investment for two reasons. First, in housing one cannot define its capital value in unambiguous ways as some part of stock (capital) value should be assigned to housing related infrastructure. Second, the rental values understate the productivity of housing. Productivity is measured in terms of returns from goods and services, but these largely enter the intra-family exchange, not the market exchange. Along with Burns, Frankenhoff emphasised that housing contributes to the dynamic flow in the wider economy by multiplying income and employment and absorbing labour into the urban economy.

With the intervention of World Bank in ideas, theories and loan funds in 1970s the process of theoretical modification and extension started to incorporate more social science and economics into the content. F.C. Turner (1967) gave thrust to self building. He was impressed by the spontaneous mobilization inherent within the squatter settlements, during his tour to Central and South America. Turner criticised the public housing policy as bankrupt in ideas, expensive, imposed designs and centralised bureaucracy. According to Turner “policy should focus upon giving security of tenure on land and accepting ‘progressive’ (i.e. evolutionary) physical development, not ‘instant’ (complete) development.” (Cedric Pugh, page no.55,56) He conceived urban poor as bridgeheader between their older rural and new urban lifestyles. These bridgeheaders are expected to construct housing in a more permanent location. Policy could harmonise with this by providing sites and services, enabling families to self build their housing on land with a legal title. Turner considered housing as an economic activity, because it uses time and labour.

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2.4.2. Marxist’s Approach:

The self-build theory of Turner received a Neo-Marxist reaction from Burgess for delinking housing from politics. “For Burgess (1977, 78) self-help housing was a ‘petty commodity’ capitalism.” (Cedric Pugh, page no.57) Land and labour enter into market exchange, therefore not devoid of exploitation. Burgess called it new imperialism. It was observed that sites and services housing could be pursued in socialist countries as well as capitalist countries. According to Szelenyi (1977) and Konrads (1979), actual housing development in socialist countries is in fact quite lopsided. Housing and urban services have been under-allocated and the allocation has structurally favoured the managerial and the technocratic and bureaucratic elites. The working classes have the residual allocation and much socialist high-rise housing is remote from human and personal values. In developing countries still much makeshift housing is not self built. These are places where family life and human experiences are lived. These are constructed by specialised labour but filled up with human values and sentiments.

Kalecki (1971) criticised Burgess with respect to the housing theory. He criticised socialist practice for its overemphasis upon investment and its failure to maintain the prices of consumption goods at sufficient levels. Poland had experienced political disturbance as a result of failure in housing. Prices of consumption goods were raised because of shortages, thereby, compressing real wages. Kalecki argued that in socialist countries housing has been structurally under-allocated, and pointed to the need to improve both quantity and quality.

2.4.3. Neo-Liberal Approach:

The World Bank was created to facilitate the repair of wartime damage and then to provide loans for development projects in the developing countries. During the presidency of Robert McNamara (1968-1981) the Bank invested on human resource and urban housing in the form of ‘technocratic Neoliberalism’ which was expressed by famous theoretical trinity of the World Bank: affordability – cost recovery – replicability. This neoliberalism was against ‘people removal’ from squatter settlement. It was aimed to transform squatter into legal ones, it opposed rent control and subsidies and inclined towards the user-pays principle and was in favour of reducing standards in the provision of utilities and amenities.
The projects included Slum Improvement and Site-Services to provide affordable housing. The World Bank's neo liberal theory was set out in its three publications, Urbanization (1972), Sites and Services Projects (1974) and Housing (1975). Slum Improvement meant bringing water, drainage, sewarage, latrines, electricity and paving to the slums. Whereas, Sites and Services were plots of land with same basic utilities, sometimes including a core unit of dwelling. Residents would themselves arrange the building of houses in total, or in addition to the provided core unit. Both the projects targeted the LIG and EWS people where subsidies were to be eliminated, but cost-recovery was to be achieved by keeping prices affordable and the standards within the limits of affordability. Finally, it can be said that the Bank accepted some of the theory elaborated by Burns, Turner and Frankenhoff. But this neo liberalism could not meet all the needs of human welfare. This theory was applied to Indian megacities. It was very successful in Chennai and Kolkata. In Kolkata the KMDA had taken a number of Slum Improvement projects and Site and Service projects were implemented in B-P Township and Eat Kolkata Township Project in 1970s.

2.4.4. Social Approach:

In the past two decades social scientists have contributed to the housing theory in terms of 'affordable housing'. Affordable housing should not aim at merely providing shelters to lower income populations, it should also offer designs solutions that are sensitive to the local context. Issues such as privacy, social cohesions and perceptions on residential density, preferences and the lifestyles of target populations should be considered in providing desirable, affordable and sustainable housing. The morphology of residential production influences the development of cities, generating environmental impact and infrastructure stress. It is also acknowledged that the typology of houses influence the social and environmental performance of neighbourhoods. These interrelationships are necessary for a comprehensive understanding of sustainable affordable housing.

