



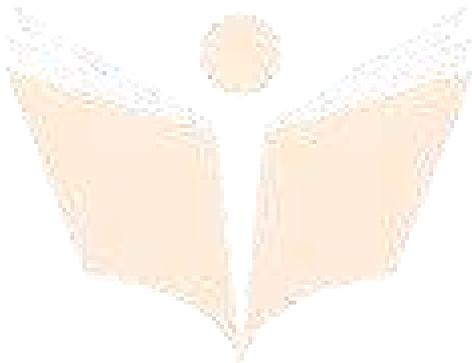
**INSIGHTSIAS**  
SIMPLIFYING  
IAS EXAM PREPARATION

# Insights into Yojana: September 2017

Housing for All

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## Affordable Housing in Urban Areas

### Introduction

- **Cities are engines of economic growth and innovation.** Housing is an important sector for the Indian economy as it has **inter-linkages with nearly 269 other industries.**
- The development of the housing sector has a direct impact on **employment generation, GDP growth and consumption pattern** in the economy.
- Sustainable housing and urban development have a crucial bearing on the quality of life and social and economic wellbeing of the people.
- Housing has been placed at the centre of the **New Urban Agenda of Habitat III, 2016.**
- **Sustainable and disaster resilient housing** is important in meeting the commitments towards the **Sendai Framework and Paris Agreement on Climate.**
- **Goal 11 of Sustainable Development Goals** aims to make cities and human settlements inclusive, safe, resilient and sustainable.
- India launched the Mission of **Housing for all by 2022.**

### Housing Scenario and Challenges

- There is a **shortage of 18.78 million housing units.** The gap is mostly in the **economically weaker section (EWS) and low income group (LIG)** segments.
- A major challenge is in provision of housing and basic amenities to the growing population.
- **High land prices** force the poor to live in slums or to occupy the lands in the periphery of the city.
- **Increased cost of construction,** lack of private sector participation, absence of viable rental market, inaccessibility to home loans by poor are some of the challenges which need to be addressed.
- The **technological innovation** in low cost building material and construction practices lack popular acceptance in the market.
- **Regulatory constrains** such as long and cumbersome approval process, environment clearance, lack of clarity in building by-laws and implementation of master plan.

### Recent Government Initiatives

- These include **JnNURM** (Jawaharlal Nehru National Urban Renewal Mission), **Rajiv Awas Yojana (RAY), Rajiv Rinn Yojana (RRY)** and the latest **Pradhan Mantri Awas Yojana-Urban (PMAY-U).**
- The new policy was announced in 2007 as '**National Urban Housing and Habitat Policy**' to promote various types of public-private partnerships for achieving the goal of 'Affordable Housing for all'.
- The government has also drafted a **National Public Private Partnership Policy** for implementing a large number of projects across diverse segments through private sector.
- Various measures have been taken by the government to make affordable housing sector as an attractive investment destination which include: **Real Estate Regulation Act (RERA), Liberalised FDI Rules, Real Estate Investment Trusts (REITs) and GST.**
- The government has accorded '**Infrastructure Status**' to affordable housing, which will make project loans affordable and reduce prices of homes for buyers.
- The budget 2016-17 and 2017-18 provided **fiscal concessions** such as direct tax benefit under IT act, relaxation in FDI and ECB proposals, and standardised usage of carpet area definition.
- New broad-based **Credit Linked Subsidy Scheme (CLSS)** under PMAY-U to ensure that its benefits reach beyond the EWS and LIG.

- **Marginal Cost of Funds-based Lending Rate (MCLR)** for speedy transmission of RBI rate cuts to home buyers.

## New Urban Housing

### Mission

- PMAY-U has 4 verticals:
  - **Credit Linked Subsidy Scheme (CLSS).**
  - **In-situ rehabilitation of slum dwellers** using land as a resource through private participation.
  - **Affordable housing** in partnership.
  - **Subsidy** for beneficiary-led individual house construction/ enhancement.

