



PUBLIC ASSISTANCE FOR HOUSE CONSTRUCTION IN KERALA; WITH REFERENCE TO LIFE MISSION



LIDIYA LAWRENCE

Guest Lecturer, Michaels Institute of Management and
Technology, Cherthala, Alappuzha, Kerala

ABSTRACT

The rapid rise in population and on comes over the past decades has resulted in an increase in demand for housing. However, despite several public housing programmes that boosted supply, the housing shortage remains. The Housing shortage among low income group is large, despite increase in the stock of quality housing in recent years, as house prices are high relative to incomes and access to credit is often difficult. In Kerala, Local self government institutions has been meaningfully empowered through massive transfer of resources as well as administrative power. They have emerged as effective agencies of the implementation of developmental programmes. Assistance for House finance schemes are the important ones. Local self government institutions make use of all the financial facilities provided under Pradhan Mantri Awas Yojana (PMAY) Central government sponsored and LIFE (Livelihood Inclusion and Financial Empowerment) Mission project of Kerala Government to ensure decent and secure housing as well as security of life of all homeless people.

Keywords : Housing, PMAY, LIFE Mission

INTRODUCTION

India is a fast developing country but also suffers from diverse problems of severe magnitude. Housing is one of the major problems of India. Food, Clothing and housing are the primary requirements of human life. The availability of these three increases the physical efficiency, quality of life and productivity of people. The housing situation in Kerala is quite different from other parts of India. The Public house assistance schemes are provided mainly through LSG. Local self Government (LSG) comprise those institutions that preserve the administration of a subject or small group equivalent to the village, town or a metropolis. There are at present 1200 Local Self Government Institutions in Kerala including 941 Grama Panchayat, 152 Block Panchayat and district Panchayat. Their core areas of activity include housing, sanitation, electrification access to food, healthcare, insurance.

Kerala is one among the States in the country where the inequality in housing had been at its peak ever since the snowballing investments in the housing sector from foreign remittances leading to the house construction boom.(Manoj, 2015) Housing preferences in the State have altered drastically as a result of this. Modernization of house construction has been drastic. Community systems in construction have been replaced by contract construction. Public housing programmes have not been able to address the substantive increases in costing and the new demands of beneficiaries effectively. Meanwhile land prices had been skyrocketing in prime locations. The spiraling land costs also triggered intra-village and inter village migration of the poor from developed locations to backward areas. This along with multiplication of families near huts of hutment dwellers (kudikidappukars), who were provided homestead land as a part of the Kerala Land Reforms Act, have led to overcrowding and clustering, leading to creation of rural slums with inadequate amenities. Availability of land at places suitable for social housing was becoming increasingly difficult. The focus of housing programmes for the poor had been therefore more on the households with land during the last few years because it was easier to achieve the targets in such projects.

As per the Survey conducted by Kudumbashree in 2017 for LIFE Mission to identify beneficiaries, 4,83,033 families in Kerala are Landless and 1,38,802 families are houseless families. Total Housing Mission[THM] is an initiative of Government of Kerala as a part of the Nava Kerala Mission. It aims at improving the quality of life by providing housing and allied facilities to the homeless. LIFE, a programme component of THM specifically for the landless homeless, was launched in 2017. With the aim of providing quality housing options to the under privileged sections of society this mission is in its third phase, has so far constructed over 2.5 lakhs homes across the State. Around 52000 houses were constructed in Phase-1, while 78,432 houses were constructed in Phase-11. This mission has a target to build 4.3 lakh homes in Five years. Under this programme, housing complexes [for those who do not possess their own land for construction of

houses] will be built with all modern amenities and provision will be made for the beneficiaries to pursue their livelihoods

OBJECTIVES

- To understand the LIFE Mission programme, A public assisted housing scheme in Kerala.
- Criteria's of Beneficiary selection
- Current stage of LIFE Mission.

TOTAL HOUSING MISSION (THM)

Total Housing Mission is (THM) one among of the flagship programme initiative by the Government of Kerala as a part of the Nava Kerala Mission. It aims at improving the quality of life by providing houses and allied facilities to the homeless. Livelihood Inclusion for Financial Empowerment (LIFE) is a programme component specifically for the landless homeless. The overall strategy for the mission focuses on the following

1. Improve land availability through release of public land, Idle land policies and utilize land productively using high rise options.
2. Improve capital productivity through prefab construction, value engineering, lean construction and skill up gradation
3. Position social housing towers strategically addressing urban sprawl and attempt land pooling
4. Attempt innovative resource innovation through partnership providing access of credit to the poor, extending interest and housing subsidies and trying out rental models.

