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Covid-19 and Exodus of Migrants: Inference from Housing Prices in Delhi-NCR

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ABSTRACT:

The nation-wide lockdown to address the Covid-19 pandemic resulted in loss of job and income for a large section of working population in India. The problem became severe for the migrants who work in the urban informal economy. Among the various factors, the severity of their problem could be due to exorbitant housing prices in the cities. Against this back drop the present study intended to explore the housing prices in Delhi-NCR, the home to millions of informal migrants, and to infer about its implications for the latter. The study finds that in recent years, apart from exorbitant rise, the housing prices in Delhi-NCR have been inequitable for various income groups. It might have resulted in high rental cost and unhealthy living for the informal migrants. As result, in the face of loss of employment and income, they might have thought it wise to return to their villages by any means.

KEY WORDS: Migrants, Informal, Prices, Housing, Cities

Introduction

The Covid-19 pandemic has brought unprecedented economic crisis for the entire world. Obviously, India is no exception to it. The economic crisis has emerged from the efforts to address the health crisis. On January 30, 2020, the WHO declared the Covid-19 crisis as a global health emergency and on March 11, 2020, it declared the same as pandemic. Following which, in order control the spread of infection in the country, the Government of India announced nation-wide lockdown on 24th of March 2020 and it continued in phases till 30th of May 2020. All the economic activities were put to a standstill within four hours of announcement. The lockdown led to a huge economic crisis for India. From wide spread hunger, unemployment to mass exodus of migrants from urban city centres, especially the metro cities. The crises in the economy have been wide ranging and devastating. Among the various associated economic crises the crises of migrants are the foremost. Extrapolating 2011 census, experts believe that there are around 420 million internal migrant in India. And as per UN

independent experts there are at least 100 million temporary migrants in India.

The metro cities provide livelihood to millions of migrants population from the country side. A majority of them are informal workers and live with a bare minimum. The sudden loss of employment and income owing to lockdown might have created an immediate problem of hunger for them. Using All India Debt and Investment Survey (AIDS) (2012), and Indian Human Development Survey (2011-12), Tarun Ramdorai, Professor of Finance, Imperial College of London, estimates that the median household savings in India is Rs. 1675, whereas, inflation adjusted median monthly household consumption expenditure (MPCE) is Rs. 11,277. And if 50 per cent of MPCE is considered as essential for survival, then one can expect a household to have survived for utmost 9 days without any external support (Kapoor, 2020). Various media reports also suggests that the extent of external support for the survival of informal migrant workers has not been adequate. In many host states the migrant workers failed to get adequate relief. Thus, the low levels of savings of migrant households was one of the major reasons for the their desperate attempts to return to their villages. However, the media while narrating the migrant crisis has highlighted the role of their rental accommodation as a major factor. The informal migrants largely stay in rental accommodations, especially in the less developed zones of the city. Unfortunately, the land lords demanded rent from them even during the lockdown period, rejecting the government advisory of not to do so. As a result, the migrant workers thought it wise to go back home instead of paying rent without any source of income. Truly, the exodus of large scale migrants has shown the ugly face of urbanisation.

Since the beginning of liberalisation, the urbanisation process in India has largely dominated by market forces. Prior to liberalisation, i.e. in the era of imperative planning, the state played a bigger role in providing housing facility for the various sections of the population. In fact, the state used to play an active role in shaping the process of urbanisation. For example, initially, the state played a major role in the development of Delhi-NCR which primarily comprises of Delhi and its satellite towns like Ghaziabad, Noida, Faridabad and Gurgaon, through the creation of development authorities. In fact, among the satellite townships, Noida, Faridabad and Gurgaon are prominent as far as state intervention is concerned. These townships were created to decongest Delhi, however during the course of time, these townships themselves seems to be over populated. According to 2011 census, the combined population of Delhi NCR is around 4.2 crore, out of which Delhi alone accounts for around 2 crore, Faridabad around 14 lakhs, Noida around 6 lakhs and Gurgaon around 9 lakhs. A significant proportion of these population are migrant and work in urban informal sectors. One of their major concern could be housing which has become almost unaffordable thanks to withdrawal of the state from its provisioning. The exorbitant rent compels them to stay in illegal colonies and squatter settlements. In fact, during the Covid-19 crisis, apart from the conditions of living, the relentless demand for rents by the land lords in the face of loss of unemployment and income have compelled them to leave the cities.