**Table 1 : Features of PMAY Verticals**

|                |   |               |                   |                    |                     |
|----------------|---|---------------|-------------------|--------------------|---------------------|
| ISSR           | - Using land as a resource<br>- With private participation<br>- GoI grant @ Rs. 1 lakh per house<br>- Extra FSI/TDR/FAR if required, to be provided by the States/UTs |               |                   |                    |                     |
| BLC            | - For EWS category requiring individual house<br>- GoI grant @ 1.5 lakh per house for construction of new or enhancement of existing houses.                          |               |                   |                    |                     |
| AHP            | - With private sector or public sector including parastatal agencies.<br>- Central Assistance of Rs. 1.5 lakh per EWS house in affordable housing projects.           |               |                   |                    |                     |
| CLSS           | - Upfront interest subsidy for EWS, LIG and MIG   |               |                   |                    |                     |
|                |   | <b>EWS</b>    | <b>LIG</b>        | <b>MIG-I</b>       | <b>MIG-II</b>       |
|                | Household Income (Rs. p.a)  | Upto 3,00,000 | 3,00,000-6,00,000 | 6,00,000-12,00,000 | 12,00,000-18,00,000 |
|                | Interest Subsidy (per cent p.a.)  | 6.5 per cent  | 6.5 per cent      | 4 per cent         | 3 per cent          |
| DU carpet area | 30 sq. m  | 60 sq. m      | 90 sq. m          | 110 sq. m          |                     |

*Source: Ministry of Housing and Urban Poverty Alleviation, 2017*

### Convergence of Missions

- The integration of urban schemes like **Smart Cities Mission (SCM)**, **Atal Mission for Rejuvenation and Urban Transformation (AMRUT)**, **Swachh Bharat Mission (Urban)**, **Deen Dayal Upadhyay Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM)** and **National Urban Health Mission (NUHM)** help cities to upgrade themselves faster in terms of meeting the housing demand with necessary infrastructure, both social and physical.

### Conclusion

- **Capacity building** for all players at different levels and **good practices** in implementation among various stakeholders is an important pre-requisite to achieve housing for all by 2022.
- States have an important role to play as **'housing and urban development' is a state subject**. States must prepare a comprehensive housing plan articulating the institutional and legal structures for enabling ecosystem to achieve this ambitious task.
- **Innovation** in the housing sector need focussed attention.

### Questions

1. Critically analyse the nature of housing situation in India.
2. Many housing schemes in India have failed to provide houses for all. What are the challenges housing schemes face and examine if design of newly launched housing schemes could address previously faced challenges?

3. It is said that rental housing is a critical component of the housing response in urbanizing countries. Examine merits of rental housing and development of a vibrant rental market for urbanization in India.
4. The UN Conference on Housing and Sustainable Urban Development (referred as “Habitat III”) has come up with a “New Urban Agenda”. Discuss why this is significant for India.
5. Reducing homelessness can have significant impact on poverty reduction. Comment highlighting the impact of the National Urban Livelihoods Mission.
6. Which of the following statements about New Urban Agenda is/are incorrect?
1. It was adopted at the UN Conference on Housing and Sustainable Urban Development (also known as “Habitat III” conference)
  2. It sets the global vision of sustainable urbanization for the next 10 years.
  3. It is considered as roadmap for building cities that can serve as engines of prosperity.
- a) 1 only  
b) 1 and 2  
c) 2 only  
d) None of the above

**Solution (c) (It sets the global vision of sustainable urbanization for the next 20 years.)**

7. What is not true about PMAY – CLSS [Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme]?
- (a) Beneficiaries of Economically Weaker Sections [EWS] and Low Income Groups [LIG] seeking housing loans from banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy for loans upto Rs.6 lakhs.
- (b) There is no Credit Linked Subsidy Scheme for Medium Income Groups [MIG]
- (c) HUDCO and NHB have been identified as Central Nodal Agencies to channelize subsidy to the lending institutions and for monitoring the progress of this component.
- (d) None of the above

**Solution (b)**

8. With reference to ‘Asia Pacific Ministerial Conference on Housing and Urban Development (APMCHUD)’, consider the following statements:
1. The first APMCHUD was held in India in 2006 on the theme ‘Emerging Urban Forms — Policy Responses and Governance Structure’.
  2. India hosts all the Annual Ministerial Conferences in partnership with ADB, APEC and ASEAN.
- Which of the statements given above is/are correct?
- (a) 1 only  
(b) 2 only  
(c) Both 1 and 2  
(d) Neither 1 nor 2

**Solution (d)**

## Financing Affordable Housing

### Introduction

- To develop housing in the country, there is a need to have well developed **housing finance market**.
- In India housing finance market is in the nascent stage compared to other countries. **In India housing finance accounts for around 8% of GDP** as compared with 12% in China, 29% in Malaysia, 46% in Spain and 80% in US.
- The housing finance market is expected to increase with urbanisation. The demand for housing expands with increasing level of economic prosperity.
- The government is assisted by two regulators, **RBI and National Housing Bank (NHB)**. RBI regulates commercial banks and partially cooperative banks while NHB regulates housing finance companies.