Finding land in an appropriate location is the most critical step in developing affordable housing. International experience shows that if the decision about land is wrong, affordable housing projects will invariably fail no matter how well operations and financing are managed and how well construction is completed.

LIFE MISSION (Livelihood Inclusion and Financial Empowerment)

According to the State Planning Board, there are 4.32 lakh homeless families in our state. Of this, 1.58 lakhs are landless homeless. About 50 per cent of these are concentrated in 5 corporations, 16 municipalities and 43 gram panchayats. There are between 100 and 250 homeless people in 264 gram panchayats and 5 municipalities. In 191 Gram Panchayats and 1 Municipality the number of homeless is

less than 100. With this, if 87000 houses can be provided, 533 Gram Panchayats and 7 Municipalities in the state can be converted into homeless areas. The vast majority (92 per cent) are of the opinion that the assistance available under the existing housing assistance schemes is inadequate.

This means that once a decent home is available in the community, a reasonable amount of money can be set aside for their maintenance and upkeep on a monthly basis. Providing a person with four walls and a roof does not mean that the person is provided with a house; a proper house is that in which a person has the chance to stay with having a proper interaction with the community (Mondal et al., 2020). Lack of housing is often the result of a lack of access to health care, financial assistance, and the provision of living facilities in detached shelters in inaccessible area. Most of the problems faced by the sector today can be solved by providing safe housing by constructing housing complexes that combine modern living, subsistence and social security, incorporating all modern amenities in the 64 local government areas with the highest number of landless homeless.

As per the National Sample Survey (NSS) Employment and Unemployment surveys of 2011-12 an estimate of the rural households in Kerala which are landless is 5.88% of the total rural household. The department of land revenue, Government of Kerala has in 2013 estimated that there are 1,79,210 landless households in the state. This is only 2.30% of the total number of households

Kerala Government had several housing financing schemes introduced through Local Self Government. The EMS Housing scheme launched in 2007, envisaged the attainment of the goal of “Housing for all” with the local bodies in the lead role. Moreover different schemes like Tribal Housing Scheme, New Suraksha Housing scheme, Bhavanasree etc were provided. But all these schemes couldn't attain its functional objective. Thus in 2017, Kerala Government subsumed all the public housing assistance schemes into a single one “LIFE Mission”. Also Central Government scheme PMAY (Pradhan Manthri Awas Yojana) with its components PMAY-Urban and PMAY –Rural is also been combined with LIFE Mission for facilitating affordable housing through appropriate funding process. LIFE Mission objectives are implemented through Local Self Government Institutions (LSGI). LSGI selects the beneficiaries, imparts the fund based on each stages of construction of houses, monitors it and finally leads it to completion.

LIFE MISSION, A program for sustainably addressing the landless and shelter less of the most marginalized and deprived sections in the Kerala context aims at building support and sustaining the livelihoods of the poor with their participation harnessing their innate strengths and complementing their capacities. As the name LIFE (Livelihood Inclusion and Financial Empowerment Mission) aims not only on construction of decent houses but also looks forward to provide a Livelihood means for the beneficiaries. Mere a shelter is not only sufficient for the well being of a person. A means of earning or a source of income is also to be provided with the objective of well being of the society. Kerala's measure of providing tenure security to landless (Aparna Das, 2020) is included in this Mission. A dedicated programme to make the livelihoods of the poor

viable, to address their minimum needs and to accelerate their journey out of poverty is being planned in this project.

An amount of Rs. 400000 is being provided for each beneficiary for the construction of houses with assured basic infrastructure facilities like electricity, water supply and sanitation.

Project Activities to be undertaken by LIFE Mission

The major activities in the LIFE mission will be

1. Beneficiary selection
2. Establish systems for financial empowerment and business plan
3. Aggregation into sub groups of beneficiaries creation of social inclusion mobilization platform
4. Establishing technology support and monitoring systems for multi-storeyed condominiums
5. Organize building expo, participatory design workshops, finalize overall design
6. Initiate implementation leveraging scale
7. Establish Social Security System
8. Creation of an Innovation framework

The Challenges involved in LIFE Mission

The major challenges in the social housing programmes for the landless in Kerala

i. Diversity of the beneficiaries

A complete demographic profiling of the beneficiaries by social groups and their spatial distribution is not available. However the indications are that the beneficiaries would necessarily comprise of the following.