Against this backdrop, the question arises that has the process of urbanisation in India in recent years has been hostile for the low income groups, especially as far as the housing prices are concerned. The present study intends to explore

this broad issue in the context of Delhi and its satellite townships of Noida, Faridabad and Gurgaon. Accordingly, the study has been divided into seven sections. Apart from introduction, there are six more sections. The first section has been devoted to review of literature and setting the objectives. The second section discusses the data source and methodology. The third section analyses the levels of housing prices while the forth section analyses the housing prices in Delhi-NCR from equity perspectives. The fifth section provides a birds eye view of the implications of housing prices for the informal migrants of Delhi-NCR during Covid-19 crisis. Finally, in the conclusion, the entire discussion has been summarised.

Review of Literature

Kundu (1997) analyses the impact of economic liberalization on the growth of Indian cities. The study takes the factors like the changes in the system of urban governance, land management practices as well as attempts at commercialization of infrastructure and basic services in the 1990s, etc into consideration. The study also analyses the trend and types of employment for males and females, in urban and rural areas at the national level using available secondary data. The study finds that not only the organized but also unorganized employment is more concentrated in the large towns than the small towns. Kundu, A., Bagchi, S. and Kundu, D. (1999) make a state and size class wise analysis of basic urban amenities available in the cities. The study reveals that the disparities were extremely high in the nineties. The study finds that the decline in public investment and lack of commensurate increase in private investment have resulted in an accentuation of disparity in the levels of amenities across the size class of urban settlements. Dittrich (2007) discusses the socio-economic disparity associated with the ever-growing large cities in the context of Bengaluru. Asher Sam, Karan Nagpal, and Paul Novosad (2007) suggest that the rural living standard is a negative function of the distance from the cities. Using a cross sectional data of 6 lakhs villages in India, the study finds that remoteness from urban centres to be a major and persistent predictor of low living standards in the villages in India. The study endorses the fact that urbanization in India in the last couple of decades has resulted in faster growth of megacities whereas the small towns and cities have languished far behind. Mark Wright, Rossi-Hansberg and Esteban (2004) explore the structure and growth of cities in the US. The study finds an explanation for the expansion of large cities and contraction of small cities in the economies of scale.

The study suggests that it is the economies of scale effect that allows the large cities to become larger and due to scale neutrality, the small cities fail to grow adequately. Omkar Parishwad and Tribhuban Singh (2014) maintained that India's recent stand on smart city development and involvement of various high-income countries are developments in the right direction. The study highlights the importance of smart city from a perspective of urban governance for general livability. Taking the vision of smart city into consideration, the study echoes the role of human diversity, physical and social networks and information and communication technology in our spatial planning models. Boob (2015) study viewed that the making of a smart city is emerging as a new urban phenomenon. It is conceived as a strategy to address the problems generated by rapid urbanisation. But the study is appalled by the absence of clarity over the concept of smart city though there has been a lot of discussion about the

concept both in east and west. The study by Sethi (2015) underscores the facts that India's smart city mission is undergoing a revolutionary change. The central government has initiated it with an objective of modernizing India. The study maintains that information technology solutions and improved infrastructure are the main focus of smart city mission. Also the study maintains that the real concerns of the smart city mission are of poor state of sanitation and hygiene. The study highlights the problem of routine open defecation and seepage as the primary cause of epidemics in India. The efforts in this direction are constrained by funding and public apathy.