### Role of Institutions

- The role of government has switched from that of a provider of housing units to more of a market facilitator.
- The central and state governments have been offering **tax concessions** for housing sector. The government has allowed **100% FDI** in townships, built-up infrastructure, construction development projects and real estate through **automatic route**.
- RBI initiated that commercial banks must lend a **stipulated amount to housing under priority sector**.
- **UNDP** is committed to work closely with the government on affordable housing. **World Bank** has channelled resources through National Housing Bank to expand access to sustainable housing finance for **LIG**.

### International Experience

- The recent experience of the USA, Spain, Ireland, and UK substantiates that **unsustainable housing booms have led to substantial output losses and banking crisis**.
- In most advanced countries except USA, government has a formal mandate to provide affordable housing for **LIG**. In case of emerging countries, main lenders in housing markets are banks.
- In countries like Denmark, Singapore and Sweden, aim is to make housing affordable for entire population.
- In Bangladesh, government supports resettlement camps, in addition to Grameen bank and other micro finance institutions, providing housing credit in rural areas.

### Conclusion

- There is a need to bring parity in housing market by having **similar rules and regulations** governing these players and **standardisation of products**.
- Housing being a state subject there is a need to make and **strengthen new and existing laws at the state level**.
- Role of **micro finance institutions and local bodies** would also need to be examined.
- In states like **UP and Maharashtra, where shortage of houses is maximum**, availability of land for affordable housing needs to be assessed.

- Strengthen housing related institutions like **Housing and Urban Development Corporation (HUDCO)**, **National Housing Bank (NHB)** and **National Buildings Organisation (NBO)** to undertake extensive research on housing developments in India.
- Central and state governments need to prepare plans for housing finance as a **booming housing sector** can ensure a **strong national economy** while a bust leads to recession, unemployment and disaster.

### Questions

1. To rehabilitate slum dwellers, a common approach adopted is to build higher quality, affordable housing for the poor on the city's periphery. Critically comment on the viability and usefulness of this approach for the urban poor.
2. Compare the financing of Affordable housing in India and other countries. What measures can India adopt for housing finance and develop a strong national economy.
3. Which of the following statements regarding 'National Housing Bank (NHB)' is/are correct?
  1. It is a wholly owned subsidiary of Reserve Bank of India (RBI).
  2. It was set up under the "Housing for All by 2022" Mission.Select the correct option using the codes given below.

- a) 2 only
- b) Neither 1 nor 2
- c) 1 only
- d) Both are correct

**Solution (c)**

4. Which of the following statements regarding Housing and Urban Development Corporation Limited (HUDCO) is/are correct?
    1. (HUDCO) is a government-owned corporation in India.
    2. It is wholly owned by the Union Government and is under the administrative control of the Ministry of Housing and Urban Poverty Alleviation.
    3. It is mandated with building affordable housing and carrying out urban development.
- a) 1 and 2
  - b) 2 and 3
  - c) 1 and 3
  - d) 1, 2 and 3

**Solution (d)**

## Regulating Real Estate Sector

### Introduction

- The **Real Estate (Regulation and Development) Act, 2016** seeks to regulate the real estate sector, bring in transparency and help promote consumer interests.
- It extends to **whole of India except the state of Jammu and Kashmir**.
- Real estate is a critical sector for India's economy due to its large potential for **employment generation, capital attraction and revenue generation** for the government.
- It is one of the fastest growing sectors **contributing about 9.5% of India's GDP**.

