

Effectiveness of Housing policies and their implementation strategies post Independence in India

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Abstract - India accounts for 18.78 million housing shortage of which 17.84 million are required only in EWS and LIG section. Projections are alarming as housing deficit would be 3 crores by 2022, in lieu of which, the aim is to provide 2 crore houses under 'Housing for All by 2022'. 1970's saw the initial start, but they were mostly subsidy driven approach, but focus was on ameliorating the living conditions in existing slums or providing lands where beneficiaries could build their own housing. Slum housing, therefore, began to be seen as housing solutions. The most important shift in housing came in 1987 when the first National Housing Policy envisioned a facilitative rather than a direct role for government - roles of private sector started being the key. Launched in 2005, it was in the JnNURM that for the first time an integrated focused program was launched that prioritized on delivering a holistic package of reforms and interventions targeting benefits to urban poor. The transition of the Indian economy from state-led industrialization to market led growth was one of the key factors that affected the evolution of the housing policies. This paper makes an attempt to examine the thinking and philosophy in the policies that highlights the changes and progressions over the various Five-Year Plans by the Government. The questions like why the earlier schemes could not achieve their targets or how we think about housing, who are entitled to it and how the government should have ideally delivered the previous schemes have been discussed. The primary aim is to analyse and understand the thought process of the policy makers through this paper.

Index Terms - Housing, Policy, Five Year Plan, Slum

I. INTRODUCTION

Through this paper, an attempt is made for a study of various government's policies and attempts at providing housing for the EWS and the LIG, particularly the urban slum-dwelling population. The aim is to examine the thought process and philosophy of the housing policies that highlights the changes and

progressions over the various Five-Year Plans by the Government. While studying these sequential events of the evolution of the housing policies, emphasis is laid on the approach to the policies than on the outcomes in which the outcomes are mentioned only in their salient features.

The entire phase of the policies is divided into 3 periods that are broadly reflective of policy 'shifts' -

1. The fifties and sixties,
2. The seventies and eighties, and
3. The after-1991 roughly the Tenth Five Year Plan i.e., the post liberalization period.

No comments are made on the schemes which are still in the implementation phase.

II. HOUSING POLICIES FROM 1950S TO 1960S (FIRST TO THIRD FIVE YEAR PLANS)

A dominant role was played by the Government in providing EWS and LIG housing during this period. Housing was not perceived as an economic scheme, but as a welfare scheme. There was practically no involvement of private sector in the EWS and LIG housing and without any dedicated housing policy, the policies were mostly integrated with other policies. The efforts were primarily focused on slum rehabilitation, controlling the prices of the materials and housing projects with provision for extensive subsidies to make the houses affordable. Decentralized approach was adopted- the central government focused on the funding, whereas the execution was done by the state governments. Initiatives were taken up for master planning and land pooling.

As the approach was made purely on subsidy, it was a constraint for the exchequer. The insufficient resettlement spaces of the beneficiaries, inadequate funding and slow rate of construction created an overall insufficiency of the housing stock. The houses

were not affordable for the poor masses and most of them were located far from the workplaces of the beneficiaries. Land acquisition and land pooling became a major headache for most of the states and they failed miserably in this aspect. The community was totally kept at bay in the preparatory and the implementation phases.

III. APPROACH IN THE IMPLEMENTATION OF HOUSING POLICIES FROM 1950S TO 1960S (FIRST TO THIRD FIVE YEAR PLANS)

Rehabilitating the people affected by the partition was one of the primary reasons for adopting such schemes. In the First Five Year Plan of the total investment in the economy, 34 percent was year marked for housing sector alone. Chandigarh was built as a model town as were several other rehabilitation colonies. In the highly centralized system of that era, the state was the primary player in the direct provision of housing and there was very limited scope for the private sector. The policies relating to housing were thus framed considering the fact of limited resources and economy would grow in the passing time. Initially, in the period of industrialization, the housing sector was viewed as a social or welfare sector taken up to improve the well-being of the population and considered a non-productive scheme in the growth of national economy. It was reflected in the choices of the development initiatives during this period that centered on providing social housing projects to the populations at subsidized rates.