Literature on lifestyle and social issues as they relate to Geography and place reveals important perspective. "Giddens in 1984 introduced the theory of structuralisation in his book 'The Constitution of Society: Outline of the Theory of Structuration'. His theory is based on establishing a dynamic perspective of how different elements of a society interact" (Salama, 2006, page no.71). "Allan Pred in his article titled: 'Place as Historically Contingent Process: Structuration and the Time-Geography of Becoming Places' introduced a framework that is based on an integration of time-geography and the
theory of structuration. He conceptualised place as a human product as well as a set of features visible on the landscape.” (Salama, 2006 Page no.71) Three major theories appear to have influenced recent conceptions about lifestyle and human preferences.

2.4.4.1. **Work Based Approach:** Danish ethnologist Thomas Hajrup introduced the concept of life mode in his book ‘State, Culture and Life Modes: Foundation of Life Mode Analysis (2003)’. In this book he attempted to address the problem that different cultural values conflict when they are brought together. Based on income level, work sector and work style of an individual, house needs and preferences vary in the following ways –

- **Self employed:** Where means of production are owned and included within the house by the householders, the house acts as both living and working place.
- **Wage earner:** The house is regarded as a primary place serving recreational and relaxation purpose.
- **Career oriented:** The house reflects the personal progress in order to reflect position, designation, social status and past and recent experiences.

2.4.4.2. **Attitude Based Approach:** British Anthropologist Mary Douglas in 1996 introduced four different sub-cultures – competition and individualism, isolation, negotiation and hierarchical communities. It relates directly to how affordable housing environments could be understood and investigated. When this idea is implemented housing typology in terms of house size, house integration within the neighbourhood and community are important.

2.4.4.3. **Status Based Approach:** French sociologist Pierre Bourdieu in 1984 introduced three key concepts for understanding lifestyle.

- **Habitus:** It refers to past experiences and embedded preferences, socio-behavioural practices.
- **Position:** It refers to the capital in hand to avail a house.
- **Distinction:** It involves being distinguished and being an individual.

The interlinkage of these three concepts is important when one has to investigate the nature of housing environment people have experienced and in which environment people would like to live in the future to understand ‘affordable housing’.

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2.4.5. Housing as Real Estate Industry:

Real estate refers to land, its improvements and rights to own or use them. It means immovable property, legally speaking that takes into account land as well as all permanent paraphernalia surrounding the land. In the real estate practice land is considered a commodity to be bought at the lowest prices and sold at the highest prices. Real estate refers to the physical property, technically defined as land and its attachments. Real estate is often used synonymously with real property and realty. Realty refers to land and buildings and other improvements from a physical stand point. Real property is defined as the land and generally whatever is erected, growing upon or affixed to the land.

Today, with high-rise condominiums on the offer, the eastern skyline of India is on the way of becoming Manhattanish. Kolkata’s new middle class is continuing to snap up new homes while the average age of home owner has gone down to 32 years from 45, even a decade back. Kolkata is reflecting marked improvement in its property market. A persistently increasing demand for commercial as well as residential property has put the Kolkata real estate genre into the active mode. A few years ago there were only a couple or more corporate houses involved in large scale organised real estate development in the city. Today the number would probably be close to 25. World class construction technology, safety standard, pollution norms and on time delivery are now being provided and employed by most large real estate developers.

2.5. Components of Housing:

2.5.1. Location of Housing:

Housing constitutes the largest urban land use (around 50 percent of total area) and may account for over 25 percent of personal expenditure. Housing land is less frequently redeveloped compared with other uses. Although there is a relationship between personal income, place of employment and place of residence, there are basically three explanations of housing location.

2.5.1.1. Travel Cost Minimisation Theory: It has been argued that if travel costs to work are nil or very low, householders will be prepared to pay the highest rents or prices for accommodation. Through the working of price mechanism this would imply that the rich live very close to the CBD and the poor live in less expensive outer areas. But converse is generally true. Low income earners live close to their work to minimise travel cost and
housing densities are high. As income rises, there has been a tendency for people to live further away from their work in areas of lower density and more expensive housing. It is evident from concentric zone model (1920). The outward spread of cities would only be compatible with travel cost minimisation if employment was simultaneously decentralised and this usually does not take place. But the theory is valid to some extent. Although house prices may be very high in the commuter belt, residential values tend to diminish outward from the city centre as competition from business uses become less.

