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Scope and Concerns

Our times call for interdisciplinary and holistic approaches to the relation of humans with the environment. As the challenges to our human and planetary existence become less capable of being addressed by purely personal, corporate, local or short term solutions, so too, narrowness of thinking will no longer suffice. Of course, we should continue to pursue careful, finely grained, locally nuanced and deeply grounded knowledge and social practices of sustainability. Such perspectives are, if anything, more critical than ever. But increasingly these need also to be situated in the context of longer, broader and deeper views.

FOUR FUNDAMENTALS

Four foundations—four fundamentals—constitute a fourfold “bottom line” for sustainability.

Environment: Nature is a dynamic thing in and of itself, and sometimes convulsively so. Humans are its beneficiaries and at times its victims. They are also increasingly agents, interacting in and with natural processes. Over several millennia, the human species has become one of the forces of nature, a critical part of its destiny, and ever more so today and tomorrow. Perhaps even, the human species may be a catalyst in another convulsion in the course of natural history. As nature more and more becomes an object of human artifice, its prospects move to the forefront of human consciousness. “What have we done with nature?” we may well ask ourselves. What have been the forms and effects of our interventions? What are the implications of our newfound species-role as a force of nature, and what the responsibilities that accompany this role? How can we create a viable home for ourselves alongside the other lifeforms of the planet?

Culture: this is the stuff of our human natures, our subjectivities, our shared meanings and our memories. Culture is the glue of similarity (“identity,” literally) that grounds our sociability. It is also a matter of difference or cultures in the plural, the multilayered combinations of which forms persons in the plural: ways of seeing, ways of thinking, ways of meaning, ways of relating to each other, ways of connecting with nature. The challenge of culture is as much to forge a productive diversity for the human species (ethnos, gender, ecosystemics) as it is to nurture the sources of cohesion and commonality.

Economy: Here we consider the dynamics of our material life, where in our social relations and using our tools we mix our energies with the natural world to meet our human needs. The challenge is to create economic systems that are environmentally viable, not destroying or damaging our life sources as natural beings. Such systems also need to be culturally viable, not harming our identities and ultimately what is humane in our natures. And they need to be socially viable, not creating destructive tensions and unsustainable injustices around axes of inequality of access to material and social resources.

Society: To these perspectives we need to add our systems of regulation, governance and resource distribution. What allows for all our participation as autonomous yet social beings? What makes for good citizenship? How do we create, manage and propagate knowledge? How do we ensure justice? How do we integrate the four fundamentals of environment, culture, economy and society so we can address our human futures and live to the full our human potentials?

This knowledge community attempts to locate what is experienced here and now in the context of longer, broader and deeper views of the four fundamentals of sustainability.

LONGER VIEWS

On a length dimension, we may wish to question the now-ness of our interests and actions: organizations which measure performance in solely in terms financial years; consumers who measure wellbeing in terms of instant gratification; and communities which compromise future generations by satisfying their wants in the present. Of course, we need to live in the here and now, but that living is limited if it is purely for the here and the now and so prejudices environment, culture, economy or society in the longer view.

BROADER VIEWS

On a breadth dimension, we may need to question the here-ness of our interests and actions: acting locally without thinking globally; living personally without knowing politically; living in our cultures but sensitive to the diversity of others; operating to narrow economic or social goals without taking into account their ecosystemic sources and effects.

DEEPER VIEWS

On a depth dimension, we may question the this-ness of our interests: what we feel in our everyday lifeworlds in relation to deep and less immediately tangible social, economic and ecological structures; our individual and corporate motivations in relation to human and ecological values; monetary value in relation to human value; the hidden hand of personal self-interest as opposed to the conscious hand of good governance, responsible citizenship and the values of caring for nature and each other.

This knowledge community provides a forum for discussion of the connections between environment, culture, economy and society. The perspectives presented range from big picture analyses which address global and universal concerns, to detailed case studies which speak of localized applications of the principles and practices of sustainability. Conference presentations and publications traverse a broad terrain, sometimes technically and other times socially oriented, sometimes theoretical and other times practical in their perspective, and sometimes reflecting dispassionate analysis whilst at other times suggesting interested strategies for action.

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Low-income Housing: A Perspective on India's Urban Poor

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Abstract: This study provides insight into the preferences of "urban poor" for housing. This study provides some interesting and revealing facts pertaining to urban poor housing expectations. This study is based on the socioeconomic data from three Indian cities. Main characteristic of these cities is that, over 13% of all of its urban population come under the "urban poor" category. More than half of the urban poor population is willing to travel in excess of 45 minutes to their respective work places and more than 60% of them don't want a separate kitchen in their homes. The study concludes that with the right housing location identification in fringe areas of cities, better design of homes according to urban poor's expectations, and creating financial products tailor-made to their earning pattern, a mass market can be unlocked at the bottom of the economic pyramid for urban poor housing. With such targeted interventions, India can create and sustain a more inclusive urban economic growth.