The study however believes that a new era of urban planning in the form of the smart city can make general people contribute to the next frontier in transforming Indian urban landscapes into healthy and hygienic spaces. Similarly, the study by E.P. Trinade, M.P Hinnig and E.M da Costa, (2017) presupposes a close relationship between environmental sustainability and smart city. The study maintains that environment and sustainability are two major aspects of smart city which should not be neglected. Finally, as far as the rising prices of housing and land in urban area is concerned, it is important to have a birds eye view over at least two important studies in the recent years. Chakravorty (2013) studied urban and rural land prices in India between 2007 and 2010. The study finds that in India the urban land prices have increased much faster than that of rural areas. Further, the study, using comparable international data, shows that the urban prices are significantly higher than what is commensurate with state or national income. Finally, Singh (2016) is an extension of Chakraborty (2013). The former questions the rising land prices where there is a continuous availability of land for urban development. The study also questioned the rising housing prices in spite of growing skyscrapers. In particular, the study attempts to explore the existence of a land price bubble in urban India. However, the study finds that the root cause of increase in land and housing prices in urban India is because of regulation. The study opined that dismantling the permit raj may go long way in making housing more affordable and increase the economic surplus.

Thus, the available literature highlights that in India the urbanisation is concentrated in mega cities and it provides hope to a large section of migrant population who mostly work in the informal or unorganised sectors. The so called smart city project has a long way to go in addressing the problem of marginalised and migrants. The literature also supports the failure of urban planning as well as the role of market forces in addressing their woes. To add salt to injury, there has been a significant rise in urban land prices. However, the extant literature is silent as far as the contextualisation of urban land price problem with regard to recent migrant crisis is concerned. The present study intends to fill this research gap.

Objectives of the Study

In particular, the study intends to assess the scenario of real estate prices in Delhi-NCR in recent years and draw inferences for recent migrant crisis.

Data Source and Methodology

The study has used the index data provided by the National Housing Bank (NHB), which is a government agency. The NHB provides two types

of housing price indices, one is assessment price and the other is the market price. The assessment price data is collected from the housing finance banks while the market price data is collected through primary surveys. Hence the NHB data is quite reliable on the grounds of authenticity and accuracy. Further, these data are available for both the exiting housing and for the Under-Construction Projects (UCP). Further taking the availability of data and relevance into account, apart from Delhi, the NCR cities like Noida, Faridabad and Gurgaon have been considered for the present study.

Apart from assessing the movement, the above data has been used to calculate the growth rates. And the growth rates considered has been Compound Average Growth Rates (CAGR), the functional form it may be represented as follows;

$$P_t = P_0(1+r)^t$$

P_t: The Price in Period t

P_0. The price in Period 0

r is the rate of growth and t is the number of years

taking log on both sides we have

$$logP_t = \log\{P_0(1+r)^t\}$$

$$logP_t = \log P_0 + t\log(1+r)\}$$

Now taking log of P_t and regressing it against t, the coefficient log (1+r) will be obtained, and taking the antilog of it and subtracting 1 from it, the CAGR has been obtained.

Thus, with the help of NHB data and above methodology we have analysed the housing prices in Delhi-NCR.

Housing Prices in Delhi-NCR

As maintained earlier, the townships of Faridabad Noida and Gurugram were created to decongest Delhi but in due course they have come up as self-surviving urban centres. In a sense, there has been competition among themselves to perform as pull centres for migrant worker from other areas. And in the process of competing with each other, each of them has specialised in different economic activities. Gurugram has established itself for its Information Technology and Enabling Services (ITES), Noida for export and ITES, while Faridabad has been developed as a manufacturing hub, especially for machinery and other industrial products. Thus, these cities, provide housing facilities along with economic opportunity. Hence, it is essential to analyse, how affordable Faridabad has been in terms of living in comparison to its adjoining cities such as Noida, Delhi and Gurugram. The following table 1, shows the relative housing prices in Delhi NCR.