The main problem in the housing sector, especially in the lower income groups was affordability. It can be disaggregated into two parts –

1. The high cost of providing housing.
2. The low-income levels of the general population, which made the houses beyond the reach of common population.

However, instead of taking the difficult task of taking measures to increase the income of the people, the government chose the easy way of giving subsidies and also passed the Rent Control Act or granted loans on soft terms which further complicated the situation. Due to the absence of a concrete housing policy, housing was made available under many fragmented programs or schemes targeting different income groups and demographics. Initially the focus of the schemes was widely for the higher, middle- and lower-

income groups, but the later schemes became highly focused on the poor, at-least on paper. It was in the Second and Third Five Year Plans that marked the beginning of dedicated attention to the shelters needed for Lower Income Groups (LIGs), but the concept of Economically Weaker Section (EWS) was started only at the Annual Plans (1966-69). The Third Plan also stated that housing policies to be made in accordance with the industrial and economic development policies. Also, efforts were to be made in the preparation of master plans for the major metropolitan and industrial cities and also the resource areas. For the success of any housing scheme, the role of land was recognized in the Third Five Year Plan.

IV. MAJOR INITIATIVES TAKEN UP DURING THIS PERIOD

The Subsidized Housing Scheme for Industrial Workers and Economically Weaker Sections launched in 1952 was the first major housing program in which the central government gave 50 percent of the land and construction cost as a subsidy to state government, the rest given as a loan. The beneficiaries of this scheme were the families of industrial workers employed mostly in the mines or factories in the private sector with incomes of less than Rs. 500 per month. Housing was provided on a rental basis for a completed house or open plot. The beneficiaries could draw on non-refundable loans from their provident funds to meet the remainder of the expenditure of construction for an open plot.

The Low-Income Housing Scheme was started in the year 1954, gave loans for up to 80% of the dwelling unit cost (subject to a cap of Rs. 8,000) to beneficiaries whose annual income did not exceed Rs. 6000. Provision was also made that a portion of funds under this scheme be allocated to allow the state governments develop plots for sale to low-income families. The Housing Scheme for Plantation Workers in the year 1956 made it mandatory to provide and maintain houses of government-prescribed standards for their workers.

The government launched the Slum Clearance and Improvement Scheme in 1956 during the Second Five Year Plan which aimed at clearing the slums and rehabilitating the beneficiaries in government-built housing at nominal rents. Often just a skeletal structure or open development plot of between 1000 to 1200

square feet was provided with a toilet and the beneficiaries had to complete the structure on their own. However on ground reality, the speed of demolitions was far greater than the speed of new constructions done, which resulted in a net destruction of the pre-existing housing stock. The sites selected were far off from the place where the slum existed, which disrupted the means of livelihood, created additional transportation costs and needless to say goes against the plan recommendations of “minimum dislocations”, which resulted in the beneficiaries selling off their allotted houses and forming a new slum.

In the year 1959 Middle Income Group (MIG) Housing Scheme was adopted, which brought in the Life Insurance Corporation of India (LIC) to provide loans up to Rs 33,000.00 for the construction of houses with a cost estimation of Rs 43,000.00. Around 40,000 houses were constructed under this scheme by the Fifth Plan. In 1959 Rental Housing for State Government Employees program provided loans for the state governments to provide rental accommodation to their employees in which around 30,000 houses were built.

Launched in the year 1959 Land Acquisition and Development Scheme received considerable attention and financial allocation during the Third Plan. Ten-year loans to state government were provided to acquire and develop lands on which housing and community amenities could be built. The Rent Control Act was launched in the year 1961. The implementation of this Act proved to be a major deterrent to the development of uncontrolled rental housing in the country. The primary motive at the time was to protect tenants from eviction and rapid increases in market rent, by freezing rents at a certain level. It backfired in the long term as these frozen rents proved inadequate with the rising inflation and the landlords were unable to evict and replace tenants which led to poor living conditions for tenants and great loss of capital and income for landlords.