Keywords: Urban Poor, Low-income Housing, Affordable Housing, Bottom-of-the-pyramid Business Model

Introduction

Housing, a basic human necessity, has social and economic dimensions. With more rural to urban migration happening, the demand for low cost housing from the migrant community is increasing in urban Indian cities. But, the mainstream housing market is beyond the reach of EWS (Economically Weaker Sections) and LIG (Lower Income Groups). With the real-estate business entities targeting rich and upper middle classes, availability of homes in the affordable price range for urban poor is becoming alarmingly low in Indian cities. This phenomenon is contrary to the law of demand and has to be studied in detail to address the real challenges and come up with solutions. Our data collection experience revealed that the urban poor have economic purchasing power¹ and they do invest in movable assets. The ability of urban poor to invest in such assets needs to be translated into the ability to own bigger immovable assets such as homes. But lack of access to the right kind of housing supply and poor access to a formalized credit lending system are the main problems in creating a market driven affordable housing ecosystem.

There is a lack of understanding about the specific requirements and expectations of urban poor households in terms of housing. This can be attributed to a more traditional outlook of real estate companies not to see these urban poor households as potential customers for housing. Historically, urban poor housing in India is being considered purely as a subsidized product or government intervened service, and hence no private business has tried to cater to this sector. Hence the main expectations and needs of this section of people remained un-explored. With the increase of rural-urban migration coupled with increased earning power of the urban poor households, this segment of housing is becoming more and more attractive for private players. Also the increased migration numbers makes it even difficult for governing bodies to cater to this segment at subsidized rates.

Financing such large immovable assets to the urban poor is another challenge. Majority of these households earn through unorganized work environment and hence will not have a standard measurement tools to measure their purchasing power like a pay-slip or tax return certificate. Lack of such universally accepted risk assessment tools for retail lending makes this segment

¹ Asset profile is been taken a surrogate to understand the purchasing power of urban poor. We found that even though some urban poor families are living in very congested homes of less than 150 square feet with 5 adults in that space, they own modern electronic gadgets like tablets, LED TVs and washing machines.

even more un-attractive for private players to consider. Hence, there exists a need for detailed quantitative as well as qualitative study to understand this bottom of the pyramid market and bring out the latent characteristics of this segment into the considerations of business community and policy makers. This study aims at understanding the expectations of urban poor in terms of housing, so that policy makers and private players can act together for creating a new market at the bottom of the economic pyramid for housing.

Rapid urbanization has been one of the main characteristic trends of Indian demography in the recent past. Urban population has been on the rise since 1960 at an annual growth rate of 18%, reaching to a maximum of 31% in 2011. Indian cities have been deficient in housing stock across this period. The gap between housing need and actual available infrastructure has widened considerably in the past five decades. This gap was only 1.6 million in the year 1960 as estimated by planning commission of India, and over the past five decades, this has widened to over 18.7 million in 2012 (*KPMG Report, 2013*).

Affordability: Different Perspectives

Affordability of housing and urban poor housing in the Indian context, needs to be understood from three main perspectives, (i) Income (ii) Access to housing stock and (iii) Financial inclusion (access to finance).

Income

This study corroborates with the findings of National Resource Centre, New Delhi, India, in assessing the rent-income ratio of urban poor category of households. According to the study national resource centre, New Delhi (2012), EWs and LIG families need only small homes with area ranging from 300 to 600 square feet and can afford to pay EMIs in the range of 30% of their gross monthly income which make them eligible for a loan size of 4 to 5 times of their annual family income. But typically in a housing market, the availability of homes in market prices is in the range of 8 to 9 times the average gross annual household income of an LIG, MIG or EWS. This creates demand-supply gap for the right kind of housing inventory.

Table 1: Affordability Ratio of Different Income Groups

Income Groups	Size	EMI/Rent-Income Ratio	Cost of Housing to Income Ratio
EWS - LIG	300-600 sq.ft	> 30% of household's gross monthly income	> 4 times households gross annual income
MIG ²	> 1200 sq.ft	> 40% of household's gross monthly income	> 5 times households gross annual income

Source: National Resource Centre, SPA, New Delhi

Access to Housing Stock

The urban poor family's access to the housing options within the city is limited by the supply of homes in their affordable range. The urban housing sector, a predominantly private developers' driven supply market, is not creating required supply of homes because of the following reasons.

1. Lack of understanding about the specific infrastructure requirements of the target population.

² Middle Income Group

The targeted urban poor houses often use their homes for multiple purposes. The same common area inside the house will be generating income through household entrepreneurial activities³ in the day times and will be transformed to sleeping space in the night. This would require dynamic multipurpose design considerations for urban poor housing compared to the more traditional and static design approach for urban housing.

2. Lack of clear idea about critical success factors of such low income housing projects

What makes urban poor families get attracted to a specific housing project is totally different from the typical urban customer. ‘Proximity’ as a factor has got very different meaning when we discuss about the urban poor family. Our study revealed that an average urban poor customer is ready to travel 45 minutes to an hour one way in public transport (bus/metro/six seated auto rickshaw) to commute to his work place from his home. When we translate this to the equivalent distance, we will get a clear idea of where to locate an attractive housing project targeted at urban poor. This time and distance factor will be different for different cities and these needs to be taken into consideration while selecting site for development of urban poor homes.