Table 1: Movement of House Prices in Delhi NCR

	2013-14	2014-15	2015-16	2016-17	2017-18
Delhi	111	105	89	103	103
Farida-bad	102	110	107	109	109
Gurugram	107	106	110	119	118
Noida	105	110	118	116	114

Source: National Housing Bank, House Price Index

As shown in table 1, the house price index data suggests that the prices of occupied houses in Delhi has declined from 111 to 89 from 2013-14 to 2015-16, but has increased in 2016-17 to 103 and remained stable in 2017-18. In case of Faridabad assessment price has increased from 102 to 110 from 2013-14 to 2015-16, but declined in 2015-16 and increased to 109 in 2016-17 and remains consistent in 2017-18. It can be said that during the

years 2016-17 and 2017-18 both Delhi and Faridabad have consistency in the price of occupied houses. But similar has not been the trend in case of Noida. In Noida, the prices of occupied houses have risen from 105 in 2013-14 to 118 in 2015-16 and have fallen thereafter. In case of Gurugram, there is no consistency or has fluctuations in assessment prices of houses. However, during 2017-18, the decline in house prices in Noida and Gurugram, and the stagnancy of prices in Faridabad and Delhi suggests that people have shown their preference for the latter than the former. The following figure provides a clear picture about the movement of assessment prices or the prices of occupied houses in Delhi-NCR.

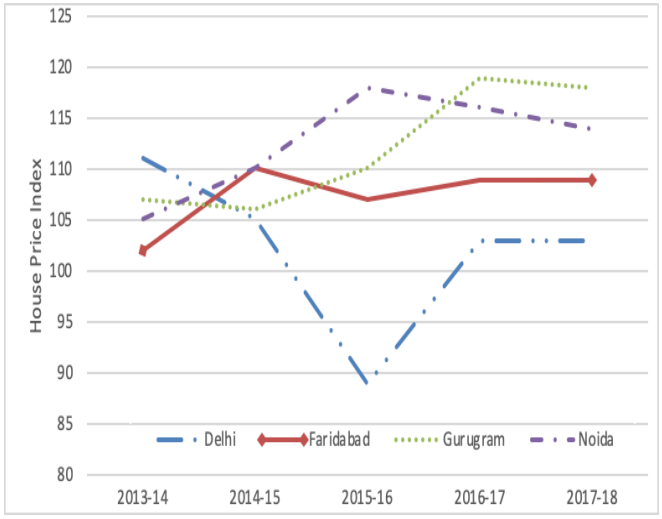

Figure 1: Movement of House Prices in Delhi-NCR

As shown in the above figure 1, among the various adjoining cities, Faridabad has shown least volatility in the movement of housing prices. The price index shows higher levels for the satellite townships of Faridabad, Noida and Gurugram, which endorses the fact that these townships not only decongest the city of Delhi but also provide an eco-system for organic growth of a city. However, how the things are going to change in the future years is an important matter of concern. Hence, it is essential to assess the index with regard to the under constructed projects. The following Table 2 depicts the movement of prices Under Constructed Projects (UCP) in select Delhi-NCR cities.

Table 2: Movement of House Prices (UCP) in Delhi-NCR

	2013-14	2014-15	2015-16	2016-17	2017-18
Delhi	99	97	94	92	92
Faridabad	116	121	127	129	122
Gurugram	108	114	112	109	108
Noida	107	112	113	111	110

Source: Same as table 1

As shown in the above table 2, that market prices for UCP index of Delhi has declined continuously from 2013-14 to 2016-17 and is somewhat stable in 2017-18. But it is not the same in case of Faridabad. The index has risen continuously from 2013-14 to 2016-17, but has declined in 2017-18. Similar has been the case of Gurugram. The index for Gurugram has gone up continuously from 2013-14 to 2017-18. Like that of Faridabad it has also declined in the latest year. Almost similar has been the case with Noida. The UCP index of market prices has increased continuously from 2013-14 to until 2015-16. It has only declined in the last two years. Thus, the index for UCP has behaved in almost similar fashion for all the three satellite townships of Delhi. The following figure 2 provides a clear picture in this regard.