2.5.1.2. Travel Cost and Housing Cost Trade off Theory: A perfect trade-off assumes that households of the same income group are prepared to pay, over a period, the same real aggregate cost of travel and housing – regardless of distance from a city centre. But often there is not a perfect trade off and therefore, it is assumed that households will attempt to minimise aggregate costs. If travel costs rise commuters will migrate inwards and if travel costs fall commuters will migrate outwards. On the other hand, if housing costs rise, there will be a migration away from the city and if housing costs fall there will be a migration into the city.

Although there is an inverse correlation between site values and travel costs around many cities. High income commuters do not have to trade-off travel costs and housing costs as they can afford both. The high income group may prefer to live in the commuter belt where they can benefit from a better environment, open space while segregating themselves from low income groups. Moreover, motorways may make outer locations more accessible than many inner locations from the CBD.

In spite of the inverse correlation between house price and travel costs it is completely unrealistic to assume that a householder is free to locate anywhere from the CBD due to social reasons and decentralisation of employment.

Keeping in mind the above mentioned limitations, the trade-off hypothesis has been extended by Evans (1971) who suggested that if a household’s income increased and demand for space remained constant the household might move nearer to the centre. But if household’s income increased and demand for space also increased, the household might move further out from the centre. Evans further suggested that following a general increase in pay, high income groups outbid LIG and MIG both on periphery of urban areas and in the inner cities. LIGs and MIGs are compelled to reside in between.
2.5.1.3. Maximum Housing Expenditure Theory: This theory is based on the assumption that house buyers will attempt to acquire a house as expensive as they can afford with the maximum mortgage which they can raise in the area of their choice. Environmental and social factors are likely to be a much greater influence than transport cost. This hypothesis was evolved by Ellis (1967) and Stegman (1969). It implies that there is no overall relationship between income, transport cost or time, place of work, and that there is no effective trade-off.

2.5.1.4. Relevance of Locational Theory in Housing Policy: These are important in formulating housing policies, programmes and making investment decision for Government and private housing authorities. Richardson (1971) suggests that if trade-off exists between housing cost and transport cost, then policy should concentrate on reducing transport cost to work or developing high density housing in the inner areas of city. Alternatively, a policy of decentralising employment would benefit particularly LIG in the outer suburbs. But if it is found that environmental conditions influence householders more than transport cost, policies would need to concentrate on providing satisfactory residential environments rather than on reducing the journey to work. In these circumstances, HIG buyers or renters wishing to locate as close as possible to the CBD, for their own environmental, social and economic concerns will outbid LIG creating areas of disproportionately HIG and MIG housing in the urban core with LIG being squeezed into either high density private rented housing or heavily subsidized social housing or into squatter settlements in the developing countries. This residential segregation pattern is also reflected in the Public Housing Projects.

2.5.1.5. Application for Kolkata: In Kolkata, the spatial distribution of group housing complexes reflects the Concentric Zone theory and Transport Cost and Housing Cost trade off theory to some extent. Map 2.1 shows that highest concentration of group housing is observed in the concentric zone between 4 km to 6 km. All three income groups except HIG are concentrated in this zone. MIG housing complexes are seen to be predominant in all the zones. As one goes away from the CBD, LIG and EWS housings are observed to be diminishing with distance. Whereas, the HIG housing complexes are concentrated at a distance of 6 km to 8 km. This spatial concentration of group housing in Kolkata also reflects unevenness in distribution of housings in different areas of the city. Borough V and XV are totally devoid of Group Housing, whereas Borough X is showing highest concentration of group housing (fig.2.1).
SPATIAL DISTRIBUTION OF GROUP HOUSINGS IN KOLKATA, 2011

BOROUGH WISE CONCENTRATION OF GROUP HOUSINGS IN KOLKATA MUNICIPAL CORPORATION (2011)

Index
- HIG
- MIG
- LIG
- EWS

Data Source: KMDA, KIT And Housing Department. 2011

Concept of Housing
2.5.2. Housing Infrastructure:

Housing is far more than mere shelter to live. It includes that entire physical and social infrastructure without which urban life is no longer worth living. The basic amenities are water and power supply, sewerage, drainage and solid waste disposal. Another important aspect of housing is development of transport route and public transportation system. In developing countries these basic services are provided in public housing projects. Physical conditions of housings are important indicators of health and of general socioeconomic conditions. Controlling waterborne diseases is a major concern of health programme managers. Safe drinking water is important for health and sanitation. In urban areas, generally purified piped drinking water is supplied within the premises of the housings. Similarly, sewerage, drainage, disposal of waste and treatment of human waste are necessary for a healthy environment.