### RERA – an Overview

- The Real Estate (Regulation and Development) Act, 2016 **protect home buyers from unscrupulous developers**. RERA was needed in order to **revive confidence in the real estate sector**.
- RERA will provide a common ground for both buyers and developers and will reduce the risks which were faced by the people earlier.
- **The key features of the RERA are as follows:**
  - It regulates both **commercial and residential** real estate projects.
  - It is compulsory for a state to establish a **State Real Estate Regulatory Authority**. Buyers could approach this body for redressal of their grievances.
  - **Registration** of real estate projects and real estate agents with the authority mandatory.
  - It covers projects where the land is over 500 square metres or includes eight apartments.
  - The developer will have to place **70% of the money** collected from a buyer in a separate **escrow account** to meet the construction cost of the project.
  - **Mandatory disclosure** of details of all registered projects.
  - Establish fast track **dispute resolution mechanisms** for settlement of disputes through **adjudicating officers** and **Appellate tribunals**.
  - Promoters are barred from changing plans and design without consent of 2/3 buyers.
  - Charge equal rate of interest for promoters and buyers in case of default or delays.

### Questions

1. **Critically comment on the important features of Real Estate (Regulation and Development) Act, 2016. Examine how these features will have bearing on the consumers.**
2. **Discuss its features of Real Estate (Regulation and Development) Act, 2016 and the likely implications for realtors and consumers.**
3. **Which of the following provisions about Real Estate (Regulation and Development) Act, 2016 is incorrect?**
  - a) **It regulates both commercial and residential real estate projects.**
  - b) **Mandatory disclosure of details of all registered projects.**
  - c) **It covers projects where the land is over 500 square metres or includes eight apartments.**
  - d) **It extends to whole of India**

**Solution (d)**

## Green Technologies in Affordable Housing

### Introduction

- In India the **electricity consumption** of the residential sector is expected to rise by more than 8 times by 2050. Hence it is of vital importance to build houses that **maximise the use of energy, water, and material resources** during their life-cycle.
- **Concerted policy efforts** are required to promote the use of energy efficient and green technologies for affordable housing.

### Design Philosophy

- Better housing enhances the **quality of life** of the residents and leads to **higher productivity** as well as **income generating** capabilities.
- Hence, the affordable housing design should aim to provide a healthy and comfortable environment to the residents.
- The design philosophy should incorporate **key performance metrics** such as indoor air quality, thermal comfort and energy performance index.
- It should also incorporate **climate-responsive design** and encourage the use of the local building materials for construction.

### Efficient Envelope

- Housing should be designed to **minimise the heat gain inside the building**. **High reflectance roof** is one of the cost effective technologies to reject solar radiation falling on the building.
- Further, wall, window and roof materials with **higher thermal resistance** will reduce heat gain inside the building.
- Reduction in the heat gain improves thermal comfort inside the building and reduces the need to operate active cooling systems.
- **Higher visible light transmission (VLT)** leads to more daylight and reduces the energy consumption of artificial lighting.
- Use of **skylight** is also an effective approach to achieve suitable daylight inside the building.
- Integration of solar lighting and water heating can significantly reduce the energy consumption.

### External shading devices

- **External shading devices** can be cost effective approach for affordable housing to reduce direct solar radiation and heat gain for the windows.
- **Well designed ventilation** can also use outdoor air to provide cooling whenever the environmental conditions are favourable.

### Conclusion

- The good quality affordable housing with green technologies can play a significant role in securing the well-being and economic growth of the country.

### Questions

#### **1. Analyse the role of green technologies in building affordable houses for the poor?**

## Housing the Poor in Smart Cities

### Introduction

- The **Smart Cities Mission** objective is to provide core **infrastructure** and give a **decent quality of life** to its citizens, a **clean and sustainable environment** with the application of **smart solutions**.
- The Smart Cities Mission (SCM) provides a huge opportunity to transform cities to meet the present day challenges and also future requirements.
- **Integrated area planning** with housing will help in providing sustainable solutions along with improved water supply, sanitation, drainage, mobility, among others.

### Challenges

- Most often slum dwellers are evicted and rehabilitated elsewhere, usually far away from their current residence. While such rehabilitation is the least desirable strategy, cities have often resorted to this to release high value land for redevelopment.
- **Inclusive planning** is all about accommodating all income groups while redeveloping an area which has not always been the most viable strategy.
- Another challenge is the **sustainability of the dwelling units and their maintenance**. Low cost solutions that will sustain the life of buildings and suitable to the low income groups must be a part of the provision of housing in smart cities.
- **People's participation** is yet another challenge. Housing for slum dwellers must be designed and implemented with the participation of slum community.
- It has been argued that the implementation of SCM through **Special Purpose Vehicle** is anti-poor as the private sector would not be keen on undertaking housing for the poor.
- **Affordable rental housing** is equally important as many are not permanent settlers in the cities. Smart cities must address this issue in order to prevent development of new slums.
- **Financing** is always a major challenge when providing housing for lower income groups.
- There are often delays in implementing housing projects. **Land acquisition** and getting approvals of different agencies is a time consuming process. This also impacts cost and viability of the project.