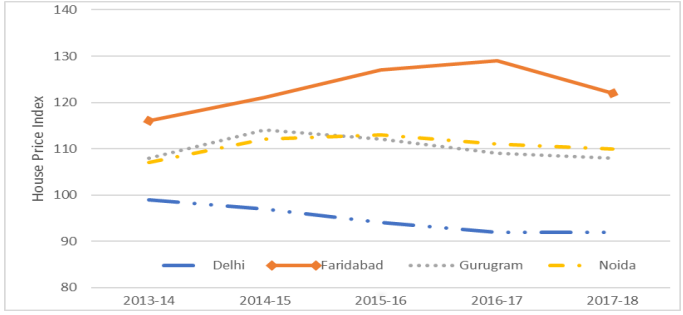

Figure 2: Movement of House Prices (UCP) in Delhi-NCR

The above Figure 2 suggests that the market price index for under constructed project has always remained high for Faridabad. This indicates that the township of Faridabad is at a disadvantage position as far as the provisioning of housing in future years is concerned. However, it also reveals the general trend that the movement of land prices for the UCP has been similar in all the three satellite townships. This could be due to the competing efforts of the urban development authorities in enhancing housing facilities. In fact, in the recent years, the role of the urban development agencies is more indirect than direct. The direct role is played by the private sector while the development agencies just act as a facilitator. Hence, almost the similar movement in the prices of UCP could be due to the expanded role of the private participants in the housing sector. Almost the same builders operate in all the three satellite cities taken into consideration for the present study.

However, it is important to reckon with the efforts of the private sectors in providing housing facility to various classes of people within a city. In particular, it is essential to analyse the house price index data of NHB from the perspective of equity.

Equity and Housing Prices in Delhi-NCR

With the help of NHB house price index data, the equity analysis has been attempted in terms of various sizes of house for which said data is available. With this purpose the available data for Delhi, Faridabad, Gurugram and Noida have been averaged out to arrive at a composite picture. Nevertheless, the NHB provides the house price index data for three sizes of houses and they are the followings;

- less than or equal to 60 square metres
- greater than 60 square metres but less than or equal to 110 square metres and
- finally, greater than 110 square metres.

Accordingly, the first category may be considered to be of lower income groups (LIG), the second one for the middle-income groups (MIG) and the final one for the higher income groups (HIG). This index data is available for two categories i.e. occupied houses and UCPs. We will analyse each of them in turn. The following Table 3 provides the movement of prices by the income groups in the occupied houses in Delhi-NCR.

Table 3: Changing Price of Occupied Houses in Delhi-NCR

Income Groups	2013-14	2014-15	2015-16	2016-17	2017-18	Compound Average Growth Rate (CAGR) in %
	Average Carpet Area Price per Square Feet (in Rupees)					
LIG	4237	5829	5669	5669	7173	7.20
MIG	4320	4836	4845	5176	5274	4.78
HIG	4732	4945	4776	4768	4778	-0.17
ALL	4801	5193	5023	5144	5129	5.23

Source: Same as table 1

As shown in table 3, in composite terms i.e. all income groups, the carpet area price has increased more or less continuously from 2013-14 to 2017-18. It exhibits a Compound Average Growth Rates (CAGR) of 5.23 per cent during the period under consideration. Similar has been the case with the middle-income groups. For the middle income group, the per square feet carpet area price has increased continuously from rupees 4320 in 2013-14 to rupees 5274 in 2017-18. It exhibits a CAGR of as high as around 5 per cent per annum. Among

the various categories the growth in the prices of occupied houses has been highest for the low income groups. The high growth in the prices of occupied houses for the low-income group could be due to the consistent increasing demand owing to the burgeoning growth of low income groups during the period under consideration. But it seems the contrary has happened for the high-income groups of Faridabad. As shown in table 3, for the low-income groups, though the carpet area price increased from rupees 4237 per square feet in 2013-14 to rupees 7173 per square feet in 2017-18. As a result, it exhibits a drastic rise, a CAGR of around 7 per cent per annum. The rise in the housing prices for the low-income groups is certainly not a healthy sign. However, whether it will continue to be the same in future years is an important thing to reckon with. Interestingly, the opposite has been the case with the high-income group, it declined continuously since 2014-15 barring the latest year under consideration. The trends in the prices of occupied houses for the three different income categories of people in the recent year are also depicted in the following figure 3.