3. Delays in approvals and clearances from authorities

Compared to a mainstream housing project, all of the above are distinct and different for case of low income urban poor housing projects. But without proper understanding of these pertinent issues, business entities are un-willing to experiment with the projects.

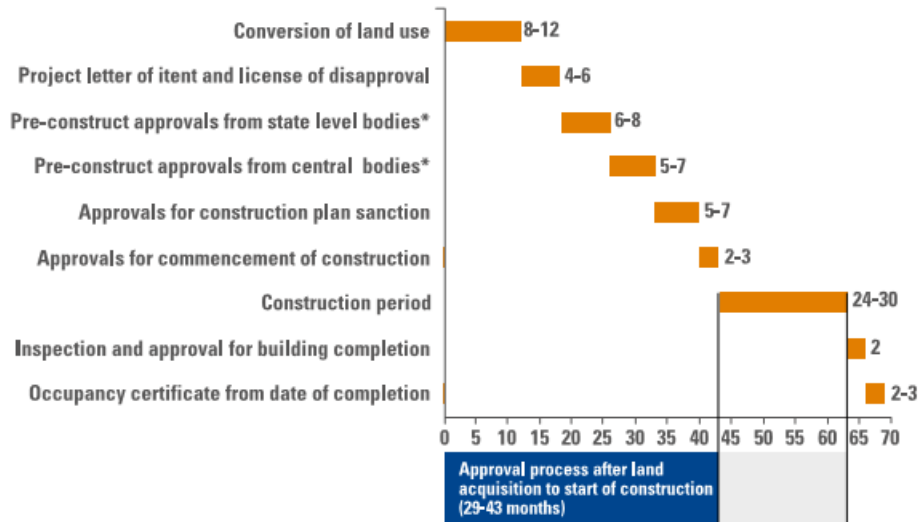
Housing sector in India is considered to be an elitist with more than 80% of the development and supply is been targeted at the HIG (High Income Group). With over 150,000 (both organized and unorganized players)⁴ housing development and construction companies across India, only a handful is looking at the opportunities existing at the bottom of the economic pyramid.

Creating financially viable affordable housing projects depends on the time bound project management. In a mainstream housing project, developer can hold inventory for longer durations in expectation of appreciation in land and housing prices because of the viability of reaping higher profit margins in future. But in affordable housing, developers cannot hold on to the inventory as an increased price will drastically reduce the affordability quotient of the housing stock. Due to delays and rise of prices, the affordable housing inventory soon becomes un-affordable for the target market. Also, due to the far away location, minimalistic design and lack of support infrastructures such as gym, club house, and other premium facilities, these housing inventory will become un-attractive for the regular housing customers. This is considered as a big risk factor when considering the viability for affordable housing projects. Hence, it is very critical to create, sell and reinvest in next projects fast for a developer to have financially sustainable model. As affordable housing is a low margin and high volume business, we need to be creating a different business model by aggregating demand prior to project conceptualization so as to reduce the above said risk factor.

³ Household entrepreneurial activities include snacks making, stitching, papad making etc...

⁴ Source: Wikipedia

Multiple and statutory approvals adds 2-2.5 years to the preconstruction process
(Fig Indicate months)



Source: 'Corruption and Transparency in Realty -The Reality', infrawindow.com

Figure 1: Approval Process of Housing Development in India

Financial Inclusion

Access of the urban poor to the housing finance products is another perspective from which the issues of affordable housing need to be looked at. For the lack of formal means of credit borrowing for housing requirements, urban poor is forced to go to the exploitative informal financial channels (money lenders) for all housing requirements. Majority of urban poor, being employed in un-organized sectors of work, will not possess an income proof. Also, majority of the urban poor households are having multiple income sources which makes it even difficult to assess the purchasing power through a formal credit rating system. There are no formal ways to capture this multiplicity of income sources and consider the household income as the eligibility for housing finance. All the above peculiarities put together makes financial inclusion of urban poor a challenge to both private and public sector in India.

Literature Review

Considering the above context, existing literature(s) focusing on various government projects aimed at providing a better urban poor housing ecosystem are reviewed.

Focusing on the case of Mumbai, S. Gandhi (2012) estimated that only 5–6 percent of households can afford a house in Mumbai. He also says that the success of Rajiv Aawas Yojana (Government sponsored Affordable housing project) would depend upon its ability to understand the informal institutions in place within the urban poor economy, given the extant of distortions in the land and housing markets.