### Conclusion

- The SCM along with Housing for All provides great opportunity for cities to provide innovative housing for the poor.
- The new houses can be designed for energy efficiency to reduce energy needs. Housing for the poor can become good example of green and sustainable approach.

### Questions

1. In urban India, it is the economically weaker sections and the low income groups, which earn between Rs 3 to 6 lakh annually, that account for 96 per cent of the housing shortage. Examine the challenges that governments face in providing housing to these sections and what needs to be done in this regard.
2. Critically examine why despite launching several housing schemes for both urban and rural poor, there remain numerous homeless people in India.

3. Examine the challenges in providing housing for the urban poor and the role of smart cities in fulfilling the housing needs of the poor.
4. What do you understand by 'affordable housing', especially in urban areas, which governments strive to provide to urban poor? Critically examine what constraints exist in providing affordable houses to urban poor and how they can be overcome.
5. With reference to the Smart Cities Mission, consider the following statements:
1. It uses a 'challenge' or competition method to select cities for funding
  2. Retrofitting is not a concept that receives support under this mission
- Which of the statements given above is/are correct?
- a) 1 only
  - b) 2 only
  - c) Both 1 and 2
  - d) Neither 1 nor 2

**Solution (a)**

6. The 'City Liveability Index' was recently launched by
- (a) Ministry of Housing and Urban Affairs
  - (b) Ministry of Health and Family Welfare
  - (c) Ministry of Drinking Water and Sanitation
  - (d) Ministry of Environment, Forest and Climate Change

**Solution (a)**

7. With reference to the Real Estate (Regulation and Development) Act, 2016 consider the following statements:
1. Promoters of projects that are ongoing on the date of commencement of the act are exempt from registering themselves with the Real Estate Regulatory Authority
  2. Punishment for violations of certain provisions of the act includes imprisonment
  3. The account to be maintained by the promoter, in order to deposit 70% of the collections, is a separate bank account and not an escrow account
- Which of the statements given above is/are correct?
- (a) 1 only
  - (b) 1 and 2
  - (c) 2 only
  - (d) 2 and 3

**Solution (d)**

## Infrastructure Requirements for Housing for All

### The Major challenges market faces in Housing and Urban Infrastructure

- **Complex and lengthy processes** for pre-implementation stage which includes building plan scrutiny and approvals, obtaining construction permits and NOCs from various agencies/ departments.
- **Lack of adequate external infrastructure and connectivity:** With rapid increase in urban population and continuing expansion of city limits, the challenge of delivering water in Indian cities is growing rapidly.
- **Pollution of water, air and land** has contributed to the proliferation of diseases like dengue, malaria, chikungunya, swine flu and acute respiratory infections.
- Emphasise on water, sanitation and health, transport, education, power and environment to live in a good and sustainable condition.
- Cities are facing **floods, erosion and water pollution** and management of water will become more pivotal. **Decentralised urban water management** has to be tested.
- The futuristic demand of fresh water or drinking water or water for industrial uses will go up with the growing cities.
- **Solid Waste Management:** Neither households nor municipalities in India practice segregation of biodegradable waste from the rest, and public awareness on the benefits of segregation is low.
- **Lifestyle changes**, especially in large cities are leading to increased use of packaging materials and per capita waste generation is increasing.

### Transportation

- **Public transport** accounts for only 22% of urban transport in India, compared with 49% in lower middle income countries (Philippines, Venezuela, Egypt) and 40% in upper middle income countries (South Africa, South Korea, Brazil).
- The highly **inadequate and poor quality of public transport** system in Indian cities poses a major challenge in realising the growth potential of the economy and has adverse impact on the health and well-being of the people.
- **Long hours spent on road journeys, lives lost in road accidents and air pollution** are some of the effects of acute problem of transportation facilities in and around cities.
- The parliamentary standing committee on Urban Development 2010 recommended a '**congestion tax**' on personal vehicles in congested areas. The ministry of urban development indicated that 'in the Indian context, levying of congestion tax may be pre-mature at this stage keeping in view the quantity and quality of the available public transport and the absence of intelligent transport system.
- Now the time has come to impose the congestion tax to maintain such a chaotic situation and reduce the carbon emission for the living of future generation.