In India, all the above mentioned amenities are provided to the mass housing projects. Nowadays the concept of housing amenities has changed in urban areas of developing countries. Indian megacities have also inclined towards living in condominiums and large residential townships. Therefore the scope of housing amenities has enlarged many times. Most builders too are going out of the way to offer the extra facility. Today, the housing complexes offer parking space, swimming pool, gym, library, community hall, commercial centre, crèche, school, shopping mall, multiplexes, piped gas and internet connections, power backup, water purification system, closed circuit television, modular kitchens etc. Some large residential townships are also providing hospitals, transport hubs, old age home.

2.5.3. Housing Market:

Markets are favoured by some practical and ideological reasons. In developed countries it is assumed that market will operate with a natural efficiency and effectiveness, bringing supply in close relationship to demand, but in developing countries there is evidence of persistent bottlenecks in supply, causing price escalation and black money circulation. Examples of bottleneck includes insufficiency in supply of building materials, blocked access to land, inadequate mortgage and credit market, continuously low addition to the housing stock, rent control and Government regulation on prices of housing materials leading to the development of black market. Therefore, in developing
countries Government has to create a framework of better efficiency in housing production and in land market. In context of housing for urban poor the question of affordability in the provision of sanitary housing is the key issue for both public and private sectors.

In India, in the World Bank’s Site and Service projects affordability is made a very practical thing. In Kolkata and Chennai an affordable plot for LIG and EWS households tended to be set at a price two and one half times the household’s annual income with the expectation that a deposit from savings of one half annual income will be the down payment, and a loan made at a level of twice annual income will comprise the rest. As a result, plots were divided in various sizes and standards in provision of housing.

Outside the World Bank’s project large number of poor households is dependent upon the creation of squatter settlements. The private sub divider organises the process in relationship to the owner of the land taking the risk of illegalities. The developers mainly allocate the plot; political connections extend utility and infrastructure to the site. In Government plots the occupants do not expect to pay rent, still there is presence of informal agent or developer. This is the way how Indian mega cities have experienced formation of Bustees and squatter settlements. In Kolkata, a three tier Thika Tenancy has been established in this way. This situation represents the inadequacy in supply of housing in developing countries. There has also been a need to address the problem of environmental degradation in relation to housing.

### 2.5.4. Housing Finance:

Housing finance is interdependently linked with the provision of infrastructure and utilities because it has a clear relationship to the volume of new stock which will be built. Housing finance is the key link in the potential for transforming the creation of housing and social urban investment into streams of property and benefits for the masses. In developing countries private financial institutions because of low per capita income and job insecurity are unwilling and unable to provide long term credit to housing industry. While Governments usually lack the resource to provide large scale public sector housing to satisfy the housing need of LIG and EWS people. As it is noted that housing credit and mortgage connect the supply to the demand of household, accessibility, availability and installment purchase become important. The accessibility depends upon...
duration of loan, rate of interest, amount of deposit for initial down payment. In developing countries group housings are financed by banks or public sector financial institutes. Building societies are not active here as found in Great Britain. These are accessible to MIG and LIG households because availability of long term investment and low interest rates. In developing countries the informal sector often has some mutual saving funds and money lenders who charge high rates of interest. Since 1980s International Aid Agencies such as, United State Agency for International Aid (USAID) and the World Bank has provided the Government over 50 developing countries with loans to facilitate the development of Aided Self-Help Housing (ASH). The World Bank alone participated in 116 projects from 1972 to 1990, involving an average of US$ 26 million per project.

In India, the Self-Help housing projects were sponsored by the World Bank in Kolkata along with Chennai and Mumbai. Recently, KMC has received financial aid from Asia Development Bank for rehousing the Squatter dwellers of Kolkata under KEIP scheme. In India, group housing particularly in the public sector are financed by the Housing and Urban Development Corporation (HUDCO). HUDCO was established in 1970 to provide finance particularly for EWS and LIG with a differential interest policy so that houses can be afforded by the poor. It also extends architectural training at state level. Another public sector institution, the National Housing Bank (NHB) was established in 1988. It is subsidiary of the Reserve Bank of India. It can raise resources though issue of bonds, debenture etc. It also offers home loan to individuals at a rate lower than market rate of other nationalised and private banks. HDFC, LIC Housing Finance Limited, State Bank of India, Allahabad Bank, Andhra Bank, Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Corporation Bank, Dena Bank, Indian Bank, Oriental Bank of Commerce, Union Bank of India, United Bank of India, United Commercial Bank, UTI Bank, West Bengal State Cooperative Bank, Punjab National Bank and other nationalised banks are providing home loans for short term and long term in West Bengal. Cooperative housing societies are sponsored by State Cooperative Housing Federation Limited.
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