Mukhija V (2004) in the article, “Case study of a private developer of housing in India”, he critically examines the policy advice of providing supply stimulus to improve supply and hence improve access for urban poor for housing. The paper advocates a more cautious, circumspect and varied approach because, enabling strategies focused on market actors can produce highly uncertain outcomes. In addition, it emphasizes that policy-makers need a better understanding of how the informal and formal sectors can overlap. Providing supply stimulus for developers can

be counterproductive as there is a chance that stimulus may not create correct price points for homes which urban poor home buyers can afford

Shivam A (2003) in his article discusses about Delhi's affordable housing experiment as a poor and inappropriate urban planning system. This paper reviews the lottery system of housing delivery and the problems associated with this delivery system in Delhi. It was found that to improve the housing delivery system of Delhi multiple sectoral approaches are required. The study demonstrates that the informal housing sector and its quality can be improved and transformed into formal housing by improving the essential infrastructure such as access to public transport, public utility payment centers in the vicinity, multipurpose community hall as common facilities, etc...

Objectives of the Study

Objective of this study is to discuss and analyze the urban poor housing requirements from all the three point of views discussed above and to provide insights into the preferences and expectations of urban poor housing requirement.

Research Design and Methodology

The study was conducted based on qualitative and quantitative data from three major cities of India viz; Ahmedabad, Pune and Bangalore. All of the selected cities fall under the category of tier-I cities with great economic impact and all of them had gone through rapid urbanization in the past decade. We would like to define our target population as below.

Target Family (Urban poor family): A multi-income family, residing in city with average monthly income (total of all earning members) between INR 10000 to INR 20000 and is currently living in a rented place or on a government-land with semi permanent/permanent structure.

Because of the typical geographic structure of an Indian city, we can find concentration of our target families in various parts within the city limits, often very close to the prime lands of city. These places are typically called "Slum", "Colony" or "Settlement" and will have very low standards of public hygiene and sanitation. People choose to stay there for lack of any other viable affordable option for housing within city. These colonies can be seen across the cities and hence need to be fairly represented while considering sampling criteria for this study of the housing requirements.

Our sampling process was convenience sampling and sample size was 1000. Questionnaire and focus group discussions were the tools used to collect data. The questionnaire used for the study is given in Appendix – 1. This questionnaire was administered through physical enumeration with the help of a trained interviewer from individual households. In order to ensure that sufficient data is received from the study, data was collected from 3000 families in total, 1000 each from all the three cities, specifically from geographical areas of concentration of target population. After the data is collected from the families, income values recorded were given an upward correction factor of 25% in accordance with the generally accepted social research findings available. This was to compensate for the income under-stating by the respondents. The target respondents were filtered after the income correction and further analysis was done on the filtered respondents in-order to arrive at our conclusions.

Focus group discussions were recorded (audio) and used to elucidate informal information pertaining to attitude and willingness to pay for our target audience.

Results

Results of the study are analyzed from three perspectives of income, access to housing stock and financial inclusion.

Focus group discussions and secondary study done as a part of this study revealed interesting facts like, main housing arrangements for the target family is rented spaces and the average rent per square feet in Indian cities are close to INR 175 per square feet. Average current living space for a family is approximately 150 square feet. For lack of formal alternatives, urban poor families are forced to lend money from local money lenders at very huge interest rates ranging from 24 to 36% per annum. The secondary data analysis revealed that on an average, 13- 16% of total urban population falls under our target segment in each tier-1 cities of India.

Table 2: Findings from Secondary Data and Focus Group Discussions

Rent per square feet (average)	INR 175
Cost of new homes per square feet (in fringe areas of city)	INR 2200 to 3000
Current living space of an average urban poor family (4 to 5 adults)	150 square feet
Interest rates for Home loans(Un-organized sector, without income proof)	24% to 36% per annum
Percentage of target population in Indian cities	13-16% of city’s population

Income Perspective

Of the sample 30% families fall in to the category of income range between INR 15000 to INR 20000, rest 70% fall into category of income range between INR 10000 to INR 15000. People at the bottom of the pyramid are sensing their increased income as an indicator to move up the life comfort and thinking of new house. There is a considerable increase in the share of families above INR 17500 monthly household income who wants to move into a new home which is affordable to their income category. Average family monthly income of INR 17500 seems to be the threshold for families to start thinking of new houses among urban poor.

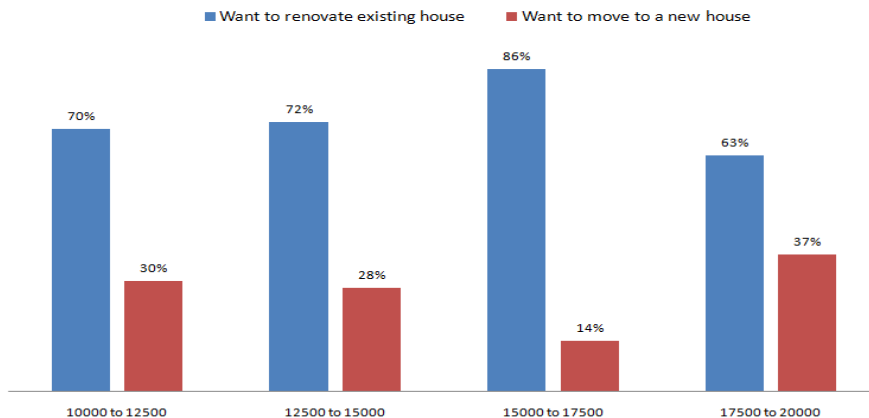


Figure 2: Income as a motivation to new house

The urban poor are very much aware of the EMI burden on them when making loan decisions. More than 39% of the families falling in the monthly income bracket of INR 15000 to

INR 20000 are willing to pay an average EMI of INR 4000 to 5000, hence becoming eligible for homes worth approximately INR 1,050,000.