### Questions

1. **Critically comment on challenges the market faces in housing and urban infrastructure.**
2. **Smart cities should focus on three things: transportation, e-governance and easy land titling." Elaborate.**

## Building Durable and Quality Houses in Rural Areas

### Introduction

- India is home to about more than a million homeless people. According to **2011 census, there were 1.77 million homeless people in India**, or 0.15% of country's total population.
- Housing for the poor is a critical factor for **poverty alleviation**. The problem of inadequate housing is more acute in the rural areas where bulk of the BPL population lives.
- Under the Pradhan Mantri Aawas Yojana-Grameen (PMAY-G) one crore houses have been targeted for construction in its first phase from 2016-17 to 2018-19.

### Implementation Support Mechanism

- To provide basic amenities, **convergence of existing schemes of both Centre and State/UT** government need to be ensured.
- **Construction of toilet** shall be provided to beneficiaries through funding from Swachh Bharat Mission-Gramin, MGNREGA or any other financing source.
- The beneficiary of PMAY-G should be provided access to **safe drinking water** in convergence with National Rural Drinking Water Programme or any other similar schemes.
- Convergence with Deen Dayal Upadhyay Gram Jyoti Yojana for providing **electricity connection** to PMAY-G beneficiary.
- Ensure that the PMAY-G beneficiaries get benefits from the schemes by Ministry of New and Renewable Energy Sources like solar lanterns and solar home lighting system.
- The states and UTs should strive to get **LPG connections** under Pradhan Mantri Ujjawala Yojana.
- The **solid and liquid waste** generated by households needs to be treated. The state / UT government should converge with Swachh Bharat Mission to ensure management of Solid and Liquid waste.

### Reporting and Monitoring

- In PMAY-G, programme implementation and monitoring shall be executed through a web based electronic e-Governance platform called **AwaasSoft**.

### Supporting Mechanism

- **Availability of land**, its timely development with requisite infrastructure facilities and service is of prime importance for facilitating a sustained growth of housing activity.
- Efforts to reduce cost of construction by introducing **cost effective techniques** in construction and production process and reusing building materials are of significance.

### Conclusion

- PMAY-G is a major step forward in bringing together Skill India, Digital India, Make in India, DBT Aadhaar platform and Pradhan Mantri Jan Dhan Yojana.
- Construction sector generates the **second largest employment opportunities** in India. The sector has strong backward and forward linkages to over 250 ancillary industries.
- The development of rural housing creates jobs for those living in the rural community to meet the new demand in the construction related professions.

- The impact includes **social integration** including enhanced **social capital** and sustainable communities.

### Questions

1. To improve rural economy, it's imperative to rise agricultural productivity and create non-farm employment. This should be complemented by provisioning of public services such as health, roads, and housing. Elaborate the importance of these goals.

2. Examine the potential benefits by converging the existing schemes of both Centre and State/UT government for building Durable and Quality Houses in Rural Areas.

3. With reference to the Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), consider the following statements:

1. The Panchayat Development Officer, using information from the Socio Economic Caste Census, is solely responsible for identifying beneficiaries.

2. A single nodal account at the state level is utilised to disburse funds electronically and directly to the beneficiary's account

Which of the statements given above is/are correct?

(a) 1 only

(b) 2 only

(c) Both 1 and 2

(d) Neither 1 nor 2

**Solution: b. (It is Gram Sabha and not Panchayat Development Officer)**

4. In PMAY-G, programme implementation and monitoring shall be executed through a web based electronic e-Governance platform called?

a. e-District

b. Awaas soft

c. Rural Housing App

d. e-Gov

**Solution (b)**

## Mahatma Gandhi's Clarion Call "Do or Die"

### Introduction

- The month of **August** is the "**Month of Revolution**". The reason is, the **Non-Cooperation Movement** was launched on the 1<sup>st</sup> of August 1920; the **Quit India Movement** also known as '**AgastKranti**' began on the 9<sup>th</sup> of August 1942; and on August 15, 1947 **India became independent**.
- This year we observed the **75<sup>th</sup> anniversary of the Quit India Movement**. The slogan Quit India was coined by **Dr. Yusuf Meher Ali**.
- The people of India with their ardent desire for freedom, came together, fought together, and suffered hardships; these pages of history are an inspiration to us for building a glorious India.