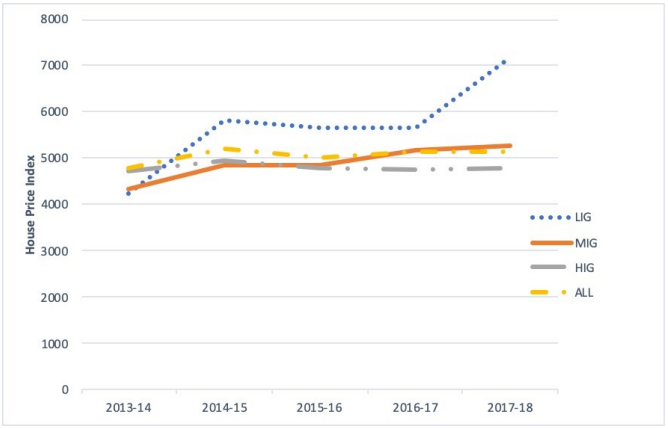

Figure 3: Changing Prices of Occupied Houses in Delhi-NCR

The above figure 3 clearly indicates the trends in prices of occupied houses for three categories of people on the basis of income. The sharp rise in the pricing of houses for the low- income groups indicates that the demand has far outstripped the supply. Overall the prices of occupied houses has been on the higher side. This certainly suggests that the housing situation has not improved, in spite of the large role played by the private sector agencies, in Delhi-NCR, in recent years. Hence, it is worthwhile to analyse the upcoming scenario of housing facilities in Faridabad on the basis of housing price index for the Under Constructed Projects (UCP). The following Table 4 depicts the movement of prices for the UCPs based on the same NHB house price index

Table 4: Changing Price of Under Constructed Projects in Delhi-NCR

Size Categories	2013-14	2014-15	2015-16	2016-17	2017-18	Compound Average Growth Rate (CAGR) in %
	Carpet Area Price per Square Feet (in Rupees)					
LIG	NA	NA	2413	4852	4581	37.79
MIG	4998	5029	5096	4763	4283	-3.57
HIG	6303	6763	7321	8055	8088	6.97
ALL	5483	5678	5946	6041	5762	1.63

Source: Same as table 1

As shown in table 4, in composite terms i.e. all income groups, the carpet area price for the UCP has continuously increased from 2013-14 to 2016-17. Only in the latest year it has shown some decline. The decline is too small to make a turnaround in the overall trend. As a result, it exhibits a Compound Average Growth Rate (CAGR) of around 2 per cent during the entire period under consideration. Similar has been the case with the high-income groups. In fact, it is more pronounced than that of the composite index. The

per square feet carpet area price for UCP has increased continuously from rupees 6303 in 2013-14 to rupees 8088 in 2017-18. It exhibits a CAGR of as high as around 7 per cent per annum. The high growth of carpet area prices of UCPs for the high-income group could be due the consistent increasing demand owing to slump in the prices of the occupied houses as shown in table 4. Similar has been the case with the low-income groups. In fact, with the low-income groups it is drastically more pronounced.

Although the price index for the LIG is not available for the first two years of the period under consideration, since 2015-16, it has increased significantly. In 2017-18, it has become rupees 4581 per square feet, which was rupees 2413 per square feet. As a result, during these three years it has exhibited a growth rate of as high as 38 per cent. The high growth in the price of UCPs in case of LIG might again be attributed to the slump of the same in case of the occupied houses, as observed in table 4. However, a completely opposite picture emerges if we look at the house price index for the UCPs of the middle-income groups. As shown in table 4, for the middle-income groups, though the price increased from rupees 4998 per square feet in 2013-14 to rupees 5096 in 2015-16, it has declined continuously since then. As a result, it exhibits a decline i.e. a negative CAGR of around 4 per cent per annum. In fact, it is the only income category for which house price index of the UCPs shows a decline. The decline in the housing prices for the middle-income groups could be due to oversupply of houses. Nevertheless, the trends in the house prices of UCPs for the three different income categories of people in the recent year are also depicted in the following figure 4.