V. OUTCOMES

The success achieved during this time was very limited. The rate construction could not keep up with the ever-growing housing demand. This was due to poor implementations and insufficiency of fund dispersion. In many cases, the house was sold off by

beneficiaries due to location reasons. The large amount of subsidy involved made it very lucrative for beneficiaries to sell off their allotted housing and move back into slums. With the existing slum clearance laws, the states often found process of acquiring slum land difficult and alternative sites were both unaffordable and difficult to find. Many slum dwellers were unable to pay even the subsidized rent. The 1954 Low Income Group Housing scheme had high uptake in areas where feasible sites were available, but due to the inability of the state governments to provide such sites, this program became limited.

VI. HOUSING POLICY IN THE 1970/80S, KEY APPROACHES & SCHEMES FROM THE FOURTH FIVE YEAR PLAN TO SEVENTH FIVE YEAR PLAN

During this phase, a change in initiatives was observed from providing subsidies to cost recovery and cross-subsidization. Slums were begun to be seen as housing solutions. "Housing" began to be seen as a holistic approach which consisted of attributes beyond shelter. Emphasis was given to in-situ upgrading of the sites and services programs. Finance sectors for housing where first time were introduced with more financial responsibility being imparted on the state governments. Programs became more holistically integrated with poverty alleviation initiatives. Community participation was given importance. Biasness in rural development continued, with nascent recognition of unique urban demands. Government role was modified from being directly involved to only a facilitator. Private sector was greatly involved. For the first time during this tenure, housing was declared as a basic need.

VII. APPROACH

Around the early 70s, it was common percept that given financial constraints, the subsidies provided under previous programs were not sustainable and government housing could not alone be expected to solve the slum problem. Upgradation of the living condition of the slum dwellers (in situ development) or making arrangement for providing land and the basic infrastructure for the underprivileged beneficiaries for building their houses was taken up. During this time, it was realized for the first time that

urban poor in particular, “housing” comprised attributes beyond shelter alone – to encompass location, transport, access to services and tenure. Slum upgrading policies began to recognize the investments made by the poor beneficiaries, avoided relocation, if possible, and preserved their means of livelihood and other essential social infrastructure. By the end of 1970s, the responsibility of providing social housing was passed on to the state governments and the housing boards by the central government. The World Bank was the instrumental force in driving this massive shift with the conditions for cost recovery and targeted or limited the subsidies attached to the projects they funded. Steps were taken to increase the income of the beneficiaries which shall make them less dependent on subsidies. The Fifth Plan (1975-80) proposed the idea “cross-subsidization” approach, in which schemes for high-income groups were launched with the objective of providing houses for Lower Income Group and Economically Weaker Section through this mechanism.

In the year 1980s, it was recognized that the problem of shelter for the urban poor had a direct link to the lack of employment opportunities and access to basic services. The programs taken up at the end of the Seventh Five Year Plan were more holistic, had an integrated approach with a specific target of poverty alleviations together with shelter programs. The Fourth Plan laid emphasis to the need of strengthening of public housing agencies and introduction of planning principles in order to promote systematic development of urban centers. Various attempts were made to decentralize the concentration of the process of urbanization under the Integrated Development of Small and Medium Town (IDSMT) in the year 1979 under the program of the Sixth and Seventh Five Year Plan. Priority was given to providing land to the rural landless in the Sixth Plan under the Minimum Needs Program in which a million landless laborers were given housing sites. Last but not the least, one of the most important changes in the mindset of the policymakers – first mentioned in the 1988 National Housing Policy – and that cemented and accelerated in the 1990s during the Eight and the Ninth Five Year Plan, was the shift in the government’s role to a facilitator of private sector investment in housing from a direct provider in housing, funding, or allocation of sites.

VIII. MAJOR INITIATIVES

In the 1972, in the Environmental Improvement of Urban Slums (EIUS), which was one of the most important schemes of this period, it was sought to provide basic amenities like safe and clean water supply, sewerage, drainage, pavements, storm water drainage, toilets and other amenities to slums settlements. The responsibility of implementation for this scheme was transferred to respective State Governments in the year 1974. This scheme was further dragged into the 1990s, where its scope was further expanded under the Eighth Five Year Plan to incorporate other poverty alleviation schemes for providing basic services to the poor.