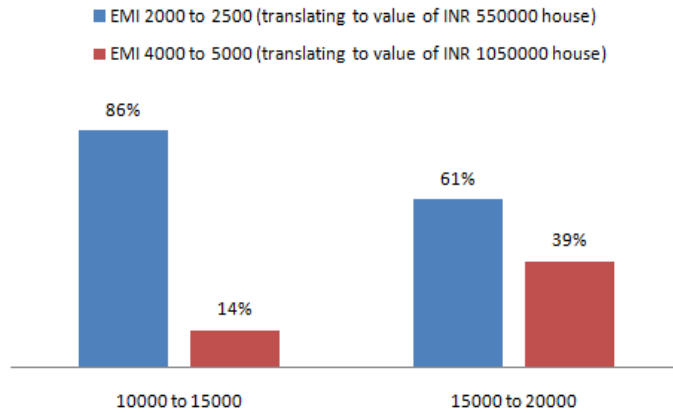


Figure 3: EMI paying capacity and house asset owning ability

Access Perspective

In order to understand the location aspects of affordable housing for urban poor, we wanted to understand the willingness to travel among our target families. About 22% of the people surveyed were willing to travel between 1 & 2 hours from their relocated new homes to their working places, 41% wanted a commuting time of less than 30 min, and 37% of the people were willing to travel between 30 min and an hour for their daily commute to work.

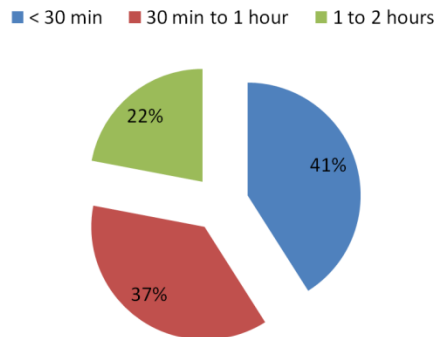
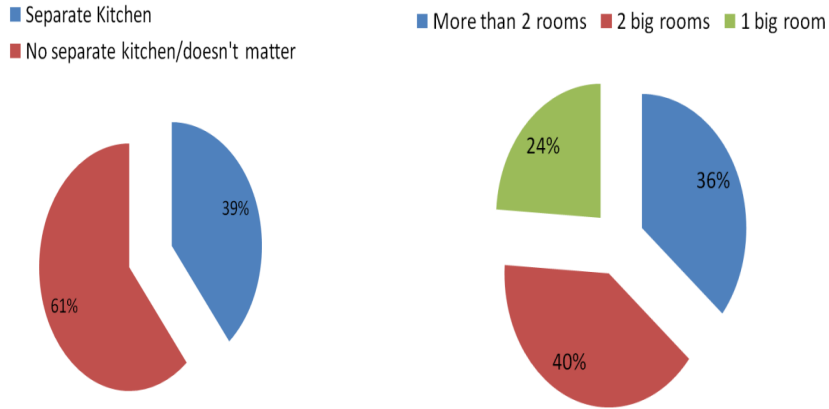


Figure 4: Willingness to travel for work

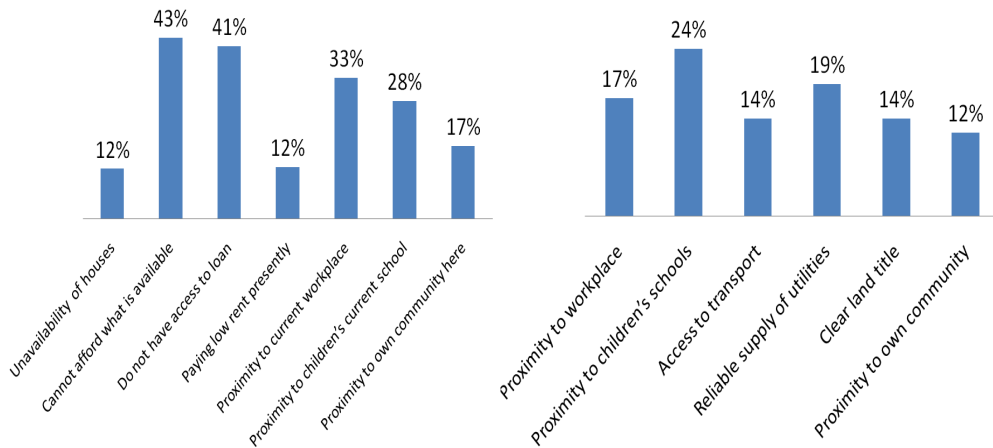
Clear understanding of area requirements and expectations of prospective homes would make a big impact on the supply side dynamics of affordable homes. In order to understand this, we asked two questions on whether they wanted separate kitchens and what kind of homes they would prefer in terms of the number of rooms. 39% of the families were of the opinion that they want a separate kitchen, while to the rest 61%, having a separate kitchen was not a priority. Also 36% of the families wanted more than 2 rooms in their prospective new house, 40% wanted two big rooms, and about 24% wanted a home with one big room which they could utilize according to day to day requirements. (Note: all room requirements are exclusive of a bathroom and toilet).



