

## A COMPARATIVE STUDY OF PERCEIVED AFFORDABILITY AND SELECTION OF CIDCO & MHADA HOUSING SCHEMES

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### Abstract

The study major objectives of the study are to compare the perceived affordability and selection of CIDCO and MHADA housing schemes. The study's data was gathered in two ways: via primary and secondary sources. CIDCO and MAHADA participants who have taken advantage of the CIDCO and MAHADA programs will be the primary source of primary data gathering. There was a total of 550 participants in the survey, of whom 200 participants were from Mumbai & Suburbs and 350 participants were from Navi Mumbai. It is concluded from the results that there is a higher number of respondents are agree that CIDCO scheme and MHADA scheme have good quality of construction, have satisfactory room size, regular supply water, regular supply electricity but not sure about the satisfactory Kitchen/Bathroom Size, adequate parking space, adequate fire safety, Community Hall.

**Keywords:** Urban housing, schemes, benefits, CIDCO, MHADA.

### Introduction

Mumbai sits on India's west coast, in the province of Maharashtra, and is the nation's financial and modern capital. The city has 20.5 million inhabitants [1]. Lodging is an aspect of the bigger lodging segment in Mumbai City that exists at the focal, state and neighborhood levels. Post-1990, after liberalization strategies, the Indian government remembered contribution for the provision of public administrations by the private part, one of them being lodging. In any event, for a social government assistance industry, for example, lodging, the part of the state has moved from supplier to empowering agent. [2] Inside the formative stage, this pulled in various city entertainers with shifted interests [3].

With population development and urbanization, lodging necessities in the city of Mumbai continue to increment. The main part of the lodging market is for the center salary network, while in urban India, low-pay lodging is hard to come by. Only a small percentage of the city's urban area may be used for new building since 60 percent of the population lives in ghettos [4, 5] and more level of land is secured towns, ghettos, colonies, old lodging stocks that have underused their advancement rights on that real estate parcel. A high number of low-pay bunches live in created settlements that either should be redesigned or are feeling the squeeze. The regeneration plans utilized in the city follow a similar model where the private construction segment is given the



## HOUSING FOR ALL - CIDCO & MHADA INITIATIVE TOWARDS AFFORDABLE HOUSING

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### Abstract

"Housing for All," an often-proclaimed objective for Indian housing policy, has come to signify home ownership for all inhabitants. Since the early 1970s, programmes have had a narrow emphasis that has failed to understand the variety of housing tenures that may permit a successful, sustained market. This article examines the history of India's urbanization, as well as the expansion and development of the housing sector. It then goes on to describe in general terms the urban legislation and policies that affect housing, as well as a plan for increasing the availability of affordable housing. The CIDCO and MAHADA schemes are then explained.

**Keywords:** Urban housing, housing industry, policies, strategy.

### Introduction

In general, rental housing is a preferred choice for some households and special interest groups, such as a) young households with insufficient savings to obtain mortgages, b) low and low to medium income households with affordability concerns, and c) migrant and refugee households, also those with disabilities and care needs. Rental housing may be preferable to homeownership for a variety of reasons, including its compatibility with labour mobility; its ability to save money that can be used for other investments; and its ability to provide safe, sanitary housing while reducing risk and freeing up cash-flow costs of such housing.

In India, either as a social rental housing sector, as in Europe, or via housing assistance vouchers and land-use planning, as in the United States, the inexpensive rental housing industry has not been cultivated. This might be explained by the phenomena of low-cost, but dangerous and poor, rental housing in slums that meets the demands of this demographic group. According to the Working Group on Migration, although migration is presently fairly split between middle- and higher-income migrants and low-income migrants, direct policy assistance for accessible low-income rental housing remains lacking. Add to this the fact that short-term migration, particularly by males, is becoming a larger part of India's migration. Some governments have begun to address issue, although they are small-scale and in the early stages of implementation.



## An Analysis of B2B Consumers of Cement Brands in Mumbai

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### Abstract

This study was undertaken to understand the brand positioning of various brands of cement in B2B market & its buying behaviour in Mumbai, India. The Inter correlation matrix was used to study the relationship between Quality, Brand, Price, Credit terms, Ease of ordering, Company Sales Personnel, Advertisement, Technical support, Digital E marketing, & Trade shows and exhibitions. This study found that company sales personnel played a major role in Brand B as compared to Brand A. The study further found that Quality and consistency of cement is strongly correlated with Brand Name & company name. There is also a strong positive correlation between Brand Name and Trade shows and exhibitions in both Brand A & B. The findings would help the Manufacturers & B2B Marketers of cement with better understanding of B2B consumer behaviour to meet their expectations effectively.

JEL Code : D12, M3, M370, M310, L61, L67, L68, P3

Keywords : B2B, Business, Cement, Consumer, Marketing, Mumbai, India

### I. Introduction

INDIA HAS MADE great strides in producing world class cement. Cement industry also plays a significant role, in the rapid growth and development of a country because cement is a fundamental requirement of all construction activities. Cement is used in housing, dams, bridges, industrial construction, roads etc, so cement is basic material which is used in all types of constructions.

Till 1985 in India cement was a regulated commodity, with limited production, pricing was arbitrary & quality was unheard of. After the

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