The Urban Land Ceiling and Regulation Act (ULCRA) was a very important act that formulated in the year 1976 to force ‘surplus’ urban land onto the market. This Act enabled the government to put a ceiling to the amount of land that could be held by an individual or private party and gave the government the right to acquire the excess land at way below fixed market rates. However, special exemptions were to be granted in the act for land which was used to promote lower income housing. The primary motive of the government was to acquire land cheaply and then use it for housing for Lower Income Group. However, as usual, the implementation process was poor, and more exemptions were granted than land acquired. Moreover, it was observed that the ceiling had the effect of pushing land prices up higher than they would have in the absence of ULCRA.

In around 1980, several site and service schemes were launched by the government. Though the schemes vary in the structure – in some of the schemes only land was provided, whereas in some the structural elements were provided – basis infrastructure was provided for all. In many cases, the beneficiaries had to pay a user charge for maintenance of the infrastructure and also had to do the constructions of the dwelling units at their own cost. As an interim assistance, loans of up to Rs 3000 per unit were given which was to be paid over 20-25 years. The Housing and Urban Development Corporation (HUDCO) was set up in 1970 to channel the public funds for housing to into public sector housing projects and in providing loans to LIGs that required longer periods of repayment. The Housing Development Finance Corporation (HDFC) was constituted in 1977 to fund private individual, co-operative, or association-based housing activity. The Seventh Plan very clearly

recognized the problems of the urban poor as distinct from their rural counterparts, it was for the first time a scheme dedicated to urban-focused poverty alleviation scheme known as Urban Basic Services Scheme (UBS), which was launched in 1986. Another part of the scheme was setting up of community organizations and vocational training opportunities. Moreover, in the Seventh Plan, the focus was on an overall holistic and integrated approach to shelter provision provided the impetus for the 1988 National Housing Policy (NHP). In this scheme, the income of the beneficiaries and cost aspects of affordability were addressed; the policy recommended easy access to institutional financing at affordable rates as a pre-requisite for accelerating in the housing investments. In the March 1987 Preamble to the Draft National Housing Policy (DNHP), for the first-time recognized shelter as a basic human need after food and clothing, and closely linked with the quality of life. Building standards, building byelaws, minimum plot requirements and other building parameters were modified to enable reductions in cost.

IX. LIMITATIONS

The main beneficiaries of public housing expenditure were the Government employees. The programs remained fragmented despite efforts towards made integration. Community participation was not properly implemented. No static structure was present for the institutional framework of the programs. In the two decades after independence the majority of the pre-liberalization government-sponsored housing programs were introduced. In 1970s and 1980s two programs in particular, that marked a change in approach from previous interventions – the 1972 Environmental Improvement of Urban Slums and the 1980 Sites and Services Schemes. By the beginning of the nineties, thought process and planning an alternate road to development with a much larger role for the private sector.

X. OUTCOMES

On contrary to the paper reports, there were continued evictions throughout the 70s and 80s with the households often resettled in peripheral areas. The Sixth Five Year Plan reports a shocking statement that houses constructed for particular income groups were generally being occupied by HIG or MIG families. On the other hand, when actual beneficiaries were

occupying the houses, their rent was often in arrears. Even though the attempt was to make an integrated approach, most of the policy interventions were very much fragmented and overlapped with each other in their strategies and objectives. With the limited use of communities in designing and implementing, the programs further contributed to poor housing outcomes for the lower income groups.

XI. HOUSING IN THE POST-1991 LIBERALIZATION ERA (THROUGH THE 10TH PLAN); KEY APPROACHES AND SCHEMES FROM THE EIGHTH TO ELEVENTH PLANS

During this period, the unique needs for the urban centers were recognized. The role of the Government was cemented as an enabler of the housing provision. A larger role for the private sector was created particularly in the JnNURM and after. The housing and poverty alleviation responsibilities were entrusted to the urban local bodies. With greater emphasis on the MIG and HIG, the housing finance market deepening continued. The ULCRA was repealed by JnNURM in 2005. Research on building materials was given emphasis. The need for an integrated approach for a multi-prolonged time was reiterated. The previous programs continued to exist, with some modification for better integration. JnNURM scheme was committed to secure property rights, basic services for urban poor.