Figures 5 and 6: Kitchen preference and room expectation, respectively

The above data put together can lead to strong guiding principles for design considerations of affordable homes for the urban poor. There will be more scope with this information revealed to the housing developers to reduce cost and put forth some efficient designs which, the target families would love to move into.

In order to understand the critical success factors of such affordable housing projects we wanted the target families to rank their priorities as top three factors and the result is shown in Figure 8.



Figures 7 and 8: Reasons for not relocating to a new house and critical success factors, respectively

Urban poor family's main concerns for relocating to a better living space seems to be affordability, access to loans, proximity issues with workplace and schools. These can be addressed by creating these low cost housing schemes⁵ in the fringe areas of city with access to transport and creating loan facilities for the unorganized urban poor families.

⁵ Affordable housing projects

Financial Inclusion Perspective

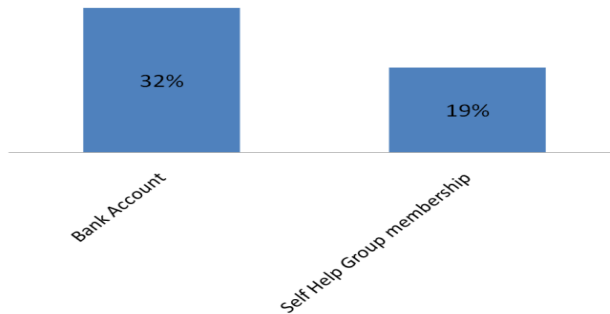


Figure 9: Financial Indicators

Though the families of our target generally belong to the unorganized sector of employment, they still have access to normal financial products of the markets through bank accounts and self help groups as explained in Figure 9. However, when it comes to home loans, there are no accepted ways of assessing their financial risks other than an official income proof. Also they have various identity proofs with them which the government themselves have given (Figure 10). There is a need to devise some objective ways of assessing their financial risks through the available official tools and channels.

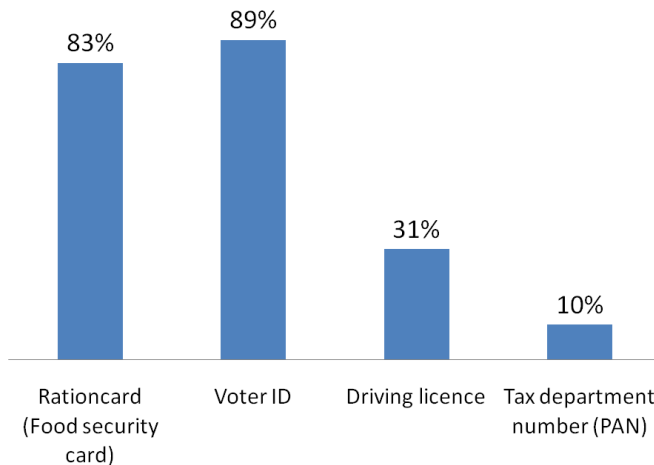


Figure 10: Identity proofs (Government documents)

Conclusions

There is a huge demand at the bottom of the economic pyramid for affordable homes and the bulk of that demand comes from the urban poor. These urban poor families can become potential targets for any housing business entity planning to create a market out of their disposable incomes. The main challenge for such an entity is to understand this target market based on its unique characteristics and requirements. We need to build tailor made offerings to satisfy this target market of housing. Policy makers and administrators need to focus on the specific requirements of these consumers and work closer with the business entities to create a new market for affordable homes catering to urban poor. With such organized and planned housing

development for urban poor, we will be able to create a better living space for all economic segments of people, reduce the population pressure on core areas of Indian cities, and make sure that equitable growth is possible and hence minimum unrest due to economic reasons within cities.

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APPENDIX I

Questionnaire used for the study:

FORM B

Housing Conditions and Aspirations of Urban Unorganized Sector workers

Running Form No.

Date..... Interviewer..... Form No.....

Settlement Name and Address.....

1. Name of the respondent.....
2. Age Sex (please tick): M/ F
3. House Address (with telephone number):
.....
4. Number of members in the h/h presently (exclude children married and living separately):
5. No. of couples in the family (count if any member is widowed):

Section I: Present housing status

6. Do you live in the present house since birth (in case of married women respondents ask about the husbands' residential status since birth)? Choose one
 - i) Yes
 - ii) No , relocated from within the city
 - iii) No, relocated from other city

7. Reply to the following questions **only** if answer was 'No' in Q 6. above;

7a. No. of years/ months since you are living in the present house (choose one):

- | | |
|----------------------|-----------------------|
| i) 0 months – 1 year | iii) 3 – 5 years |
| ii) 1 – 2 years | iv) More than 5 years |

7b. If relocated from within, give reasons for coming here (choose maximum three)

- i) proximity to work
- ii) access to other infrastructure – school, healthcare, water supply
- iii) better house
- iv) bought own house
- v) slum eviction from the previous settlement in Chennai
- vi) lower rent
- vii) to live in one's own community
- viii) Others (specify).....