### Quit India

- Quit India Movement was the final call to end the British Raj in India. Gandhi waged a **non-violent war** against the British.
- Mahatma Gandhi invited the people to join the movement. He said, "**Democracy means every man is his own master**. I did not see such an experiment on so large a scale for the establishment of democracy by non-violence.
- Gandhiji challenged the British Rulers in India in 1942 with the slogans 'Quit India' to the British Raj and '**Do or Die**' to the people of India.
- The people of India in every part of the country – be it village or city, the educated or illiterate, the rich or poor, everyone came together shoulder to shoulder and became a part of the 'Quit India Movement'.
- He asked the Indian people 'Do or Die'. As a leader, the Mahatma did and died.

### Questions

1. **Discuss the significance of 1942 Quit India Movement. Also write a critical note on its cultural legacy.**
2. **Critically analyse Mahatma Gandhi's views on democracy.**
3. **In which year did the Quit India Movement take place?**
  - a) 1921
  - b) 1937
  - c) 1942
  - d) 1946

**Solution (c)**

4. **The slogan Quit India was coined by**
  - a) Mahatma Gandhi
  - b) Jawaharlal Nehru
  - c) Sardar Vallabhai Patel
  - d) Dr. Yusuf Meher Ali

**Solution (d)**

## India at 70: A Vibrant Democracy

### Introduction

- Seventy years ago a new era of freedom was ushered in as a result of a long freedom movement that sought to secure justice: social, economic and political.
- The constitution has given us a magnificent structure to build the idea of India through democracy and its institutions.
- There are many unfinished tasks to be accomplished and several shortcomings and lacunae in our system and finding new ways of working it need to be attended to.

### Achievements

- India established **sovereignty** which meant rule by the people through their freely elected representatives.
  - Today India is not only the **largest democracy** in the world but also the **most vibrant one**. Democracy is at the **heart of governance in India**.
  - The **universal suffrage** paid rich dividends and the subsequent **devolution of power to grassroots level** has helped consolidate the gains.
  - Indian democracy has blossomed in the midst of poverty, illiteracy, and diversity.
  - **Increased participation of the common people in politics**. People value their political rights and opportunities and exercise their votes in the elections.
  - The most remarkable achievement has been to **unify the country** and in this Sardar Patel played a historic role by securing **merger of 565 princely states** in the Indian union in a short time.
- The Indian democratic system introduced **economic content in policy management**.
  - Today India is **self-sufficient in food production** notwithstanding huge growth in population since 1947.
  - India is aiming to have a high growth rate with a focus on equity.
- Our constitution is committed to two different sets of principles that have a bearing on **equality**.
  - First, is the **equal opportunity for all**.
  - Second, the **redressal of educational and social deprivation**.
  - The reservation of jobs at all levels has ensured that the children of SCs, STs and backward class parents are selected for all-India services like IAS and IPS. The advantage has not yet percolated to the entire community of poorer and lower status parents.
  - The state has been authorised to make special provision for the advancement of socially and educationally backward classes, SCs and STs, women and children.
  - We need **re-examination and corrective measures** so that the fruits of affirmative action reach those who must have them.
- Several public institutions of Indian Democracy like judiciary, the Election Commission, the audit system, media and other public bodies are strengthening the process of democratic functions.
  - The **Right to Information** has empowered people.
  - The **civilisational strength** of India that has accorded **tolerance** and given consideration to different points of view provided fertile ground for democratic institutions to take root.

### Challenges

- The challenges primarily relate to:

- Security and justice.
- Removal of poverty.
- Generation of employment.
- Effecting improvement in education and health care.
- Corruption and criminalisation of politics.
- **Security and justice**
  - The Indian state is facing a serious challenge like **terrorism** in Jammu and Kashmir and its spread to other parts of India, the **insurgency** in the North-East and **Naxalite movement** in mainland India. These constitute grave challenges to democratic governance.
  - It is essential to deal with the problem effectively in a coordinated fashion supported and guided by the leadership of the state and the centre.
  - There are many citizens who do not know their rights or cannot afford to fight for their rights. At the end of 2016, over 28 million cases were pending in high courts and subordinate courts.
  - Systematic solutions are needed for strengthening access to justice. Ad-hoc measures are required to give immediate assistance to the needy citizens.
- **Removal of Poverty**
  - Nearly 200 million out of 1.3 billion people remain below the poverty line in the country. The **concentration** is large in poorer states of the **north and the east**.
  - By **correctly identifying persons below poverty line**, it would be possible to give them economic advantages directly.
  - If India succeeds in giving its youth quality education and skills, democratic governance will be greatly strengthened.
  - India's democracy can rise by effective improvement of service delivery systems, accommodating the dispossessed and marginal communities within policy making systems, and imparting skills to the marginalised.
- **Employment**
  - The most challenging task is generation of gainful employment for the youth. The availability of jobs despite rapid economic growth has not kept pace with the rising number of job aspirants.
  - The situation is going to be complicated by induction of new technologies in manufacturing and services sector.
- **Education and Health**
  - The public spending on health and education is typically enjoyed more by the well-to-do.
  - The schools and health centres in areas where the poor live are often dysfunctional and extremely low in quality.
  - Study shows that children in India have intelligence and potential but they should have access to quality primary and secondary schools.
  - To make the system more meritocratic and accountable, teacher should be recruited for their talents and not political connections.
  - The country needs to strengthen its higher learning centres to facilitate innovations in important areas of human knowledge.
  - **Improve primary health care centres** by building clinics in rural areas and developing streamlined health IT systems.
  - The **new Education policy and Health policy** need to be adopted and implemented in view of their importance.
- **Corruption and Criminalisation of Politics**

- The criminalisation of politics and the nexus between politicians, civil servants and business houses is exerting a baneful influence on public policy formulation and governance.
- The **Gandhian values** of **simple living** and **selfless service** to public causes are vanishing. The rule of law at times is sought to be replaced by rule of men.
- It is imperative that a more **stringent legal regime** is adopted and put into operation urgently.
- The complex and non-transparent system, monopoly of the government as service provider, underdeveloped legal framework has all proved as incentives for corruption in India.
- Adopt an effective system that punishes the guilty with speed and protects the honest citizens including civil servants, business entrepreneurs and politicians.

### Conclusion

- **Mahatma Gandhi** wanted all of us to '*work for an India in which the poorest shall feel that it is their country in whose making they have an effective voice; an India in which there shall be no high class and low class of people; an India in which all communities shall live in perfect harmony*'.  

- The building of an inclusive society requires **patience and perseverance**. India requires innovations in education, healthcare, urban planning, public transport, waste management and rural housing.
- **Development and secularism** must go hand in hand. Respect for another person's point of view as well as faith are an integral part of India's inheritance.
- The world looks to India with respect for the manner in which we have permitted and practiced a plural society.
- Indian society and polity must encourage creative minds in the literature and arts, science and technology, and give primacy to democratic institutions.

### Questions

1. In the light of 70 years of India's independence, critically comment on India's record in establishing itself as a strong economic and security state.
2. In your opinion, which plays greater role in poverty alleviation in India – urbanisation or agriculture? Substantiate.
3. Good Higher Education and Research systems facilitate incremental economic development. Analyse.
4. Examine the challenges the country is facing after 70 years of Independence.

## Facts for Prelims

### Cooperative Housing Movement in India

- Housing cooperative has been defined as a legally incorporated group of persons meeting the common need of housing or its improvement based on mutual assistance.
- **National Cooperative Housing Federation of India (NCHFI)** is the apex organization of entire cooperative housing movement in the country. It is engaged in promoting, developing and coordinating the activities of housing cooperatives since its inception in the year 1969.
- The advantages attached to cooperative housing are:
  - Its principal objective is to **eliminate economic exploitation** as it is controlled by members only.
  - Contrary to public housing, cooperative housing provides opportunities to its members to **control the house designs at the planning stages**.
  - The housing stock created is **more responsive to user's needs** than those supplied through any other sub-system.
  - **Loans are arranged by the cooperatives** and the members have a collective responsibility for its repayment.

### Housing for Particularly Vulnerable Tribal Groups

- The Ministry of Tribal Affairs is implementing the “**Scheme of Development of Particularly Vulnerable Tribal Groups (PVTGs)**” which aims at planning their socio-economic development while retaining the culture and heritage of the community.