XII. APPROACH

Though it can be said from the policy point of view, most of the housing policies were majorly a continuation of the previous housing programs of the 1990s, but there were many crucial shifts in the thinking process during this period, some of which had been initiated in the seventies and eighties. Critically speaking, there was a growing acceptance of the importance of urban centers in the country's economy and its need for different management, policies, and laws more than rural areas. In keeping in view with the macro-economic liberalization trend, government's role in the housing sector was redefined – the emphasis was given in enabling the private and co-operative housing sector. The Eighth and Ninth Plans both backed the stand taken by the 1987 National Housing Policy that the government plays the role of a facilitator by creating a legislative, legal, and financial

framework for private sector participation. It was only in the JnNURM when a serious attempt to engage the private sector in housing and for the first time allowed the private sector to undertake land assembly. The 1992, 74th Constitutional Amendment was another significant change in this period which devolved responsibility for numerous functions including urban poverty alleviation, slum upgrading, housing, management of urban services and protection of weaker sections in the urban local bodies (ULBs). The Eleventh Plan gives ULBs greater power in fostering the plan objective of 'inclusive growth'. There was a revived discussion around the issue of land and how to remedy some of the existing structural inefficiencies seen as responsible for the growth of slums in the later years preceding the 1994 National Housing Policy. The Eighth and Ninth Plans made an attempt to rectify the disintegrated nature of previous housing and urban poverty interventions and link the new idea of income upgradation with shelter programs. EIU was expanded under the Eighth Five Year Plan and dovetailed with an expanded UBS scheme; now called Urban Basic Services for the Poor UBSP that primarily focused on mother and childcare, nutrition, education and assistance to the differently abled and destitute. But it was with the introduction of JnNURM scheme in the Tenth Plan that for the very first time integrated massive schemes for housing, infrastructure, poverty alleviation and systematic urban reform was undertaken.

XIII. MAJOR INITIATIVES

The year of 1990s began on an encouraging note for the urban poor. In 1990 government initiated a program to provide identity cards to all the slum dwellers with the intention of legalizing their tenure and upgrading their access to basic infrastructure. In 1990 the modified draft National Housing policy recognized for the first time the economic contribution of housing and construction sector in generating employment. This did not differ much from the 1988 housing policy, but strategies to achieve stated aims were clearer and the document echoed more concern for poorer citizens. EUIS, UBSP and 1990 Nehru Rozgar Yojana (NRY), an employment scheme containing a component called "Scheme of Housing and Shelter Upgradation (SHASHU)" were the main urban and poverty alleviation programs under the

Eighth Plan. The National Slum Development Program (NSDP) in the year 1997 sought to augment state government funds for upgrading projects with additional central funding. NSDP primarily focused on providing physical amenities, community infrastructure and social amenities, providing shelter and skill and training of urban poor women and encouraged the involvement of NGOs, community-based organizations (CBOs) and private bodies.

Under the 10th Five Year Plan, in the year 2001, another ambitious centrally sponsored construction and upgrading scheme namely Valmiki Ambedkar Aawas Yojana (VAMBAY) was launched that targeted below poverty line households lacking adequate and proper shelter along with providing health services and access to community toilets through Nirmal Bharat Abhiyan with 20 percent of the funding under VAMBAY to be allocated to sanitation. The program was to be implemented through a 50 percent Central Government subsidy with the remaining contribution coming from state governments or through ULBs or through a loan from HUDCO. In 1990, the Night Shelter Scheme for Pavement Dwellers provided subsidies and loan for the construction of night shelter and sanitation facilities for pavement/footpath dwellers which was implemented by HUDCO which was funded using 20 percent central funding with the rest coming from the implementing agency or through HUDCO loan. The Two Million Housing Program was launched in the year 1998, was a loan-based scheme aimed at facilitating the construction of two million houses every year using funding from HUDCO and HFIs.

XIV. LIMITATIONS

Due to the expanding housing market, the MIG/HIGs continued to benefit. Land acquisition got limited progress. There was lack of capability in the ULBs to implement their responsibilities. The municipal laws were very unclear towards the responsibilities of the ULBs in urban housing sector. There was negligible community participation, particularly under JnNURM. The policy approach was very fragmented, even under JnNURM.

XV. OUTCOMES

Very little progress was made in the regulatory framework governing land despite the recommendations of the 1994 National Housing Policy. On the expansion of housing finance led to greater affordability of homeownership for the MIG due to increased supply and competitive interest rates. However, though the housing stock increased, the population too increased at an alarming rate which led to overcrowding – and a large portion of the new stock lay vacant due to speculation.