8. Ownership/ legal status of the land on which the present house is built (choose one):

- | | |
|--|--------------------------|
| i) Private land | iv) Don't know |
| ii) Government land with "no-eviction guarantee" | v) Others (specify)..... |
| iii) Government land without guarantees | |

9. Ownership status of the house (choose one)

- | | | |
|----------|------------|---|
| i) Owned | ii) Rented | iii) Acquaintance's house without paying rent |
|----------|------------|---|

10. Answer this **only if owned**, what documentary proof you have of ownership of the present house (choose one)

- i) "Title of ownership" with selling rights
- ii) "Title of ownership" without selling rights
- iii) Notary Certificate
- iv) None
- v) Others (specify).....

11. What kind of threats do you feel in the current house or locality (choose one)

- i) No threat
- ii) Eviction by the landlord
- iii) Eviction by the Municipality/ Government because of Illegal Status of the land/ house
- iv) Others (specify).....

12. ***(for the investigator):**

12a. Spaces and infrastructure in the present house (choose relevant)

- i) separate kitchen (not part of any room)
- ii) toilet
- iii) bath
- iv) courtyard (front/ backyard/ internal)
- v) water connection at the h/h level
- vi) sewerage connection at the h/h level
- vii) metered electricity connection
- viii) work space (shop/ workshop etc.)

12b. No. of rooms in the present house (choose one)

- i) One room
- ii) Two rooms
- iii) Three or more

12c. Structure of the present house (choose one)

- i) *pucca* (concrete roof with brick walls)
- ii) *semi-pucca* (brick walls with temporary roof like thatch/ plastic/ tin/ tile roof)
- iii) *kutchra* (tile/ mud/ plastic/ thatch/ tin walls and roof)

13. Current estimated cost of the house (**prompt:** similar size and location in this settlement) Rs.....

Section III: Housing needs and aspirations

14. As the next step in improving your housing condition, what would you first like to do (choose one)

- i. Upgrade/ extend the present house (even if minor repair work)
- ii. Buy and relocate to a better house and locality (with entire or part of the family)

(Note: if the person says that does not want to do any of the above, investigator should prompt 'what if supported with loans')

Note: Question number 15 and 17 are applicable only if chosen up gradation in Q 14. above and then move to Q40. after filling this section

15. Why don't you think of buying and relocating to a better house (choose relevant):

- i) Unavailability of houses
- ii) Cannot afford what is available
- iii) Do not have access to loan/ credit
- iv) Paying low rent presently
- v) Proximity to current workplace (shop/ markets/ business)
- vi) Proximity to children's current school
- vii) Proximity to own community here

16. As part of up gradation (renovation/ repair/ extension), choose that you would first do:

- i) bathroom/ toilet
- ii) roof
- iii) room – ground floor
- iv) room – additional floor
- v) plastering/ painting/ flooring
- vi) workspace
- vii) plumbing/ electrical

17. Estimated Cost of the above expenditure to be made (in Rs.)

Note: Question number 18 to 40 is applicable only if chosen relocation in Q 14

18. Out of the following what are the top 3 factors you would consider for relocation (write i/ ii/ iii)/.... against 1, 2 and 3 below):

- i) Proximity to workplace (shop/ markets/ business)
- ii) Proximity to children's schools
- iii) Access to transport
- iv) Reliable supply of utilities (water, electricity, sanitation etc.)
- v) Clear land title
- vi) Proximity to own community

1. 2. 3.

19. What stops you currently from relocating to a better house from this place (choose relevant):

- i) Unavailability of houses
- ii) Cannot afford what is available
- iii) Do not have access to loan/ credit
- iv) Paying low rent presently
- v) Proximity to current workplace (shop/ markets/ business)
- vi) Proximity to children's current school
- vii) Proximity to own community here

20. What mode of transport do you use to commute to your workplace (choose one)

- i) Bus/ train
- ii) Bicycle
- iii) Walking
- iv) Others (specify)

21. What is the time you are willing to spend on travelling to your workplace (choose one)

- i) Less than 30 minutes
- ii) 30 minutes to one hour
- Between 1 and 2 hours

22. Which area of the city (zone/ locality) would you like to relocate to?

23. Give reason for choosing this location.....

24. Do you want a separate kitchen in your house (choose one)

- i) Yes
- ii) No, within a bigger room
- Does not matter anyway

25. What would be an average house size you would like to invest in (choose one)

- i) One room
- ii) 2 rooms
- more than 2

26. Would you prefer the house to be on any specific floors as per your occupational needs (choose one)

- i) Ground floor
- ii) With adjoining terrace
- Any floor other than Ground
- Any floor would do

27. If chosen i) or ii) or iii) please give reasons for your specific choice:

28. As a practical thought, what spaces/ amenities would be indispensable in your house?

.....