- a. Agricultural worker households mostly belonging to Scheduled castes
- b. Scheduled tribe households
- c. Fisherman households
- d. Plantation worker households.

The social housing programmes designed for landless should address the specific needs and aspirations of these social groups . Among these a sizeable section among the scheduled tribes, fishermen and plantation workers might find it rather difficult to relocate given the dependence of their livelihoods on the local natural

resources. However majority among the agricultural workers might not have a problem to reposition if there is an opportunity for developing appropriate livelihoods for them.

ii. Scarcity of land for social housing is one among the major challenges. Given the high pressure on land in the State, the social housing strategy has to be structured appropriately. The strategy of towers instead of stand-alone buildings has been thought of based on this consideration especially in urban locations.

iii. Appropriateness of the site to ensure household livelihood security and neighborhood community linkages

iv. Rationale for an apartment complex approach.

v. Rationale for adopting Rental mode.

vi. Rationale for urban densification.

Objectives of the LIFE project

The objective of the LIFE project shall be to provide safe and secure shelter for landless households in Kerala within five years through a rights based demand based approach to shelter and livelihood for dignified living adopting an integrated habitat mode of development and taking care of supply of quality basic services and creation of the social infrastructure with judicious linkages with the neighborhood community.

Beneficiaries of the scheme

- Homeless with land
- Those who are unable to complete housing / those who have uninhabitable housing
- Outfall or in the coastal region; Those who have temporary housing in the garden area.
- Landless and homeless

Persons who have annual income less than 3 Lakh per year, who do not have regular income, homeless families, who have a ration card, and those who have issues in completing the construction of their homes, and have no other home for settlement are beneficiaries.

Local Self Government Department (LSGD)-Livelihood, Inclusion and Financial Empowerment (LIFE) Mission

LSGD is the single largest agency which has played a significant role in bridging the gap of housing needs of the people. In Kerala, 95 per cent of the total houses constructed by Government agencies from 2019-20 to 2020-21 (upto August 31, 2020) has been contributed by LSGD. It includes major agencies involved in housing activities like LIFE Mission, Kudumbasree, Commissionerate of Rural Development, Directorate of Urban Affairs and Directorate of Panchayats.

PHASES OF LIFE MISSION

FIRST PHASE

The activities of the LIFE Mission are structured in three phases. In the first phase, the Mission addressed the issue of incomplete houses. Out of the 54,123 incomplete houses 52,422 houses (96.86 per cent) have been successfully completed as on December 1, 2020. Phase I would be completed before the end of December 2020.

SECOND PHASE

The second phase of the Mission provides financial assistance for constructing houses for those who have own land. After verification of all documents, 1,03,976 beneficiaries were found eligible and 98,482 beneficiaries signed agreement with the LGs, and they are provided with a financial assistance of ₹4.00 lakh based on the progress of construction of their houses (in 4 stages). ST beneficiaries who are living in remote ST hamlets would be provided ₹6 lakh (in 5 stages). As on December 1, 2020, 86,548 (87.88 per cent) beneficiaries completed the construction of houses and the remaining are in progress. In addition to this, since all the housing schemes in Kerala are brought under LIFE Mission, under PMAY (U)-LIFE 58,971 houses were completed and under LIFE – PMAY (R) 17,125 houses were completed. Through various schemes of LIFE Mission under Scheduled Castes, Scheduled Tribes and Fisheries departments has completed construction of 19,377 houses, 2,095 houses and 4,212 houses respectively. The Mission is targeting to complete 25,000 more houses as part of the 100 days' programme of the Government.