In the Tenth Plan, it was noted that despite devolution of responsibility to the ULBs, there were no specific provisions in municipal laws for dealing with issues related to the urban poor and slums. The Plan focused on the merit of an integrated approach in dealing with urban poverty. Taking into considerations these observations, JnNURM was launched. In keeping with the guidelines of the Plan, the JnNURM scheme seeks to modify the laws that have forever impeded or distorted the functioning of the land and housing markets and caused the establishing of slums, confer property rights on the poor, put in place governance structures that are sensitive and responsive to the needs and requirements of the urban poor, eliminate the pricing regime that has blocked investment in urban infrastructure and implement tax reform particularly in property taxation to improve the fiscal situation of municipalities who now shoulder greater responsibilities.

XVI. A CHANGING FRAMEWORK OF ENTITLEMENT FOR THE URBAN POOR

Though thousands of families have been rendered homeless and vulnerable in every decade since Independence, through evictions and inadequate resettlements, the frequency and the scale of the evictions have picked up the pace in the last fifteen to twenty years. In this section, this shift in policy or approach – whether official or unofficial – will be described with stems from a deeper change in the perception of the rights of the urban poor and the state's entitlement towards them. So, the question remains as to where to locate the changes in this shift? One idea might be the changed development ideal, as the mindset of the country has moved from a predominantly state-led growth model to an increasingly market-driven economy. Initially, immediately after Independence, there was

considerable acceptance in the Gandhian notion that in a just state “the collective interest must take precedence over individual interests”. Since the logical belief meant the exclusion of the major population share, especially the poor, the government was seen as the necessary and logical partner in development. Under this belief or rather the assumption system, the government had a particular responsibility to stand for and provide for it is more vulnerable and needy citizens. However, by the 70s and 80s, the growth rates of the poor and the capture of economic hubs by powerful factions had begun to shatter the faith of the common people in state led development. The lack of any new development idea, growth in competitive populism and an over reliance on patronage created a vacuum which took the center stage. Motivated by the ever growing subsidies and transfers being granted by the state, gradually a shift in thinking came amongst some of India's policy makers with the view that the market forces shall allow India to realize its challenges in development more effectively than that controlled by the government and that through liberalization, by bringing about reduction in the amount of subsidy up for the grabs might very well help in driving out some of the re-distributional factors that were previously blocking the road to development. It is beyond doubt that the liberalization reforms have brought the Indian economy on a higher growth trajectory. Thus, going by the new market logic, government's role, and their responsibility to the poor and downtrodden is redefined and reduced.

With the growth of the private sector in strength over time, the government began increasingly looking upon them to provide fundamentals like infrastructure and housing. Indeed, the critics of the JnNURM scheme note that in its imagination of a more efficient, prominent, privatized urban government, it becomes much more difficult to portray for the importance of poverty understood separately from the market. It is pertaining to note that their ‘informality’ in the overall scenario is a creation of the government in its failure to provide land and basic services.

Another source for this shift has been what is called ‘aestheticization of poverty’ – a phenomenon in which the physical attributes of the slums are described as messy, disorganized or unhygienic are imposed as judgments on the character of their inhabitants. The problem of this simplification process is that it ignores

the politics and neglects that have caused the proliferation of slums in the first place. For the average middle-class citizens aspiring to live-in world-class cities, slums become an eyesore that conflicts with their visual imagination of this kind of city.

XVII. CONCLUSION

Thus, the timeline since Independence have seen a steady, though not linear, downfall of the entitlement of the urban poor has challenged their claim to the city. Indeed, the way we view the poor, their investments and professions and their entitlement, has critical implications for housing policy choices. The dramatic housing shortfall assumptions of the Tenth Five Year Plan, for example, implicitly de-legitimize the housing solutions the poor and downtrodden have devised for them. Fast forward, how housing is read - a solution on the face of insecurity or hijacking of public land- and who is regarded as culpable, the government for its inability to deliver housing or the slum dweller for providing the housing for themselves will be the foundation on which the form and acceptability of any future policy will rest.

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