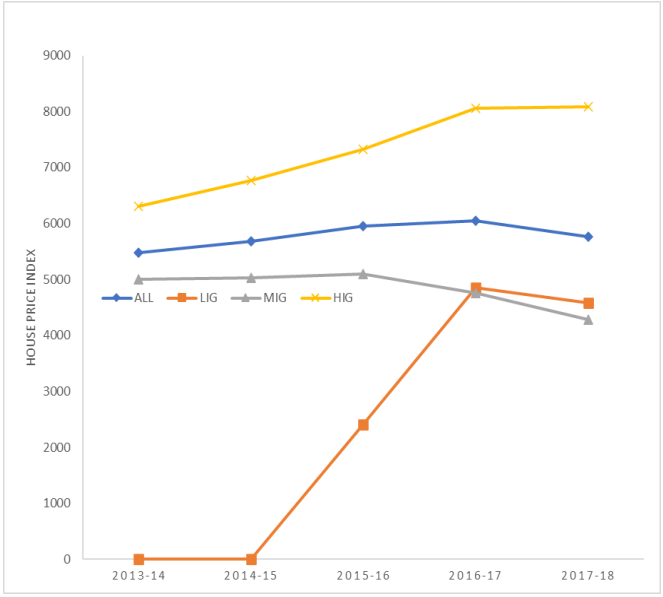

Figure 4: Changing Price of Under Constructed Projects in Faridabad

The above figure 4 clearly indicates the trends in house prices in under construction projects for three categories of people on the basis of income. As one would expect the prices have remained high and have gone up for HIG. But it has gone up drastically for the LIG. Interestingly, the prices of houses in UCPs have declined in recent year for the MIG. As a result, the overall prices of under construction projects have remained high.

Thus, the movement of house prices in Delhi-NCR for various categories of people indicate the free play of the market forces. When the prices of the occupied houses rise, the more projects come up to increase the supply with the expectation of profits. As a result, the price of the houses in the upcoming projects slows down. And the reverse happens when the prices of the occupied houses show a declining trend. Hence, it may be said that in the recent years the private sector agencies have played a large role in the disposal of dwelling for the people in the cities. Certainly, it has severe implications, as far as the provisioning of housing for the urban poor and migrant is concerned.

Implications for Informal Migrants

The rise in housing prices in Delhi-NCR has severe economic implications for the migrant population in general and informal migrants, in particular. The housing prices are such that it is the distance factor or the location advantages of an area that influences the prices. In any city or township, the demand for land or housing is high in those localities which are closer to the work place because people save a lot of transaction costs by staying in those areas. In any planned township, the work place is mainly located in the concentric circle or the centre of the town. As we go from the centre city the land price tends to decline and the opposite happens once we move closer to the centre of the city. However, the informal migrants are generally caught between the devil and the deep sea. Neither they can afford the high rent nor can they afford the transaction costs of staying in the periphery. As a result, they are compelled to stay in unauthorised colonies and squatter settlements.

In Delhi-NCR owing to high cost of housing the migrants working in the informal sector have no option but to stay in unauthorised colonies. The living in unauthorised colonies is not only unhealthy and devoid of basic amenities but also it is informal. It is informal in the sense that the migrants enter into informal contracts with the land owner while becoming a tenant. In fact, they are not only considered as informal tenants but also illegal occupants in the city. As a result, the government provisioning eludes them. They remain out of sight whenever the government undertakes any affirmative action. Probably this has happened during the Covid-19 crisis as well. Post lockdown, the state failed to recognise them and provide them any relief. To add salt to injury, the land lords pressurised them to pay rent, although they had no job and income. Hence the only option for them was to leave the in hospitable place and move to their villages, come what may.

Conclusion

In recent years, the real estate prices in Delhi-NCR have moved up significantly for both occupied houses and under constructed projects. Further, the distribution of housing prices happens to be highly iniquitous. The housing prices have increased significantly for the low income groups than that of the middle and high income groups. In fact, for the high income groups it has declined a bit. This implies that in the recent years, the active involvement of private players at the cost of state has not been conducive for a just urban development.

This has severe implications for the low income groups in general and urban informal migrants in particular. The high housing prices has compelled the informal migrants in Delhi-NCR to live in unauthorised colonies which lack minimum basic civic amenities. During the Covid-19 lockdown, the relentless demand of the land lords for rent in the face of loss of job and income might have compelled them to return to their villages by any means.

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