29. According to you how much would a house cost in an apartment building with clear title, sanitation/ electric facilities and access to public facilities (and above mentioned spaces/ amenities)?
Rs.....

30. What could be the possible sources of financing, fill the table below (must be filled row-wise):

Source	Yes or No (choose one)	If Yes, part of the estimated cost that could be managed from each source (choose one in each cell)
Savings	Yes No	Up to 15,000 between 15,000 and 50,000 More than 50,000
Borrowing from friends/ relatives	Yes No	Up to 15,000 between 15,000 and 50,000 More than 50,000
Chit fund/ local money lender	Yes No	Up to 15,000 between 15,000 and 50,000 More than 50,000
Bank/ Credit cooperative MFI/ SHG	Yes No	Up to 15,000 between 15,000 and 50,000 More than 50,000
Loan from Employer	Yes No	Up to 15,000 between 15,000 and 50,000 More than 50,000

31. If you had an option to relocate to such a house and were supported with loans, how much you would be willing to invest in both of the following:

- a) Down payment (in Rs.) b) Loan (in Rs.)

32. If supported by a loan, what would be the desirable interval of equated installments for you (choose one):

- i) Daily iv) Quarterly
ii) Weekly v) Others (Please specify)
iii) Monthly

33. Apart from the initial down payment from savings, how much would you be able to pay as installments in the interval mentioned above? Rs.....

34. What property or asset could you use as collateral for the loan (choose one):

- i) House/ Land iv) Others
ii) Shop/ equipment v) None
iii) Jewelry

35. If needed for the loan procedures, who could be a guarantor for your loan (describe if someone)

36. What could be the channel of collection of the EMIs (choose one):

- i) Bank branch iii) Collection system at the workplace
ii) Collection box in the community iv) Others (specify)

37. Have you ever applied for a bank loan (choose one):

- i) No ii) Yes

38. If no, cite reasons (choose one):

- i) Did not need one iv) Others (specify)
ii) Do not know the process
iii) Do not trust the system

39. If yes, describe your experience (choose one):

- i) Did not get the loan approved iii) Got the disbursement
ii) Got the approval but not the disbursement iv) Others (specify)

40. If you did not get the loan approval after applying, cite reasons:

.....
.....

Section IV: Household income-expenditure profile

41. Current Expenditure for the household (in Rs.):

- i) Food and cooking fuel (per **month**)
- ii) Family transportation costs (per **month**)
- iii) House rent (per month)
- a. What was the deposit.....
- iv) Shop/ workspace on rent (per month)
- v) Electricity bill (per **month**).....
- vi) Water and any other services (per **month**).....
- vii) Phone/ mobile bill (per **month**).....
- viii) Education including tuitions (per **month**).....
- ix) Health (per **year**).....
- x) Festivals/ religious expenditures (per **year**).....
- xi) Family events - birth, wedding etc. (per **year**).....
- xii) Any other loan repayments (per **month**).....
- xiii) Other Major Expenditure (please specify).....

42. Assets owned by the household if any (choose relevant):

- | | |
|--|--|
| <ul style="list-style-type: none"> i) Productive units – any work related equipments (specify)..... ii) Two-wheeler motorized Vehicle (specify)..... iii) Four-wheeler Vehicle (specify)..... | <ul style="list-style-type: none"> iv) Shop v) Land vi) Cattle vii) Others (specify) |
|--|--|

Members engaged in economically productive work (even if there are women working from home):

	S.No.	1	2	3	4	5	6
	Name						
	Relation with the head of the h/h (e.g. Household head, Son, Wife, daughter etc.)						
	Age						
Employment I	Industry of employment						
	Activity Status (please write 1/ 2/ 3): Self-employed – 1, Salaried – 2, Daily wagger – 3						
	Describe the work (Occupation)						
	No. of work days in a year						
	Distance between house and workplace						
	Monthly Income (Profit in case of self-employed)						
Employment II	Industry of employment						
	Activity Status (please write 1/ 2/ 3): Self-employed – 1, Salaried – 2, Daily wagger – 3						
	Describe the work (Occupation)						
	No. of work days in a year						
	Distance between house and workplace						
	Monthly Income (Profit in case of self-employed)						

43. Financial Linkages if any (choose relevant)

- i) account with banks/ any financial institution
- ii) linkage with any self-help group (SHG) – regulated by Govt, Community-based organizations or NGOs
- iii) Chit-funds (unregulated by Govt. or NGOs)

44. Any source of income for the family by renting out assets (choose relevant):

- i) part of the house
- ii) part of the workspace
- iii) a vehicle
- iv) others (please specify)

45. What proof of identity do you have (please tick relevant):

- i) Ration Card
- ii) Driving License
- iii) Voter ID Card
- iv) PAN Card
- v) Passport
- vi) No proof of identity
- vii) Health Card
- viii) Others (Please specify)

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