PHYSICAL PROGRESS REPORT PHASE II AS ON 19.06.2021										
DISTRICT	Approved Beneficiaries	Eligible Beneficiaries	Agreement Executed	Not Started	Started	Basement	Lintel	Roof	Completed	Completion in %
THIRUVANANTHAPURAM	30,303	16,421	16,046	51	150	484	462	619	14,280	89%
KOLLAM	15,429	8,937	8,635	91	35	167	141	34	8,167	95%
PATHANAMTHITTA	4,127	2,374	2,271	7	12	107	104	111	1,930	85%
ALAPPUZHA	14,585	9,810	9,469	16	7	91	149	161	9,045	96%
KOTTAYAM	7,592	4,571	4,396	55	19	68	84	73	4,097	93%
IDUKKI	18,016	12,394	11,231	299	91	507	490	549	9,295	83%
ERNAKULAM	9,535	5,689	5,689	26	45	63	66	87	5,402	95%
THRISSUR	10,936	5,844	5,793	44	123	240	234	325	4,827	83%
PALAKKADU	22,450	13,629	12,997	0	151	214	342	380	11,910	92%
MALAPPURAM	13,903	7,043	6,748	109	92	203	222	266	5,856	87%
KOZHIKODE	8,867	5,453	5,453	0	94	152	175	158	4,874	89%
WAYANAD	7,224	4,116	4,116	0	74	101	112	245	3,584	87%
KANNUR	6,111	2,695	2,529	12	0	68	10	21	2,418	96%
KASARAGOD	8,668	3,764	3,683	22	0	82	107	128	3,344	91%
Total	1,77,746	1,02,740	99,056	732	893	2,547	2,698	3,157	89,029	90%

Source : LIFE Mission

THIRD PHASE

The third phase of the Mission is the rehabilitation of landless homeless beneficiaries of the State. As per the survey conducted by LIFE Mission around 3.37 lakh beneficiaries have been identified as landless homeless. A thorough verification of these beneficiaries was conducted through a software for which 2,29,310 beneficiaries appeared and 1,35,769 beneficiaries were found eligible as on October 31, 2020. The Mission is planning to rehabilitate these beneficiaries into housing complexes. Besides, assistance will be given to those beneficiaries who are able to purchase land and construct house on their own. All the housing complexes progressing under third phase of LIFE Mission would be constructed using Prefab technology to save time and labour. Housing complex constructed by Bhavanam Foundation at Adimali Grama Panchayat in Idukki District was taken up by LIFE Mission for a cost of ₹24.82 crore. This is a seven-storey building and has 217 independent apartments of which 163 are already occupied. Each apartment is of 460 square feet size and has common facilities like lift, washing area, compost plant, health sub-centre, Kudumbasree counselling centre, youth club, gender club, and crèche. The beneficiaries will also be provided with various livelihood training programmes. Under Phase III of LIFE Mission 2,772 houses were completed. Thus under LIFE Mission, as on December 1, 2020, a total of 2,43,522 houses were completed in the State. District-wise details of the completed houses under LIFE as on December 1, 2020

PHYSICAL PROGRESS REPORT PHASE III AS ON 19.06.2021											
DISTRICT	Approved Beneficiaries		Eligible Beneficiaries	Agreement Executed	Not Started	Started	Basement	Lintel	Roof	Completed	% of Completion
	Land Acquired through govt support	Land acquired by beneficiary									
THIRUVANANTHAPURAM	116	1,829	1,484	1,310	102	127	409	169	132	371	28%
KOLLAM	2,040	902	2,934	1,939	1,124	67	297	95	45	311	16%
PATHANAMTHITTA	328	47	673	673	15	74	97	100	94	293	44%
ALAPPUZHA	884	443	1,329	678	168	131	35	83	82	179	26%
KOTTAYAM	994	367	1,344	1,006	191	118	163	120	118	296	29%
IDUKKI	1,191	1,414	1,414	1,536	67	38	206	155	201	869	57%
ERNAKULAM	853	586	1,378	1,390	98	168	157	168	112	687	49%
THRISSUR	596	624	1,220	1,052	46	106	113	193	142	432	43%
PALAKKADU	270	1,316	1,586	1,227	0	201	237	189	196	404	33%
MALAPPURAM	732	694	1,426	1,316	285	325	33	158	174	341	26%
KOZHIKODE	256	100	425	316	22	5	33	26	21	209	66%
WAYANAD	382	211	597	597	0	74	118	86	92	227	38%
KANNUR	317	13	330	337	11	0	93	53	23	157	47%
KASARAGOD	187	314	713	587	95	22	164	105	69	132	22%
Total	9,146	8,862	16,853	13,964	2,224	1,456	2,155	1,700	1,501	4,928	35%

Source: LIFE Mission

FOURTH PHASE

Application are collected from persons and scrutiny process is going on.

CONCLUSION

Housing Finance is an important form of Finance which aims at improving the Social status of human beings. LIFE Mission, as it targets to provide House to all by 2022 is showing a steady growth in each phases getting much closer to its objectives. Pooling of resource by Government and from all possible sources is the exact fuel behind the successful movement of this mission

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